



Martin O'Malley
Governor

Anthony G. Brown
Lt. Governor

Anwer Hasan
Chairperson

Danette G. Howard
Secretary

The Maryland Higher Education Commission is pleased to offer you a financial aid award for the 2013-2014 academic year.

Who we are

The Maryland Higher Education Commission (MHEC) is a state agency that provides a variety of financial aid to Maryland residents attending Maryland colleges and universities.

Why we are contacting you

You may recall that you had been deemed eligible for select state-funded financial aid but that limited funds prevented us from providing you with an award at that time. We are pleased to inform you that we now have the funds necessary to provide you with an award.

What you must do now

- Review the award amount(s) listed at the bottom of this letter.
- Visit <https://mdcaps.mhec.state.md.us> and create an on-line account in MDCAPS. As part of this process, you will be required to 'activate' your on-line account.
- After you have activated your account, using the e-mail that will be sent to you, log into MDCAPS and review the list of awards and schools for each term.
- If they are correct, and you wish to accept the award, you must first review the Conditions of Award for the program listed. Then, simply Accept or Decline the awards for the academic year.

Please note: If you do not accept your award by *December 20, 2013*, your award will be cancelled.

Final determination on your eligibility for financial aid is dependent upon certification of eligibility by your school and is based on the availability of funds.

Congratulations on your award(s). If you have any questions, you may contact us at 1-800-974-0203 or 410-767-3300. Our hours of operation are Monday through Friday, 8:30 a.m. to 4:30 p.m.

Sincerely,

Office of Student Financial Assistance

Frequently Asked Questions

Q. Is this financial aid offer legitimate?

A. Yes, the Maryland Higher Education Commission is the state of Maryland's higher education coordinating board responsible for administering state financial aid programs. Funding for such financial aid programs comes from appropriations made available by the Maryland General Assembly.

Q. I do not remember applying for financial aid through MHEC.

A. You may not have completed a separate application for financial aid through the state of Maryland. Information you provided on your FAFSA was used to determine your eligibility for some state aid.

Q. What should I do if the information listed in this letter or in my MDCAPS account, such as my school or address, is wrong?

A. You may update items such as your school and your address and telephone number through MDCAPS.

Q. When will I receive these funds?

A. Schools are notified of your award near the beginning of the term. The school must certify that you are eligible to receive these funds. Once the school has certified your eligibility, we will send the funds directly to them on your behalf.

Q. Do I have to repay these funds?

A. In most cases, you will not need to repay any of these funds. However, there are some scholarship awards administered by MHEC that do require a recipient to fulfill a service obligation. If a recipient fails to fulfill the service obligation, then in many cases funds must be repaid. Always review the Conditions of Award for any award to determine if it must be paid back. Conditions of Award for each program may be found at <http://www.mhec.state.md.us/financialAid/descriptions.asp>

For additional Frequently Asked Questions and Answers, including assistance with your on-line MDCAPS account, please visit <http://www.mhec.state.md.us/financialAid/OSFAMDcapslive.asp>