



Harford County NEXT GEN Responders Student Loan Relief Program for Volunteer Fire & EMS Members

Harford County NEXT GEN Responders Student Loan Relief Program was established for Volunteer Fire and EMS Members as a benefit to retain our current County fire and EMS volunteers who have student loan debt and as a tool to recruit new volunteers to public service. The program provides eligible fire and EMS volunteers a contribution for payment towards outstanding student loan debt.

Criteria for Eligibility for the Benefit

Individuals must meet the following criteria to qualify for the contribution payment:

1. The individual must be a volunteer member of a Harford County Volunteer Fire and or Ambulance Company.
2. The individual must be in good standing with their company.
3. The individual must have verifiable student loan incurred by the individual for his or her education.
4. The individual must apply for the program.
5. A few weeks after the application is submitted, the individual will receive an email message from CommonBond to his or her @HCVFA.ORG email address. This email will include a personalized link to register the student loans.
6. The individual must earn 50 LOSAP points for qualifying service activities between October 1 and September 30 in order to receive a loan payment for that qualifying year.

Limits of Benefit

An individual deemed eligible under the program shall be limited to \$5,000 per year with a lifetime maximum of \$20,000.

Verification

An individual receiving a contribution under this program will be required to provide verification that a student loan payment was made in the year in which the contribution was received.

How to Apply for the Benefit

Applications for a student loan contribution may be filed at any time. An application for the contribution may be obtained by contacting the Harford County Department of Emergency Services, 410-588-5736 or by clicking the following link, [Harford County NEXT GEN Responders Student Loan Relief Program](#).