

SB552_USM_FAV.pdf

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Position: FAV



UNIVERSITY SYSTEM *of* MARYLAND

Education, Energy, and the Environment Committee

Senate Bill 552

Education – High School Graduation Requirements – Financial Aid Application

February 21, 2025

Favorable

Chair Feldman, Vice Chair Kagan, and members of the committee, thank you for the opportunity to offer testimony on Senate Bill 552, which calls for Maryland high school students to complete a FAFSA or the State's application for financial assistance, or receive a waiver, to graduate.

The University System of Maryland (USM) is composed of twelve distinguished institutions and three regional centers. We award eight out of every ten bachelor's degrees in the state. Each of USM's 12 institutions has a distinct and unique approach to the mission of educating students and promoting the economic, intellectual, and cultural growth of its surrounding community. These institutions are located throughout the state, from Western Maryland to the Eastern Shore, with the flagship campus in the Washington suburbs. The USM includes three Historically Black Institutions, comprehensive institutions and research universities, and the country's largest public online institution.

The USM, like our legislators, believe college affordability is critically important. In FY 2024, 80% of USM students were Maryland residents, and the USM awarded over \$100 million in need-based institutional aid to these students. This aid was in addition to State need-based aid students may have received. Students may also have received merit aid that includes a preference for student financial need. The key to identifying who is eligible for need-based aid is a student's FAFSA or, for those who cannot complete a FAFSA, the MHEC OneApp, which now has the State financial aid application. Every year, USM institutions conduct extensive outreach to ensure the applicants complete one of these two applications, and over the past year, those efforts were dramatically ramped up to offset FAFSA problems. Lessons learned will continue to be applied to maximize the number of applicants. But high schools provide a powerful site for helping students understand the role of these applications and how to access them.

Requiring students to apply for financial assistance can expedite and potentially facilitate families' financial planning for postsecondary education, especially for those who may not have otherwise had exposure to the application. With knowledge of aid that may be available, it is possible that more students would become interested in education after high school. In school environments that feel safe to students, students may also speak with counselors or other trusted adults about their fears of completing such an application, which can help them make an informed decision. The current environment for families who have members lacking a Social Security Number means that there are students who will not want to share personal data. Details of the waiver process will have to be carefully discussed to ensure there is not undue difficulty for families.

Thank you for accepting the USM remarks on this bill.



SB552 Letter of Support Final.pdf

Uploaded by: Brianna Callahan

Position: FAV

KIPP Forward

February 18, 2025

To members of the Maryland Senate:

I am writing today to advocate for and support SB 552 introducing FAFSA completion as a requirement for high school graduation. For more than 15 years, the KIPP Forward program has worked closely with KIPP students, alumni, families, and school counselors across and beyond the state of Maryland to support FAFSA completion; we believe requiring it as a high school graduation requirement would support student matriculation and enrollment greatly.

I have worked in Maryland with college-enrolled students for ten years. In that time, our organization has supported hundreds of students who receive funding from the federal and state government, both requiring a completed FAFSA. Federal student aid supports students enrolling in college programs as well as career training programs; more completed FAFSAs allow for more options for students upon graduation. As a KIPP school, we collaborate with KIPP alumni-supporting teams in other states, and we know that the regions that require FAFSA submission for graduation consistently achieve the highest percentage of FAFSA completion.

We believe that altering the graduation requirements to include FAFSA submission will increase FAFSA completion; ultimately positioning students more options. We are grateful to Maryland legislators for their work and support of student futures.

Thank you for your time and consideration.

Brianna Callahan, MSW

A handwritten signature in black ink, appearing to read 'Brianna Callahan', with a stylized, cursive script.

Lead Manager of Alumni Persistence
KIPP Baltimore

SB0552_Nalda_FAV.pdf

Uploaded by: Carlos Nalda

Position: FAV

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,

Carlos Nalda
College/Career Information Coordinator, Seneca Valley High School
Montgomery County Public Schools
Germantown, Maryland

SB 552_DejaCobbs_FAV.docx.pdf

Uploaded by: Deja Cobbs

Position: FAV

TESTIMONY TO THE SENATE EDUCATION, ENERGY, AND THE
ENVIRONMENT COMMITTEE
in SUPPORT TO

SB 552 EDUCATION – HIGH SCHOOL GRADUATION
REQUIREMENTS – FINANCIAL AID APPLICATION
FEBRUARY 21, 2025

I am Deja Cobbs, the Director of Programs at First Generation College Bound (FGCB) and I am here in support of SB 552. FGCB is a non-profit organization located in Prince George's County. FGCB's mission is to inspire low-income and first-generation youth to achieve social and economic success by providing advice, encouragement, and support to obtain a college degree. Since 1990 FGCB has had a partnership with Prince George's County Public Schools assisting low income and first-generation high school students with completing the Free Application for Federal Student Aid (FAFSA) and the new Maryland State Financial Aid Application (MSFAA). In 2024, our College Access Program served 250 seniors. This class will receive \$14 million in financial aid over the next 4 years to graduate college with little to no debt. This is due to the students completing the FAFSA to be eligible for Maryland Higher Education Commission (MHEC) Scholarships, Pell Grants, your legislative scholarships and more. However, to receive this funding we had to work closely with our students, parents, the MHEC's Office of Student Financial Assistance and the Office of Federal Student Aid to complete the financial aid process.

As we support SB 552, our concern is the required regulations for FAFSA completion. Will there be an opportunity to provide FAFSA regulation input? This request is due to FGCB and other nonprofits years of experience supporting FAFSA completion at our schools. We know how overwhelmed our school counselors are and the challenges students and parents face completing the FAFSA.

In closing, FGCB supports SB 552 for FAFSA/MSFAA completion as it has contributed greatly to our students attending an affordable college and graduating. We know with the right regulations, FAFSA/MSSFA completion will increase the number of students in Maryland attending college and allow them to do so more affordably.

Thank you for this opportunity to testify as FGCB continues to provide FAFSA/MSFAA completion support at our schools, which has been our mission for 35 years.

Education - High School Graduation Requirements -

Uploaded by: Derrick Coley

Position: FAV



Maryland Higher Education Commission

Education, Energy, and the Environment Committee

Senate Bill 552

Education - High School Graduation Requirements - Financial Aid Application

February 21, 2025

1:00 PM

Favorable

Good afternoon Chair Feldman, Vice Chair Kagan and committee members. Thank you for the opportunity to speak in support of Senate Bill 552. I am Elena Quiroz-Livanis, Deputy Secretary for the Maryland Higher Education Commission (MHEC). Senator Malcolm Augustine, thank you for sponsoring this important piece of legislation increasing higher education access.

Each year, a significant amount of federal financial aid goes unclaimed due to students not completing the Free Application for Federal Student Aid (FAFSA). Nationally, the high school class of 2023 left over \$4 billion in Pell Grants unclaimed by not completing the FAFSA. Similarly, the class of 2022 missed out on approximately \$3.6 billion in Pell Grants for the same reason.

These unclaimed funds represent substantial missed opportunities for students to receive financial support for their education. Completing the FAFSA is a crucial step in accessing available financial aid and ensuring that eligible students do not leave money on the table.

FAFSA (Free Application for Federal Student Aid) completion is critically important in Maryland for several reasons, particularly in ensuring access to financial aid for students pursuing higher education. It is the first step for Maryland students to qualify for federal grants (like the Pell Grant), state scholarships, and institutional aid. Maryland offers several need-based and merit-based financial aid programs that require FAFSA completion, including:

- Guaranteed Access (GA) Grant – Provides up to full tuition and fees for low-income students
- Educational Assistance (EA) Grant – Need-based funding for Maryland students.
- Delegate and Senatorial Scholarships – State legislative scholarships that often require FAFSA completion to name a few.

MHEC supports this legislation because FAFSA completion increases college enrollment and success. Studies show that students who complete the FAFSA are more likely to continue on their educational journey with submitting an admission application and enrollment.

Currently, Maryland's FAFSA Completion Rate is 37.24% as of February 7th with 25,903 applications submitted. There are approximately 69,549 - 12th graders enrolled for 2024-2025. Also Maryland is ranked 13th nationally, however the other states have not fully implemented their FAFSA Completion graduation strategy.

In closing, I fully support Senate Bill 552 and ask the Committee for a favorable report. Maryland remains a national leader in higher education, completing the FAFSA and lowering barriers to educational access is critical to maintaining the state's standing. FAFSA completion is a financial aid tool that can be applied to build confidence and improve education outcomes for Maryland's most vulnerable students.

SB0552_MACC_FAV.pdf

Uploaded by: Drew Jabin

Position: FAV

Senate Education, Energy, and the Environment Committee

February 21, 2025

SB 552 - Education - High School Graduation Requirements - Financial Aid Application

Position: Favorable

The Maryland Association of Community Colleges (MACC), representing Maryland's 16 community colleges, strongly supports **SB 552**, which requires public high school students to complete and submit the Free Application for Federal Student Aid (FAFSA) or the Maryland State Financial Aid Application (MSFAA) as a graduation requirement, with specific opt-out provisions.

Each year, thousands of students in Maryland miss out on financial aid opportunities simply because they do not complete the FAFSA or MSFAA. Many students, particularly those who would benefit most from financial aid, are unaware of their eligibility or assume they will not qualify. By requiring all students to complete the application process, this legislation ensures that financial aid is not an afterthought but an accessible resource for all students.

Furthermore, normalizing the financial aid application process helps remove the stigma surrounding needing assistance for college. Many students hesitate to apply because they fear judgment or are unfamiliar with the process. Making the completion of the FAFSA and MSFAA a standard practice will help foster a culture in which seeking financial support is seen as a routine and responsible step toward higher education.

Community colleges serve as a primary access point for higher education in Maryland, enrolling a significant number of students from diverse economic backgrounds. Ensuring that every eligible student understands and applies for financial aid will help reduce barriers to college enrollment and completion, ultimately benefiting Maryland's workforce and economy. Accordingly, MACC urges the Committee to issue a **FAVORABLE** vote on **SB 552**.

Please contact Brad Phillips (bphillips@mdacc.org) or Drew Jabin (djabin@mdacc.org) with questions.

SB 552

Uploaded by: Joseph Fisher

Position: FAV



February 21, 2025

Good Afternoon, Mr. Chairman and Members of the Education, Energy, and Environment Committee.

My name is Joseph Fisher. I am the Founder and CEO of First Generation College Bound. I also serve as the Chair of the Maryland Alliance for College Affordability and Equity. Maryland Alliance is a coalition of non-profit organizations throughout Maryland that assist students from low-income - first generation and marginalized families pursuing higher education.

I am pleased to testify on behalf of the Maryland Alliance for College Affordability and Equity to support **SB552 High School Graduation Requirements-Financial Aid Application**. Maryland Alliance will support this legislation, due to FAFSA completion being critical to our success. It enables our students to receive the financial aid needed to attend an affordable college to graduate. There is no doubt Maryland FAFSA completion will have a state wide impact as the National College Attainment Network this year stated in their report that the rate for low-income students completing the FAFSA is getting stronger. As a result more students, especially low to moderate income students qualified for Pell Grants for the 2024-2025 school year.

Due to Maryland Alliance supporting FAFSA completion, we have contributed to the Pell Grant increase nationally partnering with our schools and the Maryland Higher Education Commission promoting FAFSA awareness and providing completion support to our students. However, it is important you know while FAFSA completion is important there is a need for the students and the parents to understand the FAFSA Summary Page. Maryland Alliance members provide this required support developing a college affordability strategic plan for our students to attend college and graduate with little to no debt. While a student has hopes and dreams to attend college, especially low income it will be challenging if the

The Maryland Alliance for College Affordability and Equity is a coalition of nonprofit organizations providing student assistance to 85,000 families throughout every county in the state of Maryland.

Advocates for Children and Youth
CASA de Maryland
College Tracks, Inc.
CollegeBound Foundation
Community Youth Advance, Inc.
End Time Harvest Ministries
FAME – Foundation for the Advancement of Music & Education

First Generation College Bound, Inc.
Hillside Family of Agencies
It takes a Village to Help Our Children, Inc.
Joes Movement
KIPP Baltimore
Maryland Business Roundtable for Education, Inc.
MERIT Health Leadership Academy
YMCA of Central Maryland



FAFSA is not completed on time. FAFSA in Maryland for priority scholarships is annually due on March 1st.

In closing, Maryland Alliance supports SB552 for FAFSA/MSFAA completion as it will contribute greatly to more students attending an affordable college and graduating. However, Maryland Alliance is concerned about the required regulations. This is due to our knowledge, and years of experience with FAFSA completion and knowing the challenges of our schools, especially counselors. As a result Maryland Alliance is requesting an opportunity to provide input for regulation input. We know with the right regulations our Maryland Schools will not be too overwhelmed to achieve FAFSA/MSSFA completion success. Honoring this request would be most appreciated as Maryland Alliance supports SB 522 with an opportunity for regulation input.

Thank you. I appreciate the opportunity to testify on the behalf of the Maryland Alliance for College Affordability and Equity.

Joseph Fisher

Chair

Maryland Alliance for College Affordability and Equity.

The Maryland Alliance for College Affordability and Equity is a coalition of nonprofit organizations providing student assistance to 85,000 families throughout every county in the state of Maryland.

Advocates for Children and Youth
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First Generation College Bound, Inc.
Hillside Family of Agencies
It takes a Village to Help Our Children, Inc.
Joes Movement
KIPP Baltimore
Maryland Business Roundtable for Education, Inc.
MERIT Health Leadership Academy
YMCA of Central Maryland

SB552_Joyce Yun_Fav.pdf

Uploaded by: Joyce Yun

Position: FAV

Testimony of Joyce Yun

The Education, Energy, and the Environment Committee

Fav. SB552 | Education - High School Graduation Requirements - Financial Aid Application

Dear Chair Feldman and Members of the Education, Energy, and the Environment Committee,

I am Joyce Yun, a sophomore at Glenelg Country School in Howard County Maryland. I support **SB552**, a bill mandating that every high school student apply for FAFSA or a FAFSA equivalent as a graduation requirement. This bill works to promote and destigmatize FAFSA, helping Maryland graduates thrive in their higher education journey.

FAFSA is an opportunity for thousands of Maryland graduates to attend the college of their choice by decreasing financial constraints in the process of selecting a college. Unfortunately, not nearly enough Maryland graduates know about FAFSA. **SB552** addresses this issue directly, as by implementing a FAFSA application into the graduation requirements, all students in Maryland will have the chance to save thousands of dollars. It is heartbreaking how many students do not know about FAFSA and the opportunities it provides low-income students all across the state.

As a high school student, I have witnessed countless friends torn between paying tens of thousands of dollars for education at an institution they truly connect with or committing to the college that offers them the greatest merit-based scholarship due to their belief that they wouldn't qualify for FAFSA even if they applied. This common mentality leads to thousands of Maryland graduates being unable to attend the college they believe they will excel the greatest in, and millions of unused FAFSA dollars. The implementation of **SB552** in Maryland public schools would directly address this issue by mandating FAFSA applications for all Maryland graduates, leading to greater opportunities for students all across Maryland.

In some Maryland high schools, students may see applying for financial aid as shameful, or they may judge others for applying. Students should not be forced to choose between their social life and their ability to financially support higher education. **SB552** alleviates the social pressure put on students when applying for FAFSA by making it a requirement for everyone.

SB552 supports all Maryland graduates in their journey to higher education by raising awareness, promoting application, and destigmatizing financial aid. I urge the committee to support this bill, thereby supporting thousands of young Marylanders.

Thank you for your legislation and commitment to supporting Maryland citizens in their journey to higher education.

Sincerely,
Joyce Yun

SB552_MSEA_Lamb_FAV.pdf

Uploaded by: Lauren Lamb

Position: FAV

FAVORABLE
Senate Bill 552
Education— High School Graduation Requirements— Financial Aid
Application

Senate Committee on Education, Energy, and the Environment
February 21, 2025

Lauren Lamb
Government Relations

The Maryland State Education Association supports Senate Bill 552, which would require public high school students to complete the Free Application for Federal Student Aid (FAFSA) or the Maryland State Financial Aid Application (MSFAA) as a graduation requirement beginning in the 2026-2027 school year. Included in this legislation is a provision allowing students and their families to opt out of this submission by submitting a form signaling their decision to decline participation.

MSEA represents 75,000 educators and school employees who work in Maryland's public schools, teaching and preparing our 896,837 students for careers and jobs of the future. MSEA also represents 39 local affiliates in every county across the state of Maryland, and our parent affiliate is the 3 million-member National Education Association (NEA).

According to the National College Attainment Network's FAFSA Tracker, FAFSA completion was down 11.6% in 2024 compared to the class of 2023.¹ Importantly, this bill offers the option to complete the MSFAA, which provides information about in-state tuition for undocumented students and families. Students who do not complete these forms may not realize what funding is available to pursue postsecondary education.

The most important jobs Maryland educators have is ensuring that every one of our students receives a world-class education, one that fully prepares them

¹ National College Attainment Network (2024). <https://www.ncan.org/news/685038/Freshman-Enrollment-Down-5-Following-FAFSA-Completion-Declines.htm#:~:text=NCAN's%20FAFSA%20Tracker%2C%20an%20interactive,to%20the%20class%20of%202023.>

for college, career, and life. We do this by identifying the strengths and potential in our students so that we can assist them in fully harnessing and developing those assets in the service of building a brighter future themselves and their communities. If college is their ultimate goal but affording college is an insurmountable challenge, we must do all that we can to assist our students in accessing all of the resources and supports available to them in order to make their goal a reality.

By requiring that every graduating senior complete either the FAFSA or the MSFAA, or actively choose to decline the opportunity to do so, we are enabling more students to gain access to a financial support that could move that which previously may have appeared to be out of reach closer to their grasp.

MSEA has held a longstanding position in opposition of legislatively mandated graduation requirements, believing that the determination of minimum graduation requirements falls within the purview of the Maryland State Board of Education with local boards of education empowered to establish any additional requirements for students within their districts. However, we stand in support of this effort as we believe that the end goal of increasing access and opportunity for an affordable college education is not only a sound policy decision for our state but is one of the most impactful ways in which educators can do our part to provide opportunity and access to college for all of our students regardless of their family's economic circumstances or their ability to afford higher education.

We urge the committee to issue a favorable report on Senate Bill 552.

RLH Senate testimony SB552 - FAFSA Bill.pdf

Uploaded by: Lynne Harris

Position: FAV

Before the Senate Energy, Education and the Environment Committee
SB552 – High School Graduation Requirements – Financial Aid Application
SUPPORT

I've spent the last 16 years as an education advocate who has had the great fortune of working alongside hundreds of students, helping them to realize their tremendous power to create change, influence decisions, and use their skills and talents to pursue their passions to make the world a better place. My public education advocacy history is wide and deep – as a parent, local PTA leader, countywide and state PTA leader, high school teacher and Board of Education member.

Anything that helps a student pursue their future goals and ambitions– whatever that student looks like, wherever they come from, whatever their identity, whoever they love, however they arrived here, whatever advantages they have or don't – is a benefit to everyone. The diverse, talented, inclusive, multi-lingual workforce Maryland needs is in our classrooms right now.

The Free Application for Federal Student Aid (FAFSA) and Maryland State Financial Aid Application (MSFA) are tools to help students realize their potential and pursue their talents and goals. Ensuring that every Maryland high school student completes at least one of these as part of their high school journey is a simple, straightforward, commonsense step to help students move into their post-K-12 futures with as many opportunities as possible. It's also smart for the State of Maryland – the more students empowered to efficiently and successfully prepare for their future careers means a sharp, skilled, critical-thinking future workforce.

Having worked inside K-12 education for many years, wearing many different hats – parent, advocate, teacher, policy-maker – I know good ideas aren't always adopted for a variety of reasons. But the vision of SB552 is not only good intention wrapped in common sense, but a strategy to accomplish the goal of having every graduating senior complete either the FAFSA or MSFA has already been developed and successfully implemented by Carlos Nalda, the college and career advisor at Seneca Valley High School in Montgomery County. Last year, in the midst of all of the delay, confusion and frustration surrounding the new FAFSA system rollout, Mr. Nalda worked with Seneca Valley's English department to set up a series of visits to senior

English classes, sharing information about FAFSA and MSFA and helping students begin and complete the online enrollment process in real time.

Even with all of the glitches experienced by students in the FAFSA enrollment process, Seneca Valley's FAFSA completion rate went up --- way up --- by far the highest completion rate in Montgomery County. Mr. Nalda's simple approach was shared as a best practice throughout MCPS, other high schools adopted his strategy and-- even as the enrollment deadline neared -- those schools were able to dramatically increase their FAFSA completion rates.

Adopting SB552, with the proven example of how to implement it effectively and efficiently, is a win-win -- for students, families, counties and the state. I urge you send this Bill to the full Senate. Thank you for your consideration,

Lynne Harris
Former at-large member of the Montgomery County Board of Education
Silver Spring, Md

SB552_CollegeTracks_fav.pdf

Uploaded by: Rachel Lostumbo

Position: FAV

Mecha Inman, CEO
CollegeTracks
minman@collegetracksusa.org; (202) 964-0329

SB 552 – FAVORABLE
“Education- High School Graduation Requirements- Financial Aid Application”

Senate Education, Energy and the Environment Committee
February 21, 2025

CollegeTracks submits this written testimony in support of SB 552.

CollegeTracks is a non-profit organization in Montgomery County that works in partnership with Montgomery County Public Schools (MCPS). Our mission is to empower first-generation-to-college students and students from low-income and immigrant households in Montgomery County, Maryland by helping them bridge systemic opportunity gaps with enough support to get to and through postsecondary education and onto a career pathway.

CollegeTracks is currently working with more than 900 High School students from 4 MCPS High Schools, and over 550 college students, over 90% of whom attend colleges in Maryland. The program begins with our CollegeTracks Access Program, which serves high school students starting in their junior year and focuses on College Admissions and Financial Aid advising. The CollegeTracks Success Program supports these students once they graduate high school, and helps them enroll, persist, and graduate from college, and move on into a meaningful career. 99% of our students are accepted into at least one college or vocational school. Furthermore they enroll, persist, and graduate at rates that match their more affluent peers. In fact over 97% of our scholars persist to a third semester, well over the national average of 74%.

CollegeTracks supports the graduation requirement for all high school seniors to submit, make a good faith effort to submit, or affirmatively opt out of the Free Application for Federal Student Aid (FAFSA) or the Maryland State Financial Aid Application (MSFAA). Without federal and/or state aid almost all of the students we serve at CollegeTracks would have insufficient funds to attend college.

According to the National College Attainment Network in 2024 only 51% of Maryland seniors submitted the FAFSA. This is compared to our FAFSA-eligible seniors, 593 (92%) of whom submitted the FAFSA, and an additional 34 students of whom submitted the MSFAA. And this year our students are completing the FAFSA at a pace far out-reaching that of

Maryland's (CollegeTracks at 54% of eligible seniors compared to Maryland's rate of 31.8% and the National rate of 28.5%).

Why are CollegeTracks seniors completing FAFSA at such a high rate? Because of the education and support they receive in understanding and submitting their financial aid documents. As these numbers show, without support, low-income students are less likely to apply for the aid they need to pursue a post-secondary education.

We know that some parents and students will decide to opt out of submitting an application for financial aid. However, by elevating the visibility of these applications, many students who might otherwise be unaware of the possibility of financial aid will have the opportunity to apply.

The largest impediment to a student completing their postsecondary education is financial pressure. If a student does not submit the FAFSA or the MSFAA they will not receive federal or state aid. We strongly believe that all young people in Maryland deserve the opportunity to pursue higher education, if they choose, and to have access to as much financial aid as they need to do so.

SB 552 takes important steps towards ensuring that those who have the most financial need in Maryland are given the assistance they need to pursue higher education, get on a career pathway, and continue contributing to a thriving state economy.

SB0552 Howard Co BOE Testimony 022125 for EEE - Fi

Uploaded by: Staff Howard County

Position: UNF



**Board of Education
of Howard County**

Jolene Mosley, *Chair*

Linfeng Chen, Ph.D., *Vice Chair*

Andrea Chamblee, Esq.

Jennifer Swickard Mallo

Jacky McCoy

Meg Ricks

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Student Member

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*Superintendent,
Secretary/Treasurer*

**Board of Education of Howard County
Testimony Submitted to the Maryland Senate,
Education, Energy, and the Environment Committee
February 21, 2025**

SB0552: UNFAVORABLE

Education - High School Graduation Requirements - Financial Aid Application

The Board of Education of Howard County (the Board) opposes **Education - High School Graduation Requirements - Financial Aid Application**.

SB0552 initially requires all students to complete and submit either the Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education or the Maryland State Financial Aid Application (MSFAA) to the Maryland Higher Education Commission prior to graduation beginning in the 2026-2027 school year. A student or parent of a minor student would be able to sign a statement indicating they understand the FAFSA or MSFAA but declines to complete and submit. A county board must also waive the requirement if a student completes all other graduation requirements and the student's principal attests that the student has made a good faith effort to complete the FAFSA or MSFAA, or if a parent requests a waiver due to extenuating circumstances.

SB0552 closely mirrors the original introduction of SB664 Education - Student Financial Aid - Outreach Plan and Advisory Committee from 2021. Instead of a requirement to complete the forms, however, those prior bills required students to meet with a counselor to discuss the FAFSA or MSFAA. [SB0664](#) was ultimately amended to strip all of the above provisions before passage and instead focused on systemwide outreach planning regarding the availability of financial aid.

School systems currently report annually to MSDE on FAFSA completion rates, and per SB0664, submit an extensive plan each fall on the planned outreach efforts. Counselors are well aware of the importance of financial aid and spend time encouraging all students to complete the forms to the best of their ability. The Howard County Public School System (HCPSS) also partners with the Maryland Educational Opportunity Center (MEOC) and has an assigned counselor to each high school to support FAFSA completion. Students/families schedule appointments with MEOC to support the completion of the FAFSA and/or the Maryland Higher Education Commission's One App. Additionally, HCPSS has a partnership with College Aid Pro, who offers a free monthly webinar series titled, "Month by Month Guide to Mastering Financial Aid and Scholarships."

While well-intentioned to further the completion of FAFSA or MSFAA, SB0552 has the potential to negatively impact the students who could benefit from the financial aid by creating additional barriers to graduation. Students and families may have a multitude of reasons for not completing the forms, including known ineligibility or students looking to enter the workforce instead of attending college after graduation. Completion of the forms also requires financial paperwork and personal information from students and families. If students and parents are required to show efforts to complete an application through access to a student's account this could result in disclosure of confidential information to the school. The bill's waiver provisions also place undue burden on school systems to either make a judgement on a student's good faith efforts or a family's extenuating circumstances. The passage of SB0664 as amended struck a balance on the issue of financial aid form completion by Maryland's high schoolers.

For these reasons, we urge an UNFAVORABLE report on SB0552 from this Committee.