



**Foster Care Recipients may qualify for the Loan Repayment Assistance Program.  
STUDENTS APPLYING FOR THE ETV MUST CREATE A MARYLAND COLLEGE  
AID PROCESSING SYSTEM (MDCAPS) ACCOUNT.**

**WHAT IS MDCAPS?**

<https://mhec.maryland.gov/preparing/Pages/FinancialAid/osfamdcapslive.aspx>

If you are having trouble creating an MDCAPS profile and logging in, please review the instructions here:

<https://mhec.maryland.gov/preparing/Documents/Financial%20Aid/Help%20Creating%20a%20Student%20Login%20for%20MD%20CAPS.pdf>

**Loan Repayment Assistance Program for Foster Care Recipients**

To qualify for the program, a youth must:

- Have been in foster care in any state for 3 or more years
- Have received federal, state, institution-based, or non-profit-based loans to support his or her pursuit of an undergraduate or graduate degree
- Have earned an undergraduate or graduate degree from a public or private higher education institution in Maryland
- Work for a state or local government agency in Maryland for 20 or more hours per week
- Agree to continue to work at the agency for at least 1 year after receiving a loan repayment award

**Coverage**

- Pays out \$5,000 or 10% of the youth's total higher education debt for the year, whichever is less, to assist the youth with repayment of loans
- **Note:** Not all youth eligible for the loan repayment program will receive assistance, which is offered on a first-come, first-serve basis as long as funds are available; however, the Governor must allot at least \$100,000 to the program per year.

### **Application Process**

Maryland state and local government agencies must provide potentially eligible individuals with information about the program, and how to apply.

For more information, contact the Maryland Higher Education Commission (MHEC) at 410-767-3300 or visit the MHEC website at [www.mhec.maryland.gov](http://www.mhec.maryland.gov).