



2025-26 Financial Aid Guide for Seniors

Please read through these instructions carefully. Reach out to Mr. Nalda if you have any questions.

Eligible students planning to attend a college, university, or trade school can typically begin to fill out the **FAFSA** (Free Application for Federal Student Aid) as early as **October 1** of their senior year. This includes students applying to Montgomery College. Students need to complete the FAFSA form to be considered for federal student aid such as federal grants, work-study funds, and loans. In addition, the state of Maryland and colleges use FAFSA information to determine a student's eligibility for state and school aid.

Completing the FAFSA also provides students with the opportunity to access more than \$130 million in state financial aid in addition to funding available through the federal government. Even high school seniors who are not planning to attend a 4-year institution should complete the application because financial aid can be used for community college, technical and trade schools, career training programs, and more.

In Maryland, the general priority deadline for state financial aid, which includes many grants and scholarships offered through the Maryland Higher Education Commission (MHEC), is **March 1** each year.

Please note that many colleges set their own deadline for students to complete and submit the FAFSA. In many cases, this deadline is **January 1**, if not sooner. Check specific financial aid requirements & deadlines for all colleges on their admissions websites for the latest information.

Students who are not eligible to complete the FAFSA may be eligible to complete the **MHEC One App** for Undocumented Students (formerly called MSFAA) if you plan to attend a college or university in the state of Maryland. This includes students applying to Montgomery College. See details below.

What is the difference between the FAFSA and the MHEC One App (formerly MSFAA)?

Students are eligible to complete the FAFSA if they are a:

- U.S. Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder
- [Click here to see FAFSA Basic Eligibility Requirements](#)

Students are eligible to complete the undocumented student section of the MHEC One App if you are:

- Undocumented
 - [Undocumented Students and Financial Aid](#) - More Information

- Your parent/legal guardian filed a Maryland income tax return each year, for 3 consecutive years (2021, 2022, 2023)
- Meet the non-resident exemption as described under [§15–106.8. of the MD Education Article](#)
- [More Information and Frequently Asked Questions](#)

FAFSA (Federal Student Aid) & MDCAPS (Aid from the State of Maryland)

- Note that many scholarships require a completed FAFSA for consideration, including many grants and aid programs from the state of Maryland. As a result, we recommend that all eligible students complete and submit the FAFSA, regardless of family income.
- Students may also forfeit the ability to appeal for any additional financial aid from schools by not completing the FAFSA.
 - [Basic Eligibility Criteria](#)
- Each student and contributing parent will need to create an [FSA ID](#) to sign the FAFSA.
 - [How to Create an FSA ID \(Video\)](#)
 - [Who is considered a parent on my FAFSA Form?](#) (video)
 - [Who Is a Contributor on the FAFSA Form?](#) (video)
 - If a parent does not have a social security number, they can still create an FSA ID online.
- **Class of 2026** students should fill out the **2026-27 FAFSA** as that will be their first year of attending college. Accidentally filling out the wrong year's FAFSA could lead to issues or delays in receiving financial aid!
 - Go to studentaid.gov to access the FAFSA form.
 - [What is the FAFSA® form and why should I fill it out?](#) (video)
 - [How To Fill Out the FAFSA® Form](#) (video)
 - [What Happens After Submitting Your FAFSA?](#) (video)
 - [What Happens After Your FAFSA Form Is Processed?](#) (video)
 - **Resources**
 - [Getting Started with a StudentAid.gov Account](#) (video)
 - [Ways to Pay for College and Career School](#) (video)
 - [FAFSA® Resources and How to Avoid Financial Aid Scams](#) (video)
- Planning to attend a college or university in the state of Maryland? Students should also sign up for an account on **MDCAPS** (Maryland College Aid Processing System).
 - Depending on your FAFSA information, you may also qualify for aid from the state of Maryland.
 - You must create this account and follow any communicated steps to receive state aid. Go to this link to create an account: [MDCAPS login page](#). The state of Maryland strongly encourages students to complete the FAFSA by **March 1** to be considered for Maryland State aid.
 - Although students who are eligible to complete the FAFSA may not be required to complete the MHEC One-App to be considered for the Guaranteed Access (GA) and Maryland Community College Promise scholarship, applicants may complete the One-App to apply for any of the numerous other grants, scholarships, and loan assistance repayment programs offered through MHEC. [Click here to see a list of other programs](#)

- Once you create an account on MDCAPS, monitor your account for any potential awards. If awarded, students have a limited amount of time to accept a scholarship award from MDCAPS once it has been offered. Students accept offered awards within their MDCAPS account.
 - If you qualify for aid, there may come a point in the verification process for MDCAPS when you may need to submit additional forms and/or documentation. This may include sending a transcript information to verify your GPA. Reach out to Mr. Nalda for a copy of your transcript.
 - Once you have received it from Mr. Nalda, you should be able to upload your transcript directly into your account (if required).

MHEC One App

- Not eligible to complete the FAFSA? You may be eligible to complete the **MHEC One App** for Undocumented Students (formerly called MSFAA) if you plan to attend a college or university in the state of Maryland. The MHEC One App allows qualified children of undocumented immigrants, who qualify for in-state tuition, to apply and be considered for certain types of state need-based financial aid. The application for the MHEC One App can be found on the MDCAPS site: [MDCAPS login page](#).
- Eligibility requirements:
 - Undocumented
 - Your parent/legal guardian filed a Maryland income tax return each year, for 3 consecutive years (2022, 2023, 2024)
 - Meet the non-resident exemption as described under [§15–106.8. of the MD Education Article](#)
 - [More Information and Frequently Asked Questions](#)
- Once you create an account on MDCAPS, monitor your account for any potential awards. If awarded, students have a limited amount of time to accept a scholarship award from MDCAPS once it has been offered. Students accept offered awards within their MDCAPS account.
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CSS Profile

Some schools (mostly private) may also require students to fill out the **CSS Profile** (College Scholarship Service) as part of the application process. The CSS Profile is an online application used by colleges and scholarship programs to award non-federal institutional aid.

- Go to cssprofile.collegeboard.org to learn more.
- Students living in the U.S. may submit CSS Profile for free if:
 - Family adjusted gross income is up to \$100,000
 - The student qualified for an SAT fee waiver
 - The student is an orphan or ward of the court under the age of 24
 - [Click to learn more about fee waivers](#)

- [Institutional Documentation Service \(IDOC\)](#)
 - Not all students will submit documentation for the CSS Profile through IDOC. If you need to submit documents, CollegeBoard will email you and you can log in at that time.
 - Special note that students must submit their CSS Profile before they will be able to login and access IDOC.

Additional resources and information regarding financial aid:

- [SVHS College & Career Center Financial Aid Page](#)
- [Maryland Higher Education Commission State Financial Aid Programs](#)
- [Maryland State Delegate Scholarships](#)
- [SVHS Scholarships Page](#)
- [Making Sense of Your Financial Aid Award Letter: What do the numbers mean?](#)
- [UnderstandingFAFSA.org – Understanding FAFSA & Financial Aid Guide \(available in 10 languages\)](#)
- [Federal Student Aid – How to Correct or Update Your FAFSA Form](#)
- [FAFSA Checklist & Timeline for Students & Families](#)
- [FAFSA Checklist & Timeline for Students & Families – in Spanish/Espanol](#)
- [FAFSA “How To” Videos](#)
- [FAFSA Bootcamp Webinar Recording](#)