Maryland Higher Education Commission
Office of Student Financial Assistance
6 N. Liberty Street, Ground Suite
Baltimore, MD. 21201
(410) 767-3300
osfamail.mhec@maryland.gov
www.mhec.maryland.gov

MARYLAND LOAN ASSISTANCE REPAYMENT PROGRAM (MLARP) FOR FOSTER CARE RECIPIENTS
Frequently Asked Questions (FAQs)

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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.

2. **What is the application deadline date?**
   Applications are available each year starting in November. The application and all supporting documents must be received by our office (not postdated) by January 14, 2019 to be considered 'on-time.'

3. **I have filed my application. How do I find out the status?**
   Please email us at osfamail.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 (From 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.**

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 have part-time employment 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 3 years?**
   Submit a copy of a court order stating that you were committed to the custody of the local department of social services for 3 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.

9. **What is the award process?**
   All applicants with a "Qualified" status will be notified by email as to whether they are offered an award or are placed on a waitlist.

   If you are awarded, you will be notified by regular mail with an award letter. To accept your award, simply sign the award letter and return to our office. At that time, you will also complete a Mid-Year Verification form, which

will also be sent with your award letter. Upon completion of both of those steps, a request for your co-pay award check will be issued. Check processing time may take up to 6 weeks.

10. **What is a co-pay check?**
    Award checks are issued with the recipient's name and his/her lender's name on it. Recipients are to endorse the check and forward it to the lender listed on the check. The lender will credit the student loan account for the amount of the check. **DO NOT ATTEMPT TO CASH THIS CHECK OR DEPOSIT IT INTO YOUR ACCOUNT!**

11. **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.

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

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

    Yes. All student loans that are not in default qualify for inclusion.

14. **My address and/or my lender has changed. What should I do?**

    Please contact us as soon as possible. If your lender information changes do to consolidation or other reasons, send documentation of these changes to us at Maryland Higher Education Commission, Attn: MLARP Foster Care Program, 6 N. Liberty Street, Ground Suite, Baltimore, MD 21201.

    Failure to update this information in a timely manner will delay the processing of your award check.

15. **I am currently fulfilling a State service obligation (ex: Graduate Nurse Faculty, 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.