

Maryland Higher Education Commission
Office of Student Financial Assistance
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JANET L. HOFFMAN LOAN ASSISTANCE REPAYMENT PROGRAM

Conditions of Award – ONE YEAR ONLY

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PLEASE READ BEFORE ACCEPTING YOUR AWARD

You are being offered a Janet L. Hoffman Loan Assistance Repayment Program (LARP) award. Please be aware of the following information regarding your LARP award:

Acceptance of LARP Award:

- You must accept your LARP award online using the MD Caps system by the deadline listed in your award notification.
- To accept the LARP award, you must maintain full time employment in an eligible field with the State or local government or a nonprofit organization. If you change your name, address, or employment during the duration of the award (July 2016 – June 2017), you must inform OSFA in writing, and update your MD Caps contact information if necessary.
- If your name has changed, you must provide OFSA with official documentation of your name change. (For instance a marriage certificate) If you have questions regarding official documentation, please call our office. **We cannot process your award payment unless we have this documentation.**

Award Payment:

- LARP funds will be sent to your home address in the form of a dual-payee check made out to both you and the first lender listed in your online LARP application.
- Endorse the award check and forward it to your lender so your account balance may be credited.
- You are responsible for contacting your lender to discuss how the LARP award will affect your payments for this year. It is your responsibility to pay your loans with other lenders.
- It is your responsibility to determine whether this LARP award is considered taxable income for the year that payment is received.
- If you would like to sign up for the monthly payment option, you **must** submit the Monthly Payment form **and** a copy of your *Employment Certification Form* confirmation notification from your lender.
- If you elect to receive your award in monthly installments, you are responsible for endorsing your award check and submitting it to your lender before your due date.

Re-Verification of Employment:

- Please check your MD Caps account after you receive your notification of award. You will need to complete a Mid-Year Employment Verification before receiving your award check. The Mid Year Employment Verification may be found in your MD Caps Account under the “To Do” link or the “Check the Status of My Application” link.
- If you do not submit your Mid-Year Employment Verification within 21 days of receiving your award, **your award will be cancelled.**
- If you change employment during the duration of the award (July 2016 – June 2017), you must submit a new employment verification form.
- If the new employer is ineligible or your new salary exceeds \$60,000, **your award will be cancelled.**
- A final employment verification will also be completed after June 30 to verify that you’ve completed your service obligation.

Reapplying for the Award:

- **This is a one-year only award for 2015-2016.** Recipients that continue to meet the eligibility requirements may reapply as a new applicant for up to three (3) award years.
- Current employment, lender, tax, and institutional documentation may be submitted during the application period as listed on the MHEC website.