

MARYLAND • STATE AID REFERENCE

Maryland State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

Counselors: this sheet covers the Class of 2027, who file **2027-2028** forms during the 2026-2027 school year. Maryland aid runs through two doors. First the application, either the FAFSA or the **MHEC One-App** for residents eligible for in-state tuition but not eligible to file the FAFSA (it replaced the MSFAA, still named on older handouts). Second **MDCAPS**, the portal where awards appear and MHEC requests documents. Filing the FAFSA does not create the MDCAPS account, and awards are lost every year in that gap. Maryland has **no statewide merit scholarship**, so merit money comes from the college, on the college's fall deadline. Verified against MHEC, August 2026.

The Programs at a Glance

Program	What it pays and who qualifies
Guaranteed Access (GA) Grant (need-based, the largest)	Up to 100% of calculated adjusted financial need for the award's first two years, capped at an annual maximum. The 2026-27 maximum was \$18,000 ; 2027-28 is set with the state budget and unannounced. Family income at or below 130% of federal poverty guidelines for the prior-prior tax year, which was \$40,560 for a household of four in 2026-27. Under 26, starting college within six years of high school, full-time at a Maryland institution. No separate application.
Educational Assistance (EA) Grant (need-based)	\$400 to \$3,000 a year (2026-27), set by calculated need. No separate application. Critical: a first-time GA applicant cannot have previously received EA, so accepting EA as a freshman permanently closes the door on the far larger GA Grant.
Senatorial Scholarship (legislative)	\$400 to \$14,086 a year (2026-27). Open to nearly every Maryland resident: seniors, full-time and part-time undergraduates, graduate students, career school enrollees, and undocumented students eligible for in-state tuition. No published income cutoff. Renews up to three years. Students contact their own state senator's office.
Delegate Scholarship (legislative)	\$200 to \$14,086 a year (2026-27), same broad eligibility. Every address has three delegates and a student may hold more than one. It does not renew ; students reapply to each delegate every year.
Community College Promise (last-dollar)	Up to \$5,000 toward tuition and mandatory fees remaining after other aid. Unweighted cumulative 2.3 GPA locked at the end of the first senior semester. AGI under \$100,000 (single-parent) or \$150,000 (two-parent), per MHEC's 2025-26 table. Must attend the community college in their own county or region, 6+ credits.
Campus-Based EA Grant (the late-filer path)	\$400 to \$3,000 (2026-27) for students who filed March 2 or later . Set at 40% of adjusted need at four-year schools, 60% at community colleges, awarded by the college from an MHEC allocation. Cannot be held with GA, EA, or the Part-Time Grant. If a family missed March 1, this is the call, and it goes to the college.
2+2 Transfer Scholarship	Conferred associate degree from a Maryland community college, 2.5 cumulative GPA, full-time transfer to a Maryland four-year. Renews up to three years or six semesters, whichever is longer, with no new application. Amount set annually; directory sites conflict, so confirm with MHEC.
Conroy and Cryor Scholarships	Capped at tuition and mandatory fees, up to \$14,086 for 2026-27, for residents connected to qualifying military or public safety service and families of school employees killed or disabled on duty. Apply through the college. For 2026-27 MHEC moved to fixed institutional allocations and UMD warned awards would drop sharply.
Also worth knowing	Workforce Shortage Grant (child care, human services, teaching, nursing, therapy, social work, public service; service obligation; July 1). Teaching Fellows (Dec 1). Cybersecurity Public Service (July 1). Charles W. Riley for fire, ambulance, rescue (May 1). Veterans of Afghanistan and Iraq Conflicts and Richard W. Collins III (Oct 1). Part-Time Grant (Mar 1). Tuition waivers for foster care and homeless youth , through the college.

Deadlines to Post on Your Wall

Date	What is due	Where it goes
October 1	2027-28 FAFSA expected to open, using the 2025 tax return. Treat as a target until it is live.	studentaid.gov
Nov 1 / Dec 1	The college merit gate. Early Action Nov 1 at UMD College Park, UMBC, and Towson. Dec 1 at Coppin State, Morgan State, and Mount St. Mary's (also Teaching Fellows).	Each college
March 1	FAFSA or One-App for GA, EA, Part-Time, and legislator-referred awards. A Maryland college must be listed on the form by this date. Filed March 2 or later routes to CBEAG through the college.	studentaid.gov or MDCAPS
May 1	Charles W. Riley Firefighter, Ambulance and Rescue Squad Member Scholarship.	MDCAPS
July 15	Conroy and Cryor, and Fallen Transportation Workers. Hard, no late consideration.	College aid office
August 1	All requested documents uploaded. An awarded grant can disappear at this date.	MDCAPS
By each office	Senatorial and Delegate Scholarships. No statewide date and no statewide form.	Senator and delegate offices

The Rules That Trip Families Up

- **March 1 is the state's date, not the deadline that decides the bill.** With no statewide merit program, merit comes from the college, awarded off the admission application. Every Maryland college in our database gates automatic merit on a November or December date. By March those decisions are made.
- **A Maryland college must be listed on the FAFSA by March 1.** Seniors still waiting on decisions sometimes list only out-of-state schools, or none. That family filed on time and receives nothing.
- **The GA Grant pays a share of need, not a share of the bill.** It is not full cost of attendance, and MHEC prorates it for students living off campus or with a parent.
- **Nobody contacts families about the legislative scholarships.** One senator and three delegates run four separate processes on four separate deadlines. Students have to go and ask.

The Rawlings Grants: Check These Things Early

The Rawlings Educational Excellence Awards are Maryland's largest need-based program and carry **no separate application**: file the FAFSA or One-App by March 1 with a Maryland school listed and MDCAPS considers the student automatically. The two grants inside it are alternatives, not a ladder, and both are full-time only.

- **Which grant is the student aiming at?** GA reaches up to 100% of adjusted need for two years, capped at the annual maximum; EA runs \$400 to \$3,000. Taking EA first ends GA eligibility permanently, even if income later drops.
- **Does the income figure clear the line?** GA reads 130% of federal poverty guidelines, prior-prior tax year; renewal loosens to 150% or Pell eligibility. Middle-income families will not clear it and should be pointed at the legislative scholarships and Promise instead.
- **Is anything owed by August 1?** MHEC requests tax transcripts, verification and family-size forms, and proof of independent status through MDCAPS. Awarding starts before that deadline, so an April offer is not a finished award.

The 30-credit rule. Full-time keeps a student enrolled; it does not keep the grant whole. From the third year of any Rawlings award, MHEC reads completed credits from the prior year:

Credits completed	Effect on the following year's award
30 or more	Full eligible amount.
24 to 29	Reduced by straight ratio. MHEC's own example (Credit Completion Requirements, updated October 2025): a \$12,500 GA with 25 credits completed becomes $(25 / 30) \times \$12,500$, or \$10,416.
Fewer than 24	Not eligible to renew any Rawlings award, and MHEC states that eligibility cannot be regained in a later year. Two full-time semesters is 24 credits, which sits on this line.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Pull the unweighted cumulative GPA, not the weighted one. Maryland's Promise Scholarship and most college merit grids read unweighted, and the Promise GPA locks at the end of the first senior semester. Create the MDCAPS account now: personal email rather than the district address, name exactly as on the Social Security card, login written where a parent can find it.
Senior fall, August to October 1	Student and parent FSA IDs created at studentaid.gov; both take up to three days to verify. Look up the student's state senator and three delegates at mgaleg.maryland.gov and email all four for the application and deadline. File the FAFSA the week it opens, because Maryland awards until funds run out.
November 1 and December 1	The college merit gate, and the largest single lever in the senior fall. Early Action Nov 1 at UMD College Park, UMBC, and Towson; Dec 1 at Coppin State, Morgan State, and Mount St. Mary's. The application the student already has to submit is the scholarship application.
March 1	FAFSA or One-App filed with a Maryland college listed on it. Confirm the student actually listed one. Filed later routes to CBEAG through the college.
April to August 1	MHEC awarding begins and continues until funds run out. Students accept in MDCAPS, often on a short window after the notification email, and confirm housing status. July 15 is the hard Conroy and Cryor date. August 1 is every requested document, which is where awarded grants quietly disappear over the summer.
Once enrolled	Refile the FAFSA by March 1 every year and reapply to all three delegates every year. Count completed credits every December against 30, and update housing status in MDCAPS the week it changes.

Three Mistakes That Cost Maryland Students Money

- **Reading "need-based" and stopping.** Maryland has one of the highest median household incomes in the country, so many families assume state aid is not for them. The GA Grant will not reach them, but the legislative scholarships have no published income cutoff and the Promise lines of \$100,000 and \$150,000 reach well into the middle class.
- **Waiting for the state to make contact.** The Rawlings grants are automatic; nothing else is. Legislative scholarships, Conroy and Cryor, Promise, and 2+2 all require the family to ask, and most are handled by the college or a legislator's office rather than by MHEC.
- **Treating the flagship as the default.** The state award is roughly flat across institutions, so the college's own money decides the bill. Coppin State and Morgan State pay automatic merit at entry points well below the flagship's. Send families to each college's scholarship page before the November deadline, not after.

The March 1 mirage

March 1 is printed on every Maryland handout, so families pace themselves to it. It is a real deadline and missing it is expensive. It is also four months after the deadline that decided most of the money, because the merit line in an award letter comes from the college and the colleges close on November 1 or December 1. Meeting the state deadline and being funded are two different things. Have every senior write each college's Early Action date next to March 1 before October.

Free Resources: No Account, No Cost, No Data Collection

All Maryland programs, deadlines, and official rules	mhec.maryland.gov/preparing
The state portal where awards and documents live	mdcaps.mhec.state.md.us
Find your state senator and three delegates	mgaleg.maryland.gov > Members > District
Our Maryland guide, and scholarships at 400+ colleges	collegereadyparent.org/maryland

Produced by CollegeReadyParent.org, an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org. Verified against the MHEC Office of Student Financial Assistance in August 2026; reach OSFA at 410-767-3300 or 800-974-0203. Maryland maximums are set annually with the state budget, so 2027-28 figures were unpublished when this sheet was built, and two items conflict in MHEC's own material: the Promise deadline (April 1 on the program page, April 15 on the deadlines table) and the ceiling on combined state awards. Confirm both with MHEC before applying. College figures come from the CRP scholarship database.