

WEST VIRGINIA  
**Nursing**  
**Scholarship**  
**PROGRAM**

The logo for West Virginia, featuring a stylized 'WV' monogram composed of various colored geometric shapes (triangles and squares) in shades of green, blue, and purple.

2020 SCHOLARSHIP REPORT

GENERATED BY THE WEST VIRGINIA CENTER FOR NURSING

## EXECUTIVE SUMMARY

The West Virginia Center for Nursing Scholarship Program provides scholarships to LPN, RN, LPN Teaching Certificate, and Graduate level nursing students seeking to work and/or teach in West Virginia. It is jointly administered by the West Virginia Center for Nursing and the West Virginia Higher Education Policy Commission. The West Virginia Higher Education Policy Commission helps accomplish the administrative processes associated with the scholarship to be in line with other scholarship programs offered by the state, while the West Virginia Center for Nursing manages the recruitment and awards process, tracking and logging service obligations, and organizes recognition of scholarship recipients.

To better inform decision making with regards to the West Virginia Center for Nursing Scholarship going forward, this report aims to provide information on the application, award, and service obligation process of West Virginia Center for Nursing Scholarships. Additional information on the post service obligation trends of scholarship completers will be provided in late Winter 2021 but **based on current information we know that 87.7% of program completers since 2016 maintain an active WV nursing license.** This demonstrates the efficacy of this program to recruit and retain nurses in West Virginia and help aid the nursing shortage.

## APPLICATION

The West Virginia Center for Nursing accepts applications for its scholarship program from April 15 through June 1 of each year. Applicants who wish to be considered for an award at anytime during the subsequent award year must apply during this time frame. LPN and RN applicants apply with the understanding that they will complete a service obligation working full-time as a licensed nurse in WV following completion of their educational program. Graduate level nurses and LPN teaching certificate applicants apply with the understanding that they will complete a service obligation working as a nursing educator at a West Virginia school of nursing following completion of their educational program.

The scholarship is promoted by both the West Virginia Higher Education Policy Commission and the West Virginia Center for Nursing through various means both virtual and in person. Each year, multiple reminders are sent to school contacts to encourage both existing and prospective students to apply to receive awards for the next academic year. In the most recent cycle, the West Virginia Center for Nursing heavily marketed the scholarship on its Facebook page. Analytics of website traffic show that the promotion on Facebook was one of the highest contributors to getting individuals to seek more information about the scholarship program. Figure 1 below illustrates the number of applications received over the past five application cycles. As illustrated by the figure, the number of applicants has increased significantly since 2016 and the number of applications received in 2020, was the highest number of applications on record.

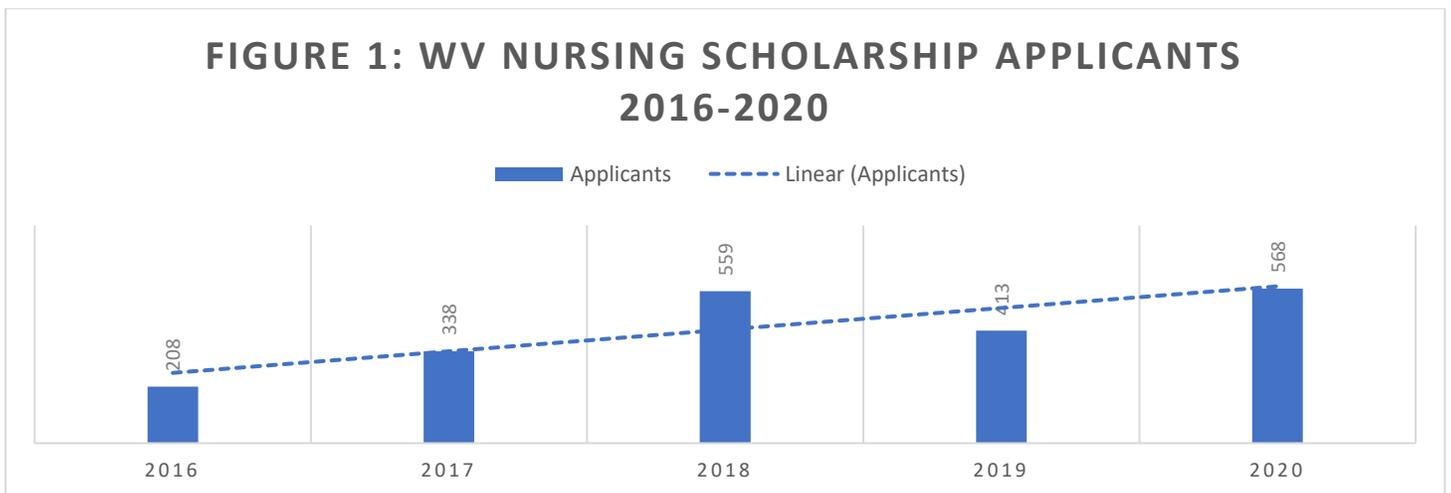


Figure 2 below provides a breakdown of applicants by applicant type over the past five years. As the figure indicates, there was a large increase in the number of RN-ASN applicants in the 2020 application cycle. This is most likely the result of new ASN programs that were recently created and increased outreach by the Center among all nursing programs that are eligible. The Center has received very few applications for the LPN Teaching Certificate, likely because this certificate and renewal operates in a similar fashion to continuing education associated with licensure. While initial LPN teaching certification leads to a new nursing faculty opportunity, recertification is required on a regular schedule to maintain the LPN teaching certificate and the applicants who have applied are those seeking renewal of their certificate.

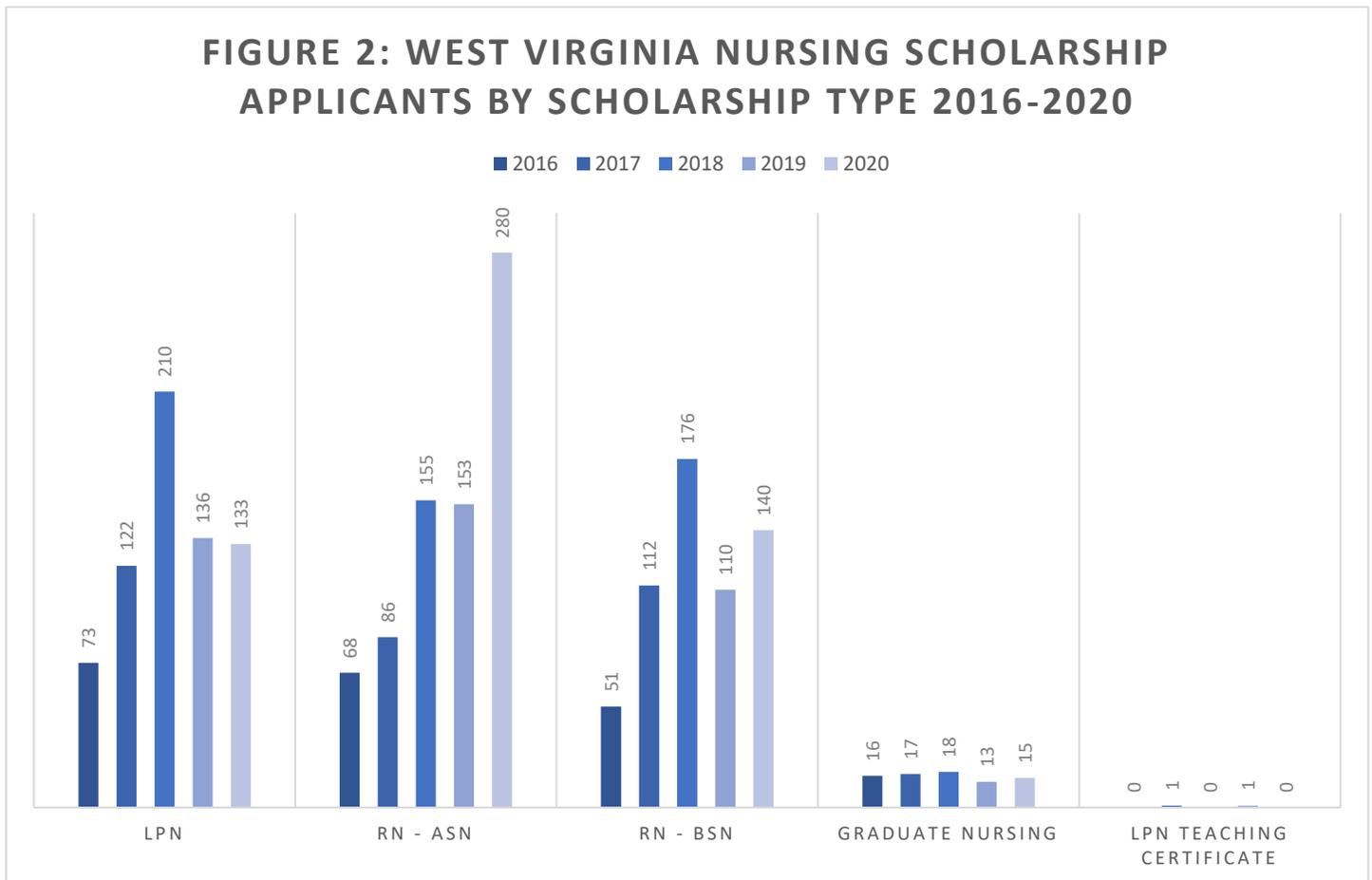
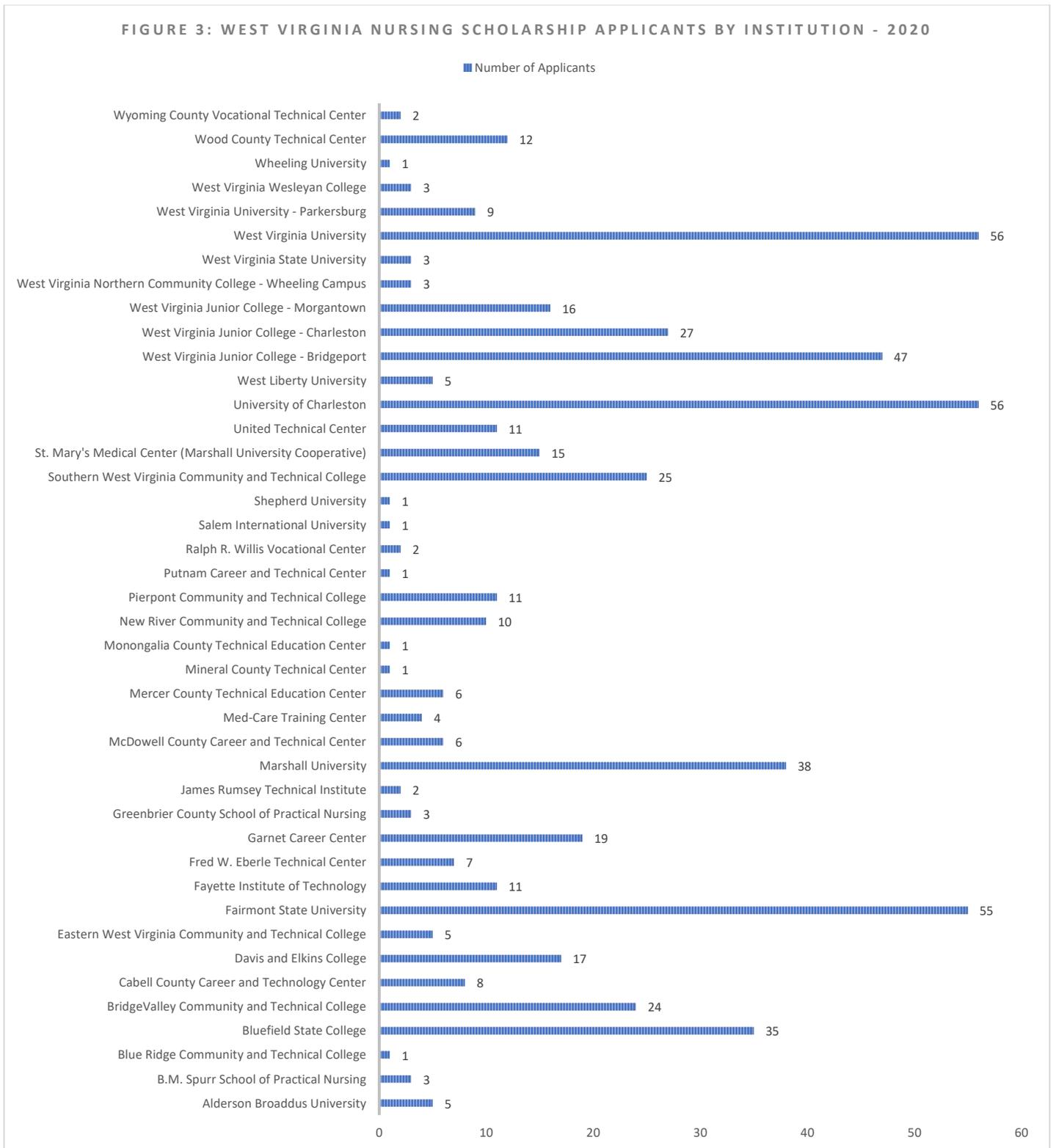


Figure 3 below provides a breakdown of applicants by applicant institution for the 2020 application cycle. As illustrated on the figure, most applications during the 2020 application cycle were received from West Virginia University, the University of Charleston, and Fairmont State University. These programs also tend to be among the highest producers of nursing degrees, so it makes sense that most applicants would apply from these institutions.



Considering the availability of other scholarship and loan repayment programs that nursing students might also be eligible for, it is important to examine some demographic information about the pool of applicants to better understand the void that this scholarship fills for nursing students who may not qualify for other programs. Programs like West Virginia Invests or PROMISE are often times not an option for nursing students because they have existing degrees and are working on moving up the nursing career pathway. From 2016-2020, the West Virginia Nursing Scholarship application asked applicants to list their employment if they are currently employed. A total of 1,298 applicants responded that they were employed over the five award cycles, accounting for 61.8% of all applicants. Using the employer and job title entered by applicants, the West Virginia Center for Nursing was able to categorize these responses to see how many of these applicants were employed at a healthcare facility or in a job that provides healthcare. Of those 1,298 employed nursing students, 950 (or 73.2%) were employed at a healthcare facility or in a job that provides healthcare. Most commonly, these applicants were employed as CNAs, home health aides, and LPNs. **These careers require certifications and education prior to the other kinds of nursing degrees they are pursuing at the time of application, making them ineligible for PROMISE or West Virginia Invests.** While the PROMISE and WV Invests programs are great for new graduates coming out of high school, the WV Nursing Scholarship helps fill a void left for nurses moving along the nursing career pathway to achieve enhanced education and training.

To gain additional information on the pool of applicants, the Center also examined the age range, average age, and median age of applicants over the five award periods. To do this, the Center calculated the applicant's age at the time of application based on birthdate. Figure 4 illustrates the findings. Among applicants, we are seeing more applicants of a younger age enrolled in BSN programs (see median age for RN-BSN applicants), matching the trend seen nationally with direct entry BSN programs for nurses. LPN and ASN scholarship applicants appear to be older students in their mid-twenties to late twenties.

<b>Figure 4: West Virginia Nursing Scholarship Applicants Age Breakdown 2016-2020</b>			
<b>Scholarship Type</b>	<b>Age Range</b>	<b>Average Age</b>	<b>Median Age</b>
LPN	16-55	27	25
RN-ASN	17-59	28	26
RN-BSN	17-57	26	22
MSN	18-62	38	37
Doctorate	25-62	40	36
<i>*Only 3 LPN Teaching certificate applications were received during the five award cycles so they have been excluded from this analysis due to too few applicants to make any statistical assumptions.</i>			

## ELIGIBILITY

After the application window closes, the West Virginia Center for Nursing contacts each institution where a student applied and requests the following:

- verification that the student is accepted/enrolled in their nursing program
- verification that the student is in good academic standing
- cumulative and nursing GPA
- nursing program midpoint date
- expected graduation date.

Using this information, the Center's Recruitment and Retention Committee meets to determine award levels and GPA requirements for the application year. **Scholarship awardees ARE NOT selected on an individual basis but are awarded based on meeting the above criteria and the GPA requirements set by the Recruitment and Retention Committee. The GPA requirements and award levels are decided by the Recruitment and Retention Committee based on the availability of funds to ensure that applicants can both receive an appropriate award amount and to maximize the number of awardees possible based on available funds.** To arrive at the decision regarding GPA and award levels, the Recruitment

and Retention Committee reviews funding scenarios based on the applicant pool, different award levels, and different GPA standards. Figure 5 below details the decisions made by the Recruitment and Retention Committee from 2016-2020 regarding GPA standards and award levels. All applicants meeting the basic eligibility requirements and the GPA set by the Recruitment and Retention Committee received awards during the period.

<b>Figure 5: West Virginia Nursing Scholarship GPA Standards and Award Levels 2016-2020</b>							
<b>Year</b>	<b>GPA Standard</b>	<b>LPN Award</b>	<b>RN (ASN) Award</b>	<b>RN (BSN) Award</b>	<b>Masters Award</b>	<b>Doctorate Award</b>	<b>LPN Teaching Award</b>
<b>2016</b>	3.0	\$1,000	\$3,000	\$3,000	-	\$5,000	\$1,000
<b>2017</b>	3.0	\$1,000	\$1,500	\$1,500	\$5,000	\$5,000	-
<b>2018</b>	3.0	\$800	\$1,250	\$1,250	\$4,000	\$4,000	-
<b>2019</b>	3.0	\$800	\$1,250	\$1,250	\$4,000	\$4,000	-
<b>2020*</b>	3.0	\$800	\$1,250	\$1,250	\$3,000	\$4,000	-

All award levels indicate the disbursement amount given to a student for each eligible semester except for LPNs who receive only one disbursement per award cycle. Students who meet all eligibility requirements for all three semesters within an award year will receive three award disbursements.

Missing award levels indicate that there were no awards give for the specific category in the indicated scholarship year

\*Due to COVID-19 and emergency orders issued that lift the requirement that RNs renew their licenses while the emergency order is in place, funding for the Center became uncertain for the FY2021 fiscal year. As a result, the GPA requirement was raised to 3.25 and the RN – ASN award was decreased to \$1,000. Governor Jim Justice gave the Center \$93,000 to decrease the eligible GPA back to 3.0 and increase ASN awards by \$250 per disbursement.

To be extended an award, applicants must meet the following standards outlined in Figure 6 based on what kind of award they have applied for. These standards are laid out in W.Va. state code, rule, within the scholarship’s policy and procedure manual, and within the terms of the promissory note that awardees are required to sign.

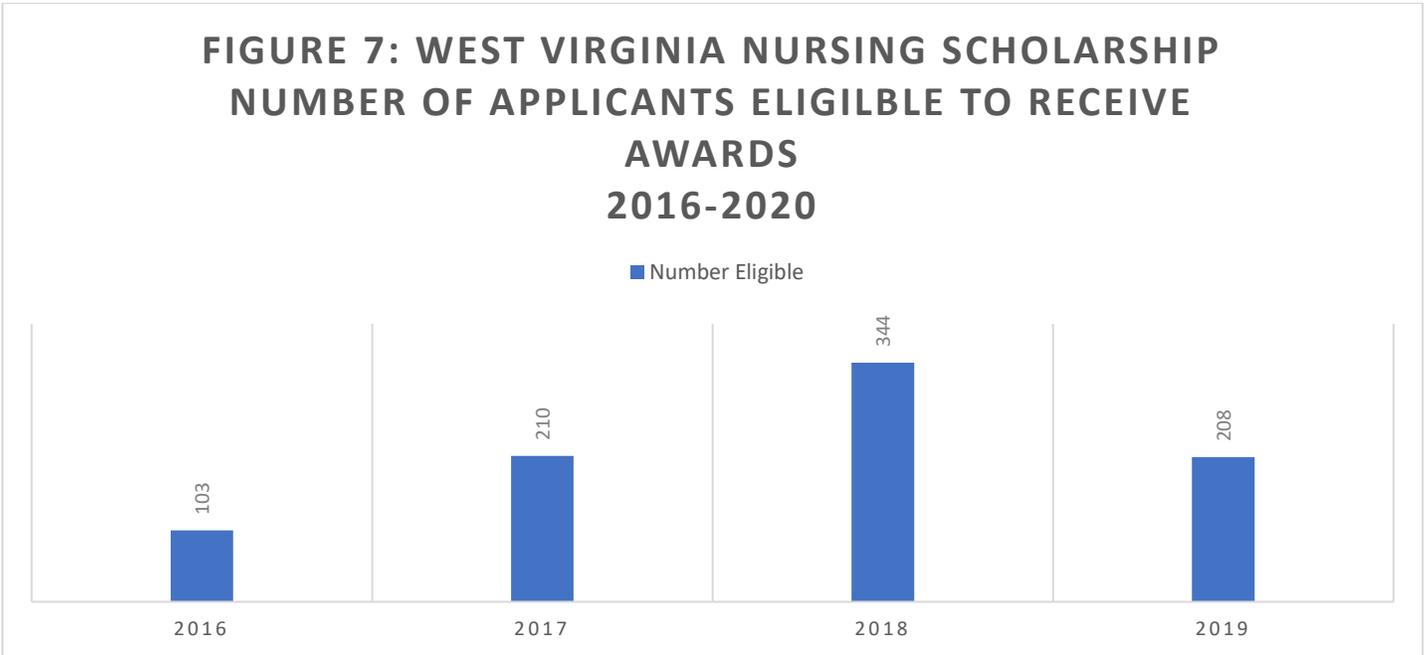
<b>Figure 6: West Virginia Nursing Scholarship Award Requirements</b>	
<b>Scholarship Type</b>	<b>Requirements</b>
<b>LPN</b>	<ul style="list-style-type: none"> <li>Be accepted/enrolled within the academic year of application at a school of nursing in West Virginia.</li> <li>Be in good academic standing.</li> <li>Meet your nursing program midpoint* during the award period.</li> <li>Have a cumulative and nursing GPA equal to or greater than that set forth by the Recruitment and Retention Committee.</li> <li>Agree to work in West Virginia for one year, full-time as an LPN (and verify that work with the WVCFN).</li> </ul>
<b>RN (both ASN and BSN)</b>	<ul style="list-style-type: none"> <li>Be accepted/enrolled within the academic year of application at a school of nursing in West Virginia.</li> <li>Be in good academic standing.</li> <li>Meet your nursing midpoint* during the award period.</li> <li>Have a cumulative and nursing GPA equal to or greater than that set forth by the Recruitment and Retention Committee.</li> <li>Agree to work in West Virginia for two years, full-time as an RN (and verify that work with the WVCFN).</li> </ul>
<b>Graduate Nurses (MSN, DNP, PhD, EdD)</b>	<ul style="list-style-type: none"> <li>Be accepted/enrolled within the academic year of application at a school of nursing in West Virginia.</li> <li>Be in good academic standing.</li> <li>Be employed as a nursing educator at a school of nursing in West Virginia for the academic year of application while receiving an award.</li> <li>Have a cumulative and nursing GPA equal to or greater than that set forth by the Recruitment and Retention Committee.</li> </ul>

	Agree to work in West Virginia for two years, full-time as a nursing educator at a West Virginia school of nursing (and verify that work with the WVCFN). Full-time employment can be met through more than one form of employment, but part of employment must be as a nursing educator.
<b>LPN Teaching Certificate</b>	Be accepted/enrolled within the academic year of application at a school of nursing in West Virginia. Be in good academic standing. Be employed as a nursing educator at a LPN school of nursing in West Virginia for the academic year of application while receiving an award. Have a cumulative and nursing GPA equal to or greater than that set forth by the Recruitment and Retention Committee. Agree to work in West Virginia for two years, full-time as a nursing educator at a West Virginia LPN school of nursing (and verify that work with the WVCFN). Full-time employment can be met through more than one form of employment, but part of employment must be as a nursing educator.
*Nursing midpoint is the date in which a nursing student has completed 50% of the nursing curriculum needed to earn a nursing degree. This calculation does not include pre-requisite classes required to enter a nursing program.	

Once an applicant has been extended an award, they are required to sign a promissory note within one week of award notification before award funds can be transferred to their institution for application to their financial aid account. The promissory note outlines the terms of the service obligation and terms of repayment should they not complete and verify their work with the West Virginia Center for Nursing. More details about the service obligation and repayment terms will be provided in subsequent sections of this report.

If an applicant does not sign the promissory note within the one-week period, they are considered to have declined the award and will not receive an award during the award year. Applicants deemed eligible and extended an award are sent multiple reminders via email and phone call through out the week to encourage all applicants to sign the promissory note by the deadline.

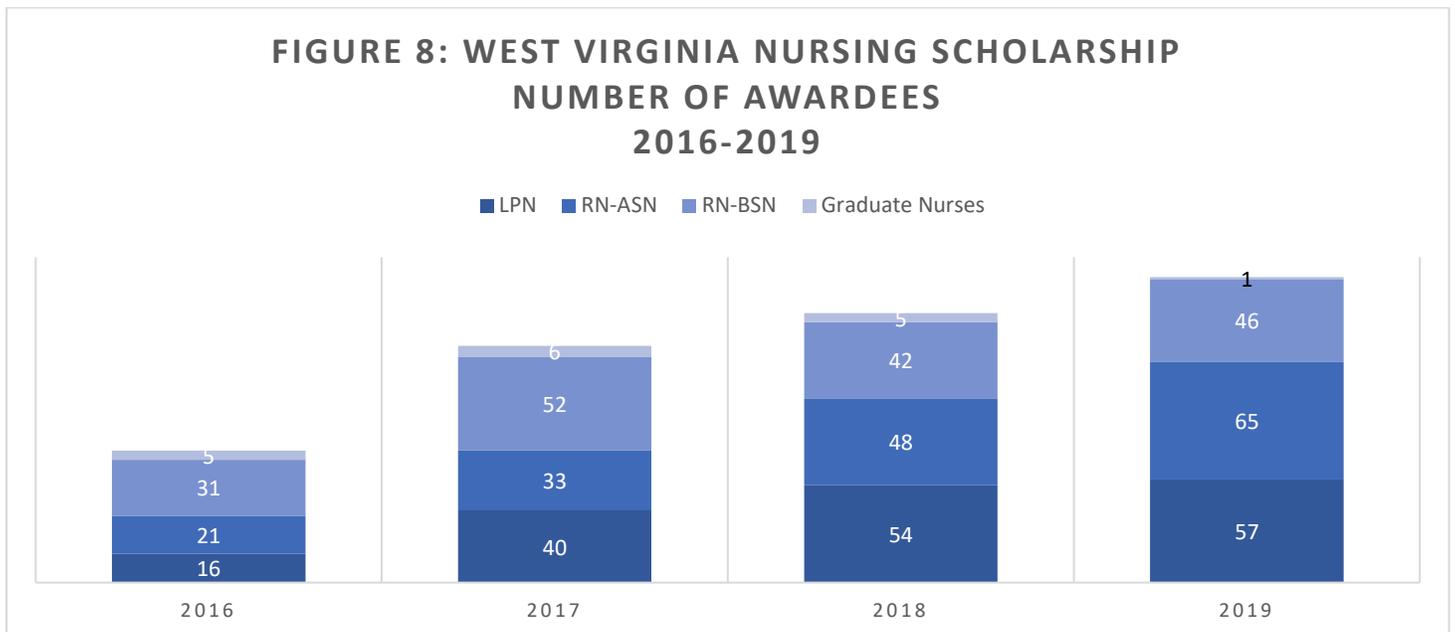
Figure 7 below shows the number of applicants who were eligible to receive an award after verification that they have met all the eligibility requirements. Please note that Figure 7 does not include 2020 award year information, as additional applicants will be evaluated for the Spring 2021 semester after meeting their nursing midpoints.



## AWARDS

Since the West Virginia Nursing Scholarship Program was established in 2006, it has given over \$2 million in scholarships to nursing students across West Virginia. In the last four years alone, that total is \$1.08 million dollars among over 500 recipients.

Awards are disbursed according to what terms that a recipient has applied for and when they become eligible to start receiving awards. This means that a student can receive multiple award disbursements in an award year once they become eligible, increasing the aid that they receive. Figure 7 and Figure 8 provides a breakdown of awards disbursed from 2016-2019 in both number of awardees and total amount disbursed. The total amount disbursed is the final reconciliation of funds disbursed to students after closing statements confirmed funds were given to each recipient by each school. In some cases, students will drop out of their nursing programs or choose not to accept the scholarship after the funds have been disbursed to the school. These cases are reconciled through a closing statement process after the award year and any funds not utilized for student awards are returned. Figures 8 and 9 detail the number and amount of funds disbursed by scholarship type.



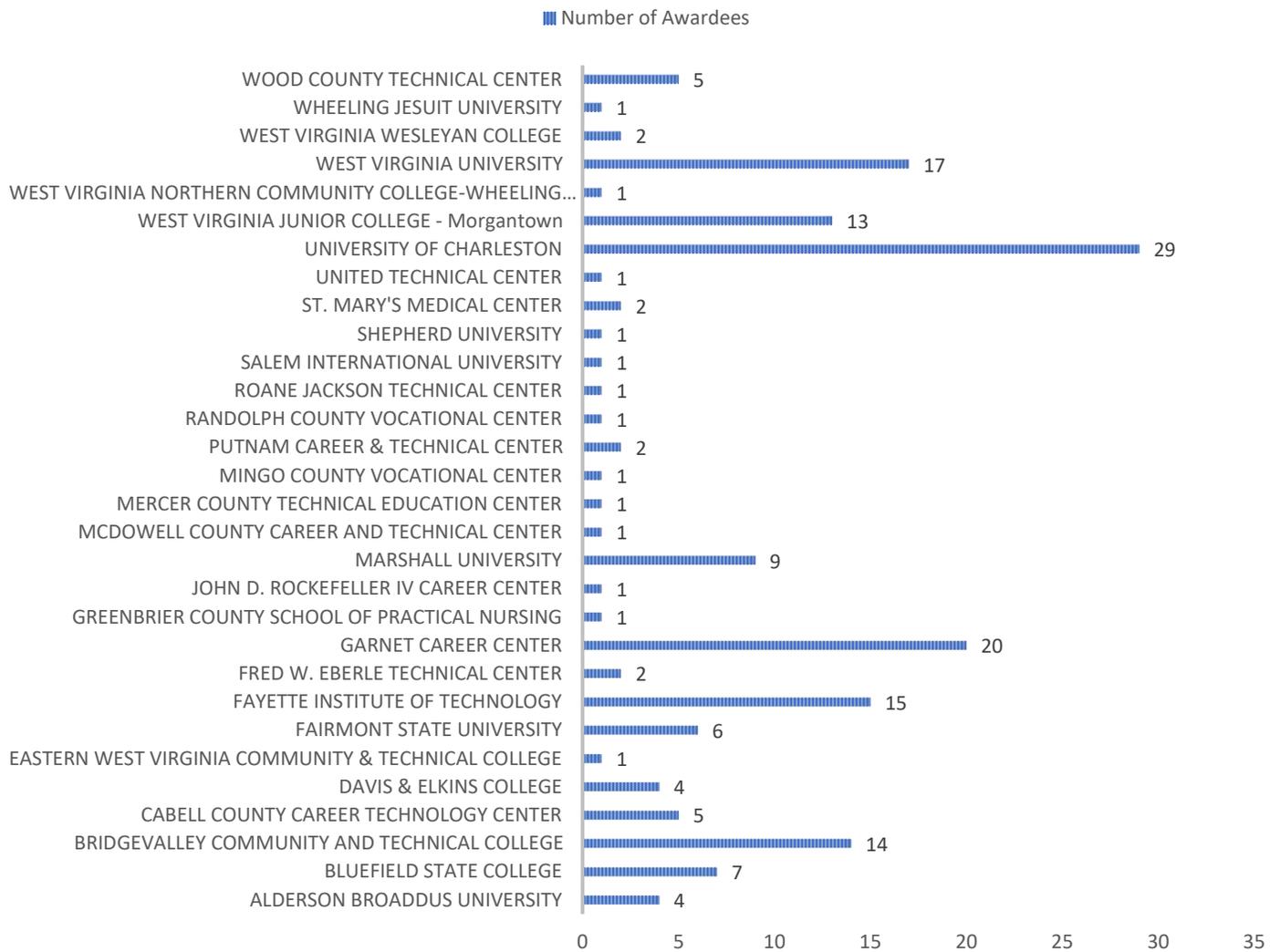
**FIGURE 9: WEST VIRGINIA NURSING SCHOLARSHIP  
TOTAL AWARDS RECEIVED BY RECIPIENTS  
2016-2019**

■ LPN ■ RN - ASN ■ RN - BSN ■ Graduate Nursing

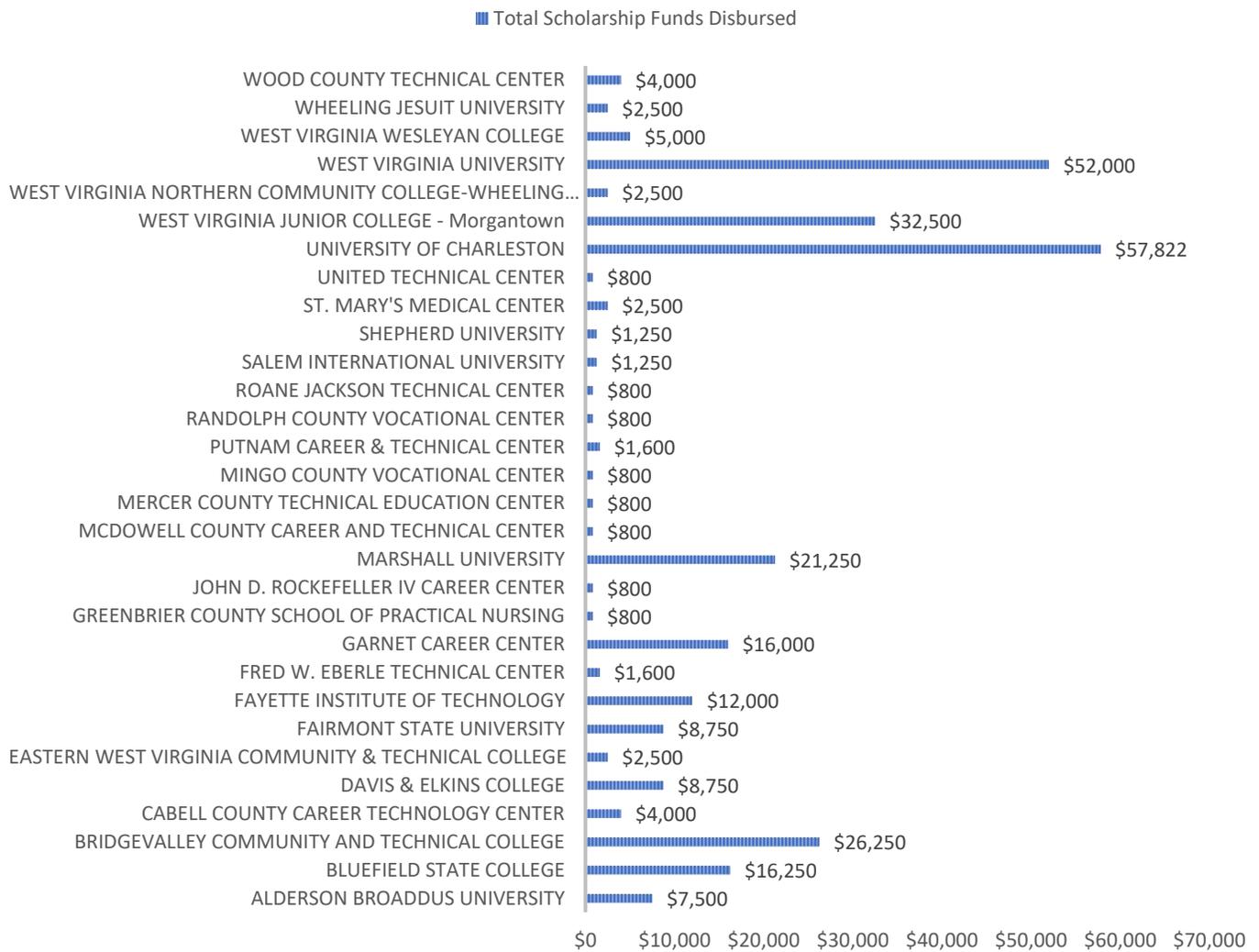


Figures 10 and 11 provide a breakdown of the number and total disbursement of awards given by institution for 2019. In 2019, 169 nursing students received \$294,172. As with the figures on applications, you will notice that some institutions have more awards than others. This is most likely a result of the push by some institutions to have their students apply while students at other schools may only hear about the scholarship through outside sources. Regardless, the Center encourages all schools to notify students of the scholarship opportunity and works on promoting application of students across all nursing programs in the state.

**FIGURE 10: WEST VIRGINIA NURSING SCHOLARSHIP AWARDEES COUNT BY INSTITUTION 2020**



## FIGURE 11: WEST VIRGINIA NURSING SCHOLARSHIP TOTAL SCHOLARSHIP FUNDS DISBURSED BY INSTITUTION - 2020



### SERVICE OBLIGATION FULFILLMENT AND REPAYMENTS

Following completion of their nursing programs, recipients of the scholarship automatically enter a 6-month grace period. This grace period is intended to allow recipients time to pass licensure exams and gain employment pursuant to the terms of the promissory notes they signed. The promissory notes outline the two options that students must take following completion of their program: fulfill the service obligation as outlined or repay the award. Figure 12 outlines the terms of both options in more detail.

**Figure 12: West Virginia Nursing Scholarship Promissory Note Terms**

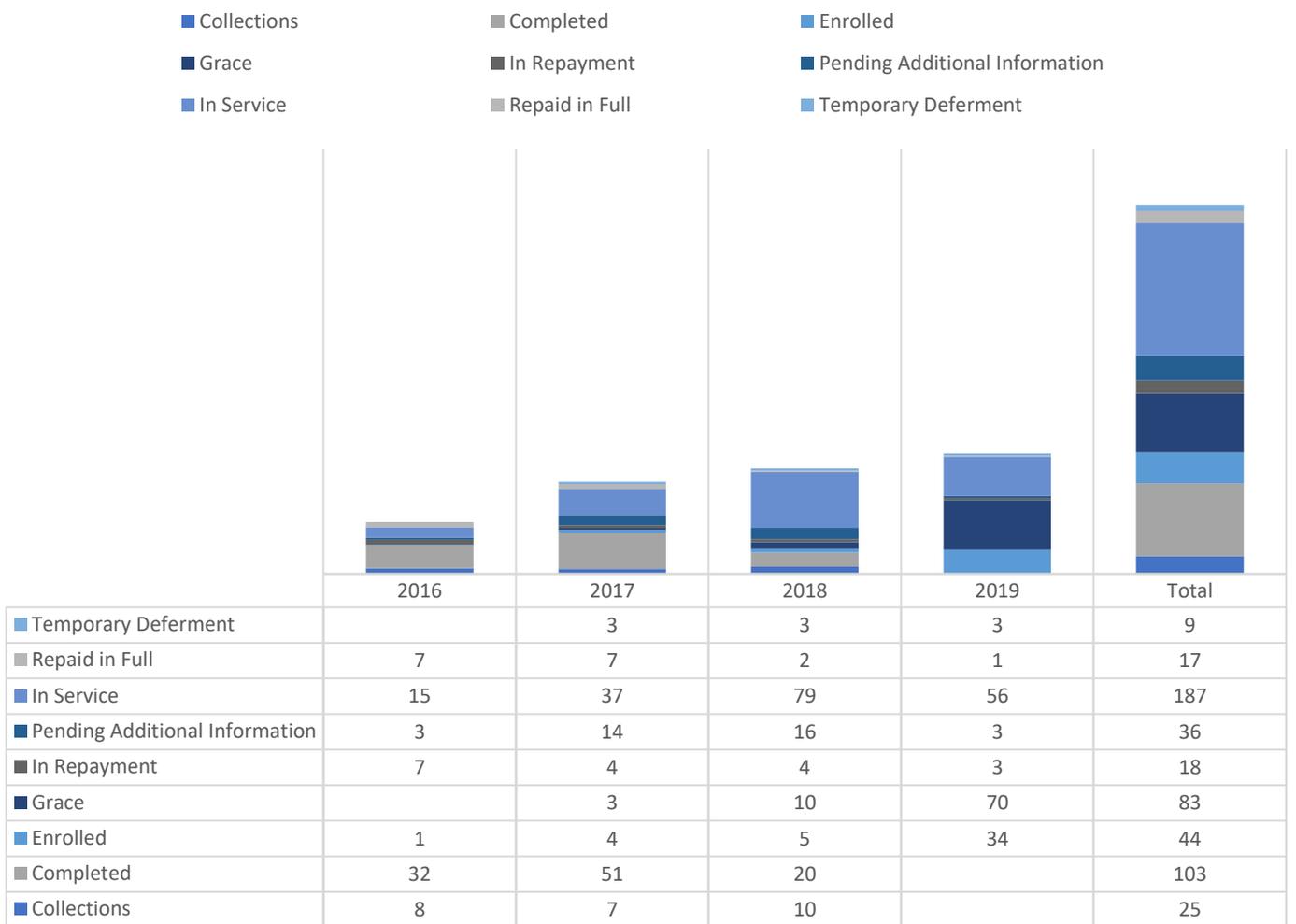
Option	Details
Fulfill the service obligation	To fulfill the scholarship, recipients must complete and verify completion of the scholarship. These terms vary based on the type of scholarship received. Those terms are:

	<ul style="list-style-type: none"> <li>• LPN – one year, full-time for each year an award is received. Work must have a minimum qualification of LPN and must be in West Virginia.</li> <li>• RN – two years, full-time for each year an award is received. Work must have a minimum qualification of RN and must be in West Virginia.</li> <li>• Graduate – two years, full-time for each year an award is received. Work must be as a nursing educator at a West Virginia school of nursing. The full-time requirement can be achieved through more than one form of employment, but part of work must be as a nursing educator in West Virginia at a West Virginia school of nursing.</li> <li>• LPN teaching certificate – two years, full-time for each year an award is received. Work must be as a nursing educator at a West Virginia LPN school of nursing. The full-time requirement can be achieved through more than one form of employment, but part of work must be as a nursing educator in West Virginia at a West Virginia LPN school of nursing.</li> </ul> <p>To verify the service obligation, recipients must submit employment verification annually in the anniversary month of the date of first employment. For example, if a recipient starts work on October 18<sup>th</sup>, 2019, they will submit their employment verification forms each October. This annual submission allows the Center to defer repayment of the award until the final form is received once the one- or two-year service obligation is complete, and the award is cancelled in the repayment system.</p> <p>Recipients who fail to submit timely verification may receive notice from Heartland ECSI that they have a balance due. If recipients submit verification soon after receiving notice that they are in repayment, no additional fees will be incurred. If recipients ignore notices and fail to submit verification, their account will be turned over to a collections agency. If they are completing the service obligation and can submit verification of that, the principal amount due can still be forgiven, but any collection fees associated with the account will be the responsibility of the recipient.</p>
Repay the scholarship award	<p>Recipients who fail to verify their service obligation, do not finish their nursing program, move out of state following graduation and choose to practice in another state, or any other circumstance that results in a recipient not fulfilling the service obligation will be required to repay the award.</p> <p>Terms of repayment of the award are like the terms of other financial aid programs. Repayments are handled through Heartland ECSI, allowing many options for students to repay.</p> <p>During the 6-month grace period, no interest accrues on the principal balance of the award. After the 6-month period, the interest rate is 5%. Recipients have the option to repay the award in full or to make monthly payments until the award and interest are repaid.</p> <p>Recipients who fail to make payments for 6 consecutive months are turned over to a collection’s agency.</p>

Since the nature and schedule of nursing programs varies in both length and completion dates, the status of recipients and where they are at in the service obligation process is constantly changing depending on when they have obtained work, how long their obligation is, and when they have submitted the verification of their service obligation. As such,

please treat the information within this report concerning service obligations as a snapshot in time. To give this report an accurate overview of everything, the recipients within this area of the report are limited to those from 2016 through 2019 so that complete award years can be compared to one another. Figure 13 below outlines the status of recipients as of October 2020 by award year. Figure 14 defines what each status means and gives further clarification. In summary for recipients from 2016-2019, 88.5% of all recipients are on the right track to complete their service obligation or in the process of becoming on the right track. 11.5% of recipients are in repayment, in collections, or have repaid their award. Of those recipients not on track for service obligation completion right now, it is important to note that these recipients could put themselves back on track by contacting the Center, paying for collection fees associated with their collections account if they have been turned over as such, and submitting employment verification showing they are fulfilling the service obligation. This does occur with some recipients whose contact information has changed, making it difficult for the Center to reach them.

**FIGURE 13: WEST VIRGINIA NURSING SCHOLARSHIP RECIPIENT STATUS - 2016-2019**



**Figure 14: West Virginia Nursing Scholarship Recipient Status Definitions**

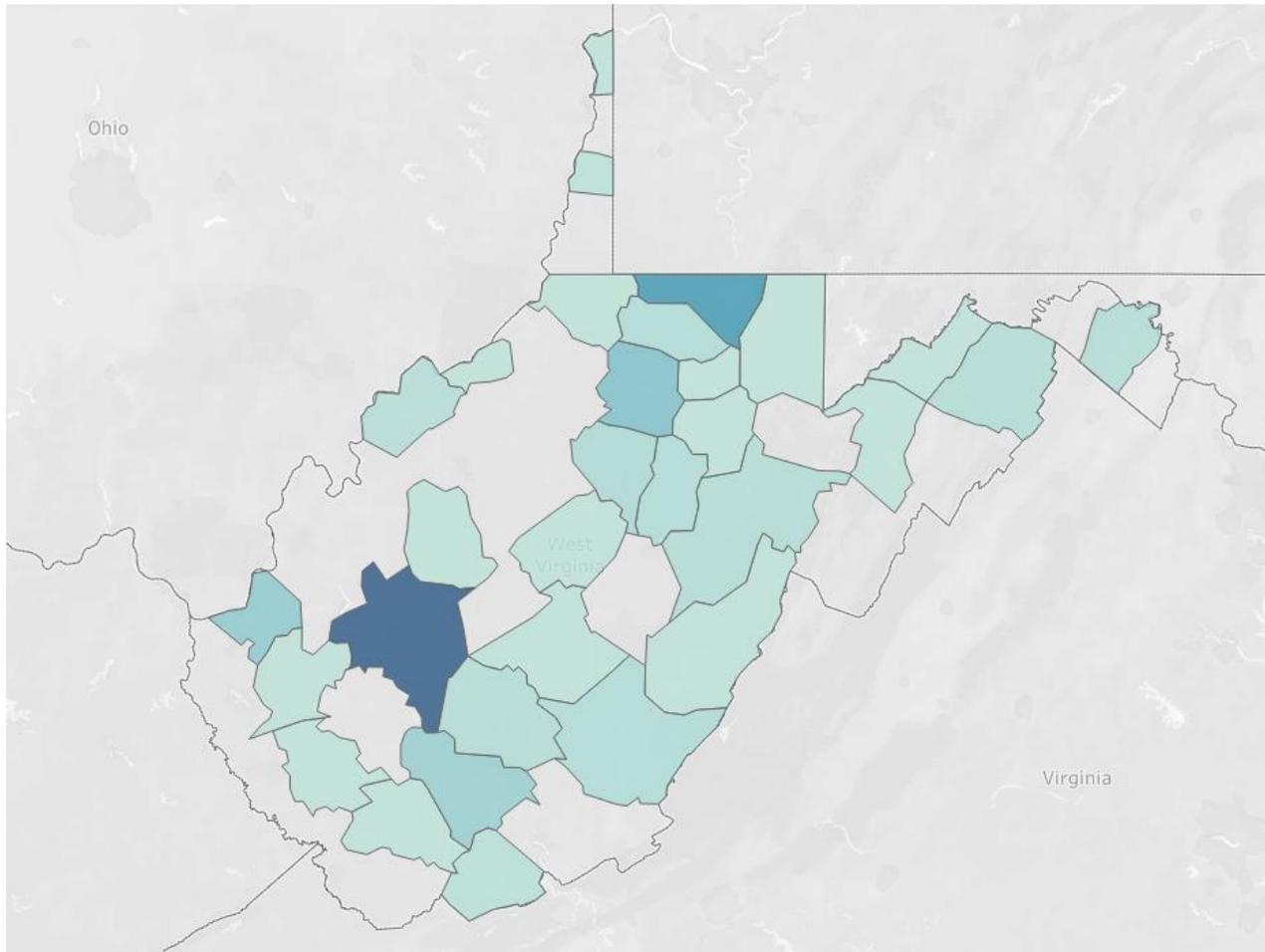
Recipient Status	Definition
Temporary Deferment	Temporary deferment means that a recipient has contacted the Center regarding difficulties fulfilling the terms of the service obligation on time. The most common reason for a

	temporary deferment is that recipients do not pass their NCLEX licensure examination on the first try. Recently, there has also been several deferments because obtaining verification at work because of COVID has been difficult.
Repaid in Full	Repaid in full means that a recipient has repaid all scholarship funds because they were unable to complete the service obligation. With recipients who have contacted the Center for more information about repayment and who have provided reasons for repayment, the most common cause is that they have moved out of state due to a spouse's work.
In Service	In service refers to recipients who have submitted employment verification showing they are completing the service obligation but have not yet completed the requirement. The Center contacts these recipients in the month that their next employment verification is due to remind them to submit their verification.
Pending Additional Information	Pending additional information means that a recipient has not yet submitted employment verification. Some of these recipients have contacted the Center and said they would be submitting the verification documentation soon, but the Center has not yet received it. The Center contacts these recipients monthly to remind them that they need to submit the information both via the phone number and email address on record.
In Repayment	In repayment refers to recipients who go onto repay their award and are actively doing so using Heartland ECSI. In some cases, these recipients have been in contact with the Center about repaying the award and most cite that they have moved out of state.
Grace	Recipients in grace have completed their nursing programs and are in a 6-month period allowed to obtain licensure and gain employment according to the terms of their promissory notes. These students are contacted monthly to remind them to submit verification once they have obtained employment and licensure.
Enrolled	Recipients enrolled are those who are finishing their existing academic program or those who are enrolled in a new academic program. Those enrolled in a new academic program are automatically deferred from their service obligation, but also may complete their obligation while in school if they are working.
Completed	Completed recipients have submitted employment verification showing they have completed their service obligation. Their award amounts have been cancelled in Heartland ECSI and they are no longer under a service obligation.
Collections	Recipients in collections have been turned over to a collections agency after being in repayment for longer than 6 months. Recipients in collections must repay any collection fees associated with their accounts being turned over to collections if they are completing their service obligation and have not submitted the required information. Accounts remain in collections until repaid or pulled out of collections after paying collection fees.

Recipients who are completing their service obligations work in a variety of areas around West Virginia, helping to alleviate the nursing workforce shortage and improve the health outcomes of our state. Figure 15 below provides a breakdown by license type of those recipients from 2016-2019 who have completed their service obligations or are currently in service.

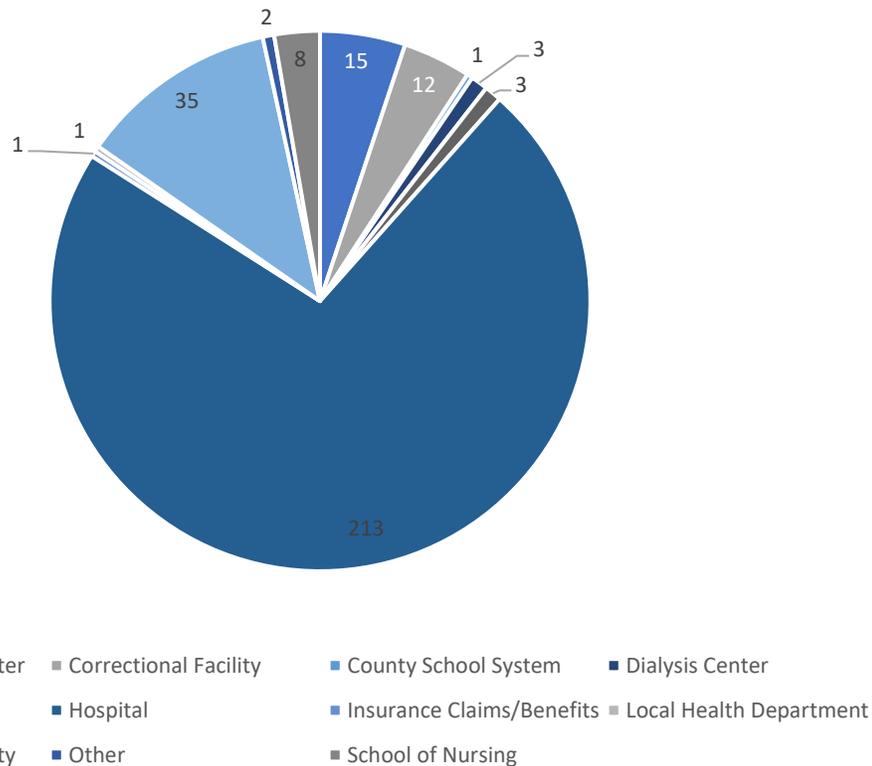
Scholarship Type	Number in service	Number completed
LPN	30	51
RN – ASN	75	23
RN – BSN	74	29
Graduate Nursing (MSN and Doctorate)	8	0
<b>Total</b>	<b>187</b>	<b>103</b>

The Figure 16 below provides a map showing the county of work of recipients who are in service or have completed their service obligations from 2016-2019. Darker colors indicate a higher concentration of recipients. While highest concentration of recipients are employed in Kanawha, Monongalia, Cabell, Raleigh and Harrison counties (considered health care hubs in WV), recipients are also distributed among the more rural counties as well. Over the past four years, service obligation completers or those currently in service are employed in 31 of West Virginia's 55 counties.



Those in service and completer recipients from 2016-2019 are also employed in a variety of settings. Figure 17 illustrates a breakdown of employment among these recipients by employer type. As expected, hospital employment is the most common employer among those recipients in service and among those who have completed their service obligations, followed by long term care facilities and ambulatory care centers.

Figure 17: West Virginia Nursing Scholarship Program In Service and Completers Employer Types 2016-2019



For those recipients from 2016-2019 who are in repayment, in collections or have repaid funds, the Center continues efforts to ensure funds of those not completing the service obligation are repaid so that they may be used to fund other scholarship awards. Of those 17 recipients who have repaid their awards in full, a total of \$29,900 was collected over the four-year award cycle period. Of those 18 recipients who are in repayment and actively repaying their award will account for an additional \$32,100 plus interest once completely repaid. The time for repayments varies according to how much in awards each recipient received so these funds will be slowly coming in over time if the recipients continue to make consistent repayments of their awards. Of those 25 recipients in collections, a total of \$47,150 in award funds are owed to the Center. Collection efforts will continue using Williams and Fudge and Conserve to try to claw those funds back using the same practices employed by other financial aid programs. Over the 2016-2019 award period, the amount owed back and repaid to the Center for individuals not completing their service obligations account only for 10.03% (\$109,150) of all award funds disbursed over the period.

Figure 18: West Virginia Nursing Scholarship Repayment of Funds 2016-2019

Recipient Status	Amount of Principal Funds
In Repayment	\$32,100
In Collections*	\$47,150
Repaid in Full	\$29,900
Total Funds Collected/To Be Collected over Four-Year Award Period	\$109,150

Percentage of Funds Collected/To Be Collected Compared to Total Funds Disbursed Over Four-Year Award Period	10.03%
<i>*Those recipients in collections may be pulled out of collections if they supply information showing they have fulfilled the service obligation and pay the collection fees associated with their account.</i>	

## EFFICACY OF SERVICE COMMITMENT SCHOLARSHIPS AND LOAN REPAYMENT PROGRAMS

The West Virginia Center for Nursing has started undertaking a long-term, post service obligation look at past participants of the West Virginia Nursing Scholarship Program to see how effective the post service obligation is at retaining nurses in the state. Utilizing nursing license numbers provided by participants, the Center was able to aggregate all nursing completers since 2016 to see if they maintain an active WV nursing license. **This analysis found that 87.7% of all service obligation completers since 2016 of the West Virginia Nursing Scholarship Program as of August 2020 still maintain an active WV nursing license.** In order to dive deeper into this analysis, the West Virginia Center for Nursing has been working with the WV RN and LPN Boards to come up with an information sharing agreement that will allow us to know if a past recipient is working in WV or out of state on a yearly basis based on employment reported at the time of licensure renewal. Since the Nursing Licensure Compact was enacted, it is possible some of these completers could be licensed in WV but could be working across the border in a neighboring state. Considering that nursing salaries in neighboring states are generally higher, the Center would like to regularly collect, analyze, and share this information to better provide program success information with the public and help better inform policies regarding the compensation of nurses in our state.

Many studies have been conducted on loan forgiveness and service scholarship program effectiveness, especially in relation to healthcare professionals in areas with shortages. An analysis of 43 studies exploring the effectiveness of financial incentive programs in recruiting and retaining healthcare workers in underserved areas found that financial incentives contributed to large numbers of healthcare workers working in underserved areas and participants in these programs were more likely than non-participants to work in underserved areas in the long run<sup>1</sup>. Another study stated that 48% of respondents said they would be more likely to return to an underserved community in their home state if they received loan forgiveness to do so<sup>2</sup>.

The federal government has several programs for different health professions with track records of success. West Virginia has approximately 7 service obligation scholarships/loan repayment programs in which healthcare professionals can participate, but none of these programs focus solely on nurses at multiple levels the way the WV Nursing Scholarship Program does. Many of these programs have restrictions on them that mean LPN students do not qualify or many RN students who have already received a LPN or CNA certificate before enrolling in RN school would not qualify. Given that the nursing career pathway has multiple entry points, it is vital that West Virginia has a program that encourages the recruitment and retention of nurses at different levels to ensure we build a healthy nursing workforce. This report demonstrates that the West Virginia Nursing Scholarship Program is a vital tool to help nurses across the state complete their degrees and practice in West Virginia.

<sup>1</sup> Till Bärnighausen and David E. Bloom, "Financial Incentives for Return of Service in Underserved Areas: A Systematic Review," BMC Health Services Research 9 (2009).

<sup>2</sup> John Bernard Miller and Robert A. Crittenden, "The Effects of Payback and Loan Repayment Programs on Medical Student Career Plans," Journal of Rural Health 17, no. 3 (2001): 160–64.