



## 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 are available each year on our web site starting in July. The application and all supporting documents must be submitted to the Office of Student Financial Assistance by September 28 to be considered 'on time'. **Postmarked documents not in office by close of business on September 28 will be considered late.** You need to apply through 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 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.
- 4. What is the award process?**  
If you are awarded, you will be notified by mail in mid- to late-December with an award offer. 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.
- 5. 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. 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.
- 6. 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 Letter 1077 from the IRS. This letter states that the IRS has no record of a Federal tax return filing from you. Letter 1077 is not a form. It is a letter that you request from the IRS. This letter must be included with your supporting documents by the September 29th deadline.
- 7. What is a co-pay check?**  
Award checks are issued with the applicant's name and his/her lender's name on it. Applicants are to endorse the check and forward it on to the lender named on the check. The lender will then credit the student loan account for the amount of the check.

- 8. Can I fax or email my supporting documents to Maryland Higher Education Commission?**  
Yes. MHEC will only accept faxed or scanned copies of the signed 2017 Maryland or federal tax return, lender verification form, employment verification form or institutional certification form. Originals are required if you submit your official transcript in lieu of a completed institutional certification form. Documents may be faxed to 410-332-0250 or scanned and emailed to [osfamail.mhec@maryland.gov](mailto:osfamail.mhec@maryland.gov).
- 9. I do not live/work in Maryland. Do I qualify? I did not graduate from a MD college. Do I qualify?**  
Applicants must meet all of the eligibility requirements—eligible employment in Maryland, graduate from a Maryland institution, be employed full-time in a shortage area, and have student loans that are not in default. Teachers must have a resident teacher certificate from Maryland State Department of Education.
- 10. My student loans are in deferment/grace status. Do they qualify?**  
Yes. All student loans the applicant has are to be included in the lender verifications. Loans that are for coursework unrelated to the employment field are to be included. Loans for course work done at a college other than a Maryland college are to be included. Loans for undergraduate and graduate course work are to be included. However, you may not include personal loans that are not considered to be “educational.”
- 11. I have consolidated my loans. Do they qualify?**  
Yes, all student loans that are not in default qualify for inclusion.
- 12. My address or my lender has changed. What should I do?**  
Send an e-mail with the changes to: [osfamail.mhec@maryland.gov](mailto:osfamail.mhec@maryland.gov) or write to us at Maryland Higher Education Commission, 6 N. Liberty Street, Ground Suite, Baltimore, MD 21201
- 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 of the opening web page for the Janet L. Hoffman LARP program. This list is the official school list we that will use for the current application year.
- 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 July 1<sup>st</sup> of the year in which you apply.
- 15. How is the award paid?**  
Recipients have two options available to them; they can either receive their award in one lump sum or by opting into the monthly payment option if they are currently participating in a federal loan forgiveness program. To receive the award in one lump sum, no further action is needed after submitting the Mid-Year Employment Verification form (available in January). To receive the award as monthly payments, the LARP Monthly Payment form must be completed and submitted by the deadline. The Mid-Year Employment Verification form must also be submitted prior to the monthly payments can begin to be paid. Individuals who opt to participate in the monthly payment option will receive 12 installments March through February. The monthly installment amount will be determined based on the award amount (i.e. Yearly award of \$6,000 equals 12 monthly payments of \$500).