Maryland Higher Education Commission Office of Student Financial Assistance

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JANET L. HOFFMAN LOAN ASSISTANCE

REPAYMENT PROGRAM

Conditions of Award

**careerbased.mhec@maryland.gov**



**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 MDCAPS system by the deadline listed in your award notification. Failure to do so will forfeit your award and it will be cancelled.
* 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 2024 – June 2025), you must inform OSFA in writing, and update your MDCAPS contact information if necessary.
* If your name or address has changed, you must provide OFSA with official documentation of verifying the change. A driver’s license or marriage certificate may be submitted if your name has changed. If your address has changed, you may submit a copy of your driver’s license, Change of Address Card from the MVA (if applicable) or your residential lease. Name and address change information must be submitted in a timely manner in order for payment to be received. **We cannot process your award payment unless we have this documentation**.

**Award Payment:**

* Award checks are issued and made payable to the recipient and will be sent directly to the home address noted on the online LARP application. Once you have received the check from our office, you must deposit and make the payment to your lender(s) of the award 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.
* 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.
* **Please contact your tax professional to determine whether your Hoffman LARP award is considered taxable income for the year that payment is received.**

**Re-Verification of Employment:**

* Please check your MDCAPS 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 MDCAPS 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, W-9 form, and documentation of your current address within **21** days of receiving your award, **your award will be cancelled.**
* If you change employment during the duration of the award (July 2024 – June 2025), you must submit a new employment verification form.
* If the new employer is ineligible or your new salary exceeds the income requirement of the LARP program, **your award will be cancelled.** Specifically, if single, your annual gross salary cannot exceed $75,000. If married, your annual gross salary cannot exceed $75,000, and your combined salaries cannot exceed $150,000. If employed as a nurse faculty member, your annual gross salary cannot exceed $100,000. If married and employed as a nurse faculty member, your annual gross salary cannot exceed $100,000, and your combined salaries cannot exceed $185,000.
* A final employment verification will also be completed after June 30 to verify that you’ve completed your service obligation. Failure to complete may constitute a default and result in your repayment of your award as stated in Section V of your signed Employment Obligation Agreement.

**Reapplying for the Award:**

* **In regards to one-year only award for 2024-2025.** Recipients that continue to meet the eligibility requirements may reapply as a new applicant for up to three (3) award years.
* 3 Year lock in awards will be renewed ONLY if you are in good standing of your service obligation meaning you have submitted all required documentation from the previous cycle including mid-year employment verification, proof of payment made to lender and end of year employment verification.
* Submission of the required employment verification, lender verification, address verification, and tax documents are required by the posted deadline or the award will not be renewed. Prior to receiving a LARP award, you will be required to provide documentation of your current address (namely address verification) and any legal change made to your name (if applicable). Documentation reflecting your name change (if applicable) that may be provided is limited to: a copy of your driver’s license or marriage certificate. Documentation reflecting your address is limited to: a copy of your driver’s license, change of address card from the MVA (if applicable), or residential lease.