

Before the Senate Education, Energy, and Environment Committee
SB0522: Education - High School Graduation Requirements - Financial Aid Application
SUPPORT

With over twenty years of experience working in Maryland public high schools and over ten years of experience assisting students with applying to colleges, universities, and trades programs, I believe completion of financial aid applications as a graduation requirement would only be a benefit to high school students in the state of Maryland. I have seen first-hand the impact of financial aid, and lack thereof, on a student's ability to seek and pursue post secondary education. This bill – requiring each public high school student to submit a financial aid form as a requirement for graduation – would have a positive impact on countless students across the state.

Applying for financial aid can create a wealth of opportunity for students. An opportunity to educate and inform students about what options they may have available to help with costs of post-secondary education. An opportunity for students who may not have otherwise attended college or trade school due to cost. An opportunity to earn a college degree, professional license, or certification. An opportunity for the Maryland Higher Education Commission (MHEC) to further collaborate with high schools and colleges to raise awareness and ensure all Maryland students interested in furthering their education are exposed to financial aid programs they provide. An opportunity for MHEC, high schools, and postsecondary institutions to collaborate in financial aid events such as FAFSA (Free Application for Federal Student) completion nights and information sessions. These are already things that are happening in Montgomery County, so the implementation may not be as difficult as one would think.

As the College/Career Information Coordinator at Seneca Valley High School in Germantown, Maryland, part of my work is assisting students with applying to college and for financial aid. Last year, I collaborated with the English department to lead a series of information sessions for seniors. We chose the English department as all seniors need to take a senior English course as a graduation requirement. One of these information sessions focused on the FAFSA & Financial Aid. During this session, I explained what the FAFSA is and why it is important to complete. I also have all eligible seniors create a Federal Student Aid or FSA ID and a Maryland College

Aid Processing System or MDCAPS account. With the FAFSA being easier than ever to complete, assisting students with creating these accounts made a tremendous impact. As a result of these efforts, Seneca Valley High School's Class of 2024 had the largest increase in number of students who completed the FAFSA in all of Montgomery County Public Schools. While most high schools declined in terms of completion numbers last year, Seneca Valley went from 222 submitted FAFSAs from the Class of 2023 to 267 in the Class of 2024. This result was significant, considering the delays and technical issues with last year's online form.

The Free Application for Federal Student Aid, or FAFSA, is the first step for students seeking financial aid to assist with paying for college or trade school. The FAFSA provides aid from the federal government in the form of Pell Grants and Federal Work Study options for those who qualify, and loans for all. At the state level, it is the gateway to many of Maryland's state financial aid awards and grants, including the Guaranteed Access Grant which provides over \$20,000 in assistance to eligible students attending a college, university, or trade school in the state. Students who may not qualify for aid in the form of a federal Pell Grant based on income, may still qualify for Maryland's Community College Promise scholarship, workforce shortage grants, and many of your Delegate and Senatorial Scholarships. The FAFSA also provides an opportunity for students to appeal for more financial aid directly from colleges and universities. At most schools, if you have not submitted a FAFSA, they will not even consider this appeal for more financial assistance.

While some may argue against this bill due to the workload that already exists for school counselors, this responsibility should not fall solely on counselors. It should be a collaborative effort. As a College/Career Information Coordinator, I work as part of a counseling department at a school where roughly half of its students qualify for free and reduced meals. You need buy-in from various stakeholders including counselors, teachers, administration and the community. This is an outstanding opportunity for MHEC to lead these efforts and share completion data with high schools so we can follow-up with students to assist them with completion of state financial aid forms.

Every year, I see how financial aid impacts a student's future. I can tell multiple stories of students who had no plans for attending college due to cost, and enrolled at Montgomery College with assistance from the Community College Promise Scholarship. I have students who enter their senior year with only community college on their radar, fill out the FAFSA, and end up at four-year colleges and universities across our great state of Maryland. While it may seem like a large undertaking to make financial aid a graduation requirement, I challenge everyone to shift their thinking. Instead of asking why would we, the better question is why wouldn't we? It is worth the effort for our students. They are the future of Maryland.

Thank you for your time and consideration,

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