



NURSING FINANCIAL AID GUIDE



2020-2021

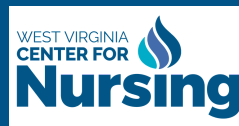


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FINANCIAL AID APPLICATION

If you are considering a career in nursing, one of the most important steps you can take is to fill out your Free Application for Federal Student Aid (FAFSA). Your FAFSA opens the door to receiving financial aid from both federal and state sources at colleges and universities across the state. Even if you are not sure if you will need financial aid, we recommend you fill out the FAFSA – ITS FREE!

The FAFSA application launches on October 1st of each year. The application will consider your income from the Prior Prior Year. Your eligibility for student aid will be based on your income from the previous two years. For example, if you apply for the 2021-2022 FAFSA year, your aid will be based on your 2019 income information.

We recommend submitting your FAFSA as soon as possible after the launch date on October 1st to ensure you meet any deadlines specific to the individual college or university, even if you have not completed the admissions process at your chosen university, college, or vocational school. The quickest and most accurate way to complete your FAFSA application is to file online at www.fafsa.gov. To file online, go to this link and create an account with a username and password, also known as an FSA ID. The application also allows you to make use of the IRS Data Retrieval Tool. This tool allows you to transfer your income tax information directly from the income tax form that you filed onto the FAFSA. If you prefer to fill out a paper copy of the FAFSA, you can obtain a paper application by calling the Federal Student Aid Information Center at 1-800-4-FED-AID.

Filing out your FAFSA application will help you determine what federal and state grants you may qualify for based on your financial need. Two of the most common grants obtained by West Virginia college students are Federal Pell Grants and the West Virginia Higher Education Grant.

FINANCIAL AID APPLICATION

FEDERAL PELL GRANTS

Federal Pell grants are awarded to students based on financial need and do not have to be repaid. These grants are considered as the foundation of federal financial aid, to which aid from other federal and non-federal sources might be added. Federal Pell Grants are generally awarded to undergraduate students who have not yet earned a bachelor's or graduate degree. To qualify for a Federal Pell Grant, the U.S. Department of Education uses a standard formula to evaluate the financial information provided on your completed FAFSA. The formula produces an Expected Family Contribution (EFC) number that is based on your family's financial situation. Federal Pell Grant amounts depend on program funding and can change every year. The amount of student aid you might qualify for will not affect your award amount. For the 2021-2022 award year, the maximum award amount is \$6,345 for an academic year. If you receive a Federal Pell Grant, your school may credit the award to your student account, pay you directly, or combine these two methods. The school must tell you in writing how and when you'll be paid and how much your award will be.

WEST VIRGINIA HIGHER EDUCATION GRANT

The West Virginia Higher Education Grant is a need-based financial aid program designed to ensure West Virginia students with financial need are given an opportunity to pursue post-secondary education. The grant may be renewed until the student's course of study is completed but may not exceed three academic years beyond the initial award. Awards are based on demonstrated financial need and generally may be used in conjunction with other forms of state, federal, and institutional financial aid. To apply for funding, you must fill out your FAFSA. Award amounts vary from year to year based on a number of factors including the financial need of applicants and the amount of available funding. To receive an award, you must be a citizen of the United States, be a resident of West Virginia for at least 12 months prior to the date of application, be a high school graduate or have earned a TASC or high school equivalent certificate, demonstrate an established level of financial need, demonstrate academic promise, enroll at a participating institution in West Virginia or Pennsylvania as a full-time undergraduate student, and have not previously earned a bachelor's degree.

STUDENT LOANS

After you have gone through the application process at your institution/nursing program, and your FAFSA has been processed, you will receive a financial aid award letter from your college or university outlining the types of financial aid for which you have qualified. The application process may be different based on the kind of financial aid you are seeking. Based on what aid is available to you, your financial aid package might include student loans. Student loans may be awarded more than what is needed for tuition and fees to help with room, board, books and supplies, transportation, and personal expenses. With the help of your FAFSA application, you may be offered different kinds of student loans. A description of these student loans can be found below:

SUBSIDIZED FEDERAL LOANS

Subsidized loans are loans in which the government pays the interest while you are in school, during grace periods, and during any deferment periods. These loans help students decrease the amount of interest that occurs on your loan while in school and helps to keep costs lower than some other kinds of loans.

UNSUBSIDIZED FEDERAL LOANS

Unsubsidized federal loans are loans in which you are responsible for paying all the interest that occurs from the first disbursement date until the loan is paid in full. These loans mean that interest will accumulate on your loan while you are in school, even if they are not technically due until after you graduate and use the 6-month grace period.

PLUS LOANS

PLUS loans are federally funded loans that are eligible to parents and graduate/professional students through the Direct Loan program. This kind of loan allows your parents to borrow up to the cost of attendance each year with no limit on the amount that can be borrowed. They have fixed interest rates and the borrower pays an origination fee for each loan taken. These loans are not subsidized so interest begins to accrue on the outstanding loan balance as soon as funds are disbursed and continues to accrue even if the loan is in deferment.

STUDENT LOANS

PRIVATE LOANS

Private loans are loans made by lenders not associated with the federal government and are often provided by banks, credit unions, state agencies, or individual schools. Each of these kinds of loans may differ in terms based on the policies in which the granting university, college, or vocational center may have. Many private loans require payments while the student is still in school, while others may allow you defer payments while in school. Interest rates can be variable or fixed and may be higher or lower than federal loans based on your financial circumstances. These loans often require an established credit record or a cosigner.

SCHOLARSHIP PROGRAMS

Students may seek to lower or eliminate the amount of loans needed to get their degrees through the various state and federal scholarship programs available. These programs each have different requirements and qualifications for students. This list of programs has been curated for those programs in which nursing students in West Virginia might qualify. Additional opportunities might be available directly from your university, college, or vocational center. Please read the descriptions below for more information.

SCHOLARSHIP PROGRAMS

West Virginia PROMISE Scholarship

The PROMISE Scholarship is a merit based financial aid program for West Virginia residents funded by the state of West Virginia and is a great opportunity for high school students coming directly from high school and entering ASN or BSN programs at West Virginia's four-year and 2-year colleges and universities. Students who meet eligibility requirements receive funds to help pay for college with annual awards up to \$4,750 to cover the cost of tuition and mandatory fees at public or independent four-year and 2-year colleges and universities around the state. To qualify, applicants must do the following:

- First time applicants fill out a FAFSA application and PROMISE application by March 1st
- Be a resident of West Virginia continuously for 12 consecutive months preceding the PROMISE scholarship deadline unless a member of armed services or a military dependent.
- Must complete at least half of credits required for high school graduation through attendance at a public or private high school or homeschool in West Virginia.
- Must achieve a cumulative GPA of at least 3.0 on a 4.0 grade scale or whatever is considered a "B" average, based on your county board's grading policy in both core courses and overall coursework required for graduation.
 - Core GPA is determined based on grades in all core courses a student completed on the core class listing, not just those required for graduation.
 - Weighted grades from dual credit or advanced placement courses may be used based on the county grading policy.
 - All college grades, including dual credit coursework, will be counted in the cumulative GPA calculation in determining PROMISE Scholarship renewal eligibility, regardless of whether the college accepts those credits.
- Must complete the minimum core class requirements for the complete core class listing. These requirements may change from year to year. Please check the website to see what the specific requirements are for when you are applying.
- Must meet standardized test score criteria on the ACT by July or SAT by June for the application year. These requirements may change from year to year. Please check the website to see what the specific requirements are for when you are applying.
- Specific requirements for homeschooled applicants can be found on the website.

SCHOLARSHIP PROGRAMS

To continue to receive the WV PROMISE scholarship, you must also maintain certain requirements each year while in college. For the first year, you must maintain at least a 2.75 cumulative college GPA and a 3.0 in each subsequent year. You must also continue to maintain a full-time course class load and must complete and earn a minimum of 30 credit hours in each 12-month period. Any college courses earned prior to entering college will not count towards the 30 minimum college credit hours.

Visit

https://secure.cfwv.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/West_Virginia_PROMISE.aspx for more information about the scholarship.

West Virginia Invests Scholarship

West Virginia Invests Scholarship program is a last dollar in financial aid program designed to cover the cost of basic tuition and fees for certificate or associate degree programs in specific high demand fields. This scholarship is best for nursing students who have not already earned a college degree (associate level or higher) or have attempted 90 or more college credit hours who are seeking to obtain an ASN degree. The last dollar in approach means that the program will pay for any amount up to the total cost of tuition and mandatory fees not already covered by other state or federal grants or scholarships and institutional tuition waivers. It is important to note that most nursing programs do charge additional fees to cover equipment, supply costs, and other necessary expenses that is not covered by this scholarship and might need to be covered by other aid or paid out of pocket. To qualify for the West Virginia Invests Scholarship, prospective students must meet the following requirements:

- Be a legal resident of West Virginia for at least one year immediately before applying
- Be a U.S. citizen or eligible non-citizen for federal financial aid
- Are a graduate of a public, private or homeschool program or have successfully passed a high school equivalency test

SCHOLARSHIP PROGRAMS

- Have not already earned a college degree (associate level or higher) or have attempted 90 or more college credit hours
- Follow the college's satisfactory academic progress policy; for renewal you must also have at least a 2.0 cumulative GPA
- Have completed the FASFA
- Not be in default on a federal student loan
- Are willing to make a commitment to improving the state by living in West Virginia for at least 2 years after graduation or dropping below part-time enrollment and completing at least 2 hours of unpaid community service each academic term.
- Meet the minimum admissions requirements at an eligible institution and register for at least 6 credit hours.
- Pay for and pass a drug screening before the start of each academic term you are receiving an award. You have a 60 day window prior to the start of each term to pass the drug screen.

Once you receive a West Virginia Invests grant, you will have to meet a few simple requirements to remain eligible for future awards. These include:

- Completing an annual FASFA and West Virginia Invests application each year.
- Maintain a cumulative GPA of at least 2.0 on all coursework and follow your college's satisfactory academic progress policy.
- Passing a drug screen prior to the beginning of each term in which grant funding is received.
- Complete two hours of community service each term in which the funds are received and verify with your institution.
- Once you meet the requirements for an associate degree or reach 90 attempted college credit hours, you will no longer be eligible.

Visit <http://wvinvests.org/> to learn more about this scholarship.

SCHOLARSHIP PROGRAMS

West Virginia Higher Education Adult Part-Time Student Grant Program – Workforce Development Component

The West Virginia Higher Education Adult Part-Time Student Grant Program – Workforce Development Component is awarded to students that demonstrate financial need, enroll in a post-secondary certificate, industry recognized credential, or other skill development program in a demand occupation in West Virginia. This opportunity is open to students enrolled in CNA or LPN programs at an eligible institution in the state. Recipients can receive up to \$2,000 towards tuition, required testing, and required supplies not covered by other scholarships and grants. To find out if your institution is eligible, contact your school's financial aid office. To be eligible students must meet the following requirements:

- Be a resident of the state for at least 12 months prior to the date of application.
- A citizen or permanent resident of the United States
- Submit the HEAPS Workforce Development Application
- Demonstrate financial need as verified through submission of a FASFA application
- Have a high school diploma, TASC, or high school equivalent
- Not be in default on a higher education loan
- Not be incarcerated in a correctional facility
- Be enrolled or accepted for enrollment in a post-secondary certificate, industry recognized credential or other skill development program of study
- Comply with the Military Selective Service Act

Recipients are selected each year based on the applicant's eligibility and the availability of awards. Funds are distributed on a first come, first served basis. Students will be made aware of their award through their institution. Students cannot be awarded the grant for the same course more than once.

To learn more about this opportunity, visit

https://secure.cfwv.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/WV_HEAPS_Grant.aspx

SCHOLARSHIP PROGRAMS

West Virginia Nursing Scholarship Program

The West Virginia Nursing Scholarship Program is a joint scholarship program administered by the West Virginia Center for Nursing and the West Virginia Higher Education Policy Commission. This scholarship is best for LPN and RN students interested in working in the state, and graduate nursing students who are interested in teaching in the state. This program is also eligible to nursing students in bridge programs. The program is funded by a \$10 fee that comes from every nursing license renewal in the state. In exchange for receiving an award, participants agree to complete a service obligation in West Virginia. Award amounts vary from year to year based on the availability of funds and are disbursed each semester to the recipient's school.

To be eligible for an award, applicants must meet the following requirements:

- Be enrolled at least half-time in an accredited West Virginia Nursing Program
- Be in good academic standing
- Have a cumulative and nursing GPA set by the Center's Recruitment and Retention Committee
 - The GPA requirements are set after applications are received each year.
 - Nursing GPA only includes credits earned through nursing classes while cumulative GPA includes both nursing and non-nursing credits.
 - Most LPN programs do not have non-nursing credits, so cumulative and nursing GPA for these programs are the same for most.
 - During the 2020-2021 award year, the minimum GPA accepted was a 3.0.
- RN and LPN nursing applicants must meet their nursing midpoint before being granted an award.
 - Nursing midpoint is the date in which a student has completed at least 50% of the curriculum needed to complete their nursing degree.
 - For most ASN programs, this date is one year into the program
 - For most BSN programs, this date is two years into the program
 - For most LPN programs, this date is 6 months into the program
 - Applicants should apply during the open application cycle in the academic year they will hit their nursing midpoint to be considered for an award.

SCHOLARSHIP PROGRAMS

- Graduate nursing applicants must be employed by a West Virginia School of Nursing as a nursing educator while receiving an award in addition to completing a service obligation after program completion.
- Graduate nursing applicants must also complete at least one semester before their application can be evaluated for an award so that their GPA can be considered.

Award amounts vary each year based on the availability of funds and differ based on the type of program a recipient is enrolled in. During the 2020-2021 application year, the award amounts were as follows:

- LPN – one \$800 award per award year
- RN – \$1,250 per eligible semester
- MSN – \$3,000 per eligible semester
- Doctoral – \$4,000 per eligible semester

After completion of the program, recipients complete a service obligation depending on what kind of program they completed. Each service obligation has different terms as outlined in the promissory note they are required to sign. If a recipient does not complete the service obligation or fails to verify their service using employment verification forms as required by the promissory note, they are required to repay the award plus interest. Please see the following for more details on the service obligation requirements:

- LPN – one year, full-time, as an LPN in West Virginia for each year an award is received.
- RN – two years, full-time, as an RN in West Virginia for each year an award is received.
- Graduate nurse – two years, full-time, and a nursing educator in West Virginia for each year an award is received.

The full-time work requirement can be met through more than one form of employment as long as the employment is the equivalent to 36 hours or more per week. Graduate nurses must have at least part of their work involve teaching at a West Virginia school of nursing.

Visit www.wvcenterfornursing.org/wvcfn-scholarship for more information on how to apply.

SCHOLARSHIP PROGRAMS

Nurse Corps Scholarship Program

Nurse Corps Scholarship Program is a federally funded scholarship program administered by the Health Resources Service Administration (HRSA) that provides nursing students with scholarship funds in exchange for completing a service obligation. Nursing students obtaining RN degrees, graduate degrees, and bridge programs are eligible to receive funds. Awards for this scholarship are very competitive since this is a program open to all nursing students across the country.

Students applying to this program must meet the following requirements:

- Are a U.S. citizen (born or naturalized), a national, or a lawful permanent resident
- Are accepted or enrolled in a nursing degree program at a United States accredited school of nursing
- Begin classes no later than September 30th
- Do not have any federal judgement liens
- Do not have an existing service commitment
- Aren't overdue on a federal debt

Preference for awards are given to those who are the most financially in need of awards.

Scholarship awards provide funding for tuition, required fees, monthly support stipends, and other annual reasonable educational costs like books, supplies, and uniforms. All awards are taxable.

SCHOLARSHIP PROGRAMS

Recipients agree to a 2-year minimum service commitment for 1-2 years of scholarship support (full-time status). One year additional service commitments are made per scholarship year for full-time status students who need scholarship support for more than 2 years (BSN students), with a maximum of 4 years of support available). Work must be full-time status of at least 32 hours per week for at least 45 weeks per year. Of those 32 minimum hours per week, 26 hours must be spent providing clinical services to patients. Work sites must be at one of the following sites approved by the program:

- Ambulatory Surgical Center
- Federally Qualified Health Center/FQHC Look-Alike
- Home Health Agency
- Hospice Program
- Public/Private Hospital
- Urgent Care
- Critical Access and Disproportionate Share Hospitals
- Nursing Home
- Rural Health Clinic
- Skilled Nursing Facility
- State or Local Public Health Departments
- End Stage Renal Disease Dialysis

To learn more about this program, please visit <https://bhw.hrsa.gov/funding/apply/scholarship/nurse-corps>.

Greater Kanawha Valley Foundation Scholarships

The Greater Kanawha Valley Foundation offers scholarships for a variety of colleges and universities and programs around the state. These scholarships are most often funded for specific persons and all have different requirements of awardees.

Learn more about the specific scholarships offered at <https://tgkvf.org/scholarships/available-scholarships/>.

SCHOLARSHIP PROGRAMS

Workforce Innovation and Opportunity Act Grants

The Workforce Innovation and Opportunity Act program is a work first program designed to assist those who have actively sought employment yet have not successfully obtained employment due to jobs not being available in the field they are qualified for, or they lack skills required in a particular field of interest. The WIOA program offers a one-time training opportunity to those who are eligible. You must be determined eligible in either the Dislocated Worker or Adult funding stream to participate. Dislocated Worker funding is based on whether you have been/will be laid off, are receiving unemployment compensation, or are a displaced homemaker. Adult funding is determined according to your household income and family size. Prospective nursing students who might qualify for this program can obtain funding to becoming an LPN or RN (ASN) may qualify if they meet all the eligibility criteria.

If you are interested in this program, you must contact the workforce region in your area to see if you meet all the qualifications required. Below is a listing of each workforce region with the counties served and a link to the region's workforce website:

- **Workforce Region 1:** Fayette, Monroe, Summers, Webster, Raleigh, Greenbrier, McDowell, Mercer, Nicholas, Pocahontas
- **Workforce Region 2:** Boone, Cabell, Lincoln, Logan, Mingo, Putnam, Wayne
- **Workforce Region 3:** Kanawha
- **Workforce Region 4:** Clay, Mason, Calhoun, Jackson, Pleasant, Ritchie, Roane, Wirt, Wood
- **Workforce Region 5:** Hancock, Brooke, Ohio, Marshall, Wetzel and Tyler
- **Workforce Region 6:** Barbour, Braxton, Doddridge, Gilmer, Harrison, Lewis, Marion, Monongalia, Preston, Randolph, Taylor, Tucker, Upshur
- **Workforce Region 7:** Berkeley, Grant, Hardy, Hampshire, Jefferson, Mineral, Morgan and Pendleton

SCHOLARSHIP PROGRAMS

West Virginia Healthcare Association Scholarships

The West Virginia Healthcare Foundation awards scholarships each year to employees of West Virginia Health Care Association facilities (long-term care facilities). The scholarships allow employees to attain their educational and professional goals.

Scholarship applications are due during the first quarter of each year. The Foundation board reviews applications and makes recommendations for awards. Awards are announced in May during the Annual Convention Awards Gala and award funds are disbursed in time for fall registration of classes.

Criteria for applicants include a demonstrated interest in long term care, current employment with a WVHCA member facility for at least one year, acceptance or enrollment in an approved educational institution, and meeting the application deadline.

To learn more about this scholarship, please visit <https://www.wvhca.org/careers/scholarships/>.

Other Healthcare Facility, Professional Organizations and College/University Scholarship Opportunities

There are several healthcare facilities that offer scholarships, loan repayment assistance, and tuition assistance programs in exchange for signing on to work with them following completion of your nursing program. Additionally, many colleges and universities also offer general scholarships and targeted scholarships that you may be eligible for. For these kinds of scholarships, we advise you contact healthcare facilities in your area, professional organizations and your college/university to learn more.

LOAN REPAYMENT AND FINANCIAL INCENTIVE PROGRAMS

Most loan repayment and financial incentive programs available to nurses in West Virginia are focused on graduate level nurses. When considering the available programs, it is important that students pursuing undergraduate nursing degree programs pursue the available scholarship opportunities to maximize how they can minimize their future educational debt.

Health Sciences Service Program

The Health Sciences Service program is a state funded program for students in health professions interested in practicing in underserved communities across West Virginia. Nurse practitioners, nurse midwifery, and nurse education students in the final year of their academic programs are encouraged to apply during the open application cycle that closes mid-October of each year. Approximately 15 awards are made per year and nursing students are eligible to receive a \$15,000 award.

The service obligation associated with the award is two years full-time or four years part-time. All service sites must be located within West Virginia. Nurse educators are expected to work at a school of nursing in West Virginia. Nurse practitioners and nurse midwives have several options of service sites:

- An out-patient primary care site or residential care facility for older adults located within a geographically eligible area of the program's Service Areas List and Map.
- An out-patient primary care site with a facility-based HPSA designation located anywhere in the state.
- A free clinic located anywhere in the state.

Participants are expected to secure employment within 6 months of graduation and do not receive any of their award before having their employment secured and approved.

For more information about this program, visit

https://secure.cfwv.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/WV_Health_Sciences_Scholarship_Program.aspx.

LOAN REPAYMENT AND FINANCIAL INCENTIVE PROGRAMS

National Service Corps Loan Repayment Program

The National Health Service Corps Loan Repayment Program is a federally funded program administered by HRSA. It seeks to provide health professionals culturally competent, interdisciplinary primary healthcare services to underserved populations located in designated HPSA locations. Nurse practitioners specializing in adult, family, pediatric, women's health, mental health, and geriatrics; and nurse midwives qualify for the program. Awards are given on the federal level, so the application process is very competitive.

The options in this program are two-fold: full-time clinical practice and part-time clinical practice.

- The full-time clinical practice track gives recipients \$50,000 in exchange for 2 years of full-time clinical practice to clinicians serving at an NHSC approved service sites with a HPSA score of 14 or higher. Applicants who will be working at NHSC approved service sites with HPSA scores of 13 or lower are eligible to receive \$30,000 for an initial 2 years of full-time practice.
- The part-time clinical practice track gives recipients \$25,000 for an initial 2 years of half-time clinical practice to clinicians serving at an NHSC approved service site with a HPSA score of 14 or higher. Applicants who will be working at NHSC approved service sites with HPSA scores of 13 or lower are eligible to receive up to \$15,000 for an initial 2 years of half-time clinical practice.

Funding priorities are given to recipients who have completed their service obligation and continue to have eligible student loans. The NHSC then prioritizes applicants within each HPSA score by their disadvantaged background, then by characteristics that indicate a likelihood to remain in a HPSA. The funding priorities are as follows:

- Current or former NHSC scholarship awardees.
- Disadvantaged background – Disadvantaged background is based on environmental and/or economic factors identified on the application.
- Characteristics likely to remain in a HPSA

LOAN REPAYMENT AND FINANCIAL INCENTIVE PROGRAMS

To find out if your worksite has a HPSA designation, go to <https://data.hrsa.gov/tools/shortage-area/hpsa-find> and enter the state and county you currently work in.

To learn more about this program, visit <https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html>.

Recruitment and Retention Community Project

The Recruitment and Retention Community Project is a state-funded program administered by the WVDHHR's State Office of Rural Health that is eligible for nurse practitioners and nurse midwives in general family practice, general pediatrics, obstetrics/gynecology, psychiatry, and general internal medicine. The program provides matching funds of up to \$10,000 with a maximum match from an employer of \$10,000. In total a recipient can receive \$20,000 to pay for qualified government and commercial education loans obtained for medical school tuition, reasonable education expenses required by the training program and/or reasonable living expenses.

Practice sites must be located within a HPSA or MUA or have a HPSA designation, be a non-profit facility, accept patents regardless of insurance status or ability to pay, provide a sliding fee scale and accept WV Medicaid.

To learn more about HPSAs and to find out if your facility qualifies visit <https://data.hrsa.gov/tools/shortage-area/by-address>.

To learn more about MUAs visit <https://data.hrsa.gov/tools/shortage-area/mua-find>.

To learn more about the Recruitment and Retention Community Project visit <https://dhhr.wv.gov/ruralhealth/repayment/Pages/default.aspx>.

LOAN REPAYMENT AND FINANCIAL INCENTIVE PROGRAMS

State Loan Repayment Program

The State Loan repayment program is a state and federally funded program administered by the WVDHHR's State Office of Rural Health that is eligible for nurse practitioners and nurse midwives in general family practice, general pediatrics, obstetrics/gynecology, psychiatry, and general internal medicine. The program provides funds of \$40,000 for government and commercial educational loans obtained for tuition, reasonable education expenses by a training program and/or reasonable living expenses, with a one year extension available of \$25,000.

Practice must be provided for a minimum of 2 years, 40 hours per week at an eligible facility within the state of West Virginia. Upon completion of the initial 2 year obligation agreement, an awardee may re-apply to the SLRP program for a 1 year extension and may be eligible for a maximum of 2, one year extensions.

Eligible practice sites must be located within a HPSA or have a HPSA designation, be a non-profit facility, accept patients regardless of insurance status or ability to pay, provide a sliding fee scale and accept WV Medicaid.

To learn more about HPSAs and to find out if your facility qualifies visit

<https://data.hrsa.gov/tools/shortage-area/by-address>.

To learn more about the Recruitment and Retention Community

Project visit <https://dhhr.wv.gov/ruralhealth/repayment/Pages/default.aspx>.

LOAN REPAYMENT AND FINANCIAL INCENTIVE PROGRAMS

Nurse Corps Loan Repayment Program

Nurse Corps Loan Repayment Program is a federally funded program provided by HRSA that is open to RNs and APRNs. Loan repayment is available through this program in exchange for a service obligation at an eligible facility. Awarded participants will receive payments totaling 60 percent of their outstanding qualifying educational loan balance incurred while pursuing an education in nursing in exchange for a two-year service commitment. Qualifying participants may receive awards in exchange for a two-year service commitment. Qualifying participants may also receive an additional 25 percent of their original loan balance for an optional third year of service.

To be eligible for this program you must:

- Be a U.S. citizen, U.S. national, or lawful permanent resident.
- Have a current, full, permanent, unencumbered, unrestricted license.
- Have earned a diploma, associate, baccalaureate, graduate, or doctorate degree in nursing and have outstanding nursing educational loans.
- Be employed as a full time RN or APRN working at least 32 hours per week at an eligible Critical Shortage Facility or an eligible school of nursing.

Service sites must be Critical Shortage Facilities located in a HPSA designation that are public or private. These Critical Shortage Facilities may include:

- Critical Access Hospital
- Disproportionate Share Hospital
- Public Hospital
- Private Hospital
- Federally Qualified Health Center
- Rural Health Clinic
- State or Local Health Department
- Nurse Managed Health Clinic/Center
- Urgent Care Facility

LOAN REPAYMENT AND FINANCIAL INCENTIVE PROGRAMS

- Certified Community Behavioral Health Clinic
- Community Behavioral Health Clinic
- Free and Charitable Clinics
- End State Renal Disease
- Dialysis Centers
- Ambulatory Surgical Center
- Residential Nursing Home
- Home Health Agency
- Hospice Program

Funding preference is given to nurses based on the greatest financial need, the type of facility where employed, and the mental health or primary care HPSA designation. Nursing faculty will be given preference to those employed at schools of nursing with at least 50 percent enrollment of students from disadvantaged background and those demonstrating the greatest financial need.

To learn more about HPSAs and to find out if your facility qualifies visit <https://data.hrsa.gov/tools/shortage-area/by-address>.

To learn more about the Nurse Corps Loan Repayment Program visit <https://bhw.hrsa.gov/funding/apply-loan-repayment/nurse-corps>.

Faculty Loan Repayment Program

The Faculty Loan Repayment Program is a federally funded program administered by the BHW, HRSA, and HHS that provides eligible faculty members with financial assistance to repay a portion of their qualifying educational loans in exchange for a full or part-time service at an eligible health professions school. The program awards a lump sum of up to a maximum of \$40,000 for a two year service obligation and directly pays the IRS an amount equal to 39% of the total loan repayment program award on the participants behalf to avoid federal tax liability.

LOAN REPAYMENT AND FINANCIAL INCENTIVE PROGRAMS

To be eligible, applicants must meet the following requirements:

- Be a US Citizen, national or lawful permanent resident.
- Be from an economically or environmentally disadvantaged background. Economically disadvantaged means an individual comes from a family with an annual income below a level based on low-income thresholds according to family size. Environmentally disadvantaged means an individual comes from an environment that has inhibited the person from obtaining the knowledge, skills, and abilities required to enroll in and graduate from an undergraduate or graduate school based on a number of factors.
- Have a degree or certificate in registered nursing or advanced practice registered nurse.
- Have an employment commitment from an eligible health professions school for a full-time or part-time faculty position for a minimum of two years with employment. Nursing schools must be RN or APRN programs.
- Have a written agreement with an eligible health professions school that has agreed to pay principal and interest for the applicant's educational loans in an amount equivalent to the loan repayments made by HHS under this program. This agreement is not required if the school has submitted a request for a full or partial waiver of the match requirement.
- Applicants must provide an official agreement from the employment institution stating the type of match that will be provided to the employee for a two-year service period. For a partial match, the intended percentage or amount must be stated in the official agreement.

For more information about this program, visit <https://bhw.hrsa.gov/funding/apply-loan-repayment/faculty-lrp>.

IMPORTANT NOTE

Students who receive awards from state-funded programs with service obligations may qualify for other financial incentive programs to practice in West Virginia. In some cases, the service obligations can be met concurrently. However, federal law prohibits concurrent service obligations with most state loan repayment programs, such as the National Health Service Corps loan repayment program. Be sure to check with the programs if you are applying for multiple programs.