

United States Department of Health and Human Services

Health Resources and Services Administration

Nursing Education Loan Repayment Program



Federal Nursing Education Loan Repayment Program

The United States Department of Health and Human Services Health Resources and Services Administration offers a Nursing Education Loan Repayment Program. However, it excludes nurses who are employed in educational settings. The eligibility requirements are as follows:

You are eligible to apply if you meet all of the following requirements by the next application due date:

- Have received a baccalaureate or associate degree in nursing (or an equivalent degree), a diploma in nursing or a graduate degree in nursing from an accredited school of nursing in a State
- Have outstanding qualifying loans obtained for nursing education leading to a degree or diploma in nursing as specified above
- Have completed the nursing education program for which the loan balance applies
- Are a U.S. citizen, U.S. national or a lawful permanent resident of the U.S.
- Are employed full time (32 hours or more per week) at a critical shortage facility
- Have a current permanent unrestricted license as an RN in the State in which you intends to practice or be authorized to practice in that State pursuant to the Nurse Licensure Compact and
- Have submitted a complete NELRP Application, a signed NELRP Contract, supplemental forms and all required documentation by the NELRP application deadline.

You are not eligible to apply if you:

- Have a judgment lien against your property for a debt owed to the United States. Such individual is precluded from receiving Federal funds (including NELRP funds), until the judgment lien has been paid in full
- Have a service obligation (see Application Guidance > Definition of Terms) that will not be satisfied by the NELRP application deadline
- Have breached an obligation for professional service to a Federal, State, or local government entity
- Are currently in default of a Federal debt (e.g., student loans, delinquent taxes, etc.)
- Work for a nurse staffing agency or travel nurse agency
- Work on an "as needed" basis, this usually includes PRNs, Pool Nurses, or a person who is not scheduled in a full-time capacity by NELRP definition
- Have a temporary or inactive RN license
- Are a licensed practical/vocational nurse
- Are a nursing faculty member employed full-time in an educational institution or
- Are self-employed.

Nurses participating in the program receive 60% of total loan balance in exchange for two years service at a critical shortage facility. Nurses who wish to serve for a third year

may receive an additional 25% loan repayment. However, academic institutions may not be included as a “critical shortage facility,” though extreme faculty shortages in certain areas may be greatly influencing the overall shortage of clinical nurses.