



POLICY AND PROCEDURES MANUAL

I. PROGRAM DESCRIPTION

- I. The purpose of the West Virginia Nursing Scholarship Program is to provide financial aid to students in nursing programs who agree to practice as a nurse in West Virginia or teach in a state nursing program in West Virginia. In exchange for receiving funds, participants agree to work in West Virginia and verify their service with the West Virginia Center for Nursing through the employment verification process. If a participant fails to fulfill the service obligation or fails to verify employment with the West Virginia Center for Nursing, they are required to repay the award plus interest over a fixed period. Current West Virginia Code (§18C-3-4) and legislative rules (Title 133, Series 58) govern the operations of the Nursing Scholarship Program.

II. DEFINITIONS

- I. Anniversary Date – The date in which a recipient begins employment at a qualifying employment site following degree completion. Each recipient’s service obligation will be calculated based on the anniversary date of first employment.
- II. Approved Nursing Program – West Virginia nursing programs that have obtained national nursing accreditation or are approved by either the West Virginia Board of Examiners for Registered Professional Nurses or the West Virginia State Board of Examiners for Licensed Practical Nurses.
- III. Graduate Nursing Programs – Includes both Masters of Sciences in Nursing (MSN) and Doctoral Nursing programs (DNP) that focus on nursing or nursing education. This definition does not include other types of graduate degrees.
- IV. Interest Rate – Interest will be charged at a rate prescribed by the Vice Chancellor for Administration of the West Virginia Higher Education Policy Commission and will begin to accrue at the time at the time the repayment period begins. The interest rate for a recipient is outlined in the promissory note and is only applicable if a recipient does not fulfill the service obligation or fails to verify their employment status.
- V. Licensed Practical Nurse (LPN) – A Licensed Practical Nurse is a person who has graduated from an accredited or approved school of nursing and has become licensed by the West Virginia State Board of Examiners for Licensed Practical Nurses to provide basic nursing care under the supervision of a physician or registered nurse.
- VI. Nursing Midpoint – The point at which a nursing student has completed at least 50 percent of the nursing curriculum to receive a degree in their program of study.
- VII. Promissory Note – The promissory note is the agreement signed between the West Virginia Center for Nursing, West Virginia Higher Education Policy Commission, and the recipient that outlines the requirements of the scholarship.
- VIII. Registered Nurse (RN) – A Registered Nurse is a person who has graduated from an accredited or approved school of nursing and has become licensed by the West Virginia Board of Examiners for Registered Professional Nurses to provide nursing care. This definition includes persons having completed both associate of science in nursing degrees (ASN) and Bachelor of Sciences in nursing degrees (BSN).

- IX. Scholarship Award Cycle – A one-year time frame that includes 3 traditional academic semesters (Fall, Spring, and Summer) starting in September and ending the following year in August. One Scholarship Award Cycle may include up to three separate award disbursements based on when a recipient becomes eligible during the Scholarship Award Cycle. Any award received during the Scholarship Award Cycle requires a recipient to complete one service obligation. Three disbursements (Fall, Spring, and Summer) equals one Scholarship Award Cycle.
- X. The West Virginia Center for Nursing (Center) – The organization charged with jointly administering the West Virginia Nursing Scholarship Programs.
- XI. The West Virginia Higher Education Policy Commission (Commission) – The organization charged with jointly administering the West Virginia Nursing Scholarship Programs.

III. THE APPLICATION PROCESS

- I. The application is available at the West Virginia Center for Nursing website at www.wvcenterfornursing.org and at www.cfwv.com.
- II. All applicants must complete the application by June 1 to be considered for the scholarship.
- III. Applicants are only eligible to apply for one-degree level of the scholarship/loan program (i.e. LPN, RN, master's or doctoral) from one institution per year.
- IV. In the event a recipient transfers educational programs, the recipient may request special permission to transfer eligible funds to a new program. This transfer may only be permitted if the awardee had not been disbursed funds from the initial program and the new program meets all applicable requirements. If permission is granted, the applicant must request a funds transfer in writing to the West Virginia Center for Nursing Administrator using a school transfer request form.
- V. LPN and RN applications will only be reviewed once they have met.

IV. PROGRAM ELIGIBILITY

- I. Applicants must meet the following eligibility requirements prior to receiving an award.
- II. LPN applicants must meet the following eligibility requirements:
 - i. Be enrolled in an approved LPN program in West Virginia.
 - ii. Have met or will meet their nursing midpoint date during the scholarship award cycle.
 - iii. Be in good academic standing with their academic institution.
 - iv. Meet the cumulative (if applicable) and nursing GPA criterion set annually by the Center's Recruitment and Retention Committee.
 - v. Must have 8 weeks of course work remaining after the date the award is granted.
- III. LPN teaching certificate applicants must meet the following eligibility requirements:
 - i. Be accepted into a WV LPN teaching certificate program.
 - ii. Be continuously employed as an LPN educator.
 - iii. Be in good academic standing with their academic institution.
 - iv. Meet the cumulative (if applicable) and nursing GPA criterion set annually by the Center's Recruitment and Retention Committee.
- IV. RN applicants (both ASN and BSN) must meet the following eligibility requirements:
 - i. Be enrolled in an approved RN program in West Virginia.
 - ii. Have meet or will meet their nursing midpoint during the scholarship cycle.
 - iii. Be in good academic standing with their academic institution.
 - iv. Meet the cumulative and nursing GPA criterion set annually by the Center's Recruitment and Retention Committee.

- v. Must complete at least 15 weeks of course work or a semester equivalent based on the nursing program requirements for each semester term. Limited exceptions may be granted on unique nursing program schedules or program requirements.
- V. Graduate nursing applicants must meet the following eligibility requirements:
- i. Be employed as a nursing educator at an approved nursing program in West Virginia.
 - ii. Be accepted into a master's degree in an approved West Virginia nursing program or accepted into an approved West Virginia doctoral nursing or education program at the time of application.
 - iii. Be continuously employed as an educator in an approved West Virginia school of nursing while pursuing their graduate nursing degree.
 - iv. Be in good academic standing with their academic institution.
 - v. Meet the cumulative and nursing GPA criterion set annually by the Center's Recruitment and Retention Committee.
 - vi. Must complete at least 15 weeks of course work or a semester equivalent based on the nursing program requirements for each semester term. Limited exceptions may be granted on unique nursing program schedules or program requirements.

V. THE SELECTION PROCESS

- I. The number and amount of awards will be determined yearly based on the availability of funds in the program in any given scholarship award cycle and may not exceed the amounts authorized in W.Va. Code §18C-3-4. Maximum award amounts per scholarship award cycle are as follows:
 - i. LPN recipients - \$3,000
 - ii. RN recipients - \$7,500
 - iii. Graduate nursing recipients - \$15,000
 - iv. LPN teaching certificate recipients - \$1,000
- II. Priority for scholarships is given to in-state residents.
- III. Applicants who previously received an award are eligible to reapply in subsequent scholarship award cycles.
- IV. All awards are processed without regard to age, gender, race, disability, national origin, sexual orientation, veteran's status, or religion.

VI. NOTIFICATION OF SCHOLARSHIP DECISION

- I. All applicants will be notified of the award decision via email.
- II. Applicants selected for an award will be provided a link to an online promissory note to sign from Heartland ECSI. They have a minimum of 7 days to review and sign the promissory note to accept the award. Applicants who do not sign the promissory note within this time period automatically decline the award.
- III. Applicants who are considered ineligible to receive an award have a minimum of 7 days to notify the Center and supply additional information or documentation in order to have their award decision reconsidered.
- IV. Applicants who decline the award should notify the Center in writing via email as to their desire to decline the award.

VII. PROMISSORY NOTES AND AWARD ACCEPTANCE/DENIAL

- I. All applicants who decide to accept an award are required to sign a promissory note before receiving an award.
- II. Promissory notes are transmitted electronically by ECSI Heartland via email.
- III. Students who do not receive an email from Heartland ECSI with the promissory note should contact the Center to have the promissory note resent within the required 7 day window of signing the note.

VIII. AWARD PAYMENTS

- I. All award payments will be sent directly to the institution indicated and verified on the initial scholarship application. Recipients will need to contact their institution's financial aid department to verify receipt of payments and account balances if not posted in an online account.
- II. Award payments are eligible for tuition costs and mandatory fees as indicated by the recipient's institution. An award for any student may not exceed the full costs of education for program completion as defined by the recipient's institution.
- III. In the event a recipient has a balance less than the award amount, all unused funds will be returned to the West Virginia Center for Nursing.
- IV. Award disbursements for RN and graduate nursing program participants occur three times per scholarship award cycle: Fall, Spring, and Summer. Students who are eligible to receive funds the first semester of the scholarship award cycle (Fall), will automatically receive funds in the subsequent award cycle semesters as long as they applied to receive funds all semesters and have not yet graduated.
- V. Award disbursements for LPN nursing program participants occurs only once throughout the scholarship award cycle after they have met all eligibility requirements and do not always follow a semester schedule.

IX. THE SERVICE OBLIGATION

- I. The promissory note that recipients sign outlines the requirements of the service obligation that follows completion of the nursing program. Each scholarship program has different requirements for participants. The requirements are as follows:
 - i. LPN - Recipients are required to work full-time in West Virginia as an LPN per the terms and conditions of his or her promissory note one year for each scholarship award cycle they received an award. A full-time status will be defined based on the employer's definition of full-time. A recipient may meet the service obligation requirements through more than one form of employment. A recipient may meet the service obligation requirements if the combination of employment is equivalent to a full-time status of 36 hours or more per week. Employment verification forms are required to be submitted to the Center to verify compliance with the service obligation.
 - ii. RN – Recipients are required to work full-time in West Virginia as an RN per the terms and conditions of his or her promissory note two years for each scholarship award cycle they received an award. A full-time status will be defined based on the employer's definition of full-time. A recipient may meet the service obligation requirements through more than one form of employment. A recipient may meet the service obligation requirements if the combination of employment is equivalent to a full-time status of 36 hours or more per week. Employment verification forms are required to be submitted to the Center to verify compliance with the service obligation.
 - iii. Graduate and LPN teaching certificate – Recipients are required to work full-time in West Virginia as nurse educators per the terms and conditions of his or her promissory note for two years for each scholarship award cycle they received an award. A full-time status will be defined based on the employer's definition of full-time. A recipient may meet the service obligation requirements through more than one form of employment, but at least part of the recipient's work must be a nurse educator at an approved nursing program in West Virginia. A recipient may meet the service obligation requirements if the combination of employment is equivalent to a full-time status of 36 hours or more per week. Employment verification forms are required to be submitted to the Center to verify compliance with the service obligation.
- II. Limited exemptions of a documented full-time service obligation not meeting the criteria established above may be granted. In order to receive an exemption, the recipient must provide a written waiver form outlining their employment status. The form will be reviewed by the West Virginia Center for Nursing Administrator and Board

Chair to determine if the recipient is meeting the specific intentions and guidelines of the nursing scholarship program.

- III. **It is the recipient's responsibility to provide employment verification forms to the Center to verify compliance with the service obligation.** An initial employment verification form shall be submitted within 6 months of the recipient's graduation date and after securing employment that meets the service obligation requirements.
- IV. From the initial employment verification form, the Center will establish the anniversary date of the first date of employment. From the anniversary date, the total length of your service obligation will be established.
- V. Each year on a recipient's anniversary date of first employment, they shall submit a new employment verification form until the service obligation is completed and the balance of the scholarship is cancelled in the recipient's ECSI Heartland account. Student's who fail to submit forms in the same month as their anniversary date will receive bills for repayment from ECSI Heartland. If caught early, the Center can pull a recipient out of repayment and continue to defer payments until the service obligation is completed and the award amount is cancelled in the students ECSI Heartland account.
- VI. Recipients who change jobs while fulfilling their obligation must obtain an employment verification form from their former employer showing their end date and a new employment verification form with their new employer showing their start date.
- VII. Recipients who received awards over multiple scholarship award cycles will be required to fulfill each service obligation individually and can not complete them concurrently.
- VIII. Recipients who fail to complete their training programs, fail to reach or practice nursing as required by their signed promissory note, and/or fail to verify their service with the Center are required to repay their scholarship award plus interest.
- IX. Federal law currently prohibits concurrent service of a West Virginia Nursing Scholarship Program obligation with some federal programs' service obligations, such as the Nurse Corps' Scholarship Program or the National Health Service Corps' loan repayment program.

X. DEFERMENTS

- I. In the event of extended leave (i.e. maternity leave, employer approved family medical leave, extended illness), a recipient must complete a deferment request form describing the event and the request to delay or defer the service obligation. The documentation will be reviewed by the West Virginia Center for Nursing Administrator in collaboration with the Senior Director of Financial Aid. A written decision will be made granting or delaying the repayment obligation.
- II. In the event of an employment status change (i.e. change of employers), documentation must be supplied indicating less than a two-week gap of employment. If there is a greater than two-week gap in employment, the recipient's repayment obligation will be extended by the amount of time equivalent to the gap in employment status up to 6 months. If a gap in employment is greater than 6 months, then the recipient may be considered out of compliance with the service obligation and subject to monetary repayment.
- III. In the event a recipient is unable to secure a nursing license or full-time employment within six months of graduation, the recipient may be considered out of compliance with his or her service obligation and subject to monetary repayment. If the recipient wishes to defer repayment beyond the six-month post-graduation period, the recipient must submit written documentation describing the event and the request to delay or defer the service obligation. The documentation will be reviewed by the West Virginia Center for Nursing Administrator in collaboration with the Senior Director of Financial Aid. A written decision will be made granting or delaying the repayment obligation.
- IV. In addition to the reasons listed above for deferment, a deferment may be granted for the following reasons:
 - i. Periods of documented enrollment of at least half-time and attendance as a regular student in a course of study for at least half-time at an accredited institution of higher education.

- ii. During documented active duty service, not in excess of four years, as a member of the armed services of the United States.
- iii. Other conditions and circumstances including documented disability, unemployment, and other economic hardship.
- iv. A written deferment request must be submitted to the West Virginia Center for Nursing for approval. If a deferment request is approved, a student may defer making scheduled installment payments and interest will not accrue during the approved deferment period. In the event of non-compliance with deferment terms, payment in full is due 60 days from the date of non-compliance.

XI. REPAYMENT

- I. If a recipient does not fulfill the service obligation or fails to supply the Center with employment verification that documents completion of the service obligation, they shall be obligated to repay the principal and any interest that accrues on the scholarship award. Interest will accrue from the day on which the recipient falls out of compliance with the service obligation. Limited exceptions for alternative payment plans may be granted for extenuating circumstances on a limited basis.
- II. If a recipient completes his or her training program but fails to begin the service obligation within six months of graduation, interest will accrue from the end of the grace period.
- III. If a recipient fulfills a portion of the service obligation or does not supply additional employment verification forms as outlined within this policies and procedures manual, interest will accrue from the day on which the recipient ceased to fulfill the remainder of the service obligation. The principal balance of the award will be prorated based on the number of days worked while in compliance with the service obligation.
- IV. The repayment period may be extended during period of deferment.
- V. Accounts in default or if a repayment agreement is more than 120 days past due are considered delinquent and may be referred to a collection agency, reported to a credit bureau, or both. Accounts who have been referred to collections less than 90 days may be withdrawn from collections without penalty. For accounts more than 90 days with a collections agency, the award itself may be cancelled if the recipient had fulfilled the service obligation, but the recipient must pay the associated collection fees.
- VI. Failure to comply with the repayment schedule may result in the West Virginia Higher Education Policy Commission and/or the West Virginia Higher Education Policy Commission incurring costs and fees to collect the amount due from the recipient. The recipient agrees to pay all reasonable collection costs, including attorney fees, court costs, and other fees. The recipient further agrees to reimburse the Center/Commission for fees of any collection agency, which may be based on a percentage at a maximum of 33.3% of the debt, and all costs and expenses, including reasonable attorney fees, incurred in such collection efforts.

XII. FORGIVENESS

- I. In the even of a recipient's death or documented permanent and total disability, the unpaid amount of the repayment obligation shall be forgiven.

XIII. APPEALS

- I. An applicant may appeal in writing the denial of an award, service obligation requirements, alternative payment plans, or any other decision within 15 days of receiving notification. The Senior Director of Financial Aid and the Center's Administrator will consult and issue a written decision upholding or reversing the initial decision within fifteen days of receipt of the appeal.
- II. An applicant or institution may further appeal the decision of the Senior Director and Administrator within 15 days of receipt of notification of the decision to the Vice Chancellor for Administration. The Vice Chancellor for Administration may consult with the Board Chair of the West Virginia Center for Nursing and shall issue a written

decision upholding or reversing the Vice Chancellor's decision within 20 days of receipt of the appeal. The decision of the Vice Chancellor for Administration is final.

III. Any appeal made should set forth in detail the grounds for the appeal. The decision rendered at each level shall address in writing each ground raised.