



Maryland Higher Education Commission

Office of Student Financial Assistance

Maryland State Financial Aid Application (MSFAA)

User Guide

2023-2024

Maryland Higher Education Commission
Office of Student Financial Assistance
Ground Floor Suite
6 N. Liberty Street

Table of Contents

Introduction	3
OSFA & MSFAA Eligible State Financial Aid Programs	4
MSFAA Application Deadline.....	4
Use of MSFAA Data	5
Additional Information.....	5
Important Tips when Completing the MSFAA Application.....	5
Application Instructions	7
Step One: Create an MDCAPS account.....	7
Step Two: Completing the MSFAA Eligibility Wizard.....	10
Step Three: Completing and submitting the MSFAA Application	12
Student Demographic Data.....	13
Student Income and Tax Data Section	14
Student Income and Tax Data Section	15
Dependency Information Section	16
Household Number of Family Members and Number in College.....	17
Parent Information Section:.....	18
School Selection Section	20
Review Section	21
Confirmation Page.....	21
Parent Signature Page.....	22
View Summary	23

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 MD Education Article](#) 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 MD Education Article](#), 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. All financial information must be entered manually by the student and parent.

After submission of a MSFAA application and once reviewed 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 in state financial aid. With 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.

You should **NOT** complete the MSFAA if you 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. citizens and 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. The 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;
- Delegate Scholarship;
- Senatorial Scholarship
- 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, as the MSFAA is not required.

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 2023-2024 academic year must be completed by the established deadline for the state scholarship program(s) in which the applicant is applying for. You may refer to the *OSFA & MSFAA 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 of these 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. The Office of Student Financial Assistance (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 your situation as of the day you sign the application. However, there are some instances in which you will want (or be required to) change the information you reported on the MSFAA.

If you made a mistake in what you reported on the MSFAA, you will need to make a correction by selecting "Click here to Review your MSFAA" located on the homepage of MDCAPS once logged in.


You will then see the option to "Make Corrections/Resubmit" the application at which time you 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 you make a change to your application, your 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 your application incomplete.**

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

Important Tips when Completing the MSFAA Application

- ✓ While completing the MSFAA application, you may see a question mark icon (?) adjacent to a question. At any time, you may click this icon for helpful hints/tips on how to answer the question posed on the MSFAA.
- ✓ You may see a red message indicating **Required** in one or more fields. You must enter a value 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 you are logged into MD CAPS.
- ✓ It is recommended that you click “Save Answers” before proceeding to the next page to ensure that the information that you provided in the MSFAA has been saved.
- ✓ The MSFAA will require you to complete a series of questions pertaining to your dependency status.
 - If in the case that you select “No” to all of the questions pertaining to your dependency, you will be classified as a **dependent student** and will be required to provide financial information for your 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 your application to be considered valid.
 - If you selected “Yes” to any of the questions pertaining to your dependency, you will be classified as an **independent student** and will not be required to enter parent information into the MSFAA. If independent, you will immediately proceed to the *School Selection* section of the MSFAA.

Application Instructions

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

- ✓ Create an MDCAPS account (if you do not already have one);
- ✓ 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 your PC or Laptop. If you already have an MDCAPS account, simply log in.

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 osfemail@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. You will then be prompted to enter your demographic information, email address, and create a user name and password.

Note: If you're an undocumented student and do 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 ("MDCAPS") is subject to the following terms and conditions:

I agree to the above user agreement

To return to the main page of the MHEC web site, [click here](#).

- Once you have entered all required fields and checked the box agreeing to the terms of the user agreement, click the **“Create Login”** button.

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 ("MDCAPS") is subject to the following terms and conditions:

I agree to the above user agreement

To return to the main page of the MHEC web site, [click here](#).

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

After clicking on the activation link, your account has been activated. Then, you may return to the MDCAPS homepage at

(<https://mdcaps.mhec.state.md.us/MDCAPS/login.aspx?c=-8586527437396872504&ReturnUrl=/MDCAPS/int/FinAid/index.aspx>) and log into your account with the username and password you created.

MARYLAND HIGHER EDUCATION COMMISSION MDCAPS MARYLAND COLLEGE AID PROCESSING SYSTEM

Help

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:

[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.

Contact Us | Accessibility | Privacy Notice | Terms of Use
6 North Liberty Street, Ground Suite, Baltimore, MD 21201 | Phone: (410)767-3300 | Toll Free: (800) 974-0203

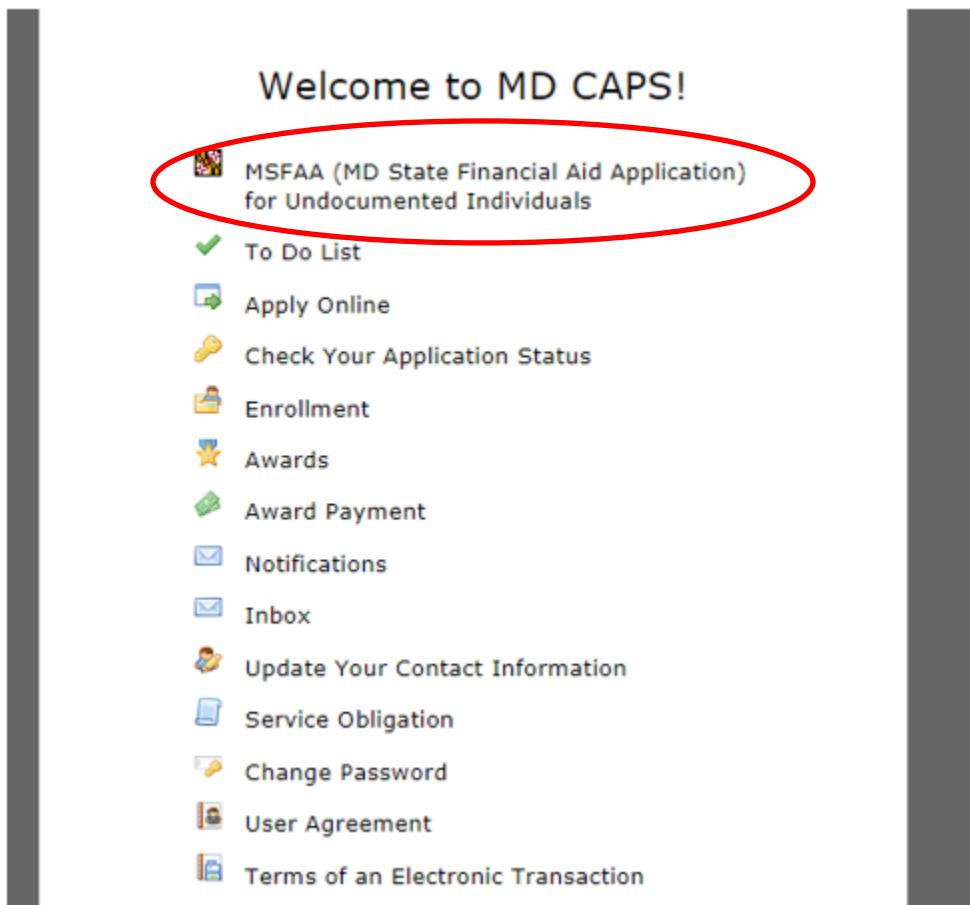
Step Two: Completing the MSFAA Eligibility Wizard

Before submitting the MSFAA, you will be required to complete the **MSFAA Eligibility Wizard** which consists of a series of questions required to ensure that the MD 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 correct for you.

MSFAA Eligibility Wizard

Start

The Maryland State Financial Aid Application or MSFAA is a free application for state financial aid for students who are ineligible to receive federal aid, such as undocumented individuals.


Upon completion of the MSFAA, the State and the college(s) you choose will use the information you provide to determine your state financial aid eligibility for the following 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 programs.

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

It is important to note that several of the State financial aid programs listed above require the applicant to complete a separate application to be considered. For more information on the application process for the various state financial aid programs [click here](#).

The following questions will ensure the MD State Financial Aid Application is the correct application for you.

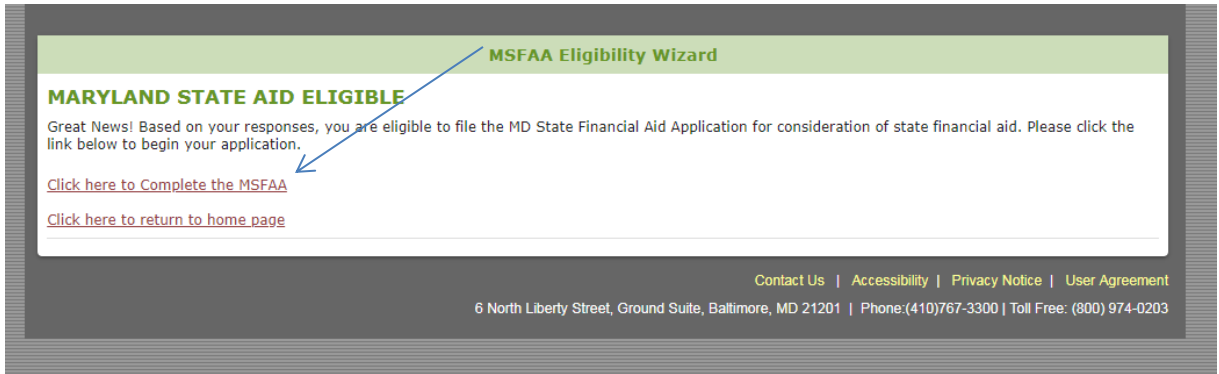
 [NEXT](#)

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)?

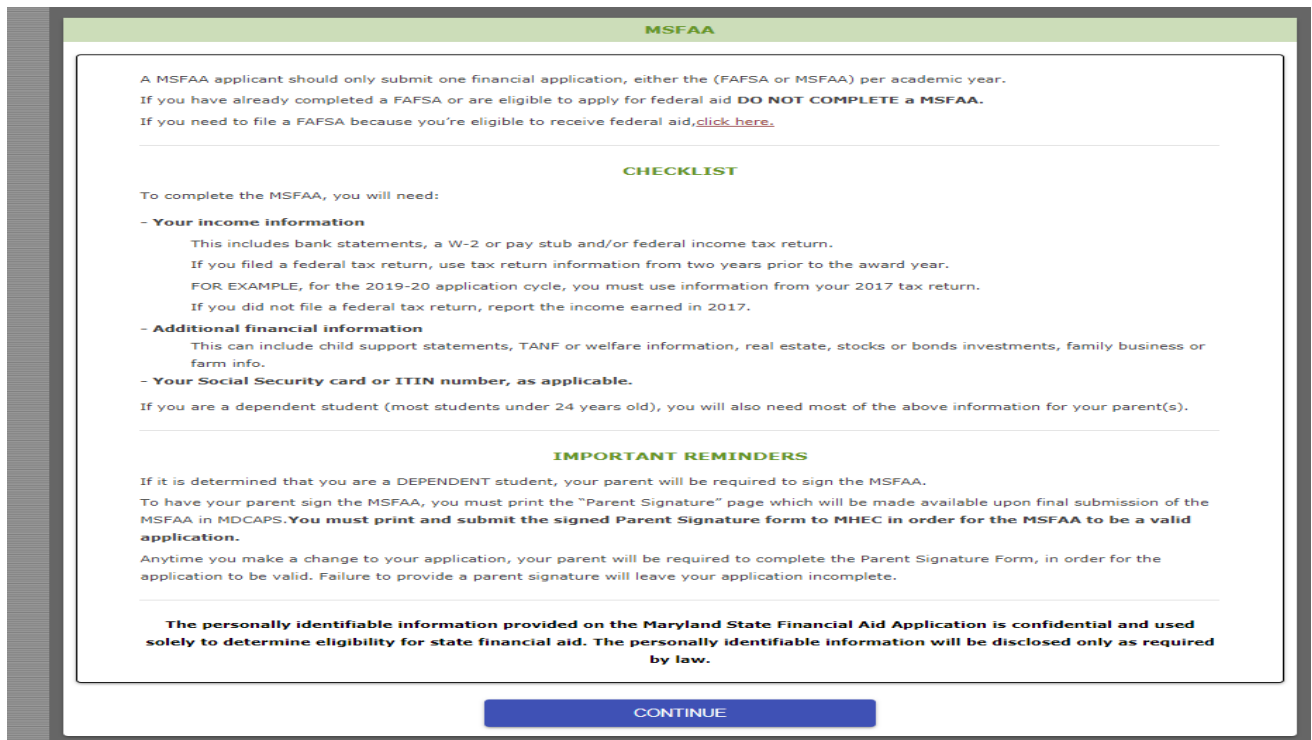
Based on the student’s responses, you will be navigated to completing the MSFAA or FAFSA, whichever applicable. If based on the student’s responses they are eligible to complete the FAFSA, then the student **should not** complete the MSFAA. The student will be redirected to complete the Free Application for Federal Student Aid (FAFSA) instead of the MSFAA, at www.fafsa.gov. If you are eligible to complete the FAFSA, then you **DO NOT** need to complete the MD State Financial Aid Application.

If after completing the Eligibility Wizard, you are determined eligible to file a MSFAA you will receive the below message “Eligible for MSFAA”. To proceed with the MSFAA “Click here to apply for the MSFAA”.



Step Three: Completing and submitting the MSFAA Application

Before beginning the MSFAA application, you will receive an introduction page to the MSFAA which describes the documents you must gather to complete the MSFAA, types of information to be entered into the application, as well as the “Next Steps” required of you upon completion of the MSFAA.



To complete the MSFAA, you will need:

✓ **Your (and if married your spouse), or parent/legal guardian income information**

This includes bank statements, a W-2 or pay stub and/or federal income tax return. If you filed a federal tax return, use tax return information from two years prior to the award year.

FOR EXAMPLE, for the 2023-24 application cycle, you must use information from your 2021 tax return.

✓ **Additional financial information**

This can include child support statements, TANF or welfare information, real estate, stocks or bonds investments, and family business or farm info.

✓ **Your and if married your spouse), or parent/legal guardian Social Security card or ITIN number, as applicable.**

If you are a dependent student (most students under 24 years old), you will also need most of the above information for your parent(s).

Once you have reviewed the below introductory information to the MSFAA, please click **“Continue” to complete the MSFAA.**

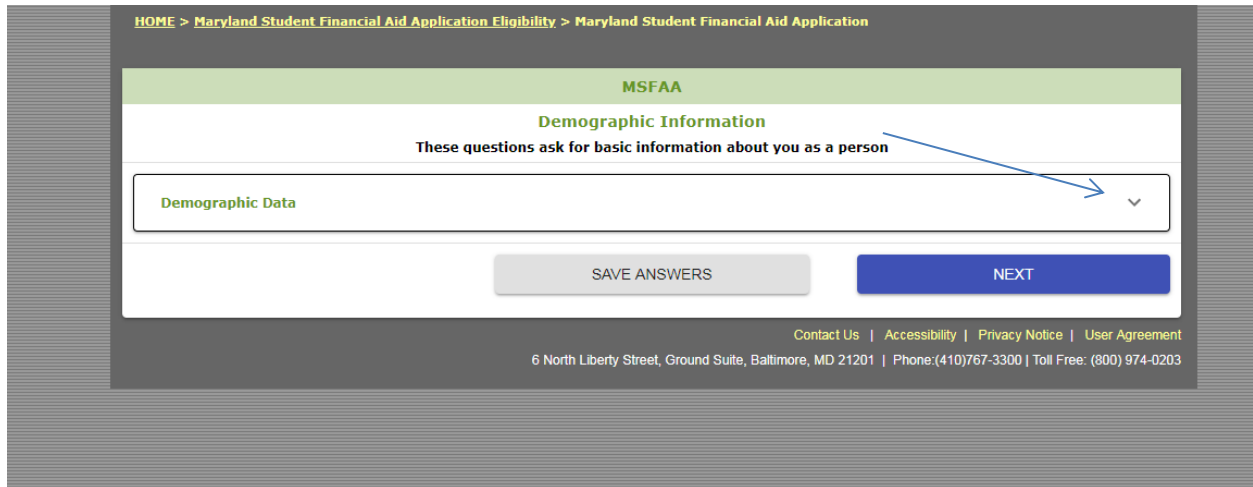
Student Demographic Data

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:

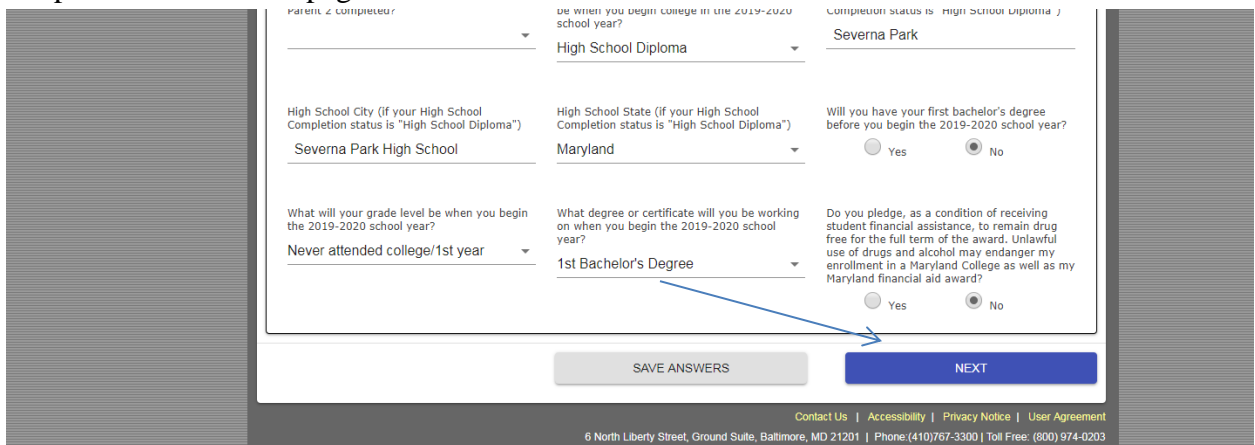
- ✓ Marital Status
- ✓ Citizenship Status
- ✓ State of residence
- ✓ Driver’s License Information (if applicable)
- ✓ Parent’s highest level of education
- ✓ Your high school completion status
- ✓ Type of degree and grade level at your prospective institution

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

1. Select the drop down arrow next to *Demographic Data* and enter answers to all questions posed.



2. Once you have entered all required fields 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 you and your spouse’s income and tax data if applicable. Students must complete the following tabs: Student Tax Information, Earnings, Additional Financial Information, and Untaxed Income.

HOME > [Maryland Student Financial Aid Application Eligibility](#) > [Maryland Student Financial Aid Application](#)

MSFAA

Student Income and Tax Data

Answer the following questions about yourself. If you are single, separated, divorced, or widowed, answer only about yourself. If you are married as of today, include information about your spouse (husband or wife). Do Not Include Your Parents In These Questions.

Student Tax Information

Earnings

Additional Financial Information

Untaxed Income

Dependency Information

PREVIOUS SAVE ANSWERS NEXT

Contact Us | Accessibility | Privacy Notice | User Agreement
 6 North Liberty Street, Ground Suite, Baltimore, MD 21201 | Phone:(410)767-3300 | Toll Free: (800) 974-0203

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 you and your spouse (if applicable).

The income and tax information entered under this section is for the Student and or spouse if married. The student and or spouse must be provided income earned from two previous tax years when completing the MSFAA.

For example, if you are completing the 2023-2024 MSFAA, you must enter income and tax information earned in 2021. Questions contained in this section will pertain to:

Tax Return Information

- ✓ 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

- ✓ 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

- ✓ Pension Payments;
- ✓ Child Support Received;
- ✓ Military or Clergy Allowances;
- ✓ Veterans Noneducational Benefits;
- ✓ Other Untaxed Income; and
- ✓ 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 you are a dependent student, you will report you and your parents' information. If you are an independent student, you will report your own information (and, if you are married, your spouse's).

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, 2000?
- As of today are the student married (Also answer "Yes" if the student is separated but not divorced)?
- At the beginning of the 2023-2024 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?
- Do 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, 2023 and June 30, 2024?
- 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, 2024?
- Any time since the student turned age 13; were both the student's parents deceased, were they in foster care or 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, 2022, did the student’s high school or school district homeless liaison determine that the student was an unaccompanied who was homeless.
- At any time on or after July 1, 2022, 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 youth that was homeless.
- At any time on or after July 1, 2022, did the director of a runaway or homeless the youth basic center or transitional living program determine that the student was an unaccompanied the youth who was homeless or was self-supporting and at risk of being homeless?

Household Number of Family Members and Number in College

The MSFAA also asks about the students and spouse if married or parent/legal guardian 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 instructions to enter the correct number here.

The questions on the MSFAA read as follows:

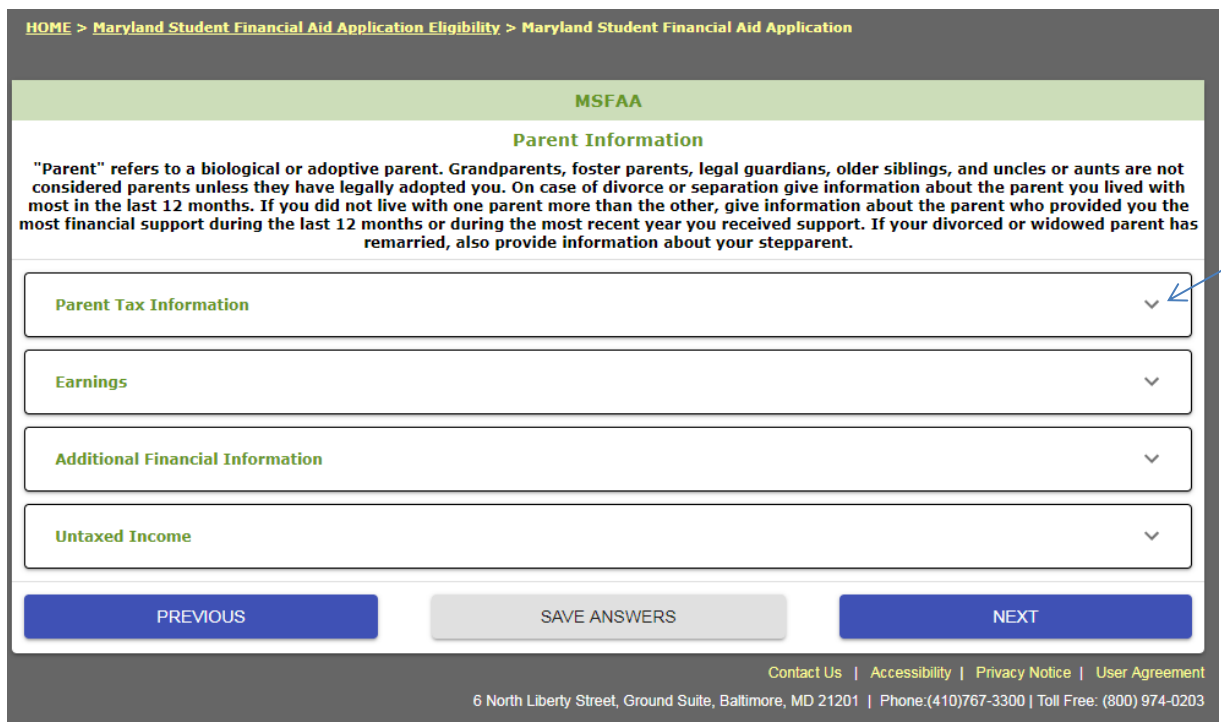
- ✓ Number of people are in the student’s household? Be sure to include: themselves, student’s spouse and/or children if the student will provide more than half of their support between July 1, 2023 and June 30, 2024
- ✓ Number of people in the student’s household (from the previous question) that will be college students between July 1, 2023 and June 30, 2024.

Parent Information Section:

The *Parent Information* section of the MSFAA is designed to capture income and earning information of your 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 you.

The parent income information must be provided based on income earned by your parent(s) from two previous tax years when completing the MSFAA. For example, if you are completing the 2023-2024 MSFAA, you must enter income and tax information earned in 2021.

If you have been classified as a **dependent student**, you must proceed with entering your 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.



HOME > Maryland Student Financial Aid Application Eligibility > Maryland Student Financial Aid Application

MSFAA

Parent Information

"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 you. On case of divorce or separation give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Parent Tax Information ▼

Earnings ▼

Additional Financial Information ▼

Untaxed Income ▼

PREVIOUS SAVE ANSWERS NEXT

Contact Us | Accessibility | Privacy Notice | User Agreement
6 North Liberty Street, Ground Suite, Baltimore, MD 21201 | Phone:(410)767-3300 | Toll Free: (800) 974-0203

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

Parent Tax Information

Tax Return Information

- ✓ 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

- ✓ 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

- ✓ 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:

The screenshot displays the 'Additional Financial Information' section of the MSFAA application. It features a table with three columns for different types of untaxed income. The first column is for tax-deferred pension and savings plans, the second for IRA deductions and payments, and the third for child support. Below the table, there are three rows of income types: tax-exempt interest, IRA distributions, and veterans benefits. At the bottom, there are three buttons: 'PREVIOUS', 'SAVE ANSWERS', and 'NEXT'. A blue arrow points from the 'NEXT' button to the 'NEXT' button in the previous screenshot.

Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, coded D, E, F, G, H, and S.	IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040-line 28 + line 32 or 1040A-line 17.	Child support received for any of the parents' children. Don't include foster care or adoption payments.
\$ 0 .00	\$ 0 .00	\$ 0 .00
Tax exempt interest income from IRA Form 1040-line 8b or 1040A-line 8b.	Untaxed portions of IRA distributions from IRA Form 1040-lines (15a minus 15b) or 1040A-lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	Untaxed portions of pensions from IRA Form 1040-lines (16a minus 16b) or 1040A-lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.
\$ 0 .00	\$ 2000 .00	\$ 0 .00
Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value benefits). Don't include the value of on-base military housing or the value of a basic military allowance for housing.	Veterans non-educational benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	Other untaxed income, such as workers' compensation, disability benefits, etc.
\$ 5000 .00	\$ 0 .00	\$ 0 .00

School Selection Section

Your MSFAA requires that you add the institution(s) which you plan on attending and your housing plan(s) for each institution. The institution(s) added to the MSFAA will be those to which your state award (if eligible) will be granted. You may add up to ten (10) institutions to the MSFAA.

Click “Add School” to enter the institution(s) and housing plans for each institution that you plan to attend under the *School Selection*:

The screenshot displays the 'School Selection' section of the MSFAA application. It features a green header with 'MSFAA' and 'School Selection'. Below the header, there is a message: 'This section requires you to add the educational institutions you plan on attending and your housing plans for each institution.' Below this message, there is a text input field with the placeholder text: 'Add the institution(s) which you plan on attending and your housing plan(s) for each institution.' Below the input field, there is a red 'ADD SCHOOL' button. At the bottom, there are three buttons: 'PREVIOUS', 'SAVE ANSWERS', and 'NEXT'. A blue arrow points from the 'ADD SCHOOL' button to the 'ADD SCHOOL' button in the previous screenshot.

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:

MSFAA

Review

Please closely review all answers provided on the previous pages before acknowledging them and submitting your MSFAA Application.

Read Before Proceeding

By submitting this application electronically I agree to the following terms:

- I certify that the information provided on this form is true and complete
- I pledge, as a condition of receiving student financial assistance, to remain drug free for the full term of the award. Unlawful use of drugs and alcohol may endanger my enrollment in a Maryland college as well as my Maryland financial aid award.
- I have read and I accept the conditions of Award as stated on www.mhec.state.md.us related to the student financial assistance program that I am applying for.
- I have read and I accept the [Terms of an Electronic Transaction](#)

Review

If you agree to the terms listed above, please check the box then click the submit button below.

I agree to the terms listed above, and that this represents my signature

PREVIOUS SAVE ANSWERS SUBMIT

Contact Us | Accessibility | Privacy Notice | User Agreement
6 North Liberty Street, Ground Suite, Baltimore, MD 21201 | Phone:(410)767-3300 | Toll Free: (800) 974-0203

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.

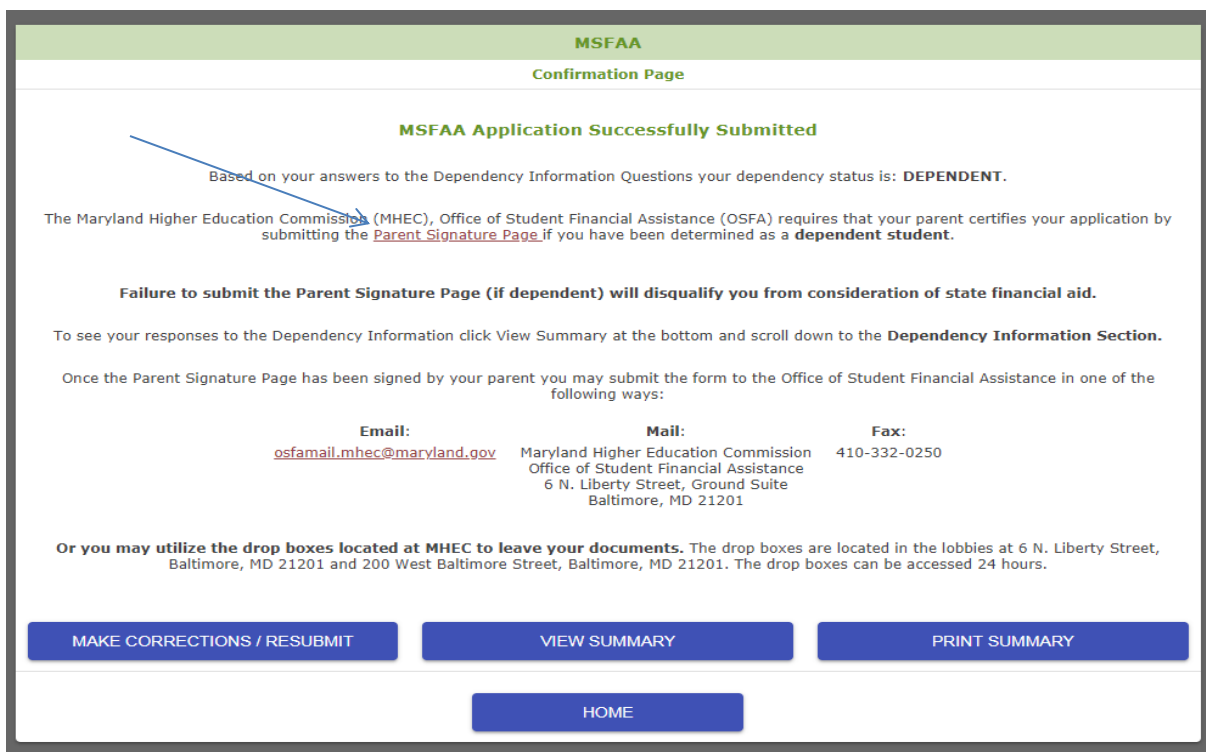
- For financial aid purposes, a dependent student is one assumed to have the financial support from their parents to pay toward his/her college education, thus the reason that parent information is required on the MSFAA.
- An independent student is one assumed to not have the financial support from their parents, therefore requiring you to report your own information (and, if you're married, your spouse's) on the MSFAA

IMPORTANT: If you are **dependent student**, you must download the Parent Signature Page as noted on the Confirmation Page of the MSFAA in order for your application to be valid.

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

Parent Signature Page

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



The screenshot shows the MSFAA Confirmation Page. At the top, it says "MSFAA Confirmation Page". Below that, it states "MSFAA Application Successfully Submitted". A message follows: "Based on your answers to the Dependency Information Questions your dependency status is: **DEPENDENT**." A blue arrow points from this message to the "Parent Signature Page" link in the text below. The text continues: "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**." Below this, it states: "Failure to submit the Parent Signature Page (if dependent) will disqualify you from consideration of state financial aid." Further down, it says: "To see your responses to the Dependency Information click View Summary at the bottom and scroll down to the **Dependency Information Section**." Then, it provides contact information for the Office of Student Financial Assistance: "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:" followed by "Email: osfemail.mhec@maryland.gov", "Mail: Maryland Higher Education Commission, Office of Student Financial Assistance, 6 N. Liberty Street, Ground Suite, Baltimore, MD 21201", and "Fax: 410-332-0250". At the bottom, it says: "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." At the very bottom, there are four buttons: "MAKE CORRECTIONS / RESUBMIT", "VIEW SUMMARY", "PRINT SUMMARY", and "HOME".

If classified as a **dependent student**, your parent must **complete and** submit the Parent Signature Page to the Maryland Higher Education Commission at the Office of **Student 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:



Larry Hogan
Governor

Boyd K. Rowland
Lt. Governor

Mary Pat Searkamp, Ph.D.
Chair

James D. Flecker, Jr., Ph. D.
Secretary

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.

Submit this form through your [MDCAPS](#) account using the [Electronic File Upload Tool](#)

[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.”

The screenshot displays the MSFAA Confirmation Page. At the top, there is a green header with the text "MSFAA" and "Confirmation Page". Below this, a green heading reads "MSFAA Application Successfully Submitted". The main content area contains the following text: "Based on your answers to the Dependency Information Questions your dependency status is: **DEPENDENT**." It then states: "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**." A bolded warning follows: "Failure to submit the Parent Signature Page (if dependent) will disqualify you from consideration of state financial aid." Below this, it says: "To see your responses to the Dependency Information click View Summary at the bottom and scroll down to the **Dependency Information Section**." The next paragraph reads: "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:" This is followed by contact information: "Email: osfemail.mhec@maryland.gov Mail: Maryland Higher Education Commission, Office of Student Financial Assistance, 6 N. Liberty Street, Ground Suite, Baltimore, MD 21201 Fax: 410-332-0250". A final paragraph states: "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." At the bottom of the page, there are four blue buttons: "MAKE CORRECTIONS / RESUBMIT", "VIEW SUMMARY", "PRINT SUMMARY", and "HOME".

Once you submit the MSFAA the OSFA will review and process your application. If any additional information is required OSFA will contact you by email, using the email address you 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