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of Howard County**

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**Board of Education of Howard County
Testimony Submitted to the Maryland House of Delegates,
Ways and Means Committee
February 25, 2025**

HB0688: 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**.

HB0688 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.

HB0688 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, HB0688 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 HB0688 from this Committee.