Enter search term

Students/Parents

Preparing for College

Financial Aid Resources

Maryland College Aid Processing System (MDCAPS) log-in page for Student Financial Assistance

Student Guide to Higher Education & Financial Aid in Maryland

Howard P. Rawlings Guaranteed Access (GA) Grant

The process to be considered for the 2017-2018 Guaranteed Access (GA) Grant has changed. Students are <u>no</u> longer required to complete an application through MDCAPS!

Below are the steps required for consideration of the 2017-2018 GA grant:

1. **Submit the 2017-2018 Free Application for Federal Student Aid (FAFSA) by visiting www.fafsa.ed.gov.**

   *The 2017-2018 FAFSA will be available as early as October 1, 2016. To minimize errors and expedite the FAFSA process, students and parents are encouraged to use the IRS Data Retrieval Tool when completing the FAFSA.

   *Students are encouraged to complete the FAFSA by March 1, 2017.

2. **Students who meet the eligibility requirements for the GA program based on the FAFSA information provided will be notified and must submit additional documentation required**

for final consideration of the GA grant.

*Students are encouraged to create an account through MDCAPS at https://mdcaps.mhec.state.md.us where they will find a listing of all documents required if notified.

3. **Students who have submitted all required documents and are eligible to receive the GA grant will be awarded in mid-March of 2017.**

*Awardees must accept the GA grant using MDCAPS within two weeks to prevent cancellation of their award.

Additional Information

Who may apply: Current high school seniors who will complete a college preparatory program or a student who graduated prior to the current academic year who provides written documentation explaining why they were unable to attend college within one (1) year of graduating from high school.

How to apply: Complete the FAFSA and students who appear to qualify for the GA grant will be notified of additional documentation required (see above steps required for consideration of the 2017-2018 GA grant)

When to apply: *For priority consideration students must complete the FAFSA by **March 1.**

Students who have submitted all required documents and are eligible to receive the GA grant will be awarded in April.

Students must submit a FAFSA for consideration of GA no later than **April 1, 2017**. Students who have submitted a FAFSA after April 1st will not be considered for the GA award.

Eligible majors: All majors are eligible.

Eligibility Requirements

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university as a full-time (12+ credits per semester; audited courses cannot be used to reach the minimum credit hours required for full-time status), degree-seeking, undergraduate student, and you must demonstrate financial need. All applicants must have a minimum, unweighted cumulative 2.5 high school grade point average (GPA) and meet the following income requirements:

2017-2018 Guaranteed Access Grant Family Income Requirements:

Family Size	130% OF POVERTY LEVEL (NEW)	150% OF POVERTY LEVEL (RENEWAL)
1	15,301	17,655
2	20,709	23,895
3	26,117	30,135
4	31,525	36,375
5	36,933	42,615
6	42,341	48,855
7	47,749	55,095
8	53,157	61,335
Each additional person add	5,408	6,240

Special Announcement

Guaranteed Access Partnership Program (GAPP)

The Guaranteed Access Partnership Program (GAPP) provides a matching grant award to eligible Maryland students who receive a Guaranteed Access (GA) grant and who enroll at a participating Maryland independent college or university as a new undergraduate student starting in the 2016-17 academic year.

The Maryland institutions that are participating include: Capitol Technology University, Goucher College, Hood College, Johns Hopkins University, Loyola University Maryland, Maryland Institute College of Art, McDaniel College, Mount St. Mary's University, Notre Dame of Maryland University, Stevenson University, St. John's College, Washington Adventist University, and Washington College.

You are eligible for a GAPP award if you receive a GA grant, complete the financial aid application process as required by the participating institution, and demonstrate eligibility for institutional need-based assistance.

The award amounts for the GA grant and matching GAPP grant are determined by your financial need and your chosen institution's cost of attendance. An eligible student may receive a GAPP grant equal to the GA grant award up to the full cost of tuition and mandatory fees.

For more information about the GAPP program, please contact your institution's financial aid office so that they may assist you in completing the process.

Financial Need

A GA Grant is determined by financial need. Your need for a GA Grant is determined using the following formula:

> OSFA College Cost of Attendance
> - EFC + or - Regional Cost of Living Adjustment
> - Certain State scholarship awards (if awarded)
> - Federal Pell Grant (if eligible)
> = Financial Need

Award Amount

The amount of a GA Grant equals 100 percent of the student's financial need. You may hold the GA Grant with all State awards, except the Educational Assistance Grant and the Part-Time Grant. The total dollar amount of all State awards may not exceed your cost of attendance, as determined by your school's financial aid office or $19,000, whichever is less.

Funds may not be available to award all eligible students.

Renewing An Award

To renew an award, you must maintain satisfactory academic progress at the college you are attending. Students are encouraged to submit the FAFSA no later than **March 1** each year. Eligible students who submit the FAFSA after **March 1** will be considered as long as funds remain available. You must also continue to demonstrate financial need. You may receive a GA Grant for a total of four years of full-time, degree-seeking, undergraduate study.

Return to Program Description Page

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