



What is a tuition waiver?

If you already receive SSI or SSDI payments through the Social Security Administration, you may be eligible for a tuition waiver at Maryland community colleges. A tuition waiver means that the cost of tuition and mandatory fees are covered.

You must first apply for financial aid at www.fafsa.gov.

If you apply for the tuition waiver and request assistance in completing the FAFSA, the community college is required to help you complete and submit your FAFSA.

FAFSA's can be submitted starting **January 1st** of each year and monies are awarded based on need until the grant funds are exhausted.

Students are encouraged to apply as early as possible.

For more information go to:

[Www.mdtransition.org](http://www.mdtransition.org)

Financial Aid Guide for Students with Disabilities

What does college cost for a student with disabilities?

As one transitions to college, one must understand the total costs required. Tuition, fees and books are initial costs. Other expenses are: transportation, documentation for accommodations, health insurance, personal attendants, one-on-one tutoring, and specialized equipment specific to your disability. Room and board are additional costs. Check out the Education tab at www.disability.gov. All students are encouraged to apply for student financial aid to assist in paying for college costs.

When a student's financial aid package is calculated (based on the student's FAFSA—see sidebar) the student may be expected to make a contribution toward funding his or her education through summer jobs savings, work study programs, etc. Parents are expected to assist the student with costs. A student may also be eligible for grants and low- to no-interest loans. Please visit the U.S. Department of Education for additional information and cost resources at www.studentaid.ed.gov.

When calculating estimated college costs, students should be certain to include all anticipated disability related expenses in addition to tuition, room board, and books.

Is there financial aid for people with disabilities?

There are some scholarships available for individuals with specific disabilities as well as a few for people with disabilities in general. You should also apply for any non-disability related scholarships for which you are eligible. Information on financial aid and scholarships can be found at <http://www.heath.gwu.edu/resources/links/financial-aid-scholarships-and-internships> or <http://www.washington.edu/doit/Brochures/Academics/financial-aid.html>.

Students should also visit the financial aid office at their college and inquire about scholarships.

Because of my disability I can only go part-time. Does this affect my tuition awards?

Yes. Students typically carry a full-time load (at least 12 credits) to receive full financial aid. If the course load is reduced to part-time (fewer than 12 credits), then the financial aid is adjusted accordingly.

Can I use a Plan to Achieve Self-Support (PASS)?

A PASS can help you pay tuition, as well as incidental costs, such as transportation to and from school and the books needed for your classes. Speak with a benefits counselor to develop a PASS that works for you. Information on PASS and where to find a benefits counselor can be found at <http://bit.ly/SJPAjk>.

Resources

- ◆ <http://www.collegeanswer.com>
- ◆ <http://www.dors.state.md.us>
- ◆ <http://www.collegeboard.com>
- ◆ <http://www.ed.gov>
- ◆ <http://www.fafsa.gov>
- ◆ <http://www.finaid.org>
- ◆ <http://www.innow.org>
- ◆ <http://www.heath.gwu.edu>
- ◆ <http://www.ilr.cornell.edu/edi/pass/index.cfm>

Financial Aid and Public Benefits

One of the barriers to education for people with disabilities is the cost. Additionally, there is a fear that financial aid will affect any benefits received. In fact, educational assistance does not usually affect public cash and medical benefits. Below are the few examples of when financial aid can affect your benefits.

SSI (Supplemental Security Income)

- ◆ SSI does not count financial aid (grants, scholarships, loans, work study programs, and other aid) as income if it is used for tuition, books, fees, etc. Aid that can be used to pay for food and shelter, however, does count as income, and may reduce SSI nearly dollar for dollar.
- ◆ Any unspent financial aid amounts are not counted as resources (assets) for nine months. This means you have up to nine months to spend financial aid on education costs before it will count against the \$2,000 SSI resource limit (\$3,000 for married couples).
- ◆ Qualified tuition programs (also known as 529 plans) count as resources to the owner (this is usually a parent and does not count against the student who receives SSI).
- ◆ Distributions (withdrawals) from a 529 plan do not count as income to the student as long as they are spent on eligible education costs, and don't count as resources if they are spent on educational expenses within nine months of the withdrawal.

HUD (U. S. Department of Housing and Urban Development) Programs

- ◆ Educational financial aid does not count as income for HUD programs and does not affect rent EXCEPT for some students who receive Section 8 assistance.
- ◆ Financial aid does NOT count as income for students who live in Section 8 units who:
 - Are at least 23 years old and live with their dependent children, or
 - Live with their parents who receive Section 8 assistance
- ◆ For other students who live in Section 8, the following types of financial aid count as income and may increase rent:
 - Aid received through the Higher Education Act of 1965
 - Aid received from private sources
 - Aid received from institutions of higher education that exceeds the tuition amount

College Savings Plans of Maryland (529 Plans)

- ◆ The College Savings Plans of Maryland are two qualified tuition programs (also known as 529 plans) that let families save for college costs for their children while enjoying tax advantages. There are two plans:
 - Maryland Pre-Paid College Trust – college savings plan that lets you pay for future college expenses based on today's prices. If you deposit funds to cover anywhere between one semester to five years of college at current prices, the plan will pay for the full college costs for the student once she or he attends college, regardless of how much costs have risen.
 - Maryland College Investment Plan – college savings plan that lets you choose among 14 investment options to increase your deposits.
- ◆ Up to \$2,500/year of contributions to either plan can be deducted from income for Maryland income tax purposes. No federal tax is due on distributions (withdrawals) from either plan unless the withdrawals are greater than the qualified education expenses.
- ◆ For more information, see <http://www.collegesavingsmd.org/> or call 1-888-463-4723.

Below are a few examples of when financial aid can affect your benefits:

- ◆ **Social Security Disability benefits**— Social Security Disability (e.g. SSDI) has no impact on financial aid; nor does financial aid affect disability benefits.
- ◆ **Medicaid**— Medical Assistance (Medicaid) does not count educational financial aid as income or resources; therefore, financial aid does not affect Medicaid.
- ◆ **Medicare**—Educational financial aid has no impact on Medicare eligibility.
- ◆ **Food Stamps**— Food Stamps do not count educational financial aid as income or resources. Financial aid will not affect Food Stamps.