

## Janet L. Hoffman Loan Assistance Repayment Program Frequently Asked Questions

**1. I applied last year. Do I have to provide the supporting documents again this year?**

Yes, we require all new supporting documents with the application. We cannot use documents from a prior year's file.

**2. What is the application deadline date?**

Applications for the 2025-2026 award year will be made available in September 17th, For the 2026-2027 award year applications will open January 15, 2026. The application and all supporting documents must be submitted to the Office of Student Financial Assistance by March 15, 2026, for the 2026-2027 year October 15, 2026 to be considered 'on time'. **Postmarked documents stamped by March 15, 2026 for the 2025-2026 and October 15, 2026 for the 2026-2027 award yearw ill be considered as on- time.** You need to apply through the MHEC One App on the Maryland College Aid Processing System (MDCAPS). After application submission, you will be provided with a task list which will be your checklist for all the documents that you need to submit.

**3. How should I submit the required documents?**

Submit all required documents to MHEC by **SECURE UPLOAD** online through MDCAPS. Once logged into MDCAPS, select "Electronic File Upload" from the homepage and then follow the prompts.

**4. How are awards determined?**

Applications are grouped by employment field and within employment field are grouped by renewal, priority and non-priority. Renewals are awarded first, then priority and then non-priority applicants. For additional information, refer to our website.

**5. What is the award process?**

If you are awarded, you will be notified by email. You may accept or decline the award offer through your account in MDCAPS. After you accept the award the first six months of employment will be verified. Once your employment has been verified, a check will be issued to you for the purpose of payment to your lender.

**Important Note:** If you fail to accept your award and/or provide updated verification of employment for the first six months, your award will be canceled.

**6. Do I need to submit both my federal and state income tax returns?**

No. You are not required to submit both your state and federal tax return, only your Maryland income tax return for the 2024 and for the 2026-2027 award year 2025 tax year. Your Maryland state income tax return must be signed (and by your spouse if applicable). Income tax returns which are filed electronically must be printed out and signed for submission. *State tax returns which are incomplete or not signed will not be accepted.* Please refer to your MDCAPS account Program Tasks list for more information after application submission.

**7. I didn't file a Maryland State tax return last year? What should I provide?**

You should provide a copy of your Federal tax return. If you did not file either Maryland or Federal tax returns last year, you must get a non-tax filing letter from the IRS. This letter states that the IRS has no record of a Federal tax return filing from you. It is a letter that you request from the IRS and must be included with your supporting documents by the March 15, 2026 or the October 15, 2026 deadline.

**8. How will I receive payment of the award?**

Award checks are issued and made payable to the applicant. Once you have received the check from our office, you **must** deposit and make the necessary payment to your lender(s) of the amount received.

Within one-hundred (120) days of receipt of your payment, you **must** submit proof that you made a payment(s) to your lender in the amount received. Acceptable documentation may consist of but is not limited to: *a Detailed Payment History Statement from your loan lender, which can be obtained from your online account.*

**9. Can I fax or email my supporting documents to Maryland Higher Education Commission?** Faxed documents are not acceptable at this time. You must **submit** copies of all required documentation through the Secure Upload process available in your MDCAPS account. Required documentation includes but is not limited to your signed *2024 or 2025 Maryland or federal tax return, lender verification form, address verification documentation, employment verification form and institutional certification form.* You may also provide your college transcript in lieu of a completed institutional certification form.

**10. Do I qualify for the Hoffman program if I do not live or work in Maryland. Do I qualify if I did not graduate from a MD college?**

Applicants must meet all of the eligibility requirements which includes but is not limited to: maintaining eligible employment in Maryland, graduate from a Maryland institution, be employed full-time in the eligible employment field, and have student loans that are not in default. Teachers must have a resident teacher certificate from Maryland State Department of Education.

**11. My student loans are in deferment/grace status. Do they qualify?**

Yes. All student loans are to be included in the lender verification information provided. However, you may not include personal loans that are not considered to be "educational."

**12. I have consolidated my loans. Do they qualify?**

Yes, all higher education student loans that are not in default may qualify.

**13. Is my school a Title 1 school?**

Each year the schools with a Title 1 designation can change. The link to the list of Title 1 schools for the current year is at the bottom the Janet L. Hoffman LARP website.

**14. I am currently fulfilling a State service obligation (e.g.: Hope, Nursing, and Developmental Disabilities Scholarship). Am I eligible to apply?**

No, not at this time. Prior service obligations from other State of Maryland scholarships must be completed before the opening of application you are applying of the year in which you apply.

**15. How is the award paid?**

Recipients will receive their award in one lump sum.

**16. If an applicant uses maternity leave within an application year, are they still eligible for the Janet L Hoffman award?**

Using maternity leave does not automatically deem an applicant ineligible. During the verification of information, the program administrator will research each leave situation thoroughly to determine eligibility.

**17. Does the Nancy Grasmick applicant/recipient obtain a higher award than the Teacher award applicant/recipient?**

No, the award is based on the applicant loan debt.