Maryland Higher Education Commission

Office of Student Financial Assistance

Maryland State Financial Aid Application (MSFAA)

User Guide

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Introduction

Beginning with the 2019-2020 award year, the qualified children of undocumented immigrants who are eligible for in-state tuition under §15–106.8 of the Education Article, Annotated Code of Maryland are now eligible to apply for various State financial aid grants and scholarships.

The Maryland State Financial Aid Application (MSFAA) is available online to applicants who are ineligible to receive federal aid using the Free Application for Federal Student Aid (FAFSA). The MSFAA allows qualified children of undocumented immigrants, who qualify for in-state tuition under §15–106.8 of the Education Article, Annotated Code of Maryland to apply and be considered for certain types of State need-based financial aid.

This user guide will provide step-by-step instructions on how to navigate through MDCAPS and complete the MSFAA application. Students may submit the MSFAA application using the Maryland College Aid Processing System (MDCAPS), available online through the Maryland Higher Education Commission (MHEC) website (at www.mhec.maryland.gov). All financial information must be entered manually by the student and parent.

After submission and review of a MSFAA application by the Office of Student Financial Assistance (OSFA), the applicant will receive notifications from MHEC of any additional documentation that may be required to determine his/her eligibility for State financial aid. Through the use of MDCAPS, MSFAA applicants will be able to check their application status and view any outstanding tasks that must be completed prior to, and after, receiving a state financial aid award.

Applicants should **NOT** complete the MSFAA if they are a U.S. citizen or an eligible noncitizen with an Alien Registration number – these students should complete the FAFSA at https://studentaid.ed.gov/sa/fafsa. International students who are studying in the U.S. on a student visa are NOT eligible for State or federal financial aid programs and should NOT complete the MSFAA. To learn more about non-U.S. citizen and federal financial aid eligibility, visit http://studentaid.ed.gov/sa/eligibility/non-us-citizens.

OSFA & MSFAA Eligible State Financial Aid Programs

Undocumented students, including DACA students, are NOT eligible for federal financial aid (including the Federal Pell Grant). However, they may be eligible for certain State financial aid programs.

To be considered for certain State financial aid programs, the MSFAA is required. OSFA uses information from the MSFAA to calculate students' award eligibility for State grants and scholarships.

The MSFAA is the **required application** for the following State financial aid programs:

- Educational Assistance Grant;
- Guaranteed Access Grant;
- Campus-Based Educational Assistance Grant;
- Part Time Grant;
- Maryland Community College Promise Scholarship; and
- Richard W. Collins III Leadership with Honor Scholarship.

Undocumented students may also apply for the Cybersecurity Public Service Scholarship Program, by completing that specific application, but the MSFAA is not required as part of the application.

It is important to note that most scholarship and grant programs have additional requirements and/or steps to apply.

Visit https://mhec.state.md.us/preparing/Pages/FinancialAid/descriptions.aspx for more information about each program.

MSFAA Application Deadline

The MSFAA application for the 2019-2020 academic year must be completed by the established deadline for the state scholarship program(s) the applicant is applying for. The applicant may refer to the *OSFA & MSFFA Eligible State Financial Aid Program Section* for a complete listing of all State financial aid programs undocumented students are eligible to apply for. For example, undocumented students are eligible for the State's largest need-based aid program the Howard P. Rawlings Educational Excellence Award Program, comprised of the *Educational Assistance Grant and Guaranteed Access Grant* programs. To be considered for both programs, the MSFAA must be completed by **March 1**. However, to be considered for the *Campus Based Educational Assistance Grant* program, the MSFAA application can be completed after March 1.

Visit https://mhec.state.md.us/preparing/Pages/FinancialAid/descriptions.aspx for more information on each program application deadline.

Use of MSFAA Data

The personally identifiable information provided on the MSFAA is confidential and used solely to determine eligibility for State financial aid. The personally identifiable information will be disclosed only as required by law. The MSFAA is used by the State of Maryland, not the federal government, to determine students' eligibility for State financial aid programs. OSFA may share a student's MSFAA data with the financial aid office at the institution(s) the student lists on the MSFAA.

Additional Information

Most of the questions on the MSFAA want to know the applicant's situation such as the number of people living in the applicant's household and the applicant's marital status as of the day they sign the application. There are some instances that the applicant will want (or be required to) correct the information reported on the MSFAA.

If a mistake was made on the MSFAA, the applicant will need to make a correction by selecting "Click here to Review your MSFAA" located on the homepage of MDCAPS after login.

The applicant will then see the option to "Make Corrections/Resubmit" the application. The applicant may enter the correct data in the applicable sections of the application. Once all corrections have been made, agree to the terms and conditions of the application and click "submit."

Anytime a change is made to the application, the parent will be required to complete the **Parent Signature Form**, in order for the application to be valid. **Failure to provide a parent signature will leave the application incomplete.**

MHEC will review the information provided on the MSFAA and notify the applicant should additional information be required to verify eligibility of State financial aid.

Important Tips when Completing the MSFAA Application

✓ While completing the MSFAA application, the applicant may see a question mark icon (   ) adjacent to a question. At any time, click this icon for helpful hints/tips on how to answer the question posed on the MSFAA.
✓ A red message indicating "required" in one or more fields may appear. Enter a response in each of the required fields before proceeding to the next page of the application.

- ✓ Frequently Asked Questions (FAQs) regarding the MSFAA process may also be found by clicking the FAQ Icon (FAQ) available at the top of the home screen once the applicant is logged into MDCAPS.
- ✓ Click "Save Answers" before proceeding to the next page to ensure that the information provided in the MSFAA has been saved.
- ✓ The MSFAA will require completion of a series of questions, pertaining to dependency status.
    - o In the case that "No" is selected to all of the questions pertaining to dependency, the applicant will be classified as a **dependent student** and will be required to provide financial information for the parent(s). Upon final submission of the MSFAA application, a signed copy of the parent signature page must be provided to MHEC in order for the application to be considered valid.
    - o If "Yes" is selected to any of the questions pertaining to dependency, the applicant will be classified as an **independent student** and will not be required to enter parent information into the MSFAA. If independent, the application will immediately proceed to the *School Selection* section of the MSFAA.

Application Instructions

In order to complete the Maryland State Financial Aid Application (MSFAA), the applicant must:

- ✓ Create an MDCAPS account (unless the student has an existing account);
- ✓ Complete the MSFAA Eligibility Wizard; and
- ✓ Complete and submit the MSFAA Application.

Step One: Create an MDCAPS account

Follow the below steps to create an **MDCAPS account** online using a PC or Laptop, or log in if you have an existing account.

1. Visit https://mdcaps.mhec.state.md.us and click "**Create a Student Login**" located below the yellow [Login] button.

HOME > Login to MDCAPS

Please identify yourself with a valid username and password.
By logging in, you acknowledge that you have read and agree to the User Agreement.
Students:
Have you:

1. Created a MD CAPS student log-in (below)? This action will create your student account.
2. Clicked the link in the new activation email sent to you after creating your account?
3. Checked your spam filter if you didn't see the activation email in your inbox?

Once you have done steps 1-3, you are ready for your first login.
If you are still having login problems, please send an email with your name, date of birth and the nature of your problem to osfamail@mhec.state.md.us.

User Name: [   ]
Password: [   ]

> Login   ⓘFAQ

Create a Student Login
Forgot your username or password?

To return to the main page of the MHEC web site, click here.
Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.

2. Then enter all demographic information, email address, and create a user name and password.
   Note: For an undocumented student who does not have a Social Security Number, please enter zeroes.

Create a Student User Account

First Name:
Last Name:
Social Security Number: If you do not have a social security number or ITIN please enter zeroes.
Date of Birth:
(mm/dd/yyyy)
Email:
Confirm Email:

User Name: User Name must be at least 5 alpha-numeric characters.

Password:
    Password must contain at least 8 characters.
Confirm
Password: Password must contain at least one number.
Password must contain at least one letter.
Password must contain at least one special character (!,@,#,$, etc.).
Password must NOT contain special characters <, >, [,], & , ;, ', or ".
Password is case sensitive.

User Agreement

MARYLAND HIGHER EDUCATION COMMISSION

OFFICE OF STUDENT FINANCIAL ASSISTANCE

Student User Agreement
for Participation in MDCAPS

I understand and agree that my access to the Maryland College Aid Processing System ("MD

☐ I agree to the above user agreement

[Create Login] [Cancel/Exit]

To return to the main page of the MHEC web site, click here.

3. Once all required fields are entered check the box agreeing to the terms of the user agreement and click the "**Create Login**" button.

Create a Student User Account

First Name: Doe
Last Name: John
Social Security Number: 111-11-1111   If you do not have a social security number or ITIN please enter zeroes.
Date of Birth:
(mm/dd/yyyy) 01/01/2001
Email: john.doe@yahoo.com
Confirm Email: john.doe@yahoo.com

User Name: johndoe2001   User Name must be at least 5 alpha-numeric characters.

Password: ....
    Password must contain at least 8 characters.
Confirm
Password: ....   Password must contain at least one number.
Password must contain at least one letter.
Password must contain at least one special character (!,@,#,$, etc.).
Password must NOT contain special characters <, >, [,], & , ;, ', or ".
Password is case sensitive.

User Agreement

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I understand and agree that my access to the Maryland College Aid Processing System ("MD

☑ I agree to the above user agreement

[Create Login] [Cancel/Exit]

To return to the main page of the MHEC web site, click here.

4. Upon submission, the applicant will be sent an activation link to the email address provided when the account was created. Log into the email and click the activation link.

   After clicking on the activation link, the account is activated. Then, return to the MDCAPS homepage here (and log into the account with the username and password created.

Before submitting the MSFAA, the applicant will be required to complete the **MSFAA Eligibility Wizard** which consists of a series of questions required to ensure that the Maryland State Financial Aid Application is the correct application for you.

Below are important tips to remember when completing the MSFAA Application:

Follow the below steps to complete the **MSFAA Eligibility Wizard**:

1. Select the "MSFAA (MD State Financial Aid Application) for Undocumented Individuals" link.
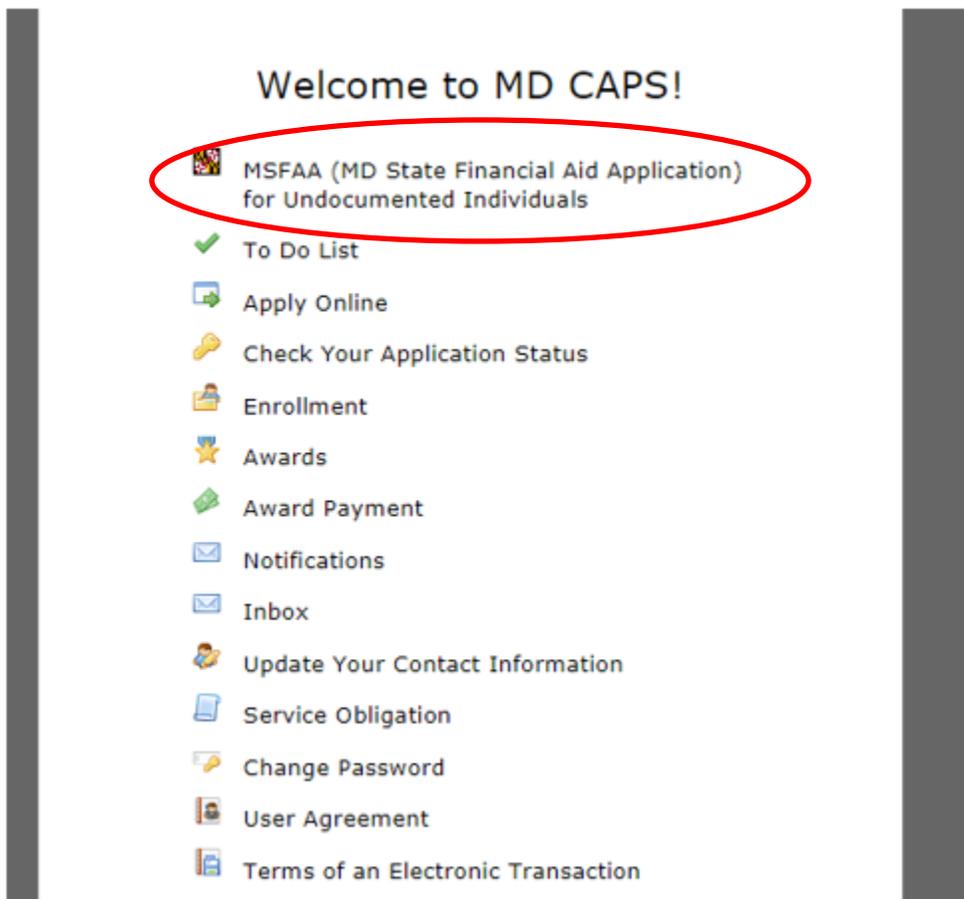
2. Read and Review the information on the **Start** screen. Then click "Next" to answer the questions asked in the MSFAA Eligibility Wizard to determine if the application is appropriate.

The questions that will be asked of the applicant on the MSFAA Eligibility Wizard are as follows:

1. Are you a U.S. Citizen or eligible non-citizen?

2. Do you or your parent/legal guardian currently have a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)? Note – Answer "yes" if you or your parent/legal guardian has filed income tax returns.

3. Did you (and if married your spouse), or your parent/legal guardian either:
    *   file a Maryland income tax return each year for 3 years while you attended a public or nonpublic secondary school in Maryland, and for each year between your graduation from the secondary school and your registration at a community college in the State; or
    *   file a Maryland income tax return each year while you were enrolled at a community college in the State, and for each year between your graduation from (or your achievement of 60 credits at) a community college in the State and your registration at a public senior higher education institution?

4. Have you completed a Free Application for Federal Student Aid (FAFSA)?

Based on the responses, the applicant will be navigated to complete the MSFAA or FAFSA, whichever applicable. If the applicant is eligible to complete the FAFSA, then the applicant **should not** complete the MSFAA. The applicant will be redirected to complete the Free Application for Federal Student Aid (FAFSA) instead of the MSFAA, at www.fafsa.gov. If the applicant is eligible to complete the FAFSA, then **DO NOT** complete the Maryland State Financial Aid Application (MSFAA).

If after completing the Eligibility Wizard, it is determined that the applicant is eligible to file a MSFAA, the message "Eligible for MSFAA" will appear on the screen. To proceed with the MSFAA, select "Click here to apply for the MSFAA".
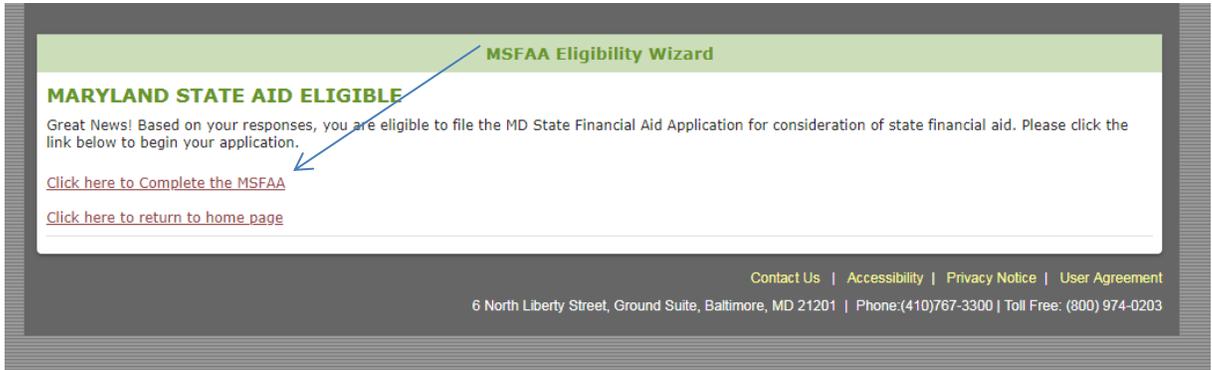
Step Three: Completing and submitting the MSFAA Application

Before completing the MSFAA application, the applicant will receive an introduction page to the MSFAA which describes the documents needed to complete the MSFAA, types of information to be entered into the application, as well as the "Next Steps" upon completion of the MSFAA.
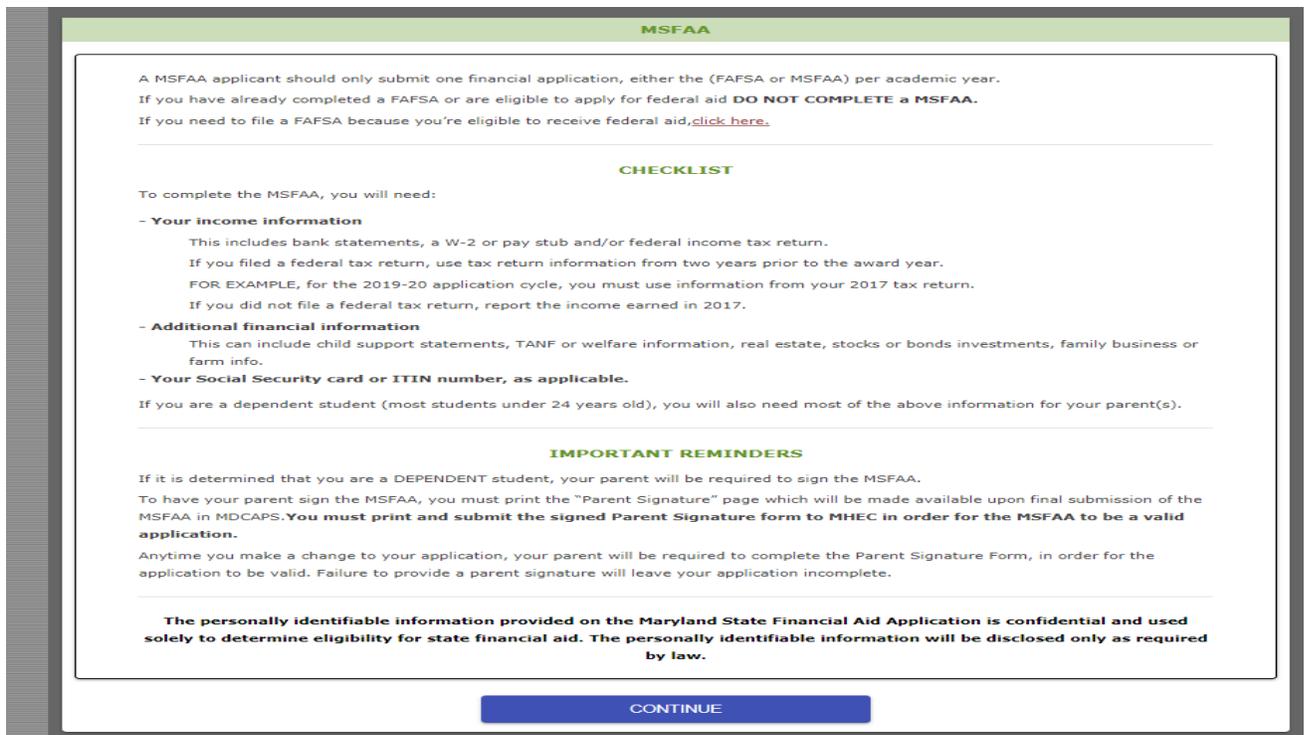
To complete the MSFAA, the applicant will need:

- ✓ **The applicant's (and if married the spouse's), or the parent's/legal guardian's income information**
  This includes bank statements, a W-2 or pay stub and/or federal income tax return. If a federal tax return was filed, use tax return information from two years prior to the award year.
    FOR EXAMPLE, for the 2019-20 application cycle, you must use information from your 2017 tax return.
- ✓ **Additional financial information**
  This can include child support statements, TANF or welfare information, real estate, stocks or bond investments, family business or farm info.

- ✓ **The applicant (and if married the spouse), or the parent's/legal guardian's Social Security card or ITIN number, as applicable.**
  Note: Dependent students (most students under 24 years old), will need most of the above information for your parent(s).

Student Demographic Data

The *Student Demographic Data* questions ask for your name, Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) (if you have one), date of birth, permanent address, email address and additional information including by not limited to your:

- ✓ Marital status
- ✓ Citizenship status
- ✓ State of residence
- ✓ Driver's license information (if applicable)
- ✓ Parent's highest level of education
- ✓ High school completion status
- ✓ Type of degree and grade level at your prospective institution

If certain questions on the MSFAA are not applicable, such as the SSN, or ITIN, enter zeroes in the MSFAA.

1. Select the drop down arrow next to *Demographic Data* and enter answers to all questions posed.
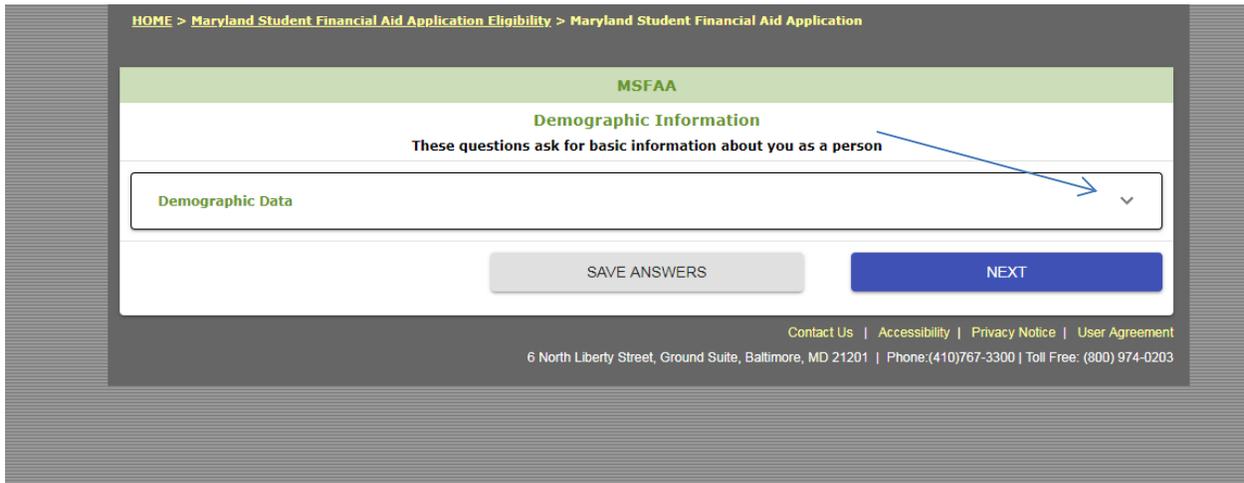
2. Once all required fields are entered under "Demographic Data" click NEXT to proceed to the next page:
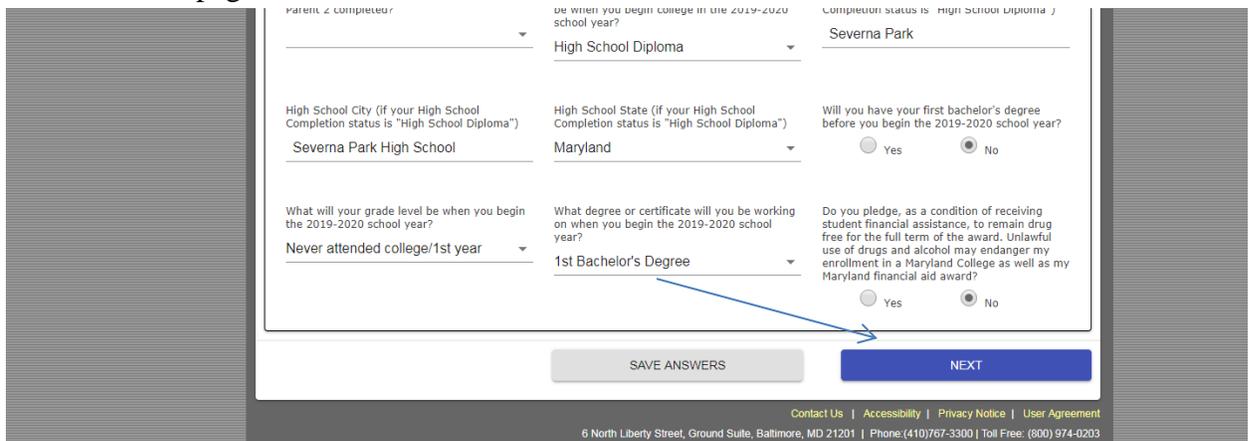
Student Income and Tax Data Section

Using the drop down arrow to the right of each sections name (as shown below), proceed with entering both the applicant's and the spouse's income and tax data if applicable. Applicants must complete the following tabs: Student Tax Information, Earnings, Additional Financial Information, and Untaxed Income.

Student Income and Tax Data Section

The *Student Income and Tax Data* section of the MSFAA is designed to capture income and earning information of both the applicant and the spouse (if applicable).

The income and tax information entered under this section is for the applicant and/or spouse if married. The student and/or spouse must provide income reported on a tax return two tax years prior when completing the MSFAA.

For example, if you are completing the 2019-2020 MSFAA, you must enter income and tax information from 2017. Questions contained in this section will pertain to:

Tax Return Information, including:

- ✓ Income Tax Return Status
- ✓ Tax Filing Status
- ✓ Type of Income Tax Return
- ✓ Eligibility to File 1040 A/EZ
- ✓ Adjusted Gross Income from Income Tax Return
- ✓ Taxes Paid from Income Tax Return
- ✓ Personal Exemptions from Income Tax Return
- ✓ Income Earned from Working

Assets, including:

- ✓ Cash, Savings, and Checking Account Amounts
- ✓ Real Estate or Investment Net Worth
- ✓ Business or Farm Net Worth
- ✓ Additional Financial Information: Child Support Paid; Combat Pay; Need-Based Employment; Grant or Scholarship Aid; and Co-op Earnings

Untaxed Income, including:

- ✓ Pension Payments
- ✓ Child Support Received
- ✓ Military or Clergy Allowances
- ✓ Veterans Non-Educational Benefits
- ✓ Other Untaxed Income
- ✓ Other Non-Reported Money Received

Dependency Information Section

The *Dependency Information* section of the application is used to determine whose information must be reported on the MSFAA. If the applicant is a dependent student, report both the applicant's and the parents' information. If the applicant is an independent student, report personal own information (and, if married, the spouse's information).

Below are the questions that will be asked regarding the applicant's dependency status. Each question requires a *Yes* or *No* answer:

- ➢ Was the student born before January 1, 1996?
- ➢ As of today is the student married (Also answer "Yes" if the student is separated but not divorced)?
- ➢ At the beginning of the 2019-2020 school year, will the student be working on a Master's or Doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
- ➢ Is the student currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- ➢ Is the student a veteran of the U.S. Armed Forces?
- ➢ Does the student now have or will the student have children who will receive more than half of their support from the student between July 1, 2019 and June 30, 2020?
- ➢ Does the student have dependents (other than the student's children or spouse) who will live with the student and who receive more than half of their support from the student, now and through June 30, 2020?
- ➢ Any time since the student turned age 13, were both the student's parents deceased, was the student in foster care, or was the student a dependent or ward of the court?

- As determined by a court in the student's state of legal residence, is the student currently or previous an emancipated minor.
- Does someone other than the student's parent or stepparent have legal guardianship of the student, as determined by a court in the student's state of legal residence?
- At any time on or after July 1, 2018, did the student's high school or school district homeless liaison determine that the student was an unaccompanied homeless youth?
- At any time on or after July 1, 2018, did the director or an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that the student was an unaccompanied homeless youth?
- At any time on or after July 1, 2018, did the director of a runaway or homeless the youth basic center or transitional living program determine that the student was an unaccompanied youth who was either homeless, or self-supporting and at risk of being homeless?

Household Number of Family Members and Number in College

The MSFAA also asks the applicant to report the number of members in the household and number in college. The student should only count him or herself here. Dependent students should also enter "1" for the Student's Household Number in College. Students who are married, over age 24, and/or have dependents, should follow the below instructions to enter the correct number.

The questions on the MSFAA read as follows:

- ✓ Number of people are in the student's household? Be sure to include: themselves, student's spouse and/or children if the student will provide more than half of their support between July 1, 2019 and June 30, 2020

- ✓ Number of people in the student's household (from the previous question) that will be college students between July 1, 2019 and June 30, 2020.

Parent Information Section:

The *Parent Information* section of the MSFAA is designed to capture income and earning information of the parent(s). A "Parent" refers to a biological or adoptive parent. Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are not considered parents unless they have legally adopted the student.

The parent income information must be provided based on income that was reported in a tax return filed two tax years prior to completing the MSFAA. For example, if completing the 2019-2020 MSFAA, enter income and tax information from 2017.

For a **dependent student**, proceed with entering parent(s) income and tax data located under the following tabs: *Parent Tax Information*, *Earnings, Additional Financial Information,* and *Untaxed Income* using the drop down arrow located on the right side of the section name, as seen below.

Below are the questions that will be posed under the *Parent Information* section of the MSFAA.

Parent Tax Information

Tax Return Information, including:

- ✓ Income Tax Return Status
- ✓ Tax Filing Status
- ✓ Type of Income Tax Return
- ✓ Eligibility to File 1040 A/EZ
- ✓ Adjusted Gross Income from Income Tax Return
- ✓ Taxes Paid from Income Tax Return
- ✓ Personal Exemptions from Income Tax Return
- ✓ Income Earned from Working

Assets, including:

- ✓ Cash, Savings, and Checking Account Amounts
- ✓ Real Estate or Investment Net Worth
- ✓ Business or Farm Net Worth
- ✓ Additional Financial Information: Child Support Paid; Combat Pay; Need-Based Employment; Grant or Scholarship Aid; Co-op Earnings

Untaxed Income, including:

- ✓ Pension Payments
- ✓ Child Support Received
- ✓ Military or Clergy Allowances
- ✓ Veterans Noneducational Benefits
- ✓ Other Untaxed Income
- ✓ Other Non-Reported Money Received

Once you have answered the questions pertaining to your parent(s) income and tax information, save your answers and click "**Next**" to proceed with the MSFAA:

School Selection Section

The MSFAA requires that an applicant add the institution(s) which the student plans on attending and housing plan(s) for each institution. The institution(s) added to the MSFAA will be those to which the State award (if eligible) may be applied. The applicant may add up to ten (10) institutions to the MSFAA.

Click "Add School" to enter the institution(s) and housing plans for each institution under the *School Selection:*

Review Section

The *Review Section* of the MSFAA outlines the terms and conditions that the applicant is required to agree to prior to submission of the application.

Carefully review all information provided in the MSFAA as well as the terms and conditions noted under the *Review* page of the MSFAA. Then click the check box verifying your agreement. Then, click "Submit" to submit the MSFAA:

Confirmation Page

Once you have submitted the MSFAA, you will receive a confirmation page verifying that your application has been successfully submitted.
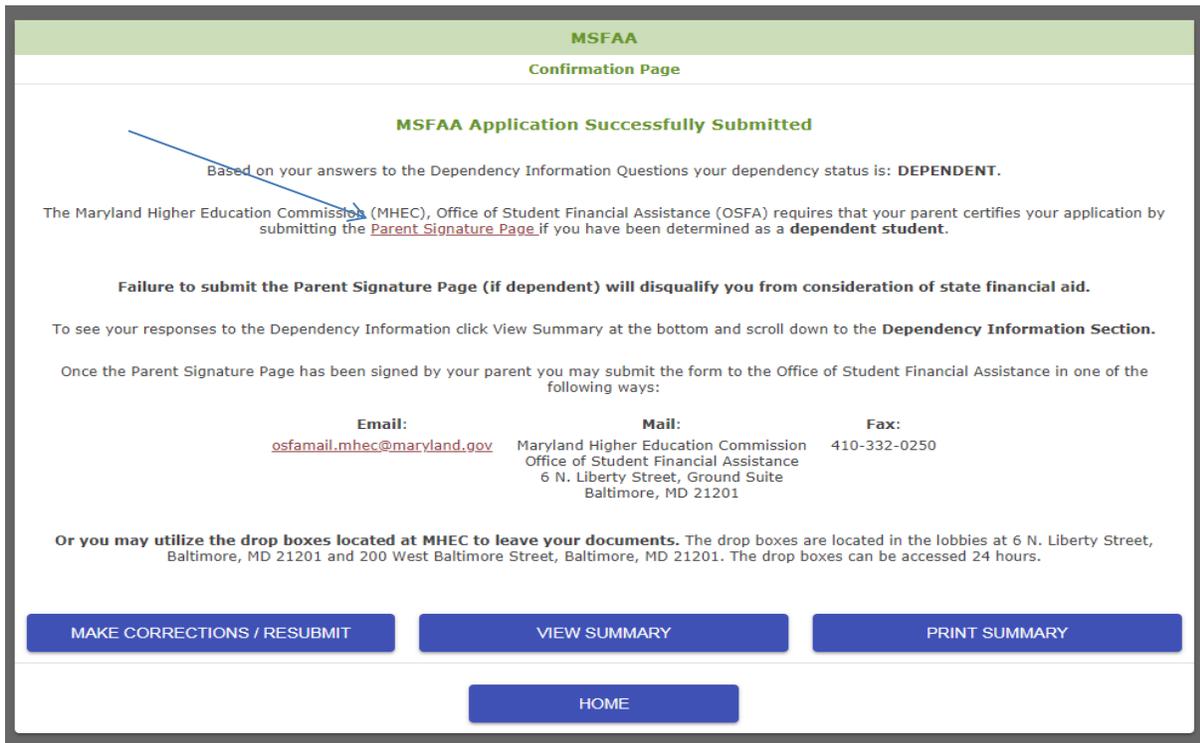
The confirmation page will also indicate your Dependency Status of either: Dependent or Independent based on your answers entered into the MSFAA.

- For financial aid purposes, a dependent student is one assumed to have the financial support from their parents to pay toward his/her college education.

- An independent student is one assumed to not have the financial support from their parents.

IMPORTANT: If the student is a **dependent student**, Parent Signature Page, as noted on the Confirmation Page of the MSFAA, must be downloaded, completed, and submitted in order for the application to be valid. ***Failure to submit the Parent Signature Page (if dependent) will disqualify the student from consideration for State financial aid.**

Parent Signature Page

The Parent Signature page requires the parent to certify that the **information provided on the MSFAA** is **complete and** accurate.

If classified as a **dependent student**, **the parent** must **complete and** submit the Parent Signature Page to the Maryland Higher Education Commission at the Office of S**tudent Financial Assistance in order for** your MSFAA application to be considered valid.

Failure to submit the Parent Signature Page (if dependent) will disqualify you from consideration of state financial aid.

The Parent Signature Page may be downloaded from the MSFAA Confirmation Page which appears (as shown below) once you have submitted the MSFAA application in MDCAPS:

MHEC
Creating a state of achievement

Maryland State Financial Aid Application (MSFAA)
Parent Signature Page

The Maryland Higher Education Commission, Office of Student Financial Assistance (OSFA) requires that you submit this Parent Signature Page in order to complete your MSFAA.

Student Information:
Student MHEC ID: _____

First Name: _____   Last Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

Email: _____
Parent Information:
First Name (Print):_____Last Name (Print): _____

Relationship to Student: _____ *(Relationship to student must be a parent or step-parent married to a parent)*

By signing this Maryland State Financial Aid Application signature page, I certify and agree that:

1. I am the parent, or step-parent married to a parent, of the MSFAA applicant.
2. I certify that all of the information provided on the Maryland State Financial Aid Application (MSFAA) is true and complete to the best of my knowledge and belief;
3. The state student financial aid received as a result of the MSFAA will be used only to pay the cost of attending a qualifying institution of higher education in Maryland, and only in accordance with Maryland law;
4. I certify that I am the person identified by the applicant as a parent in the Maryland State Financial Aid Application, and I understand that any false statements or information provided in this application may void the applicant's eligibility for state financial aid. I also understand that the information provided on this form will be used only for evaluation of eligibility for state financial aid of the applicant, and that I may need to provide additional information to the institution enrolled in by the applicant to determine final eligibility of state financial aid; and
5. I agree, if asked, to provide information that verifies the accuracy of the completed MSFAA, which may include verification that I filed federal or state income tax forms.

My signature below certifies that I understand that OSFA and the institution of higher education enrolled in by the applicant have the authority to verify information reported on applications for state or federal student financial aid. If I purposely give false or misleading information, I understand that I may face criminal or civil penalties.

Parent Signature: _____ Date: _____

Only one parent is required to sign the Maryland State Financial Aid Application signature page.

Return this form to the following address:
Maryland Higher Education Commission
Office of Student Financial Assistance, Ground Floor Suite
6 N. Liberty Street, Baltimore, MD 21201

View Summary

At the bottom of the Confirmation Page the applicant may select "View Summary" to review all answers submitted on your MSFAA application. To print a copy of the MSFAA for your records, select "Print Summary."

<div style="border:1px solid #888;padding:1em;">

MSFAA

Confirmation Page

MSFAA Application Successfully Submitted

Based on your answers to the Dependency Information Questions your dependency status is: **DEPENDENT**.

The Maryland Higher Education Commission (MHEC), Office of Student Financial Assistance (OSFA) requires that your parent certifies your application by submitting the Parent Signature Page if you have been determined as a **dependent student**.

Failure to submit the Parent Signature Page (if dependent) will disqualify you from consideration of state financial aid.

To see your responses to the Dependency Information click View Summary at the bottom and scroll down to the **Dependency Information Section.**

Once the Parent Signature Page has been signed by your parent you may submit the form to the Office of Student Financial Assistance in one of the following ways:

Email:	**Mail:**	**Fax:**
osfamail.mhec@maryland.gov	Maryland Higher Education Commission	410-332-0250
	Office of Student Financial Assistance	
	6 N. Liberty Street, Ground Suite	
	Baltimore, MD 21201	

Or you may utilize the drop boxes located at MHEC to leave your documents. The drop boxes are located in the lobbies at 6 N. Liberty Street, Baltimore, MD 21201 and 200 West Baltimore Street, Baltimore, MD 21201. The drop boxes can be accessed 24 hours.

MAKE CORRECTIONS / RESUBMIT	VIEW SUMMARY	PRINT SUMMARY

HOME

</div>

Once the applicant submits the MSFAA, OSFA will review and process the application. If any additional information is required, OSFA will contact the applicant by email, using the email address provided on the MSFAA.

Maryland Higher Education Commission

Office of Student Financial Assistance

Ground Floor Suite

6 N. Liberty Street

Baltimore, MD 21201

410-767-3300

osfamail.mhec@maryland.gov