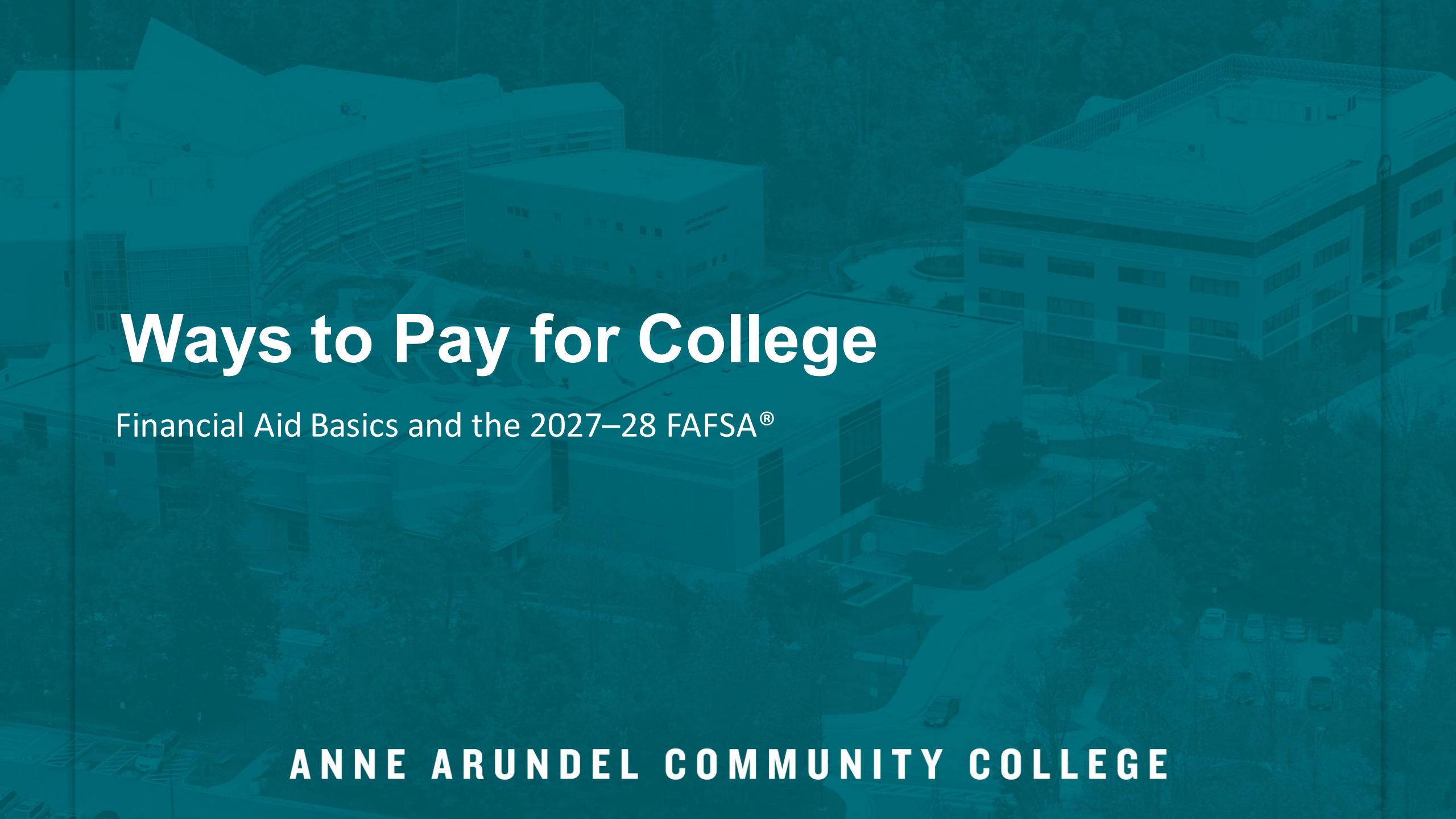




Ways to Pay for College

Financial Aid Basics and the 2027–28 FAFSA®

ANNE ARUNDEL COMMUNITY COLLEGE

What Is Financial Aid?



Financial aid is money provided to students and families to help pay for education after high school.

It can help pay for:

- Tuition and fees
- Books, supplies, and a computer
- Transportation, housing, and food

Most aid starts with the free FAFSA® form.

Types of Financial Aid



Gift Aid

Does not need to be paid back

- Grants — usually need-based (Federal Pell Grant, Maryland Guaranteed Access Grant)
- Scholarships — merit, talent, program, or need (AACC Foundation scholarships)



Self-Help Aid

Must be repaid or earned

- Student loans — borrowed money repaid with interest
- Work-study — earned through a part-time job
- Service-commitment awards — require work after graduation



Sources of Financial Aid



Federal

U.S. Department of Education

How to apply: Complete the FAFSA® at StudentAid.gov



State

Maryland Higher Education Commission

How to apply: File the FAFSA (or MSFAA) by March 1; create an MDCAPS account



Institutional

The college you attend

How to apply: File the FAFSA plus any college applications; meet each college's deadlines



Outside / Third Party

Community, employers, foundations

How to apply: Apply directly to each organization; FAFSA may or may not be needed



The 2027–28 FAFSA®

What it is, what's new, and how to get started

ANNE ARUNDEL COMMUNITY COLLEGE

What Is the FAFSA®?

FREE

Never pay to file. Use StudentAid.gov only.

SAI

Student Aid Index — used by colleges to measure financial need

20

Colleges can receive your FAFSA information

Every year

Reapply each year you are in college

- **Free Application for Federal Student Aid** — apply at [StudentAid.gov/fafsa](https://studentaid.gov/fafsa)
- Collects student and family information to calculate the **Student Aid Index (SAI)**
- Colleges use the SAI to determine financial need and offer financial aid
- Available in English and Spanish
- The **2027–28 FAFSA opened September 23, 2026** — complete it for classes starting summer or fall 2027

What's New for the 2027–28 FAFSA®



Faster results: Most students receive results immediately after submitting — no more 1–3 day wait



Renamed sections: “Personal Circumstances” is now **Background**; “Signature” is now **Review & Sign** (one page)



Clearer wording: Plain-language questions on college grade level, homelessness, and high school completion



State of residence: Now includes a **Military Location** option, with more helper text



U.S. territory taxes: Asks whether a 2025 tax return was filed in Puerto Rico or another U.S. territory



Easier invites: Share a contributor invite link or code by text or email



Identity check: A small number of students may need to verify identity with a photo ID and phone



Earnings info: Your FAFSA Submission Summary shows graduate earnings for schools you list

FAFSA® Eligibility Requirements



U.S. citizen or eligible noncitizen (such as a permanent resident)



Valid Social Security number (with limited exceptions)



High school diploma, GED or state-recognized equivalent, or state-approved homeschool



Enrolled in an eligible degree or certificate program



Maintain Satisfactory Academic Progress (SAP) in college



Not in default on a federal loan or owe a federal grant refund



Good to know: Selective Service registration and drug convictions no longer affect FAFSA eligibility.



Not eligible for federal aid? Maryland Dream Act students may qualify for state aid with the MSFAA. Details: [StudentAid.gov/eligibility](https://studentaid.gov/eligibility)

Create Your StudentAid.gov Account (FSA ID)

1. Go to [StudentAid.gov](https://studentaid.gov) and select **Create Account**
2. Choose English or Español
3. Enter and verify your email with a 6-digit code
4. Enter your legal name, date of birth, and Social Security number
5. Add and verify a mobile phone number
6. Enter your mailing address
7. Create a username and password, review two-step verification, and save your backup code



Tip: Student and each parent need their own account. Use a personal email, not a school email.

A screenshot of the Federal Student Aid website's 'Create an Account' page. The page header includes the 'Federal Student Aid' logo and navigation links for FAFSA, Grants and Loans, Loan Repayment, and Loan Forgiveness. A progress bar at the top shows six steps: 1. Email (checked), 2. Personal Info (active), 3. Phone, 4. Address, 5. Password, and 6. Security. The 'Tell Us About Yourself' section contains a certification statement and several input fields: First Name (John), Middle Name (optional), Last Name (Doe), Name Suffix (optional), Date of Birth (Month: January, Day: 01, Year: 2005), and Social Security Number (masked as ***-**-9781 with a 'SHOW SSN' link). A link for users without a Social Security number is also present. A 'Hi! Need help?' button is in the bottom right corner.

Starting the 2027–28 FAFSA® (1 of 2)

1. Go to StudentAid.gov/fafsa
2. Select **Start New Form**
3. Contributors use **Accept an Invitation**
4. Check Maryland's deadline on the same page

The screenshot shows the Federal Student Aid (FAFSA) website. At the top, there is a navigation bar with links for 'Get Help', 'FAFSA Form', 'English', and 'Español'. Below this, the 'Federal Student Aid' logo is displayed, along with a search bar and links for 'Log In' and 'Create Account'. The main heading is 'Get Money To Help Pay for School', followed by a subheading: 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school.' Below this, there are three buttons: 'Start New Form', 'Edit Existing Forms', and 'Accept an Invitation'. To the right of these buttons is a large graphic of the FAFSA logo with the word 'form' underneath. Below the main heading, there is a section titled 'Check FAFSA® Deadlines for the State You Live in'. This section includes a paragraph explaining that some states and schools use FAFSA information to determine eligibility for grants, scholarships, and loans. It also includes a 'Find Deadlines' button and a link to 'View All FAFSA Deadlines'. Below this section, there are three cards: 'Who should complete the FAFSA® form?' (with a person icon), 'How long will it take?' (with a clock icon and '12 minutes' text), and 'What do I need?' (with a checklist icon and a bullet point: 'Verified account username and'). In the bottom right corner, there is a green chat bubble with an owl icon and the text 'Hi! Need help?'.

An official website of the United States government.

Get Help FAFSA Form English Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start New Form Edit Existing Forms Accept an Invitation

Check FAFSA® Deadlines for the State You Live in

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year State of Residence Find Deadlines

[View All FAFSA Deadlines](#)

Who should complete the FAFSA® form?

12 minutes

How long will it take?

People typically finish their section of

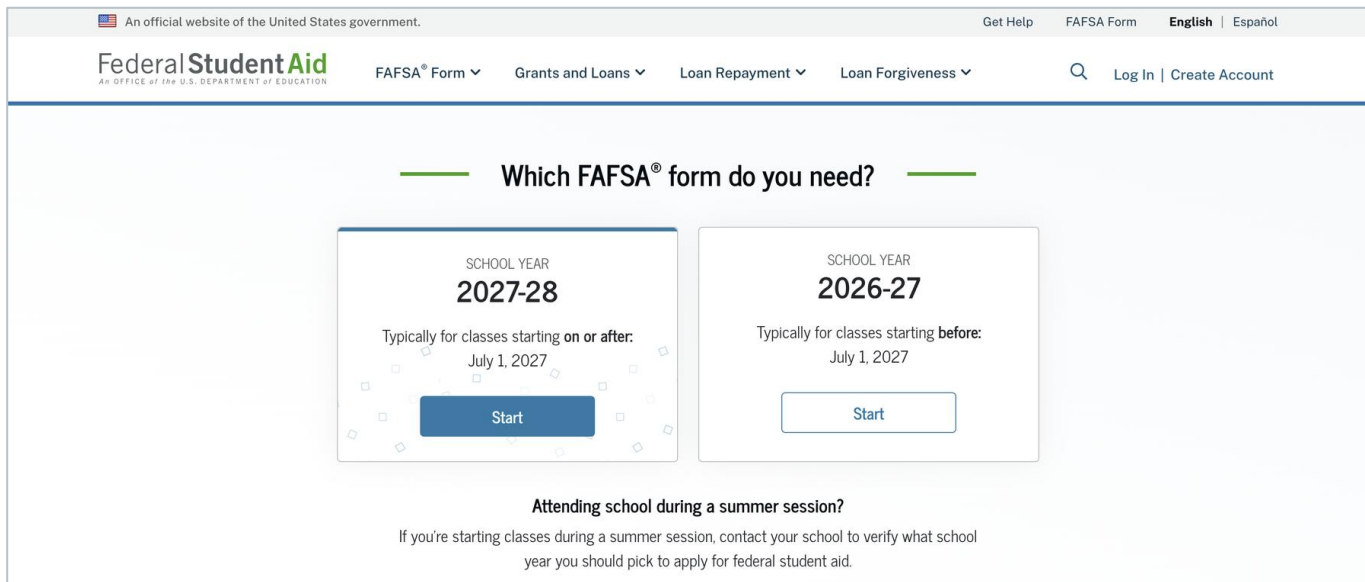
What do I need?

- Verified account username and

Hi! Need help?

Starting the 2027–28 FAFSA® (2 of 2)

1. Choose the **2027–28** school year (classes starting on or after July 1, 2027)
2. Log in with your StudentAid.gov username and password
3. Select **Student** as your role — the student always starts the form



An official website of the United States government. Get Help FAFSA Form English | Español

Federal Student Aid An Office of the U.S. Department of Education FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾ 🔍 Log In | Create Account

Which FAFSA® form do you need?

SCHOOL YEAR
2027-28

Typically for classes starting **on or after:**
July 1, 2027

Start

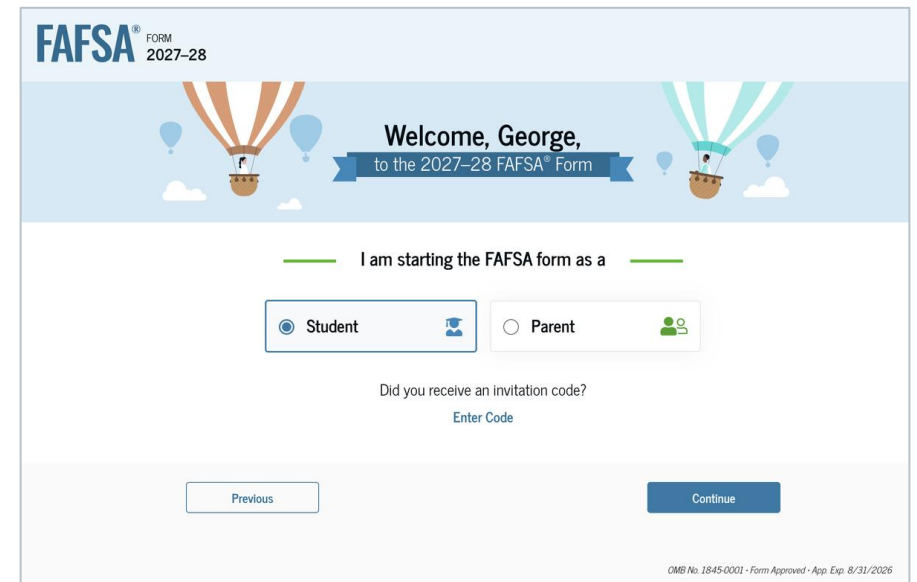
SCHOOL YEAR
2026-27

Typically for classes starting **before:**
July 1, 2027

Start

Attending school during a summer session?

If you're starting classes during a summer session, contact your school to verify what school year you should pick to apply for federal student aid.



FAFSA® FORM 2027-28

Welcome, George,
to the 2027–28 FAFSA® Form

I am starting the FAFSA form as a

☒ Student

☐ Parent

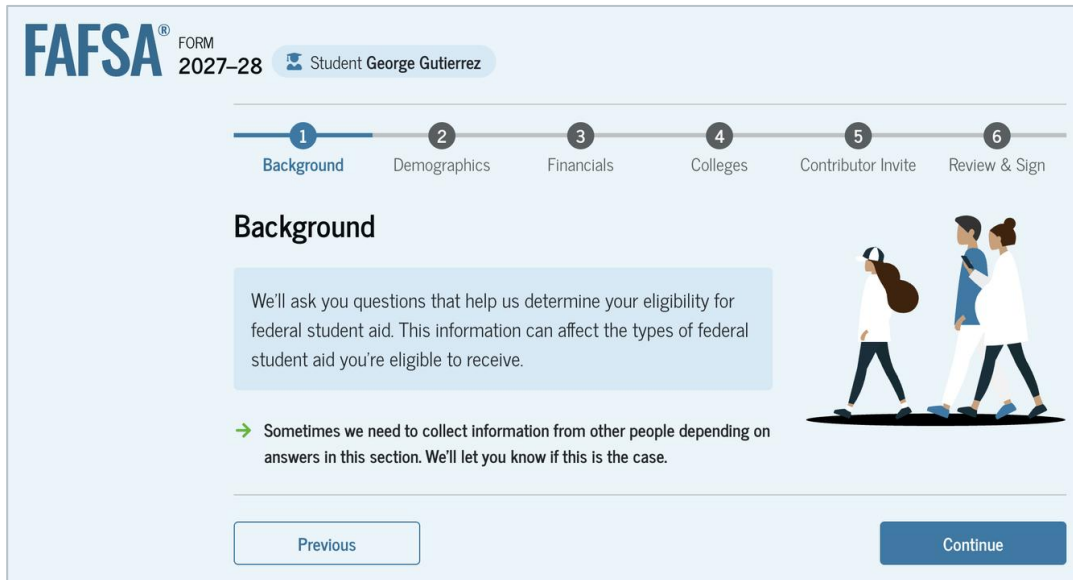
Did you receive an invitation code?

Enter Code

Previous Continue

OMB No. 1845-0001 - Form Approved - App. Exp. 8/31/2026

FAFSA® Sections



The screenshot shows the FAFSA 2027-28 form interface. At the top left is the FAFSA logo and 'FORM 2027-28'. To the right of the logo is a user profile icon and the name 'Student George Gutierrez'. Below this is a progress bar with six steps: 1. Background (highlighted), 2. Demographics, 3. Financials, 4. Colleges, 5. Contributor Invite, and 6. Review & Sign. The 'Background' section is active, displaying a title 'Background' and a text box explaining that questions will determine eligibility for federal student aid. Below this is a green arrow icon and a note: 'Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.' At the bottom are 'Previous' and 'Continue' buttons. An illustration of three students walking is on the right side of the section.

Intro

Personal Identifiers — Identity, state of residence, consent

1

Background — Marital status, grade level, dependency questions

2

Demographics — Citizenship, parent education, high school

3

Financials — Tax filing, tax return information, assets

4

Colleges — Send your FAFSA to up to 20 schools

5

Contributor Invite — Dependent students invite a parent

6

Review & Sign — Review, accept terms, and sign

Personal Identifiers

Student Identity Information

- Confirm name, date of birth, SSN, email, phone, and address from your StudentAid.gov account
 - To fix anything, update your account settings

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Student Identity Information

Review the information below and verify that it's correct before moving forward.

[Learn about how we use the information we collect on your FAFSA[®] form.](#)

Name
George T Gutierrez

Date of Birth
02/15/2006

Social Security Number
***-**-8270

Email Address
599888270test@testcod.edu

Mobile Phone Number
(555) 557-6231

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address
Include apartment number.
80000 Lane
City
San Antonio
State
TX
Zip Code
90000
Country
US

Continue

State of Residence

- Select your state, country, or **military location** and the month and year you became a resident
 - This determines eligibility for state aid such as Maryland grants

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Student State of Residence

State, Country, or Military Location

If the student is an out-of-state student, choose the state they live in when not in school.

If the student lives outside the U.S. and Canada, choose "Foreign Country (FC)."

If the student moved to a foreign country because they or a family member serves in the U.S. armed forces, type "Military." Then, pick the correct option from the list that displays.

Texas (TX) ⓘ

Date the Student Became a Resident of Texas (TX)

If the student has always lived in Texas (TX), enter their birth month and year. If not, enter the month and year they moved to Texas (TX). Enter an approximate date if you don't know the exact date.

Month Year ⓘ

01 2025

Previous Continue

Provide Consent and Approval

- Allows the IRS to transfer federal tax information directly into the FAFSA®
- **Required** for the student and every contributor — even if no taxes were filed
- If anyone declines, the student **will not be eligible** for federal student aid
- Consent applies to all 2027–28 FAFSA forms that person joins



Remember: Selecting “Approve” does not mean you agree to pay for college — it only allows your tax data to be used.

FAFSA® FORM 2027–28 Student George Gutierrez Save FAFSA Menu

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ⓘ

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

→ Get your 2025 tax return information for the 2027–28 FAFSA form.

→ Federal tax information is used to determine your eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of:

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information to determine eligibility for ED financial assistance provided by the U.S. Department of Education.

 **Hi! Need help?**

Background: Dependency Questions

- Determines whether the student is **dependent** (must include parent information) or **independent**
- Asks about military service, supporting children or dependents, orphan/foster care/ward of the court, emancipated minor, or legal guardianship
- Also asks marital status, college grade level, and whether you'll have a bachelor's degree
- If **“None of these apply,”** the student is dependent and must invite a parent contributor

The screenshot shows the FAFSA 2027-28 interface for Student George Gutierrez. The progress bar at the top indicates the current step is 'Background' (1), with other steps being 'Demographics' (2), 'Financials' (3), 'Colleges' (4), 'Contributor Invite' (5), and 'Review & Sign' (6). The section title is 'Student Personal Circumstances' with the instruction 'Select all that apply or "None of these apply."'. There are eight checkboxes, each with a help icon (i):

- ☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training. (i)
- ☐ The student is a veteran of the U.S. armed forces. (i)
- ☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2027, and June 30, 2028. (i)
- ☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). (i)
- ☐ At any time since the student turned 13, they were a ward of the court. (i)
- ☐ At any time since the student turned 13, they were in foster care. (i)
- ☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. (i)
- ☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. (i)

The final option, ☒ None of these apply., is selected. At the bottom, there are 'Previous' and 'Continue' buttons, and a 'Hi! Need help?' button with a chat icon.

Dependent Students: Other and Unusual Circumstances

Homelessness (“Other” circumstances)

- At any point in 2026 or after, did the student not live with a parent or guardian **and** was homeless, or was self-supporting and at risk of homelessness?

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

1 Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

Student Homelessness

At any point in 2026 or after, has the student faced one of these situations? ⓘ

☐ They didn't live with a parent or guardian, and they were homeless.

☐ They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.

☒ They didn't face either of these situations.

Previous Continue

Unusual circumstances

- Abuse, abandonment, refugee or asylee status, human trafficking, incarceration, or unable to locate parents
- If “Yes,” the student is **provisionally independent** and must contact the college's financial aid office with documentation

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

1 Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? ⓘ

A student may be experiencing unusual circumstances if they:

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes ☒ No

Previous Continue

Hi! Need help?

Parents Unwilling or Unable to Provide Information

- If a dependent student answers “**Yes**” — parents are refusing to provide information:
 - The student may receive **only Direct Unsubsidized Loans**
 - No Federal Pell Grant, Federal Work-Study, or Direct Subsidized Loans
 - Not considered for need-based state or college aid
- Answer “**No**” unless this truly applies to you



Note: A parent providing information does not make them responsible for the student's college costs.

The screenshot shows the FAFSA 2027-28 form for Student George Gutierrez. The progress bar at the top indicates the following steps: 1. Background, 2. Demographics, 3. Financials, 4. Colleges, 5. Contributor Invite, and 6. Review & Sign. The current step is 'Your Dependency Status'. Below this, there is a section titled 'Dependent Student' with an illustration of a family. The text states: 'Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.' Below this, there is a section titled 'Direct Unsubsidized Loan Only' with a question: 'Are the student's parents refusing to provide their information on this FAFSA® form?'. The question is followed by a note: 'This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.' There are two radio button options: 'Yes' and 'No'. The 'No' option is selected. At the bottom, there are 'Previous' and 'Continue' buttons. In the bottom right corner, there is a 'Hi! Need help?' button with a chat icon.

Demographics

Sex — Research only — does not affect aid

Race and ethnicity — Research only — not shared with schools

Citizenship status — U.S. citizen or national, eligible noncitizen, or neither

Parent education status — Did either parent attend or complete college?

Parent killed in line of duty — Military after 9/11 or public safety officer

High school completion — Diploma, GED or equivalent, homeschool, or none

High school information — Search for and confirm your high school

The screenshot shows the FAFSA 2027-28 interface for Student George Gutierrez. At the top, a progress bar indicates the current step is 'Demographics' (step 2), with previous steps being 'Background' and 'Financials', and future steps being 'Colleges', 'Contributor Invite', and 'Review & Sign'. The main heading is 'Student Citizenship Status'. There are three radio button options: 'U.S. citizen or national' (which is selected), 'Eligible noncitizen', and 'Neither U.S. citizen nor eligible noncitizen'. At the bottom of the form, there are 'Previous' and 'Continue' buttons.

High School Completion Status

- Asks what your status **will be when you start college** in 2027–28 — not your status today
- Seniors graduating in spring 2027 should select **“Yes (high school diploma)”**

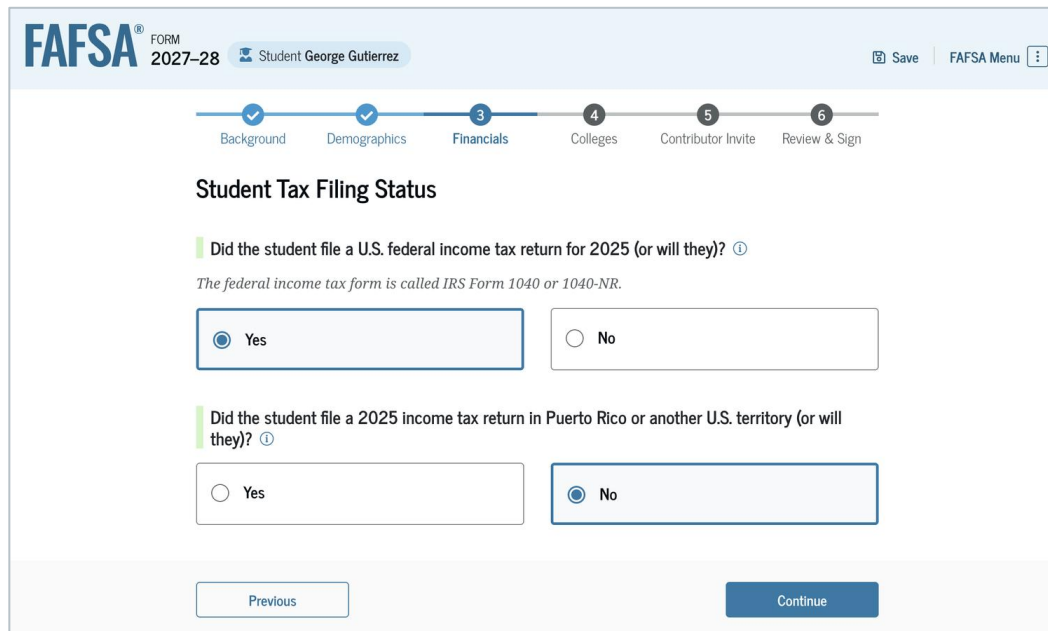


Common error: Choosing “No, none of the above” makes you ineligible. You would have to log back in and correct it.

The screenshot shows the FAFSA 2027-28 form for Student George Gutierrez. The progress bar at the top indicates the following steps: 1. Background (completed), 2. Demographics (current step), 3. Financials, 4. Colleges, 5. Contributor Invite, and 6. Review & Sign. The main heading is "Student High School Completion Status". The question is "Will the student be done with high school when they start their college classes for the 2027–28 school year?" with a help icon. A note states: "If the student completed high school outside of the U.S., select 'Yes (high school diploma)'." There are four radio button options: "Yes (high school diploma)" (selected), "Yes (GED or other state-recognized high school equivalent)", "Yes (homeschooling under state law)", and "No, none of the above". At the bottom are "Previous" and "Continue" buttons.

Student Financials: Tax Filing and Tax Return

- **Tax filing status** — Did the student file (or will they file) a **2025** U.S. federal tax return (IRS Form 1040 or 1040-NR)?
- Also asks about a 2025 return filed in Puerto Rico or another U.S. territory
- **Filing status** (single, head of household, etc.) — only asked if the student filed
- **Tax return information** — imported from the IRS when available; otherwise enter from the 2025 return



FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics **Financials** Colleges Contributor Invite Review & Sign

Student Tax Filing Status

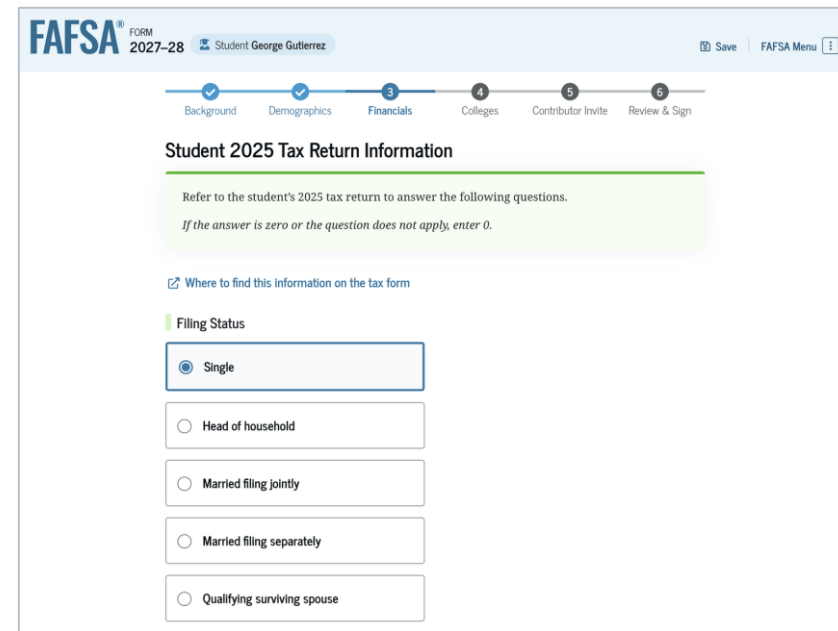
Did the student file a U.S. federal income tax return for 2025 (or will they)? ⓘ
The federal income tax form is called IRS Form 1040 or 1040-NR.

☒ Yes ☐ No

Did the student file a 2025 income tax return in Puerto Rico or another U.S. territory (or will they)? ⓘ

☐ Yes ☒ No

Previous Continue



FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics **Financials** Colleges Contributor Invite Review & Sign

Student 2025 Tax Return Information

Refer to the student's 2025 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

[Where to find this information on the tax form](#)

Filing Status

☒ Single

☐ Head of household

☐ Married filing jointly

☐ Married filing separately

☐ Qualifying surviving spouse

Student Financials: Income and Assets

- **Income earned from work** — if nothing was earned, enter **0**
- **Tax return fields** — if nothing to report, enter **0**
- **Student assets** — cash, savings, and checking; investments; businesses and farms
 - Don't include retirement accounts or the home you live in
- Enter a response in **every** field — **0** if none



Don't overthink it: Most high school students enter small amounts or zeros.

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics **Financials** Colleges Contributor Invite Review & Sign

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid retirement accounts, or investments.

\$ ⓘ

Current Net Worth of Investments, Including Real Estate

Don't include retirement accounts or the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$ ⓘ

Current Net Worth of Businesses and Farms

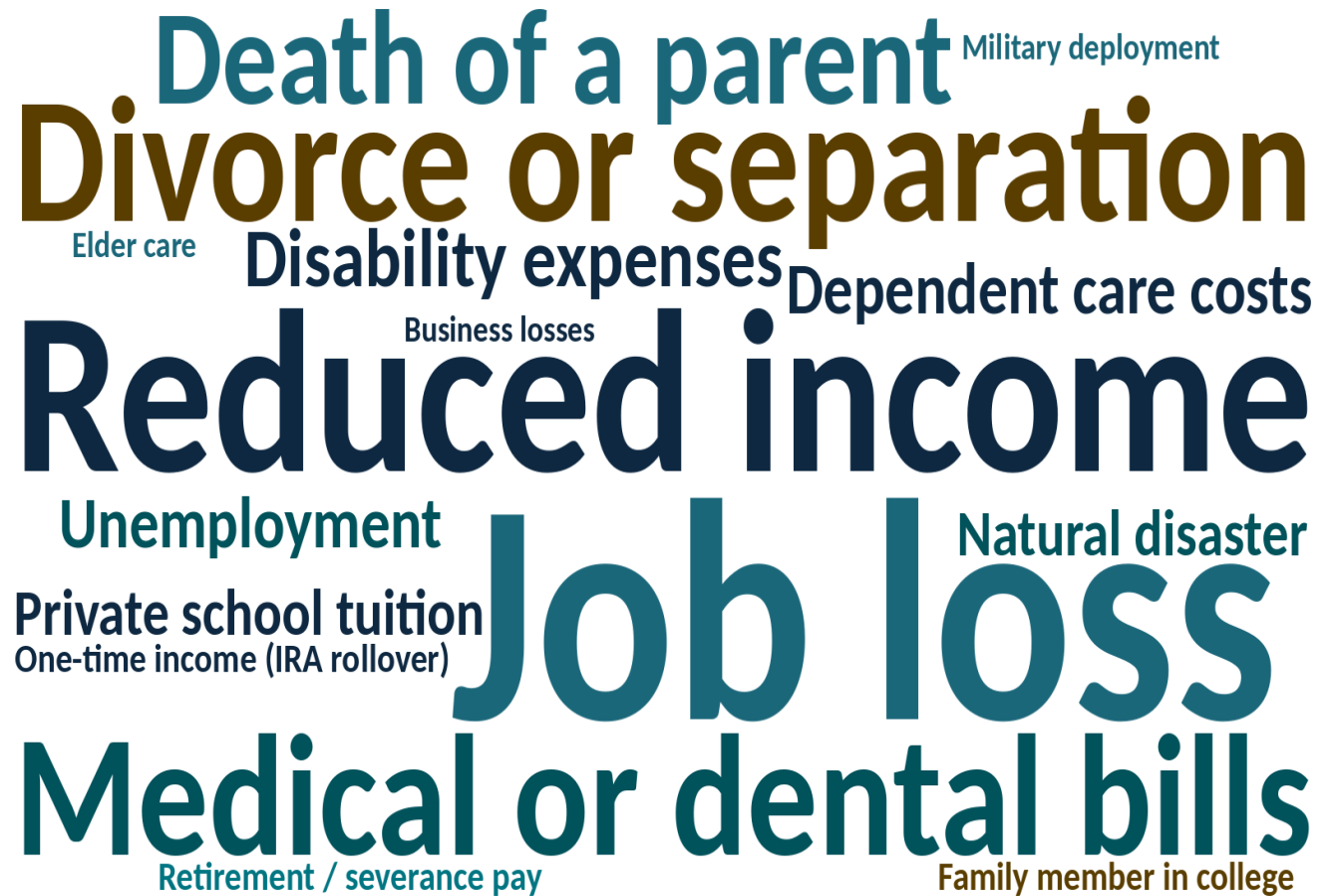
Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$ ⓘ

Previous Continue

Special Circumstances

- A change or situation the FAFSA doesn't show, because it uses **2025** income
- Does **not** change dependency status (unlike unusual circumstances)
- **What to do:**
 - Submit the FAFSA first
 - Contact each college's financial aid office
 - Provide documentation if asked
- Each college decides; decisions can't be appealed to the U.S. Department of Education

A word cloud of various special circumstances. The words are in different sizes, colors (teal, brown, dark blue), and orientations. The largest words are 'Divorce or separation', 'Reduced income', and 'Job loss'. Other words include 'Death of a parent', 'Medical or dental bills', 'Disability expenses', 'Unemployment', 'Job loss', 'Private school tuition', 'Elder care', 'Business losses', 'Dependent care costs', 'Natural disaster', 'Retirement / severance pay', 'Family member in college', 'One-time income (IRA rollover)', and 'Military deployment'.

Death of a parent
Divorce or separation
Reduced income
Job loss
Medical or dental bills
Disability expenses
Unemployment
Private school tuition
Elder care
Business losses
Dependent care costs
Natural disaster
Retirement / severance pay
Family member in college
One-time income (IRA rollover)
Military deployment

Colleges: Send Your FAFSA® Information

- Search by **school name or Federal School Code**, or by location
- Add up to **20** colleges — at least one is required
- Add or remove colleges **after** your FAFSA is processed
- Listing a college creates **no obligation** to attend
- AACC's Federal School Code: **002058**

FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

Where should we send the FAFSA® information?
You can add more schools after submitting your form.

0 out of 20 schools selected View Selected Schools

Search by School Name or Code Search by Location

School Name or Code Search

Previous Continue

FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

Selected Colleges and Career Schools
These are the colleges and career schools that you've selected to receive the FAFSA® form.
Review this list of schools and confirm your selection(s).

School List Guidelines for Texas Residents
To be eligible for state grant aid in Texas, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

1 out of 20 schools selected

Showing 1 of 1

University of Texas-austin Austin, Texas (TX)	Federal School Code 003658	Remove	View Information
--	-------------------------------	--------	------------------

Search and Select More Schools

Previous Continue

Who Is the Parent Contributor?

Never married	The parent who provided more financial support in the past 12 months (if equal, the parent with greater income and assets)
Unmarried, living together	Both legal parents
Married (not separated)	Both parents
Remarried	The parent and the stepparent
Divorced or separated	The parent who provided more financial support in the past 12 months (if equal, the parent with greater income and assets)

Not sure? Use the [Who's My FAFSA Parent? wizard](#) on StudentAid.gov. Grandparents and legal guardians are not parents unless they legally adopted the student.

Student Invites Contributor

- Enter the parent's **email address** — use the email linked to the parent's StudentAid.gov account
- Select **Send Invite** and confirm
- Or share the **invite link** or **invite code** by text or email

FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges **Contributor Invite** Review & Sign

Invite One Parent to This FAFSA® Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

Who should I invite as a parent on the FAFSA form?

Parent

Invite a Parent Contributor

Email

599888214test@testcod.edu

Send Invite

Previous Continue

FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges **Parent Contributor** Review & Sign

Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

You can check the status of contributor invitations from the "My Activity" page.

Parent

599888214test@testcod.edu

Invite Sent

Other ways to send the invite

Copy and Send the Invite Link

www.fafsa.gov/invite/8MHN9QV Copy Link

You can also have your parent go to www.fafsa.gov/invite and enter code:

8MHN9QV

Cancel Invite

Student Review Page

- Shows all of the student's answers
- Select **Expand All** or open each section
- Select a question link to go back and **edit** an answer
- Shows the contributor's invite status

The screenshot shows the FAFSA 2027-28 Student Review Page for George Gutierrez. At the top, a progress bar indicates the following sections: Background, Demographics, Financials, Colleges, Contributor Invite, and Review & Sign (the current section). Below the progress bar, the heading "Review and Sign Your Section" is displayed, followed by a message: "If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section." Below this message is a green box with a checkmark icon and the heading "Scroll To Continue", with the text: "After reviewing your answers, scroll to the bottom of the page and select 'Continue.' Then, sign your section of the FAFSA form." Below the green box is a section titled "Student Sections Updated" with a link "Expand All" and a dropdown arrow. This section contains five items, each with a green checkmark icon and a circular arrow icon: "Introduction Personal Identifiers", "Section 1 Background", "Section 2 Demographics", "Section 3 Financials", and "Section 4 Colleges". Below this section is a section titled "Contributor Section". This section contains a message: "This Section is Shared with 1 Contributor(s)" with a link "Manage Contributor Information". Below this message is a table with the following columns: "Contributor(s)", "Role", "Invite Code", and "Status". The table contains one row with the following data: "599888214test@testco.edu", "Parent", "888-888-8888", and "Invite Sent". Below the table is a link "Terms and Conditions".

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.

Scroll To Continue
After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.

Student Sections Updated Expand All

Introduction Personal Identifiers

Section 1 Background

Section 2 Demographics

Section 3 Financials

Section 4 Colleges

Contributor Section

This Section is Shared with 1 Contributor(s) Manage Contributor Information

Contributor(s)	Role	Invite Code	Status
599888214test@testco.edu	Parent	888-888-8888	Invite Sent

Terms and Conditions

Student Signature

- Select **View Terms & Conditions** and read them
- Check the box to agree — this is your electronic signature
- Select **Finish Student Section**
- **The FAFSA® is not done until it is signed!**



Reminder: An unsigned FAFSA is never processed. Both the student and the contributor must sign.

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA® form and filled out your section of the form accurately to the best of your ability.

[View Terms & Conditions](#) ✓ Viewed

Sign and Submit Your FAFSA® Form ⓘ

☒ I, George Gutierrez, agree to the terms outlined above.

The Form Isn't Ready To Submit

One or more contributors still need to complete their section. After the other contributor(s) complete their section, they can submit the form.

- Finish your section now.
- Reach out to the other contributor(s) and ask them to complete their section and submit the form.

[Previous](#) [Finish Student Section](#)

Student Section Complete

- Status shows **Pending Submission**
- The FAFSA® can't be processed until the parent completes and signs their section
- Track the invite and manage contributors with **View Status**
- The student also receives a confirmation email

FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Student Section Parent Section

Pending Submission

Check With Your Contributor

Parent Contributors

Requirements for Dependent Students
Your FAFSA® form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Contributor(s)	Role	Invite Code	Status
599888214test@testcod.edu	Parent	8MhN9QV	Invite Sent

[Manage Invitations](#)

Track and Manage Your FAFSA® Form and Contributors
Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

[View Status](#)

[Hi! Need help?](#)

An aerial photograph of the Anne Arundel Community College campus, featuring several large, modern academic buildings with glass and concrete facades. The campus is surrounded by greenery and parking areas. A semi-transparent teal overlay covers the entire image, providing a uniform background for the text.

The Contributor Section

How a parent joins and completes the student's FAFSA®

ANNE ARUNDEL COMMUNITY COLLEGE

Contributor Accepts Invitation

1. Open the email from Federal Student Aid and select **Accept My Invite**
2. Select **Login to Accept Invite** and log in with the **parent's own** StudentAid.gov account
3. The invite code is filled in for you — select **Accept Invite**
4. Or go to StudentAid.gov/fafsa → **Accept an Invitation** and enter the code

Federal Student Aid

George's FAFSA® Form Is Almost Done

Hello,

George needs you to finish their *Free Application for Federal Student Aid (FAFSA®)* form. Most people take 8 minutes or less to fill out their section of a student's FAFSA form.

[Accept My Invite](#)

We can transfer tax information for most people directly from the IRS into the form.

Adding your information doesn't mean you're responsible for George's school costs. Your responses just let us determine what aid George could qualify for.

To accept your invite, you'll need a StudentAid.gov account. If prompted, enter your **invite code**:

123456

ⓘ If you must do this later, set a date for starting your section. George can't access federal student aid until you do.

[← FAFSA Home Page](#)

Accept FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

8MHN9QV

[Accept Invite](#)

How long will my section take?
⌚ 8 min

Need to accept an invitation for a different year?

Go to "[My Activity](#)" to find any existing invitations for a previous year's FAFSA form.

Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

Where to Find the Invitation Code

- 1. Student logs in to StudentAid.gov and opens the FAFSA® form under **My Activity**
- 2. The **Details** page lists each contributor and their **Invite Code**
- 3. Share the code with the parent by text or email
- 4. The parent enters it under **Accept an Invitation**

My Activity > FAFSA Form

2027–28 Free Application for Federal Student Aid (FAFSA®) Form: Details

In Progress

Edit Form

FAFSA® Information

Student
George Gutierrez

Status Tracker

1 FAFSA® Form Started

You will complete most of the form yourself, including your personal and financial information. Your contributors will need to fill out their own section(s). Everyone must sign and submit once all required sections are complete.

2 FAFSA® Form Submitted

3 FAFSA® Form Processed

Started on
Jul 21, 2026

Expires on
Jun 30, 2028

More Resources

[Understand Financial Aid](#)

[FAFSA Landing Page](#)

[Information on Federal Pell Grant Program](#)

[Information on Federal Work-Study \(FWS\) Program](#)

[How Aid Is Calculated](#)

Your Contributor(s)

Contributor(s)	Role	Invite Code	Status
599888214test@testcod.edu	Parent	8MHN9QV	Invite Sent

Contributor Section: Step by Step



1

Accept
invitation



2

Confirm
identity
information



3

Provide
consent and
approval



4

Import IRS data



5

Financial
information



6

Assets



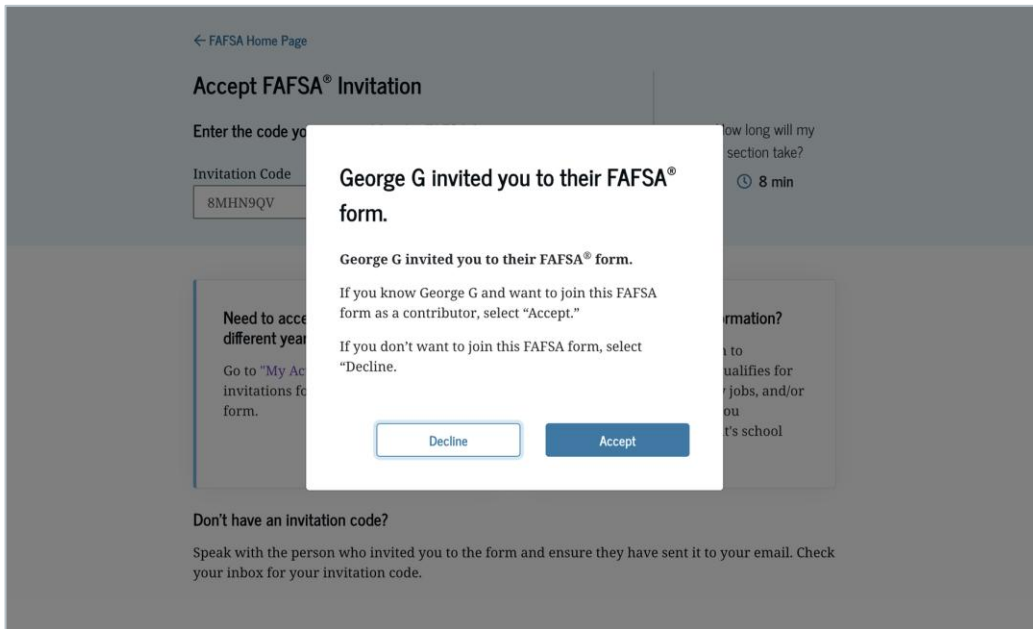
7

Sign and
submit

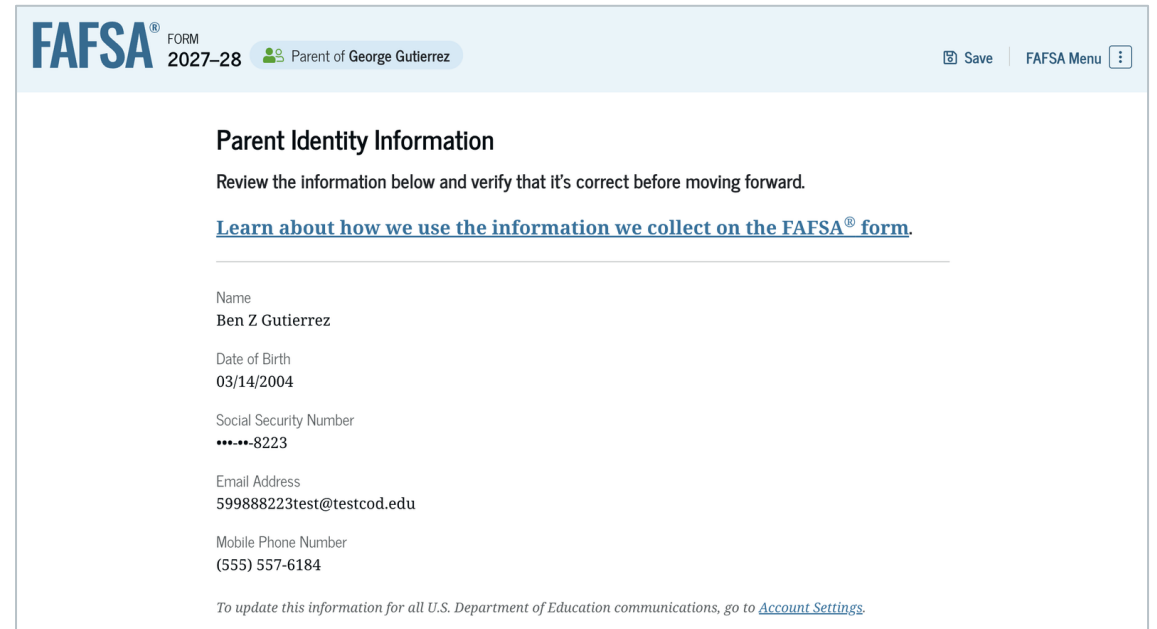
Most parents finish in about **8 minutes**. When the parent signs, the student's FAFSA® is submitted — and most students see results right away.

Contributor: Accept and Confirm Identity

- A pop-up confirms which student invited you — select **Accept**
- Review name, date of birth, SSN, email, phone, and mailing address



The screenshot shows the 'Accept FAFSA® Invitation' page. A pop-up dialog box is centered on the screen, asking for confirmation to accept the invitation from George G. The dialog text reads: 'George G invited you to their FAFSA® form. If you know George G and want to join this FAFSA form as a contributor, select "Accept." If you don't want to join this FAFSA form, select "Decline."'. There are 'Decline' and 'Accept' buttons at the bottom of the dialog. In the background, the invitation code '8MHN9QV' is visible, along with a timer indicating '8 min' remaining.



The screenshot shows the 'Parent Identity Information' form for the 2027-28 FAFSA year. The form is for the parent of George Gutierrez. It includes a 'Save' button and a 'FAFSA Menu' icon. The form content includes a heading 'Parent Identity Information', a instruction to 'Review the information below and verify that it's correct before moving forward.', and a link to 'Learn about how we use the information we collect on the FAFSA® form.' The form fields are: Name (Ben Z Gutierrez), Date of Birth (03/14/2004), Social Security Number (•••••8223), Email Address (599888223test@testcod.edu), and Mobile Phone Number ((555) 557-6184). A note at the bottom states: 'To update this information for all U.S. Department of Education communications, go to [Account Settings](#).'

Contributor: Consent and IRS Import

- Parent must **Approve** consent — even if they didn't file taxes
- If declined, the student **won't be eligible** for federal aid
- Consent applies to all 2027–28 FAFSA® forms the parent contributes to
- Tax information transfers directly from the IRS; if it can't be retrieved, enter it manually

FAFSA® FORM 2027–28 Parent of George Gutierrez Save FAFSA Menu

i Consent and Approval Will Be Applied To All FAFSA Applications

By providing consent and approval, you approve the use and disclosure of 2025 federal tax information to the U.S. Department of Education for the purpose of completing this and all other 2027–28 FAFSA® forms.

Provide Consent and Approval or the Student Won't Be Eligible for Federal Student Aid

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA® form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2025 tax return information for the 2027–28 FAFSA form.
- Federal tax information is used to determine the student's eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103D(1)(3)(E)] for the purpose of determining eligibility for and the amount of federal

FAFSA® FORM 2027–28 Parent of George Gutierrez Save FAFSA Menu



We're securely importing your information.

Do not leave this page while your information is being imported into your application.

Loading...

Contributor Financial Information (1 of 2)

- **Federal benefits** received in 2025 or 2026 (Medicaid, SNAP, free/reduced lunch, EITC, and others) — answer doesn't reduce aid
- **Tax filing status** — filed a 2025 federal return? A U.S. territory return? Filed jointly with current spouse?
- **Family size** — confirm or update; the student is already counted
- **Number in college** between July 1, 2027 and June 30, 2028 (don't include parents)

FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu

Demographics 2 Financials 3 Contributor Invite 4 Review & Sign

Parent Tax Filing Status

Did the parent file a U.S. federal income tax return for 2025 (or will they)? ⓘ

Did the parent file a U.S. federal income tax return for 2025 (or will they)?

☒ Yes ☐ No

Did the parent file a 2025 income tax return in Puerto Rico or another U.S. territory (or will they)? ⓘ

☐ Yes ☒ No

Did the parent file their 2025 tax return jointly with their current spouse (or will they)? ⓘ

☒ Yes ☐ No

Previous Continue

FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu

Demographics 2 Financials 3 Signature

Family Size

Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.

The parent's family size is 2.

Parent: 1 Student: 1 Parent's Children and Other Dependents: 0

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2027, and June 30, 2028.

Include dependent children who meet these criteria, even if they live apart because of college enrollment. Do not include the student applicant.

0 ⓘ

Previous Continue

Contributor Financial Information (2 of 2)

- Uses the parent's **2025** federal tax return
- Select filing status, then complete income and tax fields not imported from the IRS
- Married parents report **combined** information for both spouses
- If a field is zero or doesn't apply, enter **0**

FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu

Demographics 2 Financials 3 Review & Sign

Parent 2025 Tax Return Information

Refer to the parent's 2025 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

Report Combined Taxes
Report the combined tax information for the parent and their spouse.

[Where to find this information on the tax form](#)

Filing Status

☐ Single

☐ Head of household

☒ Married filing jointly

☐ Married filing separately

☐ Qualifying surviving spouse

Income Earned From Work

IRS Form 1040 (or 1040-NR): Line 1a + Schedule 1: Lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

\$ 0 .00

Tax Exempt Interest Income

IRS Form 1040: Line 2a

\$ 0 .00

Retirement Income: Untaxed Amount of IRA Distributions

IRS Form 1040: Line 4a minus Line 4b

\$ 0 .00

Retirement Income: Untaxed Amount of Pensions

IRS Form 1040: Line 5a minus Line 5b

\$ 0 .00

Adjusted Gross Income

IRS Form 1040 (or 1040-NR): Line 11

\$ 0 .00

Income Tax Paid

IRS Form 1040: Line 24. If negative, enter a zero.

\$ 0 .00

IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans

IRS Form 1040 Schedule 1: Total of Lines 16 + 20

\$ 0 .00

Contributor Assets

- Report as of the day the form is completed:
 - Annual child support received
 - Cash, savings, and checking accounts
 - Net worth of investments, including real estate (not the home you live in)
 - Net worth of businesses and farms
- Don't include retirement accounts. Enter **0** if none.

The screenshot shows the FAFSA 2027-28 form for Student Amanda Morgan. The progress bar at the top indicates the following steps: Background (1), Demographics (2), Financials (3), Colleges (4), Contributor Invite (5), and Signature (6). The 'Financials' step is currently active.

Report Combined Assets and Child Support Received
Report the combined assets and child support received for the student and their spouse. If the spouse is a non-filer, report all zeroes.

Annual Child Support Received
Enter the total amount of child support the student received for the last complete calendar year.

\$.00 ⓘ

Student Assets

Current Total of Cash, Savings, and Checking Accounts
Don't include student aid retirement accounts, or investments.

\$.00 ⓘ

Current Net Worth of Investments, Including Real Estate
Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$.00 ⓘ

Current Net Worth of Businesses and Investment Farms
Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$.00 ⓘ

Previous Continue

Contributor Signs and Submits

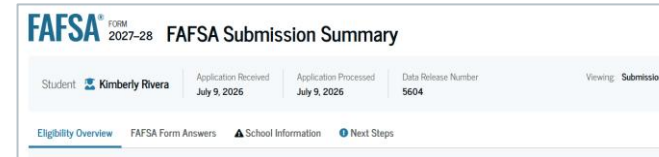
- Review answers, then **View Terms & Conditions**
- Check the box and select **Submit FAFSA Form**
- The form is processed in real time — the parent sees **Congratulations!**
- The student receives an email with full results

The screenshot shows the FAFSA 2027-28 interface for a parent of George Gutierrez. At the top, a progress bar indicates three steps: Demographics, Financials, and Review & Sign. The current step is 'Review and Sign Your Section'. Below this, a message states: 'If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.' A 'Scroll To Continue' section follows, with the instruction: 'After reviewing your answers, scroll to the bottom of the page to continue.' Below this is a 'Parent Sections' list with three items: 'Introduction Personal Identifiers', 'Section 1 Demographics', and 'Section 2 Financials', each with a green checkmark and a circular arrow icon. The 'Terms and Conditions' section asks the user to confirm understanding of the terms and conditions, with a 'View Terms & Conditions' link and a 'Viewed' status. A sign-off section for George Gutierrez (Student) is present, with a checked box indicating agreement to the terms. At the bottom, a 'The Form Is Ready To Submit' message states: 'All contributors have completed their sections. You can now submit the FAFSA form for processing.' Navigation buttons for 'Previous' and 'Submit FAFSA Form' are at the bottom.

The screenshot shows the FAFSA 2027-28 'Congratulations!' page for a parent of George Gutierrez. At the top, a progress bar indicates three steps: Demographics, Financials, and Review & Sign. The current step is 'Review & Sign'. Below this, a large illustration of a person celebrating is shown. A blue banner reads: 'Congratulations! The student's FAFSA form has been processed!'. Below this, a 'What to Know Now' section lists three points: 1. The student's FAFSA Submission Summary has estimates of their eligibility for federal student aid. 2. The student should review the 'Next Steps' section of their FAFSA Submission Summary to make sure there are no issues with their form. They'll also get an email. 3. Schools will contact the student. If a school needs more information to determine how much aid the student is eligible for, they'll reach out. Schools will also send financial aid offers. If the student has a question about a school's student aid package, they should contact the school's financial aid office directly. A 'Return to My Dashboard' button is at the bottom.

After You Submit: FAFSA® Submission Summary

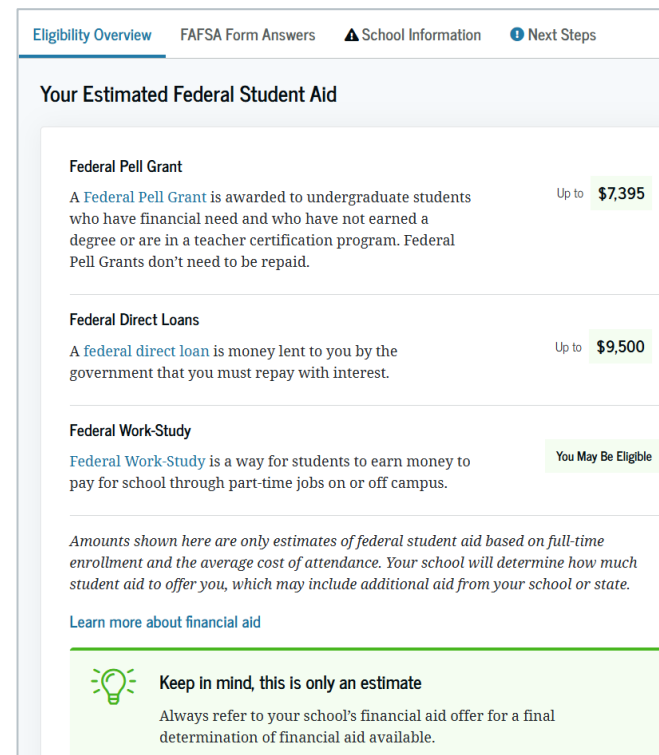
- Available in the student's StudentAid.gov account
- Shows the **Student Aid Index (SAI)** and estimated federal aid
- Tabs: Eligibility Overview, FAFSA Form Answers, School Information, and **Next Steps**
- Check Next Steps for anything that needs to be fixed
- Watch for emails from your colleges



FAFSA[®] FORM 2027-28 FAFSA Submission Summary

Student Kimberly Rivera Application Received July 9, 2026 Application Processed July 9, 2026 Data Release Number 5604 Viewing: Submission 1

Eligibility Overview FAFSA Form Answers School Information Next Steps



Eligibility Overview FAFSA Form Answers School Information Next Steps

Your Estimated Federal Student Aid

Federal Pell Grant
A [Federal Pell Grant](#) is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid. Up to **\$7,395**

Federal Direct Loans
A [federal direct loan](#) is money lent to you by the government that you must repay with interest. Up to **\$9,500**

Federal Work-Study
[Federal Work-Study](#) is a way for students to earn money to pay for school through part-time jobs on or off campus. **You May Be Eligible**

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

Keep in mind, this is only an estimate
Always refer to your school's financial aid offer for a final determination of financial aid available.

An aerial photograph of the Anne Arundel Community College campus, featuring several large, modern academic buildings with glass and concrete facades. The campus is surrounded by greenery and parking areas. A semi-transparent teal overlay covers the entire image, providing a uniform background for the text.

State and Institutional Aid

Maryland financial aid and aid from your college

ANNE ARUNDEL COMMUNITY COLLEGE

Maryland State Financial Aid

Administered by the **Maryland Higher Education Commission (MHEC)** Office of Student Financial Assistance



File the FAFSA by **March 1** every year
Most state grants use March 1. Some programs have other deadlines.



Create an **MDCAPS** account
MHEC invites you after your FAFSA is received



Can't file a FAFSA?
Use the Maryland State Financial Aid Application (MSFAA), such as for Maryland Dream Act students



mhec.maryland.gov

MDCAPS: Log In

- **Website:** mdcaps.mhec.state.md.us

What to know

- After you submit the FAFSA®, MHEC emails an invitation to create an MDCAPS account
- Select **Create a Student Login** and activate your account from the email

Use MDCAPS to

- Track your state financial aid status
- Submit documents and check eligibility
- Accept your awards online



The screenshot shows the MDCAPS login page. At the top, there are logos for Maryland, the Maryland Higher Education Commission (MHEC), and MDCAPS. The MHEC logo includes the text "STUDENT SUCCESS WITH LESS DEBT". The MDCAPS logo includes the text "MARYLAND COLLEGE AID PROCESSING SYSTEM". A "Help" link is visible in the top right corner.

Welcome to the Maryland Higher Education Commission (MHEC), Maryland College Aid Processing System (MDCAPS) site!

MHEC is a Maryland state government agency and the State of Maryland's higher education coordinating board. It is responsible for establishing statewide policies for Maryland public and private colleges and universities, as well as for-profit career schools. MHEC also administers State financial aid programs that impact students on a statewide basis. For more information about the various scholarship, grant, and loan repayment programs available through MHEC, click to the following link: <https://mhec.state.md.us/preparing/Pages/FinancialAid/descriptions.aspx>

MDCAPS is MHEC's comprehensive financial aid system that allows us to process State scholarship applications. To use MDCAPS, you must first create a student login profile by:

1. Creating a MDCAPS student log-in. This will create your student account.
2. Click the link in the new activation email you will receive after creating your account
3. Check your spam filter if you do not see the activation email in your inbox

Important: To prevent MHEC emails from going to your spam folder, simply update your email settings to accept emails from the following email address: "donotreply@maryland.gov"

Once you have completed steps 1, 2, and 3, you are ready for your first login.

If you have already created an account, simply enter your User Name and Password to access your account.

If you are still having login problems, please contact the Office of Student Financial Assistance by email at osf@mail.mhec@maryland.gov.

User Name:
Password:

[Create a Student Login](#)
[Forgot your username or password?](#)

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

Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.

MDCAPS Homepage

Use MDCAPS to:

- View and accept Maryland financial aid awards
- Upload documents and track your application status
- Access the **MHEC One-App** for state scholarships and grants
- Complete the **MSFAA** if you can't file a FAFSA® (including Maryland Dream Act students)

Reapply every year

Welcome to MD CAPS!

Your MHEC ID is: [REDACTED]

 **MHEC One-App** – Application for State scholarship, grants, loan assistance programs AND alternative financial aid application for undocumented students(i.e. MSFAA)

 Upload Documents

 Check Your Application Status

 Enrollment

 Awards

 Award Payment

 Notifications

 Update Your Contact Information

 Service Obligation

 Change Password

 User Agreement

 Terms of an Electronic Transaction

Your FAFSA for academic year 2025-2026 has not been received

Your FAFSA for academic year 2024-2025 is complete

Your FAFSA for academic year 2023-2024 has not been received

Your FAFSA for academic year 2021-2022 has not been received

Maryland State Financial Aid Programs



Need-Based Grants and Scholarships

- Guaranteed Access Grant
- Educational Assistance Grant
- Campus-Based Educational Assistance Grant
- Part-Time Grant
- MD Community College Promise Scholarship



Legislative Scholarships

- Senatorial Scholarship
- Delegate Scholarship
- Contact your state senator and delegates



Career, Transfer, and Specialized

- 2+2 Transfer Scholarship
- Workforce Shortage Student Assistance Grant
- Teaching Fellows for Maryland
- Conroy and Riley scholarships

Deadlines vary by program — see [MHEC Scholarship and Grant Deadlines](#)

Institutional Financial Aid

1

Research early

Every college has different policies, forms, and deadlines

2

Submit everything

Send all requested applications and documents on time

3

Review and ask

Compare offer letters; ask for a review if your situation changed

4

Accept your awards

Accept or decline each award; complete loan requirements

5

Reapply every year

File the FAFSA® annually and keep up your grades (SAP)

SPEAK UP

Did your situation change?

Contact the financial aid office and ask for a review of your offer.

Anne Arundel Community College Scholarships

- The **AACC Foundation** has **over 200 scholarships** and awards **over \$2,000,000** annually
- **One online application** considers you for all AACC Foundation scholarships you qualify for
 - Priority deadline: **March 1**
 - Also complete the FAFSA® (code **002058**) and the AACC admissions application
- Scholarships are also available for **Continuing Education** (noncredit) workforce programs
- Questions? finaidscholarships@aacc.edu

The logo for the AACC Foundation, featuring the text "AACC" in a large, bold, white sans-serif font, followed by "FOUNDATION" in a smaller, all-caps, white sans-serif font, both contained within a dark blue rectangular background.

AACC FOUNDATION

200+

scholarships

\$2M+

awarded each year

www.aacc.edu/scholarships

An aerial photograph of the Anne Arundel Community College campus, featuring several large, modern academic buildings with glass and concrete facades. The campus is surrounded by greenery and parking areas. A semi-transparent teal overlay covers the entire image, providing a background for the text.

Scholarships and Other Resources

Outside scholarships, free search tools, and other ways to pay

ANNE ARUNDEL COMMUNITY COLLEGE

Third-Party Scholarships



Start in October: The earlier you apply, the less competition — and watch the deadlines.



High school counselors
Naviance and local
scholarships



StudentAid.gov
studentaid.gov/scholarships



CareerOneStop
U.S. Department of Labor's
free scholarship finder



Check legitimacy
Use only legitimate search
sites



NEVER PAY FOR SCHOLARSHIP SERVICES. Legitimate scholarships are free to apply for. Line up recommendation letters early and write 2–3 strong essays you can adapt.

Free Scholarship Search Services



Scholarship Finder | CareerOneStop
careeronestop.org



College Board BigFuture Scholarship Search
bigfuture.collegeboard.org



CollegeXpress
collegexpress.com



Fastweb
fastweb.com



FinAid – Scholarships
finaid.org/scholarships



Scholarships.com
scholarships.com



Scholarship America
scholarshipamerica.org



Unigo
unigo.com

All of these services are free but funded by advertising. AACC does not endorse any of these products or services.

Other Resources



529 college savings plans



Employers — student and parents



AmeriCorps education awards



Civic groups (VFW, Moose, American Legion)



Places of worship



Friends, family, and personal networks



Alumni networks — scholarships and mentoring



Community leaders and local businesses



Work-study and paid internships

Don't limit yourself!



Student Loans

Federal versus private loans and what's changing

ANNE ARUNDEL COMMUNITY COLLEGE

Student Loans: Federal vs. Private



Federal Direct Loans

- From the U.S. Department of Education — **FAFSA® required**
- Fixed interest rates and annual limits
- No credit check for students
- Income-driven repayment, deferment, and forgiveness options
- **Subsidized:** need-based; no interest while in school at least half time
- **Unsubsidized:** not need-based; interest accrues right away



Private Loans

- From banks, credit unions, or other lenders — no FAFSA® needed
- Variable or fixed rates; may allow higher limits
- Credit-based; a cosigner is usually required
- Not eligible for federal forgiveness or income-driven repayment
- Repaid to the private lender or servicer

Borrow federal first, and borrow only what you need.

Changes to the Federal Student Loan Program

Schedule of Reduction (SOR)

- Starting with loans for **2026–27** (July 1, 2026), annual Direct Loan limits are **reduced in proportion to enrollment** for students attending less than full time
- Full time (12+ credits) = 100% of the annual limit
- **Example:** 9 credits ≈ 75% of the full-time limit (about \$4,125 of a \$5,500 first-year limit)
- Parent PLUS loans are now capped at \$20,000 per year per student

What AACC students need to know



Fewer than **12 eligible credits** proportionally reduces federal loan eligibility



Adding, dropping, or withdrawing may trigger a loan recalculation



At least **6 eligible credits** are required to receive any Direct Loan disbursement



Aid, including loans, pays only for **courses required for your program**

How Do I Apply?



Free Application for Federal Student Aid (FAFSA®) — [StudentAid.gov](https://studentaid.gov)

AACC Federal School Code: **002058** • Complete the **2027–28** FAFSA for summer/fall 2027



AACC Foundation Scholarships — www.aacc.edu/scholarships

One application • Priority deadline **March 1**



Maryland Higher Education Commission (MHEC) — mhec.maryland.gov

File by **March 1** • Create your MDCAPS account

Financial Aid Resources



AACC Financial Aid Office

Contact us if you're interested in attending AACC or have general financial aid questions.

Email: finaid@aacc.edu

Phone: 410-777-2203

Location: Student Services Center (SSVC), Room 160

Federal Student Aid Information Center

- **Live chat and email:** [StudentAid.gov/help-center/contact](https://studentaid.gov/help-center/contact)
- **Phone:** 1-800-433-3243

Federal Student Aid on social media

- **YouTube:** @FederalStudentAid
- **Instagram:** @FederalStudentAid
- **X (Twitter):** @FAFSA

Federal
Student
Aid

An aerial photograph of the Anne Arundel Community College campus, featuring several large, modern academic buildings with multiple stories and large windows. The campus is surrounded by greenery and trees. A blue semi-transparent overlay covers the entire image, and the text is in white.

Questions?

Thank you for attending! • finaid@aacc.edu • 410-777-2203

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