RECIPIENT QUICK START GUIDE JULY 2026-JUNE 2027

This Quick Start Guide summarizes key information about LRAP, but is not a substitute for the *Program Guidelines* on our website https://lrapmn.org/forms. We encourage both new and returning recipients to review this document as some procedures may have changed for returning recipients.

Checklist for new and returning recipients for Q1: July-September 2026

1. After reviewing this *Guide*, submit the *Recipient Acknowledgement Form* at https://www.surveymonkey.com/r/LRAPMNquickstart and the *Public Relations Authorization Release Form* at https://www.surveymonkey.com/r/LRAPMNpublicrelations.

2. Within 10 business days of receiving the *Acknowledgement Form* and the *Release Form*, LRAP will send you *Lending Paperwork* via Adobe Sign.

    a. If your loans are in forbearance or another status where a monthly payment is not required, please still complete the *Acknowledgement Form* and the *Release Form*. However, you will not receive *Lending Paperwork* until you submit documentation showing a change in your loan status to lrapdocs@gmail.com.

    b. If your *Lending Paperwork* has errors, contact lrapdocs@gmail.com right away. Please DO NOT SIGN *Lending Paperwork* with errors.

    a. *Lending Paperwork* submitted after the stated quarterly deadline cannot be processed. You will not receive payment for the current quarter but you may still request funding for the following quarter.

3. Within 10 business days of receiving the *Lending Paperwork*, LRAP will mail you a check for the quarter.

    a. If your loans are in forbearance or another status where a monthly payment is not required, you will not receive a check until you confirm a change in your loan status at lrapdocs@gmail.com.

    b. If you receive a check that is incorrect or your loan status has changed, contact lrapdocs@gmail.com right away. Please DO NOT DEPOSIT a check with errors.

Checklist for each subsequent quarter (Q2: October-December 2026, Q3: January-March 2027, Q4: April-June 2027)

Before the next payment

1. Complete the *Verification Form and Worksheet* at https://lrapmn.org/forms by the quarterly deadline.

Lending documents signed	Award used during	Verification due
July 2026	Q1: July-September 2026	October 31
October 2026	Q2: October-December 2026	January 10*
January 2027	Q3: January-March 2027	April 30
April 2027	Q4: April-June 2027	July 31

*Due to federal income tax law, October-December verification is due January 10.

   a. Documents MUST be submitted by the deadline.

      i. Quarterly Awards are intended to be tax-free and forgivable upon completion of a period of Qualifying Employment AND proof that the loan was used to repay Qualifying Student Loans. If we do not have proof that the conditions have been met, you may have tax liability along with other consequences as stated in the *Lending Paperwork*.

      ii. While Quarterly Awards are intended to be tax-free, recipients remain responsible for determining any tax liability and making all required disclosures to taxing entities.

2. After completing the *Verification Form and Worksheet, submit* the *Quarterly Loan Repayment Request Form* at https://www.surveymonkey.com/r/LRAPMNloanrequest.

3. Within 10 business days of receiving the *Verification Form and Worksheet* AND the *Request Form*, LRAP will send you *Lending Paperwork* via Adobe Sign.

   a. If your *Lending Paperwork* has errors, contact lrapdocs@gmail.com right away. Please DO NOT SIGN *Lending Paperwork* with errors.

   b. *Lending Paperwork* submitted after the stated quarterly deadline cannot be processed. You will not receive payment for the current quarter but you may still request funding for the following quarter.

4. Within 10 business days of receiving the *Lending Paperwork*, LRAP will mail you a check for the quarter.

   a. If you receive a check that is incorrect or your loan status has changed, contact lrapdocs@gmail.com right away. Please DO NOT DEPOSIT a check with errors.

After receiving the check

1. Confirm the check is correct and deposit it promptly.
    a. If you receive a check that is incorrect or your loan status has changed, contact lrapdocs@gmail.com right away. Please DO NOT DEPOSIT a check with errors.
2. Apply the entire award amount to your LRAP qualifying loans.
3. Keep proof showing that the payment was completed, not merely scheduled.

After quarterly payments are completed

1. Follow the quarterly checklist starting with **Before the next payment**.

Report changes within 10 business days

1. Notify lrapdocs@gmail.com within 10 business days of changes in name, address, loan repayment status (including deferment, forbearance, or "paid in full"), marital status, income, or employment status.
2. Notify lrapdocs@gmail.com as soon as possible if a deadline may be missed due to illness, leave, or other extenuating circumstance so we can figure out the best path forward.

To receive assistance the next award year

1. LRAP does not renew automatically. An annual application must be submitted by May 1 to be considered for renewal. We will notify you when the application is available (generally 1 month before the due date).
2. Applicants with a pattern of missing or late paperwork--or who submit a late annual application--may not be renewed.

Questions?

1. Due to changes in my workload, please contact the **Minnesota Department of Commerce Student Loan Advocate** for general student loan questions (comparing federal repayment plans, PSLF requirements, servicer issues, etc.) https://mn.gov/commerce/money/consumer/student-loans
2. Please continue to contact lrapdocs@gmail.com with LRAP-specific questions.

    Thank you,

    Dee