



MARYLAND LOAN ASSISTANCE REPAYMENT PROGRAM (MLARP) FOR FOSTER CARE RECIPIENTS

Frequently Asked Questions

1. How do I apply for the MLARP Foster Care Program?

Complete the MLARP Foster Care paper application available on the MHEC website and submit all supplemental documentation on the google form application.

2. What is the application deadline date?

Applications are available each year starting January 15th. The application and all supporting documents must be received by our office (not postdated) by October 15th to be considered 'on-time.' Documents must be either uploaded to the application or emailed by October 15, 2026 to careerbased.mhec@maryland.gov.

3. I have filed my application. How do I find out the status?

Please email us at careerbased.mhec@maryland.gov to inquire about your application status.

4. Why do I have to submit a Maryland state income tax return?

Your Maryland state income tax return for the previous year shows that you paid taxes in Maryland. All applicants must submit a signed Maryland income tax return. If you filed this return electronically, please print a copy of the return and sign it before mailing to us. **If you send a Federal tax return (Form 1040), or send a Maryland tax return that has not been signed by you, your application will be considered incomplete, and you will not be considered for an award. Typed signatures will not be accepted.**

5. 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, with notation that you did not file a Maryland tax return. If you did not file either a Maryland or Federal return last year, you must get Letter 1077 from the IRS. Letter 1077 is not a form – it's a letter you request from the IRS, and states that the IRS has no record of returns from you for last year.

6. I am employed part-time by the State, county or municipality government, but I do not work at least 20 hours a week. Can I still be considered for this program?

Unfortunately no. All applicants must be working at least 20 hours/week to be considered for this program.

7. How do I show proof that I was in foster care for at least three years?

Submit a copy of a court order stating that you were committed to the custody of the local department of social services for three years or more. You may obtain this by visiting the local department of social services responsible for providing care/services.

8. I was in foster care more than 10 years ago. Can I still be considered for this program?

Yes, as long as you can show legitimate proof that you were in foster care for at least three (3) years, you can be considered for this program.



MARYLAND LOAN ASSISTANCE REPAYMENT PROGRAM (MLARP) FOR FOSTER CARE RECIPIENTS

- 9. I do not live/work in Maryland. Do I qualify? I did not graduate from a Maryland college. Do I qualify?** Applicants must meet all of the eligibility requirements – including being a Maryland college graduate, having part- time employment (20+ hours/week), and having student loans that are not in default.
- 10. My student loans are in deferment/grace status. Do they qualify?**
Yes.
- 11. I have consolidated my loans. Do they qualify?**
Yes. All student loans that are not in default qualify. With the exception of parent plus loans.
- 12. I am currently fulfilling a State service obligation (ex: Cohen Scholarship, Workforce Shortage, Developmental Disabilities programs). Am I eligible to apply?**
No, not at this time. Prior service obligations from all other State of Maryland scholarships must be completed before another service award can be made. One position cannot fulfill two service obligations simultaneously.