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HOWARD P. RAWLINGS
GUARANTEED ACCESS GRANT
2024-2025 Academic Year



Frequently Asked Questions

(Click on a question to navigate directly to it)

1. **What is the Guaranteed Access Grant?**
2. **What is the maximum amount I can receive for the GA?**
3. **What is the minimum amount I can receive for the GA?**
4. **If I am eligible for the GA, will I definitely get it?**
5. **What are the initial eligibility criteria?**
6. **Is there a GPA requirement for GA?**
7. **Do you immediately have to start college after finishing high school in order to get the GA?**
8. **I am already in college, can I receive the GA?**
9. **I previously received the Educational Assistance Grant, but I now meet the income criteria for the GA – can I be considered for the GA?**
10. **Is there an age limit to initially receive the GA?**
11. **Can the GA be used at an out-of-state college?**
12. **What are the renewal eligibility criteria?**
13. **What is the credit complete requirement for the GA?**
14. **I am an undocumented student, can I be considered for the GA?**
15. **How do you apply for the GA?**
16. **What is the deadline to be considered for the GA?**
17. **Can I still be awarded if I submit the required documents after the March 15, 2024 deadline?**
18. **How soon after I submit all required documentation will I know if I have received the GA?**
19. **How will I know if I have received the GA?**
20. **How long do I have to accept the GA after I have been offered the award?**
21. **For how long can the GA be renewed?**
22. **How is the amount I received determined?**
23. **What is the renewal process?**
24. **I accepted the award but I haven't been paid yet – why?**
25. **When are disbursements made?**
26. **Why hasn't the GA appeared on my student account yet?**
27. **I accepted the award, but it was cancelled after I accepted it – why?**
28. **I meet the income requirements, but my award was cancelled because my unmet need was too low – why?**
29. **What documents are required for the GA?**
30. **If I cannot get access to the 2022 IRS Tax Return Transcript, what other documentation can I submit?**
31. **What documentation should I submit if I did not file taxes but I earned income from work?**
32. **What documentation should I submit if I am unable to retrieve my W-2 from my employer?**
33. **Where can I find what required documents I am being asked to submit for the GA?**
34. **My family didn't file federal taxes and I am an undocumented student; what documentation should I submit to show income?**
35. **How do I submit the required documents?**
36. **Why was a document I submitted rejected?**
37. **Should I submit documentation even if no documentation tasks have been assigned?**
38. **If I am deemed ineligible, are there appeal options?**
39. **What if my family has had a drastic change in income in the past year, how can that be considered?**
40. **What is the difference between the Credit Completion Appeal and the Less than 12 Credits Appeal?**
41. **My sibling received the GA, but I didn't – why?**

1. Q: What is the Guaranteed Access Grant?

A: The Howard P. Rawlings Guaranteed Access (GA) Grant is a grant that provides postsecondary financial assistance to eligible in-state students currently enrolled as high school seniors who will complete a college preparatory program or a student who has obtained a General Educational Development Diploma (GED), and is under the age of 26. The amount of the GA Grant equals 100 percent of the student's financial need and a student may receive an award for up to \$20,000.

2. Q: What is the maximum amount I can receive for the GA?

A: Each year, the maximum annual amount of the GA is adjusted on a program-wide basis and individual basis. In the 2023-2024 academic year, the maximum annual amount a student could receive is \$20,700. The maximum amount for the 2024-2025 academic year will not be finalized until late Spring 2024, after universities have finalized their institution-level costs of attendance (COA).

Because the GA is need-based, the individual amount a student might be able to receive is determined by a financial need calculation. A student receives 100% of their OSFA-calculated financial need, up to the maximum amount.

3. Q: What is the minimum amount I can receive for the GA?

A: The minimum amount a student can receive for the academic year is \$400. If an awarded student's financial need is calculated to be below \$400, *they will not receive the GA.*

4. Q: If I am eligible for the GA, will I definitely get it?

A: Not necessarily. The GA is contingent on availability of funds, the student being certified by their enrolled institution and demonstrating financial need as determined by OSFA.

5. Q: What are the initial eligibility criteria?

A: Refer to the [Guaranteed Access Grant webpage](#) for a full list of the GA initial eligibility criteria.

6. Q: Is there a GPA requirement for GA?

A: As of the 2024-2025 academic, there are no GPA requirements for high school students to be eligible for the GA. However, GED recipients initially applying for the GA must show proof of having a passing score of 145 per module.

7. Q: Do you immediately have to start college after finishing high school or obtaining a GED in order to get the GA?

A: No, however you must begin college within 6 years of graduating high school or receiving a GED.

8. Q: I am already in college, can I receive the GA?

A: Yes, as of the 2024-2025 academic year, eligible college students pursuing their first degree who not previously received the GA or Educational Assistance Grant can be considered for the GA.

9. Q: I previously received the Educational Assistance Grant, but I now meet the income criteria for the GA – can I be considered for the GA?

A: No, if you have previously received the EA, regardless of changes to financial circumstances, you cannot be considered for the GA.

10. Q: Is there an age limit to initially receive the GA?

A: Yes, you must be under the age of 26 at the time of first receiving the award.

11. Q: Can the GA be used at an out-of-state college?

A: No, with very limited exceptions for deaf and hard-of-hearing students enrolling at institutions with dedicated accessibility provisions or students enrolling in a program with a reciprocal agreement in the [Academic Common Market](#). All awarding is contingent on availability of funds.

12. Q: What are the renewal eligibility criteria?

A: Refer to the [Guaranteed Access Grant webpage](#) for a full list of the GA renewal eligibility criteria.

13. Q: What is the credit complete requirement for the GA?

A: Students who have received their GA for at least two years must have earned at least 24 credits by the end of their second year to receive a prorated amount of the award in their third year and onward. Students must complete at least 30 credits to receive the full eligible amount of their award in their third year and onwards. More information on the requirement can be viewed [here](#).

14. Q: I am an undocumented student, can I be considered for the GA?

A: Potentially, yes. Undocumented students who are eligible for in-state tuition can complete the Maryland State Financial Aid Application (formerly MSFAA) through the new MHEC One App in lieu of submitting the FAFSA. While any student ineligible to complete the FAFSA can complete the Maryland State Financial Aid Application, it is the institution that determines during their certification process if a student meets the statutory requirements for out-of-state tuition exemption.

15. Q: How do you apply for the GA?

A: Complete a 2024-2025 FAFSA (U.S. citizens or eligible non-citizens) or a 2024-2025 Maryland State Financial Aid Application through the MHEC One App (undocumented students) and include a Maryland school. Create or access your account on the Maryland College Aid Processing System (MDCAPS) and submit any required documentation.

16. Q: What is the deadline to be considered for the GA?

A: For priority consideration, submit a 2024-2024 FAFSA or MHEC One App by March 1, 2024 and all required documentation by March 15, 2024.

17. Q: Can I still be awarded if I submit the required documents after the March 15, 2024 deadline?

A: Yes, the final deadline to submit the FAFSA or MHEC One App is June 1, 2024 and the final documentation deadline is June 30, 2024. However, all awards are contingent on the availability of funding and there is no guarantee submitting after the priority deadline date will result in an award. Documents will not be accepted after June 30, 2024.

18. Q: How soon after I submit all required documentation will I know if I have received the GA?

A: The first round of awarding for applicants who have submitted all required documents by the priority deadline will occur on April 15, 2024. Documents received after March 15, 2024 are reviewed on a rolling basis, and on average, it takes 3-4 weeks for documentation to be reviewed. The awarding process runs every few weeks. This means it may take 5-6 weeks after all documentation has been submitted to know if you have been awarded the GA.

19. Q: How will I know if I have received the GA?

A: You will receive an email notification from MDCAPS. You can also periodically log into your MDCAPS accounts and access "Check Your Application Status" from your home dashboard, and it will provide you your current status.

20. Q: How long do I have to accept the GA after I have been offered the award?

A: You will have two weeks from the time the email notification is sent to accept or reject the award in MDCAPS.

21. Q: For how long can the GA be renewed?

A: The GA can be renewed for up to 1 year for those pursuing an associate's degree at a community college or up to 3 years for those pursuing a bachelor's degree at a four-year university. There is an option to file an appeal for an additional year of funding, but it is limited in scope.

22. Q: How is the amount I received determined?

A: The GA is a need-based grant. Multiple factors determine the award amount offered: cost of attendance at a given institution; if you are residing on-campus, off-campus, or with your parents; what your Student Aid Index (SAI, formerly EFC) is; what Pell Grant amount you are receiving; if you have any other State aid or institutional aid.

When a student is awarded the GA, their award notification will provide the highest amount a student might receive at each eligible listed school. When a school certifies the student, if there is additional aid that the school reports, the amount will be adjusted to reflect the new need level.

23. Q: What is the renewal process?

A: In general, as long as students submit the FAFSA or MHEC One App by the published deadline (for 2024-2025: priority deadline is March 1, 2024, final deadline is June 1, 2024), and still demonstrates having financial need, they will automatically be renewed in MDCAPS and have their status as "accepted".

However, a student might be selected for verification and required to submit documents by the documentation deadlines – failure to do so would result in the award being canceled. Additionally, the institution must certify the student, including reporting credits obtained in the prior academic year, confirming enrollment and other continued eligibility requirements. If the student does not continue to meet the eligibility requirements, their award will be canceled.

24. Q: I accepted the award but I haven't been paid yet – why?

A: Awards are paid out after an institution certifies a student. Institutions tend to certify students after their Census Date each semester – this is when the institution finalizes enrollment. For many institutions, this does not happen until sometime in September for the Fall term.

25. Q: When are disbursements (payments) made?

A: Disbursements are made after institutions have certified a student and initiated the payment request process – the majority of disbursements happen in September-October and January-February for the Fall and Spring terms.

26. Q: Why hasn't the GA appeared on my student account yet?

A: After an institution has initiated the payment process, it can take up to 4-6 weeks for the institution to receive the payment. Depending on an institution's own internal processing, it can take additional days or weeks for the award to appear on your account.

27. Q: I accepted the award, but it was cancelled after I accepted it – why?

A: Generally, because something about your eligibility status changed. This can be from the school providing us information, new FAFSA or MHEC One-App information coming in, new information you provided, through our audit process or a combination of sources. You can log into your MDCAPS account to view the award's status updates.

28. Q: I meet the income requirements, but my award was cancelled because my unmet need was too low – why?

A: The minimum amount that can be awarded annually for the GA is \$400. If, after factoring in the cost of attendance, your SAI, federal financial aid, and certain State awards, your calculated unmet need is below this number, you will not be awarded the GA.

29. Q: What documents are required for the GA?

A: Only individuals who are assigned documentation tasks are required to do so – not everyone will be assigned tasks. Initial applicants who received or will receive a GED will be required to upload their GED examination transcripts. Both initial and renewal applicants may be selected for verification, requiring them to submit tax/income documentation for the prior-prior tax year (for the 2024-2025 GA process, 2022 tax information). This could include items such as the IRS Tax Transcript, a signed 1040, a signed and stamped MD State Tax Return, Schedule Cs, documentation of legal guardianship, documentation of foster care, documentation of untaxed income or non-filing of taxes.

The documentation tasks that are assigned are individualized based on answers in the FAFSA or MHEC One-App for undocumented students. Individuals might be asked for additional documentation beyond what is initially assigned depending on their situation.

30. Q: If I cannot get access to the 2022 IRS Tax Return Transcript, what other documentation can I submit?

A: Students selected for verification may submit a signed 1040 tax return from the 2022 tax year.

31. Q: What documentation should I submit if I did not file taxes but I earned income from work?

A: The student or parent must submit a copy of their W-2s and the MHEC Non-Filing Verification Form or the IRS Verification Non-Filing Letter.

32. Q: What documentation should I submit if I am unable to retrieve my W-2 from my employer?

A: If you're unable to retrieve the W-2 from your employer, you may request a 2022 IRS Wage and Earning Income transcript. The Wage and Earning Income transcript can be requested through the IRS by visiting www.irs.gov.

33. Q: Where can I find what required documents I am being asked to submit for the GA?

A: You may view a complete listing of the required documentation online through MDCAPS under the "Check Your Application Status" page.

34. Q: My family didn't file federal taxes and I am an undocumented student; what documentation should I submit to show income?

A: If selected for verification, you can submit your parents (and yours, if applicable) signed and stamped Maryland State Tax Return.

35. Q: How do I submit the required documents?

A: Students may submit required documentation to MHEC or an institution that elected to participate in completing verification for initial applicants, who have applied for admissions or renewal applicants, who received a GA Grant at their institution in the previous year.

36. Q: Why was a document I submitted rejected?

A: Documentation can be rejected for a variety of reasons, depending on the type of documentation. Common reasons include: missing pages; missing signatures; unclear/blurred image; incorrect document; wrong year; missing information. You will be sent a notification when a document is rejected, which contains the specific reason why it was rejected. You must upload and submit a new document that corrects the issue.

37. Q: Should I submit documentation even if no documentation tasks have been assigned?

A: No. Unprompted documentation are not accepted.

38. Q: If I am deemed ineligible, are there appeal options?

A: Yes, there are certain categories of appeal available. Student can view allowable appeal options on the [Appeal webpage](#).

39. Q: What if my family has had a drastic change in income in the past year, how can that be considered?

A: You can speak with your financial aid office at your school, and if you have been deemed ineligible for the GA, look into the [available appeals](#) on the MHEC website.

40. Q: What is the difference between the Credit Completion Appeal and the Less than 12 Credits Appeal?

A: The Credit Completion appeal is in reference to the requirement that a student must have earned 24-30 credits by the beginning of their third year to remain eligible for the GA. If someone was either in a program that had them enrolled in fewer credits or had a permanent or temporary disability that prevented them from enrolling in the necessary number of credits, they can file an appeal to be reconsidered for the GA – the Credit Completion appeal is for something that already happened, in the prior academic year(s).

The Less than 12 Credits appeal is for student who are actively not enrolled in 12 credits, full-time status, during the current academic term and thus are ineligible to receive the GA. If a student is currently not enrolled in 12 credits in a given term because of disability or the program structure, they can file an appeal.

41. Q: My sibling received the GA, but I didn't – why?

A: A number of factors could potentially contribute to this, including what institution someone is attending, when they filed their FAFSA/MHEC One-App, what information they put down in their financial aid forms, what federal financial aid they received, what their total adjusted gross income is, etc.