Office of Student Financial Assistance

FY 2006 Annual Report

January 2007

Office of Student Financial Assistance

Annual Report

Table of Contents

Introduction

The Office of Student Financial Assistance (OSFA) is an office within the Maryland Higher Education Commission (MHEC) responsible for the administration of 28 State financial assistance programs. These programs are designed to improve access to higher education for needy students; encourage students to major in areas of great economic need to the State, such as teaching and nursing; and encourage Maryland's brightest students to attend college in the State. Maryland students use the assistance from these programs at community colleges, independent colleges and universities, private career schools, and the State's public four-year campuses. Programs are classified in one of five categories:

- Need-based Aid Programs
- Legislative Programs
- Merit-based Programs
- Career and Occupational Programs
- Unique Population Programs

Many of our State grants and scholarships combine aspects of several of these categories in that they may require a specific grade point average, require a service obligation and have income limitations. However, programs are classified by the predominant awarding criteria and program goal. With few exceptions Maryland residency is required for all State financial assistance and students are required to attend a college in Maryland. The majority of State financial assistance programs are aimed at full-time undergraduate students, with only a small percentage of the funds going to part-time and graduate students. Descriptions of each financial assistance program by category can be found in Appendix I.

In addition to administering State financial assistance programs, OSFA has been charged with expanding its outreach activities to increase college awareness and access with particular emphasis on the State's lowest income population. OSFA, in collaboration with other organizations in the State, coordinates and conducts college awareness and outreach activities to ensure that students and parents are well informed of State financial assistance opportunities and that students have college preparation information. This is critical to ensuring that every Maryland citizen has access to higher education and can contribute to the further development of Maryland's economic health and vitality.

Summary of State Financial Assistance Programs and Awards for FY 2006

In FY 2006, 52,904 financial aid awards were made totaling $93.7 million. The average award was $1,773.   A breakdown of program expenditures, number of awards issued, and average award for each program can be found in Table 1 below. Program expenditures are sub-totaled by category.

Table 1. State Financial Aid Expenditures
Number of Awards and Average Award: FY 2006

Program	Dollars	Number of Awards	Average Award
Need-Based Aid			
Guaranteed Access Grant	$ 10,740,516	1,204 $	8,921
Educational Assistance Grant	48,519,829	24,506	1,980
Campus-Based Educational Assistance Grant	2,935,154	2,019	1,454
Part-Time Grant	4,670,007	7,309	639
Graduate and Professional	687,014	368	1,867
Sub-Total	**$ 67,552,520**	**35,406 $**	**1,908**
Legislative Aid			
Senatorial	$ 5,675,400	6,567 $	864
Delegate	4,617,275	5,145	897
Sub-Total	**$ 10,292,675**	**11,712 $**	**879**
Merit-Based Aid			
Distinguished Scholar	$ 3,734,250	1,271 $	2,938
Distinguished Scholar - Teacher	85,500	29	2,948
Distinguished Scholar - Community College Transfer	147,000	51	2,882
Sub-Total	**$ 3,966,750**	**1,351 $**	**2,936**
Career/Occupational Aid			
Child Care Provider	$ 62,250	56 $	1,112
Christa McAuliffe Teacher	680,081	64	10,626
Developmental Disabilities and Mental Health	923,741	457	2,021
HOPE Scholarship	820,500	284	2,889
HOPE Scholarship - Science and Technology	676,500	239	2,831
HOPE Scholarship - Teacher	3,179,750	690	4,608
Loan Assistance Repayment Program	1,478,293	671	2,203
Loan Assistance Repayment Program - Dent Care	291,353	9	32,373
Loan Assistance Repayment Program - PCS	507,933	20	25,397
Nursing Scholarship	1,697,416	648	2,619
Physical and Occupational Therapy	53,000	28	1,893
Reimbursement of Firemen	340,630	147	2,317
William Donald Schaefer Scholarship	79,697	10	7,970
Sub-Total	**$ 10,791,144**	**3,323 $**	**3,247**
Unique Populations Aid			
Tolbert	$ 279,900	932 $	300
Conroy Memorial	452,266	89	5,082
Teach for the Health of It	437,736	91	4,810
Sub-Total	**$ 1,169,902**	**1,112 $**	**1,052**
Grand Total	**$ 93,772,991**	**52,904 $**	**1,773**

Source: MHEC Financial Aid Database

Exhibits 1 and 2 provide the distribution of program funds by category and higher education segment. Over 70% of the funds expended for State financial assistance in fiscal year 2006 were for need-based aid programs. Almost two-thirds of program funding was awarded to students enrolled at a four-year public institution.

Exhibit 1. Distribution of State Financial Aid Funds by Category FY 2006
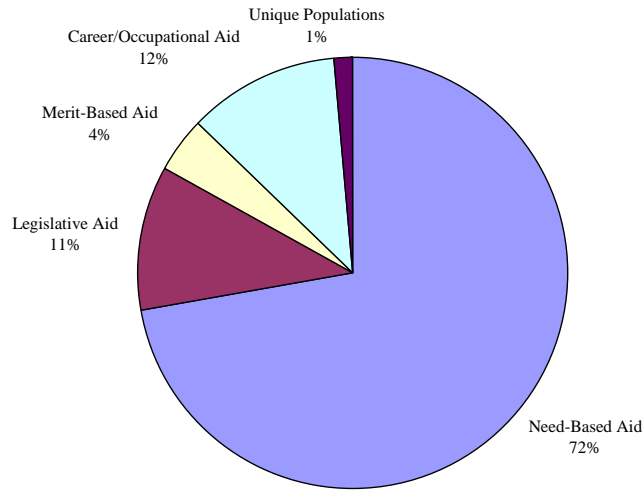
Exhibit 2. Distribution of State Financial Aid Funding by Higher Education Segment FY 2006
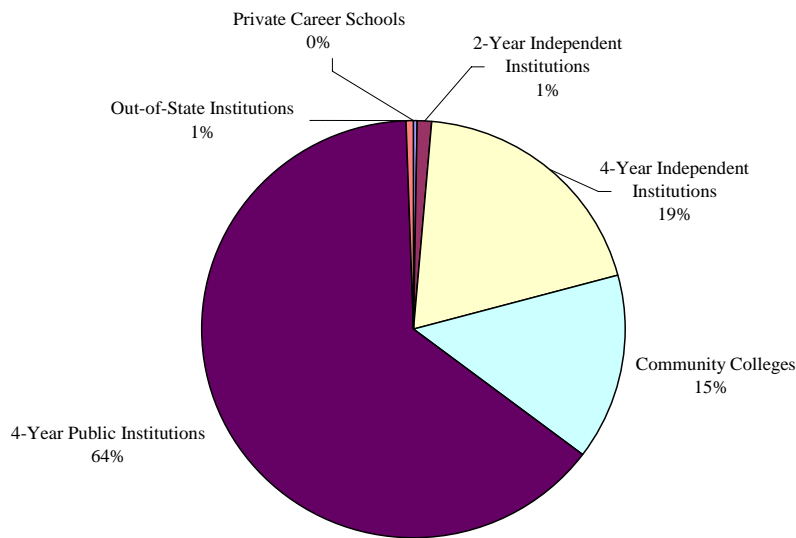
Exhibits 3 and 4 provide the distribution of program recipients by category and higher education segment. Sixty-seven percent of program recipients received a need-based grant. Twenty-two percent received a legislative scholarship and 6% a career and occupational scholarship. Just over half of the recipients of State financial assistance attended four-year public institutions.

Exhibit 3. Distribution of State Financial Aid Program Recipients by Category FY 2006

Unique Populations
2%

Career/Occupational Aid
6%

Merit-Based Aid
3%

Legislative Aid
22%

Need-Based Aid
67%
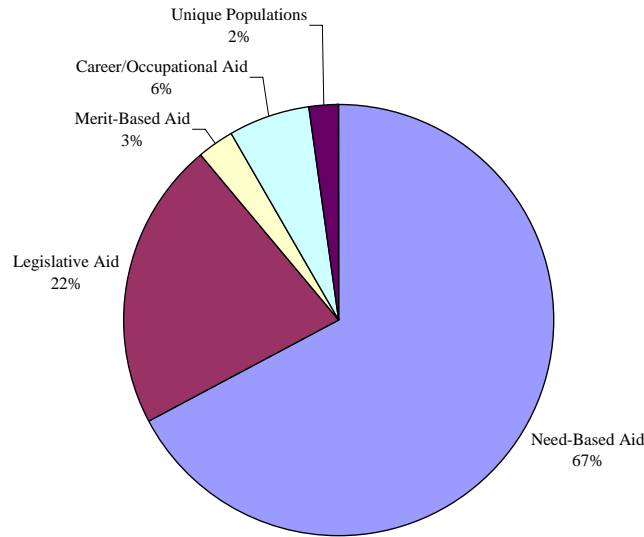
Exhibit 4. Distribution of State Financial Aid Program Recipients by Higher Education Segment FY 2006

Private Career Schools
2%

2-Year Independent Institutions
1%

Out-of-State Institutions
1%

4-Year Independent Institutions
14%

4-Year Public Institutions
53%

Community Colleges
29%
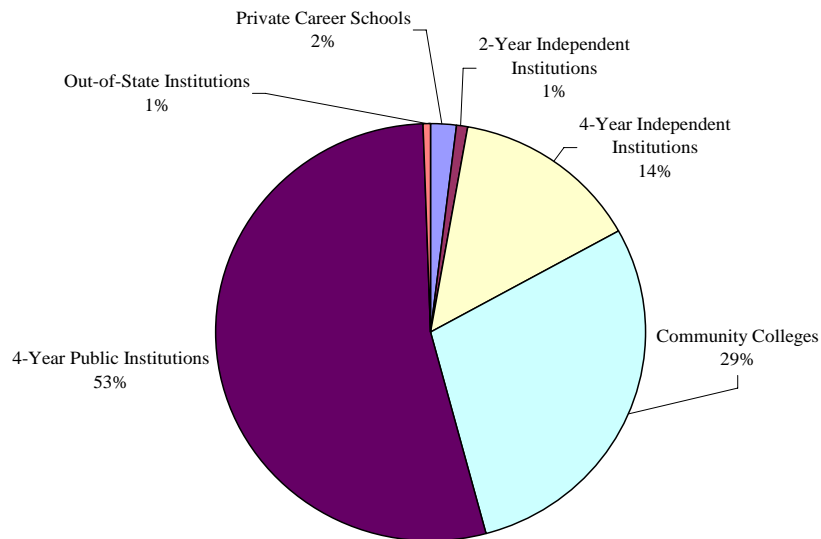
Summary of College Awareness and Outreach Activities

The Commission has charged the Office of Student Financial Assistance (OSFA) with expanding its outreach activities to increase college awareness and access with particular emphasis on the State's lowest income population. To achieve its outreach goal and objective, OSFA coordinates and conducts college awareness and outreach activities to ensure that students and parents are well informed of State financial assistance opportunities and that students have college preparation information. Several outreach efforts have been employed using a variety of means including workshops and presentations, publications, direct mail and web-based initiatives. These efforts are in collaboration with high schools, community groups, colleges and universities, faith-based organizations, and the media.

Workshops and Presentations

OSFA participates in numerous college night programs and financial aid workshops, averaging 180 presentations per year. OSFA has continued to partner with both community colleges and public and independent four-year institutions to provide financial aid nights at high schools throughout Maryland. OSFA provided the financial aid directors at the colleges with a copy of its financial aid presentation and the directors incorporated this presentation into the one that they would normally present at similar events. This collaboration continues to be quite successful and has enabled OSFA to honor speaking engagements for which it may not have been able to send staff. In addition, the more comprehensive presentation that a financial aid officer can provide offers the audience a more complete picture of the financial aid process. Approximately 45 percent of these events are in counties where 40 percent or more of the students qualify for the free or reduced lunch program. The number of outreach presentations has remained consistent over the last few years. (Exhibit 5)

Financial aid workshops and presentations are held in many different venues such as guidance counselor workshops, financial aid nights at high schools, college fairs, college open house programs, and legislative workshops. The number of financial aid nights held at high schools across the State has increased significantly so that now over half of the workshops and presentations held in FY 2006 were at these venues (Exhibit 6). The number of special programs and faith-based presentations has remained relatively stable at 12% each with a great emphasis being placed on organizations assisting students in economically disadvantaged areas. Additionally, OSFA is now providing training for organizations such as College Bound, private career schools, as well as foster care parents, social workers, and caseworkers.

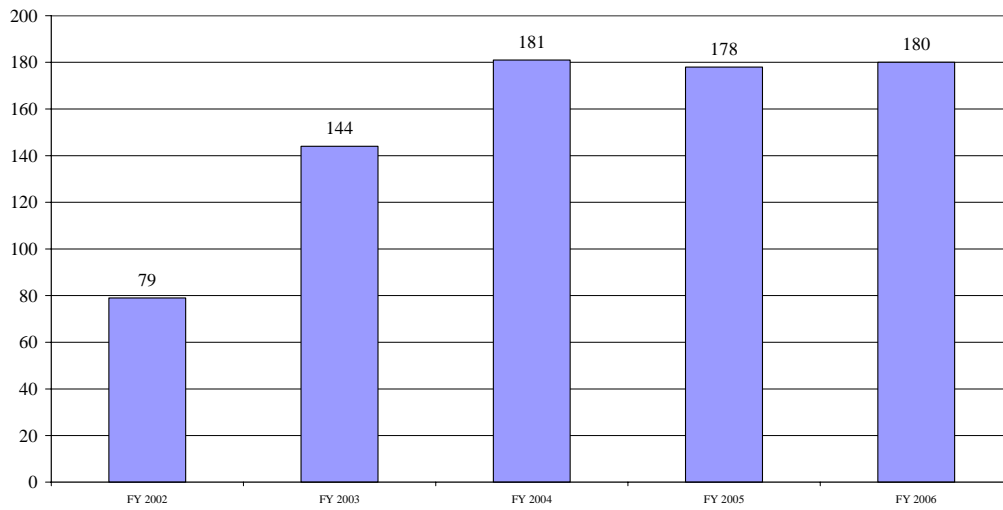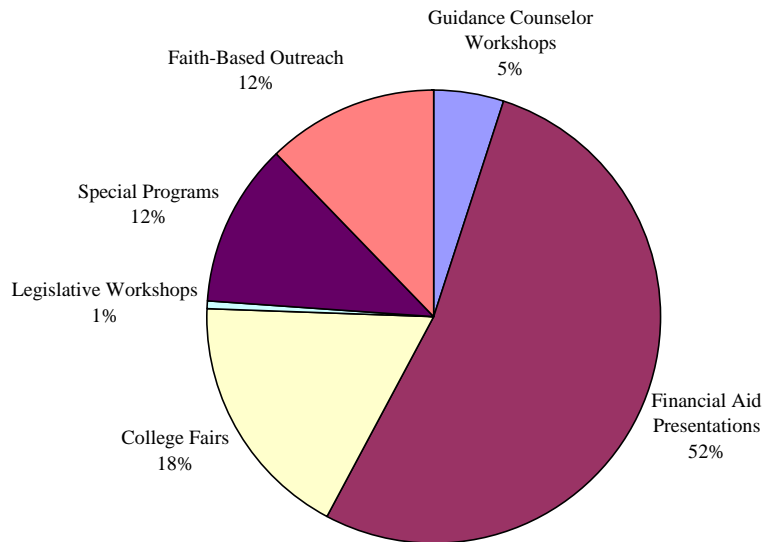**Exhibit 5. OSFA Outreach Presentations FY 2002 to FY 2006**

Exhibit 6. OSFA Outreach Activities by Category

<u>Publications</u>

Working together, OSFA and MHEC's Office of Grants have expanded outreach to include the production and distribution of materials to assist middle school students, the Hispanic population, and more targeted pieces to low-income students. Outside grant funding from USA Funds has been received to produce the *Student Guide to Higher Education and Financial Aid in Maryland* in Spanish and the new junior calendar, "Step Up For College", an academic calendar for high school juniors. The calendar, which covers the final months of the junior year and all of the months of the students' senior year in high school, provides month-by-month information about what students need to do to prepare for college, SAT and ACT test information, when to write their college essays, as well as financial aid information. The calendar was very well received by the students, parents and counselors. Funds are being provided by USA Funds in FY 2007 to continue the junior calendar and produce other pieces in Spanish such as the College 411 brochure, a piece for parents of middle school students, a piece for 6th and 7th graders, and the one-page publications for specific student populations. Working with the Department of Human Resources, OSFA continued to develop two one-page publications designed for foster care students and the Guaranteed Access Grant (GA) population, as well as information on its legislative scholarship programs. OSFA and the Grants Office will continue to work together to produce more age appropriate college awareness materials, and explore other sources of funding.

Publications being produced for distribution to middle and high schools, colleges and universities, and students are listed below with a brief description.

> *Student Guide to Higher Education and Financial Aid in Maryland* in English and Spanish provides students with information about almost 60 colleges and universities in Maryland, scholarships and grants to help students pay for college, programs that offer tuition assistance or scholarships, and private career schools. This publication is distributed to high school guidance counselors annually for distribution to all high school seniors. The guide is also distributed to high school early intervention programs, public libraries, colleges and universities, private career schools, and out-of-state high schools that have a significant enrollment of Maryland residents.

> *College 411* a quick guide to State financial aid programs. The brochure is used at college fairs throughout the State and during financial aid workshops.

> *An Academic Year: Preparing for College* developed for high school seniors as a month by month guide of activities for college preparation and a guide for choosing the best school for their future goals.

> *What's Next After High School* is designed to provide 8th and 9th grade students with information on preparing for college, from taking the right classes to participating in certain activities in 9th through 12th grade. This will be distributed every other year to reach two grades at a time. It was distributed in fall 2004 to 8th and 9th graders and will be distributed again in spring 2007.

Preparing Your Child For College, the companion piece to *What's Next After High School,* is designed to inform parents of the importance of assisting children in furthering their education, graduation requirements, and how to pay for college. This publication will be distributed in spring 2007 in Spanish.

How Far Do You Want To Go? is designed to inform 6th and 7th graders how stay on track to succeed in high school and enter college. In addition, it opens their eyes to the benefits of going to college and helps them understand that college is possible. This will be distributed every other year to reach two grades at a time. It was distributed in winter 2005 to 6th and 7th graders and will be distributed again in spring 2007.

Guaranteed Access Grant/Educational Assistance Grant is a one-page brochure that gives quick information on the State's two largest need-based financial aid programs. One side provides information on the Guaranteed Access Grant, which is for the State's neediest students. The other side has information on the Educational Assistance Grant, the largest need-based aid program.

Foster Care Tuition Waiver is a one-page brochure that is designed for outreach to children who have resided in a foster care home in Maryland. This piece was created to provide information to social workers and potential recipients about the scholarship's existence.

Senatorial and Delegate Scholarships – On the reverse side of the Foster Care piece is information on the Senatorial and Delegate Scholarship programs.

Step Up for College - This sixteen-month calendar, beginning in April of a student's junior year and going through the senior year, was designed and distributed to all Maryland high school juniors in March 2006. OSFA will again produce the calendar and will distribute it to high school juniors in March 2007.

Direct Mail

To better coordinate the college awareness and outreach efforts employed by MHEC, College Preparation/State Financial Assistance Outreach Kits were developed and distributed to all public and private high school guidance counselors, early intervention sites, legislators and other interested organizations in December 2002. Based on outreach kit evaluation forms returned by the counselors, the kit was very well received.   Updates of materials continue to be produced and provided annually.

As in past years, the *Student Guide to Higher Education and Financial Aid in Maryland*, program applications, and program overview brochures were distributed to all colleges and universities, public and private high schools, public special schools, early intervention sites, legislators, and requesting organizations. In addition, thousands of application packets were mailed to individuals requesting information. Enclosed in the application packets are the materials listed above, a program contact sheet with phone numbers and email addresses for each program administrator, and a sheet listing all programs with applications on MHEC's website.

<u>Web-based Initiatives</u>

A number of web-based initiatives have been implemented. Three years ago MHEC's website was redesigned to make it more user-friendly for students, parents, and counselors to find information about financial assistance, and additional user-friendly modifications were put in place this past year. In the "Students, Parents, and Counselors" section, you will find:

- applications in PDF format, conditions of award statements for renewal awards, information and descriptions of all State financial assistance programs available to Maryland residents;
- an "<u>On-Line Scholarship Search</u>" that will enable a student to determine for which State financial assistance program he/she may be eligible by answering a series of questions on enrollment status, major, and willingness to fulfill a service obligation, among others;
- links to other financial aid sites and colleges and universities in the state;
- "<u>Student Inquiry</u>" that allows students to check the status of applications and awards on-line from initial application through verification; students can also print a copy of their award letter.
- Career Training information;
- "<u>Advisor Tools</u>", which gives high school guidance counselors, financial aid officers, legislators and others access to pertinent information. Guidance counselors can click on "Advisor Tools" to gain access to a frequently asked questions sheet on State financial aid programs, program applications, request a financial aid presentation at their school, or find a calculation sheet to assist with calculating Grade Point Averages (GPA) for the Distinguished Scholar Program. Financial aid officers can access the Financial Aid Officer's Manual to assist with processing awards, program applications, and find the status of a student's award. They can also access the Student Outreach Kit, which contains our most recent publications and materials. We have recently added links to the "Advisor Tools" section for Legislators. In this new section, legislators can now access program operational manuals, audit reports, and a participation agreement and instructions to receive data from OSFA on a CD-Rom;
- "Money For College" schedule of financial aid outreach events being held around the State; and,
- A link to the *Student Guide to Higher Education and Financial Aid in Maryland* in Spanish.

By clicking on "Student Financial Assistance", in addition to the information above, students will have access to:

- "<u>Paying for College</u>" information;
- "<u>Apply for Financial Aid</u>", which gives the steps a student should follow to apply for federal and State aid; and,

- **"College Aid Calculator"**, which is used to estimate the Expected Family Contribution (EFC) for both public and private colleges, print an EFC report, and compute education loan payments for Stafford, PLUS, Perkins, and other loan programs. It will also calculate an estimated Educational Assistance Grant for Maryland residents who plan to attend a Maryland institution.

The changes to the website have been very well received and there has been an increase in the number of applications printed from the website and submitted. In FY 2003, OSFA received 42% of its applications from individuals printing them from the website. In FY 2005, 84% of the applications submitted were printed from the website. The number of applications being printed out from our website remained consistent in FY 2006 at 84%. On-line award acceptance is being tested and will be implemented in the near future. OSFA has also made strides in increasing efficiencies between our office and the financial aid offices at the schools by introducing an automated billing roster process.

Funding Initiatives in FY 2006

In FY 2006, the Part-Time Grant Program received an increase of over $2.6 million bringing the total appropriation for the program to $4.7 million. The Graduate and Professional Scholarship Program had an increase of $500,000 in funding from $187,312 to $687,312 in FY 2006.

The EEA program is the State's largest need-based program and has three components: the Educational Assistance Grant (EAG), Campus-based EAG, and the Guaranteed Access Grant (GAG). The EAG is targeted to low- to moderate-income families and is based on financial need. The maximum amount of the EAG for 2005-2006 is $2,700. The Campus-Based EAG is decentralized and provides assistance to needy students who decide late in the financial aid process to attend school. Students must be Pell eligible and the maximum award is $2,700. The GAG is for very low-income students and covers 100% of the student need up to a maximum of $13,800 for academic year 2005-2006.

An increase of $10.2 million in funding for the Educational Excellence Awards (EEA) program in FY 2006 enabled OSFA to accomplish the following when making Educational Assistance (EA) Grant awards:

1) Award almost 37,000 renewal and new GA Grants and EA Grants for academic year 2005-2006, up from approximately 33,700 in the prior year;

2) Increase the number of new Educational Assistance Grants by almost 4,000 awards;

3) Increase the standard allowances used when calculating EA and GA awards for both students living with parents ($2,800 to $3,200) and for students living off-campus ($4,500 to $5,100). When determining an institution's cost of attendance to be used in the EAG awarding formula, standard allowances of differing amounts are applied for students living on campus, students living with parents, and students living off campus to help offset personal expenses associated with attending college. To assist those students who are most likely to incur greater personal expenses, MHEC made a commitment to increase the standard allowances for students living with parents and students living off campus.;

4) Increase the Expected Family Contribution reached in the EA Grant program for academic year 2005-2006 to $15,911 from $6,182 in academic year 2004-2005;

5) Decrease the EA Grant waiting list at the time of initial awarding for academic year 2005-2006 to 1,502 from 7,246 in academic year 2004-2005; and,

6) Implement the Community College Access Initiative, which increased the percent of need used to calculate an award for a community college student receiving an EA grant from 35% to 45%; awards at other institutions were based on 35%. This four year plan to incrementally increase the percent of need used in the Educational Assistance Grant program calculations was introduced as a process to provide more need-based aid to students attending a community college. Each year the percent of need was to be increased by 5%, bringing the percent of need up from 45% in FY 2006 to 60% in FY 2009. OSFA was able to fully

implement this initiative in the second year as a result of the increased funding provided in the EEA program in FY 2007.

During the 2005 General Assembly, legislation passed that requires OSFA to implement a Distinguished Scholar Community College Transfer Program. The purpose of this program is to identify Maryland students who are attending Maryland community colleges and provide them with an incentive to continue their education at a Maryland 4-year college or university. The program provides $3,000 per year and awards are based on students having at least a 3.0 cumulative grade point average. Using funds from cancelled awards in the DS Program it was implemented in the 2005-2006 academic year and 50 students were funded for a total of $150,000.

The William Donald Schaefer Scholarship program was also implemented in the 2005-2006 academic year. Ten awards were made to students who are planning to pursue careers in public service.

Funding Initiatives in FY 2007

Funding for need-based aid increased again in FY 2007, nearly doubling funding from FY 2004 to FY 2007, from $42.4 million to $83.2 million. The increase over this three-year time frame has enabled OSFA to reach an additional 12,919 students, an increase of 49 percent. Increased need-based aid funding in FY 2007 enabled OSFA to award over 40,000 renewal and new GA Grants and EA Grants for academic year 2006-2007, up from approximately 37,000 in the prior year; increase the maximum award amount in the EA Grant program to the statutory maximum of $3,000 and increase the percent of need used when calculating awards from 35 percent to 40 percent for students attending a four-year institution in Maryland; full implementation of the Community College Access Initiative which bases awards in the EA Grant program on 60 percent of need for community college students in Maryland; increase the Estimated Family Contribution reached in the EA Grant program for academic year 2006-2007 to $16,951 from $15,911 in academic year 2005-2006; decrease the EA Grant waiting list at the time of initial awarding for academic year 2006-2007 to 1,146 from 1,502 in academic year 2005-2006; maintain the $3 million funding level for the Campus-Based EA Grant program; and, continue the $2 million set-aside in the GA Grant program to continue awarding eligible students throughout the year.

The Part-Time Grant Program has seen an increase in funding of over 77% since FY 2004, from $1.35 million to $6 million in FY 2007. The Graduate and Professional Scholarship Program has had an 87.5% increase since FY 2004 from $187,312 to $1.5 million for FY 2007. The Jack F. Tolbert Memorial Student Grant program has seen only a minimal increase in funding; however, OSFA has been able to update program guidelines to allow for an increase in the maximum award from $300 to $500 annually.

An additional $1.1 million was appropriated in the State Nursing Scholarship and Living Expenses Grant program for FY 2007. As a result, OSFA was able to award over 100 additional scholarships to students who sign a promissory note agreeing to work as a nurse in Maryland upon graduation.

Significant Activities

OSFA continued to work over the last year to implement new initiatives, reduce program complexity, streamline programs, and create efficiencies. OSFA has implemented or continued the following:

- **Community College Access Initiative:** Initially implemented in FY 2006, this four year plan to incrementally increase the percent of need used in the Educational Assistance Grant program calculations was introduced as a process to provide more need-based aid to students attending a community college. Each year the percent of need was to be increased by 5%, bringing the percent of need up from 45% in FY 2006 to 60% in FY 2009. OSFA was able to fully implement this initiative in the second year as a result of the increased funding provided in the EEA program in FY 2007.

- **Decentralized Campus-Based EAG program:** OSFA implemented the Campus-Based EAG program with the use of carry forward funds in FY 2004. OSFA successfully secured $2 million base funding for this program in FY 2005. An additional $1 million has been allocated for FY 2006 and FY 2007, bringing the total to $3 million. This program assists needy students who due to extenuating circumstances may have missed application deadlines. These students could be first-generation college students, students from low-income families, or students lacking family support structures. Once a student receives a Campus-Based award, it is intended that with appropriate counseling from the institution's financial aid office, the student will become aware of financial aid deadlines and file the Free Application for Federal Student Aid (FAFSA) by the March 1 deadline. If this is done, the student's award will be renewed in the next academic year as an Educational Assistance Grant. In FY 2006 2,018 students received a Campus-Based award; 634 of the students received a traditional EAG in FY 2007. Students must be full-time and Pell eligible in order to receive the Campus-Based EAG. Institutions select recipients of the grant.

- **Estimation of EAG Awards:** OSFA continued the process to improve communication between OSFA and the financial aid offices and provide consistent information to all institutions for the estimation of awards. Each year in the beginning of January OSFA will provide the following information to all public and independent higher education institutions' financial aid offices to assist with the awarding of EAGs:

  - Expected Family Contribution (EFC) cut-off information of initial awards for the three prior years; and,
  - Funding level for the program for the prior three years.

  Each year, in the third to fourth week of January, once the Governor introduces the budget, OSFA will provide the following information to all public and independent higher education institutions' financial aid offices to assist with the awarding of EAGs:

  - Information on the awarding formula used to calculate EAG awards;
  - Student eligibility information; and,

- A conservative estimate of the EFC to be reached when awarding EAGs for the upcoming academic year.

- **On-line billing rosters (Phase I):** The first phase of on-line billing rosters has been implemented enabling institutions to download award rosters and billing rosters from a secure website for processing. Paper rosters have been eliminated for in-state two- and four-year institutions, making the process fully automated on the institutional side of the process. In addition, MHEC IT staff has created an Access database that enables institution staff to process the billing rosters in a partially automated way on their end. For institutions without IT staff able to automate the process on the side of the institution, this is a significant time saver in the processing of the rosters. The Access database, or the Institutional Submission Tool (IST), works for every school, regardless of their 3rd party software financial aid system.

- **On-line billing rosters (Phase II):** Phase two of this project is the automation of OSFA's processing of awards. Software to implement this process internally has been delivered. Testing has begun and OSFA expects to complete implementation during FY 2007.

- **Janet L. Hoffman Loan Assistance Repayment Program:** To address the nurse faculty shortage, guideline changes were made to expand program eligibility requirements to include individuals working as nurse faculty members. Also, an additional $1 million was put into the program to assist nurses, nurse faculty and teachers working in Title I Schools and those designated for improvement with paying off their school loans. In addition, during FY 2007, the awarding process was changed so that awards will be determined by an applicant's overall reported debt at the time of application, recipients will lock-in to an award level that contains set amounts, and funds will be distributed annually over a three year period as long as the recipient remains eligible and continues to submit the required annual employment, lender, and tax documentation by the September 30 deadline.

- **State Nursing Scholarship and Living Expenses Grant:** In FY 2006, legislative and guideline changes were made to enable a recipient to fulfill their service obligation as a nurse faculty member. Recent legislative and guideline changes were made to enable a recipient to fulfill their service obligation on a part-time basis and as a nurse faculty member. In addition, guideline changes were made that established a process by which an applicant may receive an award to attend an out-of-state institution if the applicant was accepted and deferred at an eligible Maryland institution due to lack of capacity.

- **Implementation of the Distinguished Scholar Community College Transfer Scholarship:** During the 2005 General Assembly, legislation passed that requires OSFA to implement a Distinguished Scholar Community College Transfer Program. The purpose of this program is to identify Maryland students who are attending Maryland community colleges and provide them with an incentive to continue their education at a Maryland 4-year college or university. The program provides $3,000 per year and awards are based on students having at least a 3.0 cumulative grade point average. The program began in the 2005-2006 academic year and 50 students were funded for a total of $150,000. In 2006-2007, funding increased to $300,000 and 100 awards were made.

- **Implementation of the William Donald Schaefer Scholarship Program:** This scholarship program was implemented in the 2005-2006 academic year for students who intend to work in public service upon graduation. Ten awards are to be made each academic year. For the 2006-2007 academic year, there are 20 recipients of the award, 10 renewal and 10 new awardees.

- **Optometry Tuition Reduction Program**: OSFA recently began to administer this program, which provides tuition assistance to Maryland residents attending the Pennsylvania College of Optometry, through an interstate compact between the State of Maryland and the College. Five students in each class may receive up to $8,275 each year. Students may renew awards up to three years and are required to work in Maryland one year for each year of assistance received.

- **Creation of Automated Packaging Program for Developmental Disabilities Scholarship:** In FY 2006, OSFA had an automated packaging system developed for the Developmental Disabilities Scholarship program. OSFA awards over 380 scholarships in this program each year, and automating the process significantly reduced staff time in making the awards than in a manual process.

Additional Fiscal Year 2007 activities underway:

- **On-Line award acceptance:** OSFA began working on this initiative in FY 2005. When implemented it will enable a student to accept financial aid awards on-line and not require the mailing of the acceptance letter to the office. For those programs that require promissory notes, an individual will be able to print the promissory note from the website, complete it, and submit it to OSFA. OSFA has recently entered the testing phase of this initiative and hopes to begin using on-line award acceptance during the upcoming academic year.

- **Implementation of the GEAR UP Scholarship:** This program provides funding to full- or part-time students who have participated in an early intervention program funded under the Maryland "Gaining Early Awareness and Readiness for Undergraduate Programs" (GEAR UP) state grant between the 1999-2000 academic year and the 2005-2006 academic year. The purpose of the GEAR UP Program is to prepare and motivate low-income middle and high school students to participate and succeed in postsecondary education and to assist them in paying the expenses associated with college. OSFA received over 1,000 applications and made over 600 awards for the 2006-2007 academic year.

- **Implementation of the Graduate Nursing Faculty Scholarship and Living Expenses Grant:** The purpose of the Graduate Nursing Faculty Scholarship Program is to increase the number of qualified bedside nurses in Maryland hospitals through Statewide Initiatives administered by the Maryland Higher Education Commission (MHEC) on behalf of HSCRC. The Graduate Nursing Faculty Scholarship and Living Expenses Grant is one of the Statewide

Initiatives. During the 2006-2007 academic year, OSFA has made 15 awards to eligible students.

- **Implementation of the Workforce Student Assistance Grant Program:** This program consolidates seven of OSFA's career/occupational scholarship programs. The Sharon Christa McAuliffe, Physical and Occupational Therapists, Distinguished Scholar Teacher, Child Care Provider, William Donald Schaefer, State Nursing, and Developmental Disabilities Scholarship programs were consolidated as a result of HB 988, which passed during the 2006 General Assembly session. Eligible majors and employment fields will be determined by an Advisory Council biennially and will address statewide and regional critical shortage areas in the workforce. The Workforce Shortage Grant program will be implemented in the 2007-2008 academic year.

- **Implementation of the Veterans of the Afghanistan and Iraq Conflicts Scholarship Program:** This program was created as a result of legislation passed during the 2006 General Assembly session in HB 3. This program is designed to provide financial assistance to United States armed forces personnel who served in the Afghanistan or Iraq Conflicts, and their sons, daughters, or spouses attending a Maryland postsecondary institution. The scholarship will be fully implemented in the 2007-2008 academic year. The annual award may not exceed 50% of the equivalent annual tuition and mandatory fees of a resident undergraduate at a four-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate.

- **Legislative Scholarship reports on CD Rom to legislators:** OSFA has refined this process and now provides templates to legislative staff members to use when looking up student information. Beginning in the 2007-2008 academic year, all legislators will be receiving information via CD Rom.

- **Go For It Initiative:** A newly forming partnership is developing with the Southern Regional Educational Board (SREB) to implement Maryland's Go For It initiative. The Maryland Go For It! initiative will assist the State with the development of a concerted outreach campaign to get a focused, branded message to middle school students about what to do to prepare for college and their career after high school. To disseminate the message, an outreach kit will be developed for non-profit organizations, community and faith-based, to use with the students they serve through their programs, such as before and after school programs or weekend programs. OSFA anticipates benefiting from other SREB Go Alliance states, such as Texas and Georgia, which have already implemented significant outreach initiatives. The use of logos, slogans, and characters from these states in the development of print media and other outreach efforts will assist Maryland in developing a cost-effective campaign targeted at its middle school students. Funding in the amount of $100,000 was provided in the FY 2007 budget.

- **On-line applications:** OSFA has begun planning for on-line applications, which will enable a student to fill out a financial aid program application and submit it on-line.

- **Further program automation:** OSFA is working to further automate smaller financial aid programs that are currently using manual processes to issue awards.

- **Development of New State Student Financial Aid System:** In its FY 2007 budget, OSFA received $1.7 million for a new State Student Financial Aid System. OSFA has hired a project manager and another staff member to help develop the RFP for the new system. It is anticipated that a contract will be awarded to a vendor by June 30, 2007 and that the system will go live in summer 2009.

Maryland Financial Assistance Program Funding and
Recipient Distribution by Postsecondary Institution

This section of the Annual Report provides data on the distribution of funding and recipients by program for each postsecondary institution in Maryland. Sub-totals are provided by higher education segment and program category. Tables are compiled in the following order:

Table II. Summary of Financial Aid Funds and Recipients by Higher Education Segment and Program Category: FY 2006

Table IIIa. State Financial Aid Funds FY 2006: Private Career Schools

Table IIIb. State Financial Aid Recipients FY 2006: Private Career Schools

Table IVa. State Financial Aid Funds FY 2006: 2-Year and 4-Year Independent Institutions

Table IVb. State Financial Aid Recipients FY 2006: 2-Year and 4-Year Independent Institutions

Table Va. State Financial Aid Funds FY 2006: Community Colleges and 4-Year Public Institutions

Table Vb. State Financial Aid Recipients FY 2006: Community Colleges and 4-Year Public Institutions

Table II. Summary of State Financial Aid Funds and Recipients
by Higher Education Segment and Program Category: FY 2006

	Need-Based		Legislative		Merit-Based		Unique Populations		Career/Occupational		Total for Higher Education	
	Dollars	Recipients	Dollars	Recipients	Dollars	Recipients	Dollars	Recipients	Dollars	Recipients	Dollars	Recipients
Private Career Schools	$ -	0	$ 53,700	79	$ -	0	$ 279,900	932	$ -	0	$ 333,600	1,011
2-Year Independent Institutions	798,139	359	19,650	23	-	0	-	0	11,520	2	829,309	384
4-Year Independent Institutions	13,338,481	4,823	1,690,515	1,863	780,000	263	147,330	38	1,816,007	506	17,772,333	7,493
Community Colleges	10,874,393	12,503	1,591,694	2,144	55,500	22	70,807	34	859,915	527	13,452,309	15,230
4-Year Public Institutions	42,522,776	17,990	6,704,111	7,372	3,131,250	1,068	462,161	78	5,826,123	1,605	58,646,421	28,113
Out-of-State Institutions	18,731	16	233,005	237	-	0	209,704	31	-	0	461,440	284
Postsecondary Education Total	**$ 67,552,520**	**35,691**	**$ 10,292,675**	**11,718**	**$ 3,966,750**	**1,353**	**$ 1,169,902**	**1,113**	**$ 8,513,565**	**2,640**	**$ 91,495,412**	**52,515**

Note: Does not include Loan Assistance Repayment Program

Overall higher education segment totals do not match total expenditures and awards in Table 1 due to mid-year student transfers.

Table IIIa. State Financial Aid Funds FY 2006: Private Career Schools

Institution	Legislative			Unique Populations			Total All Programs
	Senatorial	Delegate	Total	Conroy	Tolbert	Total	
Aaron's Academy of Beauty	$ -	$ -	$ -	$ -	$ 4,500	$ 4,500	$ 4,500
Accutech Business Institute	-	-	-	-	8,400	8,400	8,400
All State Career School	-	-	-	-	29,100	29,100	29,100
All State Career School (M02616)	-	-	-	-	3,300	3,300	3,300
American Beauty Academy	-	-	-	-	1,500	1,500	1,500
Avara's Academy of Hair Design	-	-	-	-	6,300	6,300	6,300
Award Beauty School	-	-	-	-	5,100	5,100	5,100
Baltimore School of Hair Design	-	-	-	-	12,300	12,300	12,300
Baltimore School of Massage	-	-	-	-	29,100	29,100	29,100
Blades School of Hair Design	16,750	-	16,750	-	3,900	3,900	20,650
Broadcasting Institute of MD	600	1,350	1,950	-	4,200	4,200	6,150
DEL-MAR-VA Beauty Academy	1,000	-	1,000	-	6,300	6,300	7,300
Empire Beauty School	-	500	500	-	-	-	500
Fame School of Nail Design	-	-	-	-	300	300	300
Hair Academies--New Carrollton	-	-	-	-	11,700	11,700	11,700
International Beauty School, Bel Air MD	-	-	-	-	4,500	4,500	4,500
International Beauty School of Cumberland MD	-	-	-	-	6,000	6,000	6,000
Johns Hopkins University - Radiology	1,000	800	1,800	0	2,100	2,100	3,900
Lincoln Tech	3,500	700	4,200	-	27,600	27,600	31,800
Maryland Beauty Academy of Essex	-	-	-	-	12,600	12,600	12,600
Maryland Beauty Academy Owings Mills	-	200	200	-	9,300	9,300	9,500
The Medix School	3,400	8,650	12,050	-	33,300	33,300	45,350
Montgomery Beauty School	-	-	-	-	8,400	8,400	8,400
North American Trade Schools	-	-	-	-	13,800	13,800	13,800
Omega Studio School	2,000	-	2,000	-	-	-	2,000
Robert Paul's Academy of Cosmetology Arts/Sciences	-	-	-	-	6,000	6,000	6,000
Sheffield Institute	700	600	1,300	-	-	-	1,300
The Sanford - Brown Institute	500	2,300	2,800	-	30,300	30,300	33,100
Tai Sophia Institute	4,200	4,950	9,150	-	-	-	9,150
Private Career School Sub-total	$ 33,650	$ 20,050	$ 53,700	$ -	$ 279,900	$ 279,900	$ 333,600

Table IIIb. State Financial Aid Recipients FY 2006: Private Career Schools

Institution	Legislative			Unique Populations			Total
	Senatorial	Delegate	Total	Conroy	Tolbert	Total	All Programs
Aaron's Academy of Beauty	0	0	0	0	15	15	15
Accutech Business Institute	0	0	0	0	27	27	27
All State Career School (017218)	0	0	0	0	97	97	97
All State Career School (M02616)	0	0	0	0	11	11	11
American Beauty Academy	0	0	0	0	21	21	21
Avara's Academy of Hair Design	0	0	0	0	5	5	5
Award Beauty School	0	0	0	0	17	17	17
Baltimore School of Hair Design (016781)	0	0	0	0	41	41	41
Baltimore School of Massage	0	0	0	0	97	97	97
Blades School of Hair Design	35	0	35	0	13	13	48
Broadcasting Institute of MD	1	2	3	0	14	14	17
DEL-MAR-VA Beauty Academy	1	0	1	0	21	21	22
Empire Beauty School	0	1	1	0	0	0	1
Fame School of Nail Design	0	0	0	0	1	1	1
Hair Academies--New Carrollton	0	0	0	0	39	39	39
International Beauty School, Bel Air MD	0	0	0	0	15	15	15
International Beauty School of Cumberland MD	0	0	0	0	20	20	20
Johns Hopkins University - Radiology	1	1	2	0	7	7	9
Lincoln Tech	3	2	5	0	92	92	97
Maryland Beauty Academy of Essex	0	0	0	0	42	42	42
Maryland Beauty Academy Owings Mills	0	1	1	0	31	31	32
The Medix School	6	10	16	0	111	111	127
Montgomery Beauty School	0	0	0	0	28	28	28
North American Trade Schools	0	0	0	0	46	46	46
Omega Studio School	1	0	1	0	0	0	1
Robert Paul's Academy of Cosmetology Arts/Sciences	0	0	0	0	20	20	20
Sheffield Institute	1	1	2	0	0	0	2
The Sanford - Brown Institute	1	1	2	0	101	101	103
Tai Sophia Institute	5	5	10	0	0	0	10
Private Career School Sub-total	**55**	**24**	**79**	**0**	**932**	**932**	**1,011**

Table IVa. State Financial Aid Funds FY 2006: 2-Year and 4-Year Institutions

Institutions	Need-Based						Legislative		
	EA	Campus Based EA	GA	Part-Time Grant	Graduate/ Professional	Total	Senatorial	Delegate	Total
Baltimore International College	$ 372,600	$ 27,056	$ 103,500	$ 3,544	$ -	$ 506,700	$ 10,500	$ 3,150	$ 13,650
Hagerstown Business College	118,500	41,825	22,300	14,923	-	197,548	-	-	-
TESST Technology (Baltimore)	14,850	6,764	4,950	-	-	26,564	550	-	550
TESST Technology (Towson)	27,000	4,960	11,800	-	-	43,760	2,000	1,000	3,000
TESST Technology (Beltsville)	10,500	8,117	4,950	-	-	23,567	2,000	450	2,450
Two-Year Independent Sub-total	**$ 543,450**	**$ 88,722**	**$ 147,500**	**$ 18,467**	**$ -**	**$ 798,139**	**$ 15,050**	**$ 4,600**	**$ 19,650**
Baltimore Hebrew University	$ -	$ -	$ -	$ 2,000	$ -	$ 2,000	$ -	$ -	$ 2,000
Binah Institute of Advanced Judaic Studies	2,700	-	-	-	-	2,700	2,000	-	2,000
Capitol College	142,000	3,720	82,800	6,342	-	234,862	12,700	9,600	22,300
College of Notre Dame of Maryland	624,500	14,205	230,734	40,292	-	909,731	54,275	41,650	95,925
Columbia Union College	250,300	17,812	210,900	22,944	-	501,956	12,200	20,250	32,450
Goucher College	526,350	8,455	55,200	933	-	590,938	24,550	28,040	52,590
Hood College	1,016,150	14,092	407,100	7,835	-	1,445,177	84,450	71,445	155,895
The Johns Hopkins University	632,208	8,100	191,490	16,042	38,279	886,119	147,350	108,000	255,350
Loyola College	544,650	4,848	69,000	560	-	619,058	78,600	64,430	143,030
Maryland Institute, College of Art	457,750	4,848	165,600	2,000	-	630,198	46,500	38,575	85,075
McDaniel College	1,510,650	23,562	158,700	1,679	-	1,694,591	102,250	92,905	195,155
Mount St. Mary's University	895,350	13,866	193,200	5,596	-	1,108,012	86,800	87,830	174,630
Ner Israel Rabbinical College	72,100	2,593	32,600	-	-	107,293	1,500	1,900	3,400
Sojourner-Douglass	809,400	81,959	13,200	45,702	-	950,261	24,350	25,750	50,100
St. John's College	104,100	-	27,600	-	-	131,700	12,600	2,750	15,350
Saint Mary's Seminary and University	-	-	-	-	-	-	500	-	500
Villa Julie College	2,086,750	40,247	517,500	19,213	-	2,663,710	167,800	115,395	283,195
Washington Bible College	29,700	3,833	-	6,902	-	40,435	4,000	1,200	5,200
Washington College	764,450	6,990	48,300	-	-	819,740	68,850	48,370	117,220
Women's Institute of Torah Studies	-	-	-	-	-	-	-	1,150	1,150
Four-Year Independent Sub-total	**$ 10,469,108**	**$ 249,130**	**$ 2,403,924**	**$ 178,040**	**$ 38,279**	**$ 13,338,481**	**$ 931,275**	**$ 759,240**	**$ 1,690,515**

24

Table IVa. State Financial Aid Funds FY 2006: 2-Year and 4-Year Independent Institutions

Institutions	Merit-Based				Unique Populations			Career Occupational	
	Distinguished Scholar	DS Teacher	DSCCT	Total	Conroy	Teach for the Health of It	Total	Christa McAuliffe	Nursing
Baltimore International College	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Hagerstown Business College	-	-	-	-	-	-	-	-	-
TESST Technology (Baltimore)	-	-	-	-	-	-	-	-	-
TESST Technology (Towson)	-	-	-	-	-	-	-	-	-
TESST Technology (Beltsville)	-	-	-	-	-	-	-	-	-
Two-Year Independent Sub-total	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Baltimore Hebrew University	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Binah Institute of Advanced Judaic Studies	15,000	-	-	15,000	-	-	-	-	-
Capitol College	-	-	-	-	-	-	-	-	-
College of Notre Dame of Maryland	3,000	-	3,000	6,000	-	12,000	12,000	23,310	19,500
Columbia Union College	3,000	-	-	3,000	-	-	-	-	-
Goucher College	24,000	-	-	24,000	-	-	-	4,690	-
Hood College	22,500	6,000	10,500	39,000	-	-	-	62,226	-
The Johns Hopkins University	294,000	-	-	294,000	7,060	77,017	84,077	53,698	198,480
Loyola College	60,000	3,000	-	63,000	8,520	-	8,520	-	-
Maryland Institute, College of Art	108,000	3,000	3,000	114,000	-	-	-	-	-
McDaniel College	78,000	-	3,000	81,000	-	-	-	17,000	-
Mount St. Mary's University	33,000	3,000	-	36,000	-	-	-	6,513	-
Ner Israel Rabbinical College	6,000	-	-	6,000	-	-	-	-	-
Sojourner-Douglass	-	-	-	-	-	-	-	-	-
St. John's College	21,000	-	-	21,000	-	-	-	-	-
Saint Mary's Seminary and University	-	-	-	-	-	-	-	-	-
Villa Julie College	27,000	-	3,000	30,000	8,520	34,213	42,733	-	213,670
Washington Bible College	-	-	-	-	-	-	-	-	-
Washington College	39,000	3,000	6,000	48,000	-	-	-	-	-
Women's Institute of Torah Studies	-	-	-	-	-	-	-	-	-
Four-Year Independent Sub-total	**$ 733,500**	**$ 18,000**	**$ 28,500**	**$ 780,000**	**$ 24,100**	**$ 123,230**	**$ 147,330**	**$ 167,437**	**$ 431,650**

25

Table IVa. State Financial Aid Funds FY 2006: 2-Year and 4-Year Independent Institutions

Institutions	Child Care	HOPE Science & Tech	Career Occupational					TOTAL ALL PROGRAMS
			HOPE MD Teacher	HOPE General	Developmental Disabilities	WDS	Total	
Baltimore International College	$ -	$ -	-	$ -	-	$ -	3,000	$ 523,350
Hagerstown Business College	-	-	-	-	-	8,520	8,520	206,068
TESST Technology (Baltimore)	-	-	-	-	-	-	-	27,114
TESST Technology (Towson)	-	-	-	-	-	-	-	46,760
TESST Technology (Beltsville)	-	-	-	-	-	-	-	26,017
Two-Year Independent Sub-total	$ -	$ -	$ -	$ -	$ -	8,520	**11,520**	$ **829,309**
Baltimore Hebrew University	$ -	$ -	$ -	$ -	$ -	-	-	$ 2,000
Binah Institute of Advanced Judaic Studies	-	-	-	-	-	-	-	19,700
Capitol College	-	3,000	-	-	-	-	3,000	260,162
College of Notre Dame of Maryland	750	6,000	81,250	15,000	5,750	-	151,560	1,175,216
Columbia Union College	-	-	15,000	3,000	3,000	-	3,000	540,406
Goucher College	-	9,000	-	-	3,000	-	34,690	702,218
Hood College	500	15,000	76,250	18,000	15,050	8,520	195,546	1,835,618
The Johns Hopkins University	-	15,000	8,750	12,000	22,950	-	310,878	1,830,424
Loyola College	-	24,000	5,000	6,000	26,100	-	61,100	894,708
Maryland Institute, College of Art	-	-	17,500	15,000	-	-	32,500	861,773
McDaniel College	-	10,500	105,000	37,500	17,050	-	187,050	2,157,796
Mount St. Mary's University	-	12,000	87,500	21,000	-	-	127,013	1,445,655
Ner Israel Rabbinical College	-	-	-	-	-	-	-	116,693
Sojourner-Douglass	5,000	-	5,000	-	57,000	-	67,000	1,067,361
St. John's College	-	-	-	-	-	-	-	168,050
Saint Mary's Seminary and University	-	-	-	-	-	-	-	500
Villa Julie College	3,000	37,500	177,500	52,500	13,500	-	497,670	3,517,308
Washington Bible College	-	-	-	-	-	-	-	45,635
Washington College	-	18,000	70,000	57,000	-	-	145,000	1,129,960
Women's Institute of Torah Studies	-	-	-	-	-	-	-	1,150
Four-Year Independent Sub-total	$ **9,250**	$ **150,000**	**648,750**	$ **237,000**	$ **163,400**	8,520	**1,816,007**	$ **17,772,333**

26

Table IVb. State Financial Aid Recipients FY 2006: 2-Year and 4-Year Independent Institutions

Institutions	Need-Based						Legislative		
	EA	Campus Based EA	GA	Part-Time Grant	Graduate/ Professional	Total	Senatorial	Delegate	Total
Baltimore International College	166	13	8	4	0	191	11	6	17
Hagerstown Business College	52	55	2	23	0	132	0	0	0
TESST Technology (Baltimore)	7	3	1	0	0	11	2		2
TESST Technology (Towson)	13	2	1	0	0	16	1	1	2
TESST Technology (Beltsville)	5	3	1	0	0	9	1	1	2
Two-Year Independent Sub-total	**243**	**76**	**13**	**27**	**0**	**359**	**15**	**8**	**23**
Baltimore Hebrew University	0	0	0	2	0	2	0	0	0
Binah Institute of Advanced Judaic Studies	1	0	0	0	0	1	1	0	1
Capitol College	57	2	6	7	0	72	14	7	21
College of Notre Dame of Maryland	252	7	17	48	0	324	65	50	115
Columbia Union College	111	8	16	23	0	158	14	16	30
Goucher College	205	4	4	1	0	214	32	24	56
Hood College	418	6	31	20	0	475	94	70	164
The John Hopkins University	251	3	14	17	17	302	146	98	244
Loyola College	211	2	5	1	0	219	79	73	152
Maryland Institute, College of Art	184	3	12	2	0	201	44	40	84
McDaniel College	597	10	12	2	0	621	120	83	203
Mount St. Mary's University	358	6	14	6	0	384	97	88	185
Ner Israel Rabbinical College	28	1	3	0	0	32	1	1	2
Sojourner-Douglass	365	50	2	56	0	473	19	27	46
St. John's College	41	0	2	0	0	43	10	6	16
Saint Mary's Seminary and University	0	0	0	0	0	0	1	0	1
Villa Julie College	886	17	40	27	0	970	239	159	398
Women's Institute of Torah Studies	0	0	0	0	0	0	0	1	1
Washington Bible College	13	3	0	9	0	25	3	2	5
Washington College	300	3	4	0	0	307	81	59	140
Four-Year Independent Sub-total	**4,278**	**125**	**182**	**221**	**17**	**4,823**	**1,060**	**803**	**1,863**

Table IVb. State Financial Aid Recipients FY 2006: 2-Year and 4-Year Independent Institutions

	Merit-Based				Unique Populations			Career Occupational	
Institutions	Distinguished Scholar	DS Teacher	DSCCT	Total	Conroy	Teach for the Health of It	Total	Christa McAuliffe	Nursing
Baltimore International College	0	0	0	0	0	0	0	0	0
Hagerstown Business College	0	0	0	0	0	0	0	0	0
TESST Technology (Baltimore)	0	0	0	0	0	0	0	0	0
TESST Technology (Towson)	0	0	0	0	0	0	0	0	0
TESST Technology (Beltsville)	0	0	0	0	0	0	0	0	0
Two-Year Independent Sub-total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Baltimore Hebrew University	0	0	0	0	0	0	0	0	0
Binah Institute of Advanced Judaic Studies	5	0	0	5	0	0	0	0	0
Capitol College	0	0	0	0	0	0	0	0	0
College of Notre Dame of Maryland	1	0	1	2	0	3	3	3	8
Columbia Union College	1	0	0	1	0	0	0	0	0
Goucher College	8	0	0	8	0	0	0	1	0
Hood College	8	2	4	14	0	0	0	5	0
The John Hopkins University	99	0	0	99	1	16	17	7	59
Loyola College	20	1	0	21	1	0	1	0	0
Maryland Institute, College of Art	37	1	1	39	0	0	0	0	0
McDaniel College	26	0	1	27	0	0	0	1	0
Mount St. Mary's University	11	1	0	12	0	0	0	1	0
Ner Israel Rabbinical College	2	0	0	2	0	0	0	0	0
Sojourner-Douglass	0	0	0	0	0	0	0	0	0
St. John's College	7	0	0	7	0	0	0	0	0
Saint Mary's Seminary and University	0	0	0	0	0	0	0	0	0
Villa Julie College	9	0	1	10	1	16	17	0	66
Women's Institute of Torah Studies	0	0	0	0	0	0	0	0	0
Washington Bible College	0	0	0	0	0	0	0	0	0
Washington College	13	1	2	16	0	0	0	0	0
Four-Year Independent Sub-total	**247**	**6**	**10**	**263**	**3**	**35**	**38**	**18**	**133**

Table IVb. State Financial Aid Recipients FY 2006: 2-Year and 4-Year Independent Institutions

Institutions	Career Occupational							TOTAL ALL PROGRAMS
	Child Care	HOPE Science & Tech	HOPE MD Teacher	HOPE General	Developmental Disabilities	WDS	Total	
Baltimore International College	0	0	0	1	0	0	1	209
Hagerstown Business College	0	0	0	0	0	1	1	133
TESST Technology (Baltimore)	0	0	0	0	0	0	0	13
TESST Technology (Towson)	0	0	0	0	0	0	0	18
TESST Technology (Beltsville)	0	0	0	0	0	0	0	11
Two-Year Independent Sub-total	**0**	**0**	**0**	**1**	**0**	**1**	**2**	**384**
Baltimore Hebrew University	0	0	0	0	0	0	0	2
Binah Institute of Advanced Judaic Studies	0	0	0	0	0	0	0	7
Capitol College	0	1	0	0	0	0	1	94
College of Notre Dame of Maryland	1	2	18	5	4	0	41	485
Columbia Union College	0	0	0	0	1	0	1	190
Goucher College	0	3	3	1	1	0	9	287
Hood College	1	5	17	6	7	1	42	695
The John Hopkins University	0	5	4	4	11	0	90	517
Loyola College	0	8	1	2	14	0	25	418
Maryland Institute, College of Art	0	0	4	5	0	0	9	333
McDaniel College	0	4	24	13	10	0	52	903
Mount St. Mary's University	0	4	18	7	0	0	30	611
Ner Israel Rabbinical College	0	0	0	0	0	0	0	36
Sojourner-Douglass	3	0	1	0	22	0	26	545
St. John's College	0	0	0	0	0	0	0	66
Saint Mary's Seminary and University	0	0	0	0	0	0	0	1
Villa Julie College	2	13	36	18	5	0	140	1535
Women's Institute of Torah Studies	0	0	0	0	0	0	0	1
Washington Bible College	0	0	0	0	0	0	0	30
Washington College	0	6	14	20	0	0	40	503
Four-Year Independent Sub-total	**7**	**51**	**140**	**81**	**75**	**1**	**506**	**7,493**

Table Va. State Financial Aid Funds FY 2006: Community Colleges and 4-Year Public Institutions

Institutions	Need-Based						Legislative		
	EA	Campus Based EA	GA	Part-Time Grant	Graduate & Professional	Need-Based Total	Senatorial	Delegate	Legislative Total
Allegany College of Maryland	$ 229,050	$ 56,593	$ 40,950	$ 50,925	$ -	$ 377,518	$ 21,700	$ 11,950	$ 33,650
Anne Arundel Community College	309,450	86,919	7,500	285,774	-	689,643	110,950	84,825	195,775
Baltimore City Community College	613,700	193,593	37,500	690,749	-	1,535,542	90,150	44,506	134,656
Carroll Community College	81,800	19,616	2,400	41,971	-	145,787	19,250	14,325	33,575
Cecil Community College	47,300	13,077	1,900	43,463	-	105,740	10,250	8,050	18,300
Chesapeake College	129,850	31,450	3,800	105,394	-	270,494	31,000	24,645	55,645
College of Southern Maryland	316,250	32,786	29,100	108,271	-	486,407	31,550	51,425	82,975
Community College of Baltimore County	885,250	253,479	86,850	809,573	-	2,035,152	166,600	117,637	284,237
Frederick Community College	113,050	26,606	6,000	72,936	-	218,592	28,400	13,525	41,925
Garrett College	42,050	-	-	8,650	-	50,700	1,800	1,475	3,275
Hagerstown Community College	246,950	26,380	31,750	79,652	-	384,732	27,300	32,400	59,700
Harford Community College	118,800	43,290	4,900	110,990	-	277,980	35,800	24,550	60,350
Howard Community College	254,620	41,938	22,750	129,457	-	448,765	39,950	26,220	66,170
Montgomery College	1,496,700	154,673	114,600	500,480	-	2,266,453	177,400	136,775	314,175
Prince George's Community College	594,250	85,367	51,950	438,550	-	1,170,117	61,050	89,261	150,311
Wor-Wic Community College	163,150	48,476	9,250	189,895	-	410,771	37,950	19,025	56,975
Community Colleges Sub-total	**$ 5,642,220**	**$ 1,114,243**	**$ 451,200**	**$ 3,666,730**	**$ -**	**$ 10,874,393**	**$ 891,100**	**$ 700,594**	**$ 1,591,694**
Bowie State University	$ 2,186,750	$ 113,186	$ 499,366	$ 54,656	$ 6,000	$ 2,859,958	$ 164,175	$ 154,543	$ 318,718
Coppin State University	1,425,150	139,341	453,550	85,994	3,272	2,107,307	209,900	93,901	303,801
Frostburg State University	1,794,250	106,650	621,292	13,244	-	2,535,436	209,700	153,135	362,835
Salisbury University	1,733,780	83,086	291,350	20,702	15,868	2,144,786	311,100	296,430	607,530
Towson University	5,209,750	167,637	1,072,400	52,790	4,335	6,506,912	548,800	455,936	1,004,736
University of Baltimore	409,600	36,752	-	60,625	145,511	652,488	92,200	87,763	179,963
University of Maryland, Baltimore	415,471	14,656	13,800	10,444	455,018	909,389	266,500	233,592	500,092
University of Maryland, Baltimore County	4,347,300	189,875	777,684	74,428		5,389,287	348,150	278,453	626,603
University of Maryland, College Park	8,571,000	315,997	2,216,850	60,252		11,164,099	965,025	822,869	1,787,894
University of Maryland Eastern Shore	1,793,050	83,904	798,800	19,773		2,695,527	125,500	96,825	222,325
University of Maryland Univ. College	450,300	33,595		305,175		789,070	88,700	63,580	152,280
University of Maryland Univ. College (Europe Division)	1,700					1,700	-	-	-
Morgan State University	2,674,100	182,180	763,750	46,075	-	3,666,105	239,950	181,845	421,795
St. Mary's College of Maryland	852,850	16,200	229,050	2,612	-	1,100,712	114,725	100,814	215,539
Four-Year Public Sub-total	**$ 31,865,051**	**$ 1,483,059**	**$ 7,737,892**	**$ 806,770**	**$ 630,004**	**$ 42,522,776**	**$ 3,684,425**	**$ 3,019,686**	**$ 6,704,111**

Table Va. State Financial Aid Funds FY 2006: Community Colleges and 4-Year Public Institutions

	Merit-Based				Unique Populations			Career/Occupational Programs		
Institutions	Distinguished Scholar	DS Teacher	DSCCT	Merit-Based Total	Conroy	Teach for the Health of It	Total	Firefighter	Christa McAuliffe	Nursing
Allegany College of Maryland	-	-	-	-	4,765	-	4,765	-	-	12,094
Anne Arundel Community College	4,500	-	-	4,500	8,142	-	8,142	7,936	-	52,916
Baltimore City Community College	-	-	-	-	2,523	-	2,523	966	-	6,577
Carroll Community College	3,000	-	-	3,000	-	-	-	-	-	22,462
Cecil Community College	-	-	-	-	1,328	-	1,328	1,650	-	20,275
Chesapeake College	-	-	-	-	4,850	-	4,850	-	-	17,588
College of Southern Maryland	6,000	-	-	6,000	4,005	-	4,005	8,598	-	15,552
Community College of Baltimore County	13,500	-	-	13,500	3,396	8,140	11,536	11,481	-	145,477
Frederick Community College	6,000	-	-	6,000	-	-	-	5,760	-	14,961
Garrett College	-	-	-	-	-	-	-	3,116	-	-
Hagerstown Community College	6,000	-	-	6,000	-	-	-	-	-	11,924
Harford Community College	-	-	-	-	3,542	-	3,542	-	-	56,276
Howard Community College	1,500	-	-	1,500	1,432	19,650	21,082	8,671	-	43,027
Montgomery College	12,000	-	-	12,000	2,595	-	2,595	7,630	-	50,255
Prince George's Community College	-	-	-	-	4,193	-	4,193	50,908	-	18,882
Wor-Wic Community College	3,000	-	-	3,000	2,246	-	2,246	5,495	-	97,204
Community Colleges Sub-total	**55,500**	**-**	**-**	**55,500**	**43,017**	**27,790**	**70,807**	**112,211**	**-**	**585,470**
Bowie State University	3,000	-	-	3,000	60,117	-	60,117	-	13,258	9,000
Coppin State University	-	-	-	-	23,570	-	23,570	-	-	53,736
Frostburg State University	21,000	3,000	3,000	27,000	49,660	-	49,660	-	11,330	-
Salisbury University	73,500	15,000	30,000	118,500	6,376	-	6,376	-	22,706	155,160
Towson University	151,500	9,000	7,500	168,000	38,549	57,012	95,561	-	95,668	82,500
University of Baltimore	1,500	-	6,000	7,500	20,382	-	20,382	-	-	-
University of Maryland, Baltimore	3,000	-	3,000	6,000	-	20,000	20,000	-	-	-
University of Maryland, Baltimore County	360,000	3,000	39,000	402,000	38,340	-	38,340	127,739	69,467	379,900
University of Maryland, College Park	2,121,750	25,500	18,000	2,165,250	115,587	-	115,587	25,994	283,377	-
University of Maryland Eastern Shore	3,000	-	-	3,000	-	-	-	-	10,908	-
University of Maryland Univ. College	-	-	9,000	9,000	-	-	-	74,686	5,930	82,500
University of Maryland Univ. College (Europe Division)	-	-	-	-	-	-	-	-	-	-
Morgan State University	6,000	3,000	3,000	12,000	24,048	-	24,048	-	-	-
St. Mary's College of Maryland	201,000	9,000	-	210,000	8,520	-	8,520	-	-	-
Four-Year Public Sub-total	**2,945,250**	**67,500**	**118,500**	**3,131,250**	**385,149**	**77,012**	**462,161**	**228,419**	**512,644**	**680,296**

31

Table Va. State Financial Aid Funds FY 2006: Community Colleges and 4-Year Public Institutions

Institutions	Physical & Occup. Therapy	Child Care	HOPE Science & Tech	HOPE MD Teacher	HOPE General	Developmental Disabilities	WDS	Total	TOTAL ALL PROGRAMS
Allegany College of Maryland	$ -	$ -	$ -	$ -	$ -	$ 8,500	$ -	$ 20,594	$ 436,527
Anne Arundel Community College	-	2,500	-	-	-	9,800	-	73,152	971,212
Baltimore City Community College	-	750	-	-	-	27,978	-	36,271	1,708,992
Carroll Community College	4,000	-	-	-	-	4,000	-	30,462	212,824
Cecil Community College	-	-	-	-	-	-	-	20,275	145,643
Chesapeake College	-	750	-	-	-	1,279	-	21,267	352,256
College of Southern Maryland	-	500	-	-	-	4,500	-	29,150	608,537
Community College of Baltimore County	5,000	1,500	-	-	-	38,127	-	201,585	2,546,010
Frederick Community College	-	1,500	-	-	-	1,000	-	23,221	289,738
Garrett College	-	-	-	-	-	-	-	3,116	57,091
Hagerstown Community College	-	1,000	-	-	-	-	-	12,924	463,356
Harford Community College	-	2,000	-	1,000	-	5,200	-	64,476	406,348
Howard Community College	-	1,000	-	-	-	5,300	-	57,998	595,515
Montgomery College	-	4,250	-	-	-	7,300	-	69,435	2,664,658
Prince George's Community College	-	1,250	-	-	-	16,750	-	87,790	1,412,411
Wor-Wic Community College	-	1,250	-	-	-	4,250	-	108,199	581,191
Community Colleges Sub-total	**$ 9,000**	**$ 18,250**	**$ -**	**$ 1,000**	**$ -**	**$ 133,984**	**$ -**	**$ 859,915**	**$ 13,452,309**
Bowie State University	$ -	$ 6,000	$ 6,000	$ 50,000	$ 15,000	$ 76,800	$ -	$ 176,058	$ 3,417,851
Coppin State University	-	4,750	-	17,500	-	128,900	-	204,886	2,639,564
Frostburg State University	-	8,000	18,000	390,000	49,500	9,000	6,230	492,060	3,466,991
Salisbury University	-	2,000	40,500	392,500	78,000	24,000	-	714,866	3,592,058
Towson University	20,000	8,000	78,000	927,500	159,000	74,850	-	1,445,518	9,220,727
University of Baltimore	-	-	-	-	3,000	10,600	-	13,600	873,933
University of Maryland, Baltimore	18,000	-	-	-	9,000	173,357	34,080	614,337	2,049,818
University of Maryland, Baltimore County	-	2,000	106,500	113,750	46,500	39,750	16,629	522,335	6,978,565
University of Maryland, College Park	-	2,000	247,500	472,500	184,500	13,500	-	1,229,371	16,462,201
University of Maryland Eastern Shore	6,000	2,000	6,000	7,500	9,000	28,800	-	70,208	2,991,060
University of Maryland Univ. College	-	-	-	1,250	3,000	4,800	-	89,666	1,040,016
University of Maryland Univ. College (European Division)	-	-	-	-	-	-	-	-	1,700
Morgan State University	-	-	3,000	20,000	9,000	42,000	5,718	79,718	4,203,666
St. Mary's College of Maryland	-	-	21,000	137,500	15,000	-	-	173,500	1,708,271
Four-Year Public Sub-total	**$ 44,000**	**$ 34,750**	**$ 526,500**	**$ 2,530,000**	**$ 580,500**	**$ 626,357**	**$ 62,657**	**$ 5,826,123**	**$ 58,646,421**

Table Vb. State Financial Aid Recipients FY 2006: Community Colleges and 4-Year Public Institutions

Institutions	Need-Based						Legislative		
	EA	Campus Based EA	GA	Part-Time Grant	Graduate & Professional	Need-Based Total	Senatorial	Delegate	Legislative Total
Allegany College of Maryland	225	47	20	76	0	368	31	23	54
Anne Arundel Community College	320	124	4	387	0	835	183	103	286
Baltimore City Community College	665	172	28	793	0	1,658	82	59	141
Carroll Community College	76	19	1	99	0	195	23	13	36
Cecil Community College	54	18	1	139	0	212	17	21	38
Chesapeake College	132	28	2	182	0	344	44	36	80
College of Southern Maryland	252	31	10	219	0	512	56	81	137
Community College of Baltimore County	897	261	44	1,094	0	2,296	226	189	415
Frederick Community College	108	23	2	206	0	339	45	18	63
Garrett College	44	0	0	39	0	83	3	4	7
Hagerstown Community College	156	13	8	136	0	313	36	53	89
Harford Community College	129	49	4	232	0	414	59	40	99
Howard Community College	259	43	9	254	0	565	36	26	62
Montgomery College	1,212	113	41	944	0	2,310	233	140	373
Prince George's Community College	528	81	19	733	0	1,361	81	89	170
Wor-Wic Community College	187	85	4	422	0	698	45	49	94
Community Colleges Sub-total	**5,244**	**1,107**	**197**	**5,955**	**0**	**12,503**	**1,200**	**944**	**2,144**
Bowie State University	971	52	55	80	6	1,164	178	163	341
Coppin State University	777	82	73	100	1	1,033	165	87	252
Frostburg State University	886	43	77	14	0	1,020	229	198	427
Salisbury University	897	34	33	37	16	1,017	391	375	766
Towson University	2,510	75	111	53	3	2,752	702	569	1,271
University of Baltimore	209	19	0	67	84	379	109	82	191
University of Maryland, Baltimore	204	7	1	20	225	457	253	174	427
University of Maryland, Baltimore County	1,939	73	66	149	0	2,227	431	314	745
University of Maryland, College Park	3,914	163	197	115	0	4,389	1,078	844	1,922
University of Maryland Eastern Shore	806	36	102	19	0	963	125	103	228
University of Maryland University College	281	21	0	371	0	673	116	69	185
University of Maryland University College (European Division)	0	0	1	0	0	1	0	0	0
Morgan State University	1,258	97	94	76	0	1,525	219	167	386
St. Mary's College of Maryland	357	9	19	5	0	390	127	104	231
Four-Year Public Sub-total	**15,009**	**711**	**829**	**1,106**	**335**	**17,990**	**4,123**	**3,249**	**7,372**

33

Table Vb. State Financial Aid Recipients FY 2006: Community Colleges and 4-Year Public Institutions

Institutions	Merit-Based				Unique Populations			Career/Occupational		
	Distinguished Scholar	DS Teacher	DSCCT	Total	Conroy	Teach for the Health of It	Total	Firefighter	Christa McAuliffe	Nursing
Allegany College of Maryland	0	0	0	0	2	0	2	0	0	5
Anne Arundel Community College	2	0	0	2	3	0	3	6	0	21
Baltimore City Community College	0	0	0	0	2	0	2	2	0	3
Carroll Community College	1	0	0	1	0	0	0	0	0	12
Cecil Community College	0	0	0	0	1	0	1	0	0	10
Chesapeake College	0	0	0	0	3	0	3	2	0	8
College of Southern Maryland	2	0	0	2	2	0	2	9	0	8
Community College of Baltimore County	6	0	0	6	2	3	5	10	0	78
Frederick Community College	2	0	0	2	0	0	0	3	0	9
Garrett College	0	0	0	0	0	0	0	1	0	0
Hagerstown Community College	2	0	0	2	0	0	0	0	0	5
Harford Community College	0	0	0	0	2	0	2	0	0	29
Howard Community College	1	0	0	1	1	8	9	8	0	17
Montgomery College	5	0	0	5	2	0	2	7	0	22
Prince George's Community College	0	0	0	0	2	0	2	32	0	9
Wor-Wic Community College	1	0	0	1	1	0	1	4	0	52
Community Colleges Sub-total	**22**	**0**	**0**	**22**	**23**	**11**	**34**	**84**	**0**	**288**
Bowie State University	1	0	0	1	12	0	12	0	2	3
Coppin State University	0	0	0	0	5	0	5	0	0	19
Frostburg State University	7	1	1	9	9	0	9	0	1	0
Salisbury University	25	5	10	40	1	0	1	0	2	53
Towson University	51	3	3	57	7	12	19	0	8	30
University of Baltimore	1	0	2	3	3	0	3	0	0	0
University of Maryland, Baltimore	1	0	1	2	0	2	2	0	0	123
University of Maryland, Baltimore County	124	1	13	138	5	0	5	31	7	0
University of Maryland, College Park	722	9	7	738	17	0	17	8	24	0
University of Maryland Eastern Shore	1	0	0	1	0	0	0	0	0	0
University of Maryland University College	0	0	3	3	0	0	0	30	1	0
University of Maryland University College (European Division)	0	0	0	0	0	0	0	0	1	0
Morgan State University	2	1	1	4	4	0	4	0	0	0
St. Mary's College of Maryland	69	3	0	72	1	0	1	0	0	0
Four-Year Public Sub-total	**1,004**	**23**	**41**	**1,068**	**64**	**14**	**78**	**69**	**46**	**228**

Table Vb. State Financial Aid Recipients FY 2006: Community Colleges and 4-Year Public Institutions

Institutions	Career/Occupational					HOPE General	Developmental Disabilities	WDS	Total	TOTAL ALL PROGRAMS
	Phys. & Occup. Therapy	Child Care	HOPE Science & Tech	HOPE MD Teacher	General					
Allegany College of Maryland	0	0	0	0	0	0	5	0	10	434
Anne Arundel Community College	0	3	0	0	0	0	8	0	38	1,164
Baltimore City Community College	0	1	0	0	0	0	26	0	32	1,833
Carroll Community College	2	0	0	0	0	0	3	0	17	249
Cecil Community College	0	0	0	0	0	0	0	0	10	261
Chesapeake College	0	1	0	0	0	0	2	0	13	440
College of Southern Maryland	0	1	0	0	0	0	4	0	22	675
Community College of Baltimore County	3	3	0	0	0	0	36	0	130	2,852
Frederick Community College	0	2	0	0	0	0	1	0	15	419
Garrett College	0	0	0	0	0	0	0	0	1	91
Hagerstown Community College	0	1	0	0	0	0	0	0	6	410
Harford Community College	0	2	0	0	1	0	6	0	38	553
Howard Community College	0	1	0	0	0	0	5	0	31	668
Montgomery College	0	8	0	0	0	0	6	0	43	2,733
Prince George's Community College	0	2	0	0	0	0	15	0	58	1,591
Wor-Wic Community College	0	4	0	0	0	0	3	0	63	857
Community Colleges Sub-total	**5**	**29**	**0**	**0**	**1**	**0**	**120**	**0**	**527**	**15,230**
Bowie State University	0	3	0	2	12	5	33	0	60	1,578
Coppin State University	0	4	0	0	4	0	53	0	80	1,370
Frostburg State University	0	5	0	6	86	17	3	1	119	1,584
Salisbury University	0	1	0	14	83	27	11	0	191	2,015
Towson University	11	4	0	28	205	55	33	0	374	4,473
University of Baltimore	0	0	0	0	0	1	7	0	8	584
University of Maryland, Baltimore	9	0	0	0	0	4	74	4	214	1,102
University of Maryland, Baltimore County	0	1	0	40	24	16	17	2	138	3,253
University of Maryland, College Park	0	1	0	88	102	65	6	0	294	7,360
University of Maryland Eastern Shore	3	1	0	2	2	3	11	0	23	1,215
University of Maryland University College	0	0	0	0	1	1	6	0	39	900
University of Maryland University College (European Division)	0	0	0	0	0	0	0	0	0	1
Morgan State University	0	0	0	1	4	3	16	1	25	1,944
St. Mary's College of Maryland	0	0	0	7	28	5	0	0	40	734
Four-Year Public Sub-total	**23**	**20**	**0**	**188**	**551**	**202**	**270**	**8**	**1,605**	**28,113**

<u>**Appendix I**</u>

<u>**Overview of State Financial Assistance Programs**</u>

<u>**Need-based Aid Programs**</u>

Educational Excellence Awards

The Educational Excellence Awards program is the State's largest need-based program. It has two components: the Educational Assistance Grant and the Guaranteed Access Grant.

The <u>Educational Assistance Grant</u> is targeted to low- to moderate-income families and is based on financial need. Financial need is based on the cost of the college the student attends (includes: tuition and fees, room and board, equipment, transportation, personal expenses), the Expected Family Contribution (based on income, family size, number of children attending college), other grant or scholarship awards, and the Federal Pell Grant (if any). Financial need is calculated as follows:

> Cost of Attendance
> - Expected Family Contribution
> - Applicable Other Grants and Scholarships (if any)
> - <u>Federal Pell Grant (if any)</u>
> = Financial Need

The amount of the Educational Assistance Grant (EAG) is calculated by awarding a percentage of total financial need. New for the 2005-2006 academic year was that the type of institution determined the percentage of need. The percent of need for 2-year and 4-year independent institutions and 4-year public institutions was 35%. The percent of need used in the calculation for community colleges was 45%. The minimum EAG award is $400 and the maximum award was $2,700. The statutory maximum for this grant is $3,000; however, until the FY 2007 year, funding had not been provided to increase awards to this level. A portion of the Educational Assistance Grant is now campus-based. These funds are given to a higher education institution for distribution to assist needy students who due to extenuating circumstances may have missed application deadlines. These students could be first-generation college students, students from low-income families, or students lacking support structures.

The <u>Guaranteed Access Grant</u> is for very low-income high school students and requires a 2.5 high school grade point average. The Guaranteed Access Grant covers 100% of the student need up to a maximum of $13,800 for academic year 2005-2006.

A College Readiness Outreach program was established in statute in 2002 to allow ninth or tenth grade students to pre-qualify on the basis of financial need for a Guaranteed Access Grant. However, funding has not been provided to implement the program.

Part-Time Grant

The Part-Time Grant provides up to $1,000 for part-time, needy, degree-seeking, undergraduate students and students who are simultaneously enrolled in a secondary school and an institution of higher education. Funds are allocated to institutions of higher education for distribution based upon the number of undergraduate part-time students with financial need enrolled in degree-granting programs. Beginning in the 2006-2007 academic year, awards may range up to $1,500 annually.

Graduate and Professional Scholarship

The Graduate and Professional Scholarship provides up to $5,000 to full-time and part-time graduate and professional students in nursing, pharmacy, dentistry, law, medicine, veterinary science, and social work. This program became decentralized beginning in academic year 2002-2003. Funds are allocated to eligible institutions that then select recipients.

Legislative Programs

Senatorial Scholarships

Each member of the State Senate may award $34,500 in scholarships each year. Combined with continuing awards, annual funding per legislative district totals $138,000. Individual awards range from $400 to $2,000 per year at approved Maryland postsecondary institutions. Students must demonstrate financial need. Awards can be used out-of-state under certain circumstances.

Delegate Scholarships

Each member of the House of Delegates may award scholarships to students attending approved Maryland postsecondary institutions. The minimum award is $200. The maximum award may not exceed the cost of tuition and fees at the highest University System of Maryland campus excluding UMUC and UMB ($8,550 for academic year 2005-2006). Awards can be used out-of-state under certain circumstances.

Merit-based Programs

Distinguished Scholar Program

The Distinguished Scholar Program is designed to keep exceptionally talented students in Maryland. It provides 350 students an award of $3,000 each year for up to four years. National Merit Scholarship and National Achievement Scholarship finalists are offered the scholarship if they attend

a Maryland college. Maryland high schools can nominate five juniors to audition in visual arts, instrumental music, vocal music, dance and drama. Individuals with a cumulative unweighted grade point average of at least a 3.7 may also apply. Awards are based on a ranking of applicants that combines grades and standardized test (SAT1, PSAT, or ACT) results.

Distinguished Scholar Teacher Award

This program provides an additional award of $3,000 per year to encourage recipients of the Distinguished Scholar award to teach in a Maryland public school. Recipients are required to teach one year for each year the scholarship is received.

Distinguished Scholar Community College Transfer Program

During the 2005 General Assembly, legislation passed that requires the Office of Student Financial Assistance to implement a Distinguished Scholar Community College Transfer Program. The purpose of this program is to identify Maryland students who are attending Maryland community colleges and provide them with an incentive to continue their education at a Maryland 4-year college or university. The program provides $3,000 per year and awards are based on students having at least a 3.0 cumulative grade point average.

Career and Occupational Programs

Hope Scholarship Program

In 2004, the Governor and the General Assembly approved a proposal to shift more funding to need-based aid. As a result, the Hope Scholarship Program ceased awarding new applicants. Currently, awards are being renewed in the Hope Scholarship Program. The 2006-2007 year is the last year of renewals in the Maryland Teacher Scholarship component and then the program will be completely phased out. The Hope Scholarship Program as originally established was comprised of four programs: Maryland Science and Technology Scholarship, Maryland Teacher Scholarship, Maryland HOPE Scholarship, and HOPE for Nontraditional Students - Community College Transfer Scholarship.

Sharon Christa McAuliffe Memorial Teacher Education Award

The Sharon Christa McAuliffe Memorial Teacher Education Award provides assistance to students pursuing a career in public school teaching in an area of critical shortage. Students must have a 3.0 grade point average and have completed at least 60 credit hours. The maximum award may not exceed the amount of tuition, mandatory fees, and room and board for a student at the University System of Maryland campus with the highest cost of attendance, excluding UMUC and UMB ($17,000 for academic year 2005-2006). Recipients are required to work in Maryland one year for each year of assistance received.

Child Care Provider

The Child Care Provider Program provides scholarships to students pursuing a career in child care services. Awards are provided for tuition up to $2,000 per year and recipients are required to provide childcare services in Maryland one year for each year a grant is received.

Developmental Disabilities, Mental Health, Child Welfare, and Juvenile Justice Workforce Tuition Assistance Program

This program provides funds to students pursuing an undergraduate or graduate degree in a human service field. Students will be required to work at an eligible employment site in a human services occupation for a specified number of hours dependent on the total amount of funds received. Award amounts may be up to $3,000 annually.

Nursing Scholarship

The Nursing Scholarship provides funds to students pursuing a career in nursing. Awards are provided for tuition and mandatory fees up to $3,000 annually and recipients are required to serve in a nursing shortage area in Maryland one year for each year a grant is received. A living expenses grant of up to $3,000 annually is available based on need. Nursing students enrolled in a program that includes mandatory summer academic sessions may be awarded the amount of tuition and fees not to exceed $4,500 per calendar year.

Physical and Occupational Therapists and Assistants Scholarship Program

The Physical and Occupational Therapy Program provides scholarships to students pursuing licensure as a physical therapist, occupational therapist, physical therapy assistant, or occupational therapy assistant. Awards are provided for tuition and fees of up to $2,000 annually and recipients are required to work in certain physical or occupational therapy fields for one year for each year a grant is received.

Workforce Shortage Student Assistance Grant Program

This program consolidates seven of OSFA's career/occupational scholarship programs. The Sharon Christa McAuliffe, Physical and Occupational Therapists, Distinguished Scholar Teacher, Child Care Provider, William Donald Schaefer, State Nursing and Developmental Disabilities Scholarship programs were consolidated as a result of HB 988, which passed during the 2006 General Assembly session. An Advisory Council has been appointed to look at workforce shortage areas biennially. Students will be awarded set award amounts and service obligations will be standard among the shortage areas. This program will be implemented in the 2006-2007 academic year.

Charles W. Riley Fire and Emergency Medical Services Tuition Reimbursement Program (formerly Firefighters, Ambulance and Rescue Squad Member Tuition Reimbursement Program)

The Charles W. Riley Fire and Emergency Medical Services Tuition Reimbursement Program provides tuition reimbursement for firefighters, ambulance and rescue squad members who serve a Maryland community while taking college courses and continue to serve for another year after completing the courses. The courses must be in fire service technology or emergency medical technology. Awards may be up to $6,500 for academic year 2005-2006.

Janet L. Hoffman Loan Assistance Repayment Program (LARP)

The Janet L. Hoffman Loan Assistance Repayment Program (LARP) provides awards to individuals working in specified fields to assist in the repayment of educational loan debt. The LARP General program has provided up to $7,500 annually for lawyers, nurses, nurse faculty, physical and occupational therapists, social workers, speech pathologists, and teachers in Title I Schools or those designated for improvement who work for Maryland State, local government or nonprofit agencies. Beginning with award year 2006-2007, awards will be provided up to $10,000 annually.

Loan Assistance Repayment Program for Primary Care Physicians and Dentists (LARP-PCS and MDC-LARP)

The Loan Assistance Repayment Program Primary Care Services (LARP-PCS) provides between $25,000 and $30,000 annually for primary care physicians and primary care medical residents who serve as full-time primary care physicians in underserved areas in Maryland for two to four years. The Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP) provides $23,000 annually to dentists who maintain at least 30% of their patient population as Maryland Medical Assistance Program recipients.

William Donald Schaefer Scholarship Program

The William Donald Schaefer Scholarship Program provides opportunities for young people to attend institutions of higher education so that they may prepare for and pursue careers in public service. Students who perform well academically and agree to use their training in public service qualify for scholarship assistance. The award amount is equal to the cost of tuition and fees but did not exceed $8,550 for the 2005-2006 academic year.

Teach for the Health of It

Teach for the Health of It is a scholarship program with two components. The first component is designed to place Master's prepared Registered Nurses into nursing faculty positions as soon as possible, and the second component is to offset the Registered Nurse vacancies caused by the healthcare employer's release of nurses to become faculty members. Scholarships of up to $10,000

are available for Master's prepared Registered Nurses to obtain any additional credentials necessary to become nursing program faculty members, as well as students that are enrolled in nursing education programs.

Optometry Tuition Reduction Program

This program provides tuition assistance to Maryland residents attending the Pennsylvania College of Optometry, through an interstate compact between the State of Maryland and the College. Five students in each class may receive up to $8,275 each year. Students may renew awards up to three years and are required to work in Maryland one year for each year of assistance received.

Graduate Nursing Faculty Scholarship and Living Expenses Grant

The purpose of the Graduate Nursing Faculty Scholarship Program is to increase the number of qualified bedside nurses in Maryland hospitals through Statewide Initiatives administered by the Maryland Higher Education Commission (MHEC) on behalf of HSCRC. The Graduate Nursing Faculty Scholarship and Living Expenses Grant is one of the Statewide Initiatives. The program was implemented during the 2006-2007 academic year, when OSFA awarded 15 eligible students. Students may receive up to $13,000 per year in the scholarship portion of the program and up to $25,000 per year in the living expenses portion of the program.

Unique Population Programs

Jack F. Tolbert Memorial Student Grant Program (Tolbert Grant)

The Tolbert Grant Program provides awards of up to $500 to students attending a private career school. Statutory award maximum is $500 beginning in 2006-2007.   Awards are made based on need and students must be enrolled in at least 18 clock hours per week.

Edward T. Conroy Memorial Scholarship Program

The Edward T. Conroy Memorial Scholarship Program provides up to the full cost of tuition and fees based on the University System of Maryland campus with the highest cost of attendance excluding UMUC and UMB ($8,650 for 2006-2007). To be eligible a student must be:

- the son or daughter of a member of the United States Armed Forces who died as a result of military service or who suffered a service connected 100 percent permanent disability as result of military service;

- a veteran who suffers a service-connected disability of 25 percent or greater, as a result of military service, and has exhausted or is no longer eligible for federal veterans' educational benefits;

- the son, daughter, or surviving spouse of a victim of the September 11, 2001 terrorist attacks who died as a result of the attacks on the World Trade Center in New York City, the attack on the Pentagon in Virginia, or the crash of United Airlines Flight 93 in Pennsylvania;

- a POW/MIA of the Vietnam Conflict or his/her son or daughter;

- the son, daughter or surviving spouse (who has not remarried) of a state or local public safety employee or volunteer who died in the line of duty or who was 100 percent disabled in the line of duty;

- or a State or local public safety employee or volunteer who was 100 percent disabled in the line of duty.

Tuition Waiver for Foster Care Recipients

The Tuition Waiver for Foster Care Recipients provides tuition waivers for those students residing in a foster care home at the time of their high school graduation or upon completion of their GED or those residing in a foster care home on their 14th birthday who were adopted out of foster care after their 14th birthday. The Department of Human Resources confirms student eligibility for the waiver. All other forms of grant or scholarship financial assistance must be applied before the waiver (Pell, State financial aid programs, etc). Students must attend a public institution to be eligible.

GEAR UP Scholarship

The GEAR UP Scholarship Program is to provide funding to full- or part-time students who have participated in an early intervention program funded under the Maryland "Gaining Early Awareness and Readiness for Undergraduate Programs" (GEAR UP) state grant between the 1999 - 2000 academic year and the 2005-2006 academic year. The purpose of the GEAR UP Program is to prepare and motivate low-income middle-to-high school students to participate and succeed in postsecondary education and to assist them in paying the expenses associated with college. The overall goal is to increase the percentage of students, especially African-American students, enrolling in accredited two- or four-year colleges or universities following high school graduation. Students must apply each year for the scholarship.

Veterans of the Afghanistan and Iraq Conflicts Scholarship

This program was created as a result of legislation passed during the 2006 General Assembly session in HB 3. This program is designed to provide financial assistance to United States armed forces

personnel who served in the Afghanistan or Iraq Conflicts, and their sons, daughters, or spouses attending a Maryland postsecondary institution. The scholarship will be fully implemented in the 2007-2008 academic year. The annual award may not exceed 50% of the equivalent annual tuition and mandatory fees of a resident undergraduate at a four-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate.