



Nurse Corps Loan Repayment Program

Fiscal Year 2025 Application and Program Guidance 2025

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Health Resources and Services Administration
Bureau of Health Workforce
5600 Fishers Lane
Rockville, Maryland 20857

For questions, call 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays) 8 a.m. to 8 p.m. ET.

Authority: Section 846 of the Public Health Service Act, as amended (42 U.S.C. 297n).

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Executive Summary

The Health Resources and Services Administration is accepting applications for the Nurse Corps Loan Repayment Program for the application cycle opening later this year. This loan repayment program is available to Registered Nurses and Advanced Practice Registered Nurses working in an eligible public or private Critical Shortage Facility, or nurse faculty employed at an eligible school of nursing.

The Nurse Corps Loan Repayment Program will provide funds to participants to repay a portion of their outstanding qualifying educational loans. This Application and Program Guidance provides information regarding the application process, the commitment to serve at a Critical Shortage Facility or school of nursing, and the financial, legal, and other consequences of failing to perform the commitment if awarded under the Nurse Corps Loan Repayment Program.

Eligible Disciplines	• Registered Nurses and Advanced Practice Registered Nurses: Preference is given to nurses based on the greatest financial need, their specialty and/or type of facility where they are employed, and the mental health or primary care Health Professional Shortage Area designation score. • Nurse faculty: Preference is given to nurse faculty members with the greatest financial need working at schools of nursing with at least 50% enrollment of students from a disadvantaged background.
Funding	• Awarded participants will receive payments totaling 60% 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 an additional 25% of their original loan balance for an optional third year of service (via a Continuation Contract).
Service Obligation	The Nurse Corps Loan Repayment Program offers two different contract service options – a contract for serving as: • a Registered Nurse or an Advanced Practice Registered Nurse at a Critical Shortage Facility, – OR – • Nurse faculty at an eligible school of nursing.
Where Participants Serve	• Critical Shortage Facility: Registered Nurses and Advanced Practice Registered Nurses are required to provide full-time service at a Critical Shortage Facility. A Critical Shortage Facility is a public or private health care facility located in, designated as, or serving a primary care or mental health, Health Professional Shortage Area. • Eligible School of Nursing: Nurse faculty are required to provide service at a for-profit or non-profit public or private school of nursing, accredited by a national nursing or recognized state agency.
Application Information	Visit the Nurse Corps Loan Repayment Program page on the Nurse Corps website for application instructions.
Tax Liability	The full loan repayment award is taxable.



A Letter from Candace Chen, MD

Dear Applicant,

Thank you for your consideration and time in applying to the [Nurse Corps Loan Repayment Program](#).

Since the 1980s, the Nurse Corps Loan Repayment Program has fulfilled its mission to connect a highly qualified, diverse group of nurses to patients with limited access to health care. This program is a part of the Health Resources and Services Administration's efforts to address the shortage of health professionals nationwide by reducing the economic barriers to pursuing a nursing career in underserved communities or academic nursing. In exchange for your service in a designated Critical Shortage Facility or as faculty in a school of nursing, we will pay part of your qualifying nursing student loan debt.

As a primary care pediatrician who has practiced in Washington, D.C. throughout my career, I know how valuable your time is. I'm excited to share that we have streamlined the application process to make it easier for you to apply. The Bureau of Health Workforce in the Health Resources and Services Administration also operates [multiple loan repayment programs](#) for health professionals. I encourage you to apply for what is appropriate for you.

Thank you for taking the time to read this Application and Program Guidance and for considering applying to this or one of our other health professional loan repayment programs.

/Candace Chen, MD/

[Candice Chen, M.D., M.P.H.](#)

Acting Associate Administrator, Bureau of Health Workforce
Health Resources and Services Administration
U.S. Department of Health and Human Services

Privacy Act Notification Statement

General

This information is provided pursuant to the Privacy Act of 1974 (Public Law 93-579), as amended, for individuals supplying information for inclusion in a system of records.

Statutory Authority

Section 846 of the Public Health Service Act (42 USC § 297n), as amended.

Purposes and Uses

The Nurse Corps Loan Repayment Program assists in the recruitment and retention of professional Registered Nurses, including Advanced Practice Registered Nurses, dedicated to working in health care facilities with a critical shortage of nurses or working as nurse faculty in eligible schools of nursing. In return for a commitment to work at eligible health care facilities or schools of nursing, the Nurse Corps Loan Repayment Program will provide loan repayment assistance to individuals who receive awards.

The information Nurse Corps Loan Repayment Program applicants provide is used to evaluate their eligibility, qualifications, and suitability for participation in the Nurse Corps Loan Repayment Program. In addition, information from other sources is considered (e.g., credit bureau reports and National Practitioner Data Bank reports).

Certain parts of an applicant's application may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the U.S. Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses as described in the [System of Record Notice 09-15-0037 for Scholarship and Loan Repayment Program Records](#). In accordance with applicable law, you will be notified if your information will be shared.

Effects of Nondisclosure

Disclosure of the information requested is voluntary; however, if not submitted, except for the replies to race/ethnicity questions, an application may be considered incomplete and therefore may not be considered for funding under the Nurse Corps Loan Repayment Program.

Nurse Corps Program Overview

Many communities across the country have a shortage of health care providers, including nurses.¹ Nurse supply and demand are affected by many factors, including population growth, aging populations, economic conditions, and an aging nursing workforce. The Nurse Corps Loan Repayment Program helps address the needs for health care in these underserved communities and supports the development of the nursing workforce for the future.

The Nurse Corps Loan Repayment Program is authorized by Section 846 of the Public Health Service Act, as amended (42 U.S.C. 297n), and administered by the Bureau of Health Workforce in the Health Resources and Services Administration of the U.S. Department of Health and Human Services. The Nurse Corps Loan Repayment Program offers Registered Nurses and Advanced Practice Registered Nurses financial assistance to repay qualifying educational loans in exchange for full-time service either at a Critical Shortage Facility or an eligible school of nursing.

Benefits of Participating in the Nurse Corps Loan Repayment Program

Benefit	Description
Service	Participants will meet the health care needs of underserved communities and will ensure a strong and sustainable nursing workforce for the future.
Loan Repayment	The Nurse Corps Loan Repayment Program will provide funds to participants to repay a portion of their outstanding qualifying nursing educational loans. • 60% of Total Qualifying Nursing Educational Loan Balance. For an initial two-year service commitment, the Nurse Corps Loan Repayment Program will award participants a total of 60% (30% each year) of their total outstanding qualifying education loan balance. The time period in which the qualifying education loans were incurred must coincide with the time period of the applicant's qualifying nursing education. All qualifying loans must have been incurred prior to the application submission deadline. • Optional Additional 25% of Total Qualifying Nursing Educational Loan Balance. For an optional third year of service (via a Continuation Contract²), the Nurse Corps Loan Repayment Program may award participants an additional 25% of their original total qualifying educational loan balance once they have completed their initial two-year contract. To be eligible for a Continuation Contract, participants must fully comply with all program requirements outlined in their initial contract. This includes applying all previous loan repayment awards to their approved student loans. Additionally, participants must submit a timely and complete continuation application. The Continuation Contract award is subject to

¹ U.S. Department of Health and Human Services, Health Resources and Services Administration, National Center for Health Workforce Analysis, 2017. National and Regional Supply and Demand Projections of the Nursing Workforce: 2014-2030. Rockville, Maryland.

² Fiscal Year 2025 Continuation Contract Application and Program Guidance:

<https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/funding/nurse-corps-lrp-continuations-guidance.pdf>

Benefit	Description
	the availability of funds.

WHAT TO LOOK FOR IN 2025

- Applicants are encouraged to review the instructions in the Application and program Guidance, which is provided on the [Nurse Corps Loan Repayment Program](#) page.
- For fiscal year 2025, we expect to make approximately 376 awards to new applicants and approximately 283 awards to continuing applicants, based on the funding level requested in the President's fiscal year 2025 Budget Request.
- The Nurse Corps Loan Repayment Program will allocate funding to increase the availability of well-trained nurses capable of providing services, such as behavioral health, maternal health, and nurse faculty, in communities experiencing a shortage in nurses or at eligible schools of nursing. Additionally, effective in fiscal year 2025, the Nurse Corps Loan Repayment Program will recognize Birth Centers as an eligible Critical Shortage Facility subtype.

Application and Program Guidance

Please read this Nurse Corps Loan Repayment Program fiscal year 2025 Application and Program Guidance, referred to hereafter as Guidance, in its entirety before beginning an application. This Guidance explains in detail the eligibility requirements, application and award procedures, as well as the incurred tax burden³ and obligations of individuals selected to participate in the Nurse Corps Loan Repayment Program. This Guidance provides information regarding the commitment to serve at a Critical Shortage Facility or eligible school of nursing and the financial, legal, and other consequences of failing to perform that commitment.

Individuals who are uncertain whether they can fulfill a two-year service commitment at an approved Critical Shortage Facility or school of nursing should not apply. An applicant may withdraw an application at any time prior to the Secretary of Health and Human Services or designee signing the Nurse Corps Loan Repayment Program contract. After the Secretary or designee signs the contract, the application cannot be withdrawn, and the terms of the contract are enforceable.

KEY DATES

Key dates for Nurse Corps Loan Repayment Program applicants:

- **Notification of Award:** By September 30, 2025

³ This explanation is not a substitute for tax advice from the Internal Revenue Service. Applicants should seek advice from the Internal Revenue Service or a tax advisor.

Funding Allocations

Funds for the Nurse Corps Loan Repayment Program are used to make awards to qualified applicants, which include Registered Nurses and Advance Practice Registered Nurses working either in an eligible Critical Shortage Facility or as nurse faculty in an eligible school of nursing. Advanced Practice Registered Nurses include Nurse Practitioners, Certified Nurse Midwives, Clinical Nurse Specialists, and Certified Registered Nurse Anesthetists.

The Nurse Corps Loan Repayment Program awards eligible applicants in each funding category, described in the table below, in order of decreasing debt-to-salary ratio. All Nurse Corps Loan Repayment Program contracts are subject to the availability of funds.

Category	Funding Allocation
Maternal Health: - Advanced Practice Registered Nurses with certifications in women's health (women's health Nurse Practitioners) - Certified Nurse Midwives - Registered Nurses with certifications in obstetrics and gynecology	Up to \$5 million set-aside
Mental Health Psychiatric Nurse Practitioners	Up to 20% of remaining funds
Registered Nurses and Advanced Practice Registered Nurses, including Nurse Practitioners, at primary care settings that are Critical Shortage Facilities	Up to 50% of remaining funds
Registered Nurses and Advanced Practice Registered Nurses, including Nurse Practitioners, at most hospitals or other Critical Shortage Facilities	Up to 20% of remaining funds
Nurse faculty	Up to 10% of the remaining funding

Service Options

The Nurse Corps Loan Repayment Program offers two different contract service options. A contract for a Nurse Corps Loan Repayment Program participant serving as:

- A Registered Nurse or an Advanced Practice Registered Nurse at a Critical Shortage Facility.
- Nurse faculty at an eligible school of nursing.

Applicants may choose only one of these service options. Switching from one service option to

another is not allowed after initial selection. In an optional continuation contract, participants must continue to provide service in the same service option as agreed to in the initial two-year obligation.

PROGRAM ELIGIBILITY REQUIREMENTS

To be eligible for a Nurse Corps Loan Repayment Program Contract, all applicants must:

- Be a U.S. citizen (either U.S. born or naturalized), U.S. national, or lawful permanent resident, and provide acceptable documentation of their status. See the [Required Supporting Documentation](#) section for a list of acceptable documents.
- Have earned a diploma in nursing, an associate or bachelor's degree in nursing, a graduate or doctorate degree in nursing.
- Nurses seeking consideration under Mental Health (psychiatric) or Maternal Health funding allocations must also meet the following specific requirements:

Discipline and Specialty	Education Requirements	Certification Requirements
Psychiatric Nurse Practitioners	Master's or higher degree in nursing accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education.	A national Certification from the American Nurses Credentialing Center to practice as an Advanced Practice Nurse in a behavioral or mental health capacity.
Maternal Health Disciplines		
Women's Health Nurse Practitioners	Master's degree or higher degree in a nursing program accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education.	Women's Health Care Nurse Practitioner certification from the National Certification Corporation.
Certified Registered Nurses	Baccalaureate or associate degree in nursing (or equivalent degree) program accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education.	Obstetrics and Gynecology certificate from the National Certification Corporation or American Nurse Credentialing Center. For more information, please refer to the maternal health subspecialty list.
Certified Nurse Midwives	Master's degree or higher from a nurse-midwifery	National certification by the American Midwifery

Discipline and Specialty	Education Requirements	Certification Requirements
	education program accredited by the Accreditation Commission for Midwifery Education.	Certification Board

- Have employment as a scheduled full-time Registered Nurse or Advance Practice Registered Nurse working at least 32 hours per week at a public or private Critical Shortage Facility or be employed as a full-time nurse faculty member at a public or private eligible school of nursing. Hours worked in an as needed PRN, per diem, or on-call status do not qualify as part of the 32 hours per week.
- Have outstanding qualifying educational loans (defined below) incurred while seeking a diploma or degree in nursing.
- Have completed a nursing degree program for which the loan balance applies.
- Have a current, full, permanent, unencumbered, unrestricted license to practice as a Registered Nurse, or an Advanced Practice Registered Nurse if applicable, in the state in which they intend to practice, or be authorized to practice in that state pursuant to the Nurse Licensure Compact.
 - **Note:** Applicants who intend to practice as federal employees, or employees of a tribal health program in a state in which the tribal health program provides services described in its contract/compact under the Indian Self-Determination and Education Assistance Act, 25 U.S.C. 450 et seq. (e.g., Indian Health Service health center), need only have a current, full, permanent, unencumbered, unrestricted license to practice as a Registered Nurse, or an Advance Practice Registered Nurse, in a state.

Applicants will be deemed ineligible if they:

1. **Have a history of not honoring prior legal obligations.** The Nurse Corps will perform a hard inquiry⁴ with credit bureaus prior to making the award decision. Applicants who have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors, will not be selected for an award:
 - Have any judgment liens arising from a federal debt.
 - Have defaulted on any federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, federal income tax liabilities, etc.) or non-federal payment obligations (e.g., court-ordered child support payments), unless the obligation was subsequently satisfied.
 - Had any federal or non-federal debt written off as uncollectible or had any federal

⁴ According to the U.S. Consumer Financial Protection Bureau, these inquiries “are typically inquiries by lenders after you apply for credit. These inquiries will impact your credit score because most credit scoring models look at how recently and how frequently you apply for credit.” Please find additional information at <https://www.consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317/>

- service or payment obligation waived.
- Have defaulted on a prior service obligation to the federal, state, or local government, unless the obligation was previously satisfied.
 - Failure/refusal to provide appropriate permission/consent for Nurse Corps to access the applicant's credit report and failure/refusal to unlock and unfreeze a frozen credit report will make the application ineligible.
2. **Are currently excluded, debarred, suspended, or disqualified** by a federal agency from financial and nonfinancial assistance and benefits under federal programs and activities. The Nurse Corps will verify each participant's status through the [U.S. Department of the Treasury's Do Not Pay site](#).
 3. **Have not earned an additional nursing degree since previously participating in the Nurse Corps Loan Repayment Program.** *Previous Nurse Corps Loan Repayment Program participants can apply to the program again only for loans relating to a new nursing degree.*
 4. **Have an existing service obligation that was not satisfied prior to the application submission deadline** (e.g., under the National Health Service Corps Loan Repayment or Scholarship Programs, the Nurse Corps Scholarship Program, the State Loan Repayment Program, the Nurse Faculty Loan Program, the Faculty Loan Repayment Program, any state-sponsored loan repayment/forgiveness programs, any employer-sponsored scholarship or loan repayment programs, or active-duty military obligation).
Exception – Individuals in a reserve component of the U.S. armed forces including the National Guard, are eligible to participate in the Nurse Corps Loan Repayment Program.⁵
 5. **Are employed by nurse staffing agencies or travel nurse agencies.**
 6. **Work on an "as needed" basis** even if working 32 or more hours in a week (this includes PRNs, Pool Nurses, or registered nurses who are **not scheduled in a full-time capacity**, as defined by Nurse Corps Loan Repayment Program).
 7. **Have a temporary, restricted, or inactive Registered Nurse license.**
 8. **Are self-employed.**
 9. **Work at a school of nursing that is not accredited** by a national nursing accrediting agency or [state agency specifically recognized for nursing education by the U.S. Department of Education](#).

⁵ Reservists should note the following:

- a. Military training or service performed by reservists will not satisfy the Nurse Corps Loan Repayment Program obligation. If a participant has combined military training and service, or other absences from the Critical Shortage Facility or school of nursing that will exceed seven weeks (regardless of how many days per week they serve) per service year, the participant must request a suspension. Payments are stopped during periods of active duty/suspension and will resume when the reservist returns to full-time service. The service obligation end date will be extended by the length of the suspension to compensate for the break in service.
- b. If the approved Critical Shortage Facility or school of nursing is unable to re-employ the reservist after deployment, the individual is expected to complete the Nurse Corps Loan Repayment Program Contract at another approved Critical Shortage Facility or eligible school of nursing. The reservist must contact the Nurse Corps Loan Repayment Program to request a transfer and receive approval, in accordance with the program's transfer policy.

10. **Transfer to another eligible Critical Shortage Facility or eligible school of nursing or start employment at the site after submitting** the application but prior to receiving an award. Participants must work at the Critical Shortage Facility or school of nursing identified in their application to receive an award.
11. **Do not meet all the [program eligibility requirements](#) as of the application deadline.**

National Practitioner Data Bank Report

A National Practitioner Data Bank report review will be part of the application process for all applicants.

Eligible Facility Types

Facility	Description
Nurse Corps Loan Repayment Program Participants serving as a Registered Nurse or an Advanced Practice Registered Nurse	A Registered Nurse or Advanced Practice Registered Nurse participant is required to provide full-time service at a Critical Shortage Facility. The Critical Shortage Facility must be a public or private health care facility located in, designated as, or serving a primary care or mental health, Health Professional Shortage Area. Examples of eligible health care facility types are listed below.
Nurse Corps Loan Repayment Program Participants serving as nurse faculty	A nurse faculty member participant is required to provide full-time service by teaching pre-licensure students, Registered Nurses, or Advanced Practice Registered Nurses, at an eligible for-profit or non-profit public or private school of nursing. Nurse Corps Loan Repayment Program considers a school of nursing eligible if it is accredited by a national nursing accrediting agency or by a state agency specifically recognized by the U.S. Secretary of Education for nursing education. Nurse Corps Loan Repayment Program considers institutions eligible if graduates are authorized to sit for the National Council Licensure Examination [for] Registered Nurse.

Eligible Critical Shortage Facilities

Primary Care Settings

- Federally Qualified Health Center
- Community mental health center⁶
- Rural health clinic
- State or local health department
- Small rural hospital
- Critical Access Hospital
- Outpatient facility

⁶ Certified community behavioral health clinics are eligible under community mental health center.

- American Indian health facility
- Home health agency
- School-based clinic
- Nurse managed health clinic/center
- Native Hawaiian health center
- Free and charitable clinic

Hospitals and Other Critical Shortage Facilities

- Disproportionate share hospital
- Public hospital
- Private hospital
- Urgent care center
- Ambulatory surgical center
- End stage renal disease dialysis center
- Hospice program
- Residential nursing home
- Birth Centers

Multiple Sites

Applicants can work at multiple sites under a single employer or within the same network under dependent satellite facilities. Each site must be a Critical Shortage Facility and meet all eligibility requirements.

The points of contact for each site will be responsible for completing the employment verifications. Applicants are prohibited from receiving service credit for work at other facilities outside of the network of the single employer.

Requirements for School-Based Critical Shortage Facility

The Nurse Corps Loan Repayment Program requires Registered Nurses and Advanced Practice Registered Nurses to be employed full-time at least 32 hours per week throughout the year, including those employed by a school-based Critical Shortage Facility.

If the school-based Critical Shortage Facility is not open year-round, the participant may transfer to an approved Critical Shortage Facility during months the school-based Critical Shortage Facility is closed. Providers who work at school-based clinics that are not open year-round will not receive service credit for any period of time they are not serving at an approved Critical Shortage Facility (refer to [Eligible Health Care Facility Types](#) section) and must report these as absences.

Telehealth

Participants will receive service credit when providing telehealth services in a manner consistent with their service site's telehealth policy.

Ineligible Employment Agencies and Facilities

- Clinics in prisons and correctional facilities.
- Nurse staffing agency/travel nurse agency.

If an applicant is unsure whether a health care facility fits into one of the Critical Shortage Facility categories listed above, they may contact the health care facility's business office or human resources department. The Nurse Corps Loan Repayment Program makes the final determination on whether a facility qualifies as a Critical Shortage Facility.⁷

Selection Factors

Among eligible applicants, the Nurse Corps Loan Repayment Program determines awardees based on the following selection factors:

- Funding preference is given to applicants with the greatest financial need defined as those qualified applicants with the highest debt-to-salary ratio. Debt-to-salary ratio is determined by the total qualifying education loan balance divided by the base annual salary. Awards will be made within each funding category listed on page 8 until funds for that category are expended.

Funding Preference Tier For Registered Nurses and Advanced Practice Registered Nurses	Debt-to-Salary Ratio	Critical Shortage Facility Primary Care or Mental Health Health Professional Shortage Area Score
Tier 1	≥100%	25-14
Tier 2	<100%	25-14
Tier 3	≥100%	13-0
Tier 4	<100%	13-0

- Funding preference for nurse faculty applicants working at schools of nursing is given to applicants with the greatest financial need as described in the table below:

Funding Preference Tiers	Debt-to-Salary Ratio	Schools of Nursing
Tier 1	≥100%	Schools of nursing with at least 50% of students from a disadvantaged background
Tier 2	≥100%	All other schools of nursing
Tier 3	<100%	Schools of nursing with at least 50% of students from a disadvantaged background

⁷ Applicants may access the [Health Professional Shortage Area Find](#) or call the HRSA Customer Care Center at 1-800-221-9393 to determine site eligibility.

Funding Preference Tiers	Debt-to-Salary Ratio	Schools of Nursing
Tier 4	<100%	All other schools of nursing

See the [Appendix](#) for a glossary of terms to determine whether nursing students are from a disadvantaged background. The nurse faculty applicant is responsible for ensuring that the point of contact at the school of nursing indicates the student body's disadvantaged background status as appropriate on the Employment Verification.

Qualifying and Non-Qualifying Educational Loans

Qualifying Educational Loans: Include government loans and private (commercial) loans for actual costs paid for tuition and reasonable educational expenses and living expenses incurred:

- While attending a school of nursing where the applicant obtained a nursing education.
- While taking prerequisite courses at schools other than the school(s) of nursing where the applicant received academic credit for those courses and did not obtain a non-nursing degree. If a non-nursing degree was obtained, all loans for prerequisite courses are ineligible for funding.
- Participants will only receive repayment of outstanding qualifying educational loans that have a current balance.

Non-Qualifying Loans: Include but not limited to:

- Loans for which the applicant incurred a service obligation that will not be satisfied by the Nurse Corps Loan Repayment Program application deadline.
- Loans obtained for training in vocational or practical nursing.
- Loans obtained from family members, from private institutions, lenders, or other entities that are not subject to federal or state examination and supervision as lenders.
- If an applicant's qualifying educational loan is consolidated/refinanced with ineligible non-qualifying debt (such as loans obtained for non-nursing degrees) or loans of another individual, the entire consolidated/refinanced loan is ineligible.
- Parent PLUS loans (and **ALL** loans made to parents).
- Credit card debt or personal lines of credit.
- Perkins Loans (unless the applicant can provide documentation as indicated in the instructions for supporting documents that such loans are not subject to cancellation).
- Nursing Student Loans and Nurse Faculty Loan Program loans that are subject to cancellation.
- Loans obtained for non-nursing degrees.
- Loans that are paid in full.

Previously awarded nursing degree loans that received repayment through the Nurse Corps Loan Repayment Program.

Consolidated Educational Loans

An applicant may apply to the Nurse Corps Loan Repayment Program if they have consolidated or refinanced loans from a government (federal, state, or local) or private commercial lender. The consolidated or refinanced loans must include **only** the qualifying nurse educational loans of the applicant in order to be eligible for loan repayment assistance. These loans must be consolidated or refinanced before the Nurse Corps Loan Repayment Program application deadline and the individual must submit the loan documentation for the consolidated or refinanced loans as part of the online application. If the loan documentation is not included with the application by the deadline and/or nonqualifying loans are included in the consolidation, the consolidated or refinanced loan(s) **will not** be considered for loan repayment. The original loan dates for the consolidated or refinanced loans must coincide with the time period of the applicant's qualifying nursing education.

UNDERSTANDING THE SERVICE OBLIGATION

General Requirements for All Nurse Corps Loan Repayment Program Participants:

- To receive service credit during the two-year service obligation under the Nurse Corps Loan Repayment Program contract, participants must retain a current, full, permanent, unencumbered, unrestricted license to practice as a Registered Nurse, or an Advanced Practice Registered Nurse if applicable, in the state in which they intend to practice, or be authorized to practice in that state pursuant to the Nurse Licensure Compact; or if working in a federal facility, retain a current, full, permanent, unencumbered, unrestricted license as a Registered Nurse, or an Advanced Practice Registered Nurse if applicable, in a state.
- Participants must continue to work under the employer's verified scope of practice as a Registered Nurse, Advanced Practice Registered Nurse, or a nurse faculty member for the duration of the two-year contract to receive service credit under the Nurse Corps Loan Repayment Program contract.
- Service credit will not be given for employment prior to the effective date of the Nurse Corps Loan Repayment Program contract. The effective date of the contract is the date it is countersigned by the Secretary of Health and Human Services or designee.
- Service credit will not be given for postgraduate residency/training programs.
- If an individual fails to commence full-time service on the effective date of the contract at the Critical Shortage Facility or eligible school of nursing identified in the application, the individual may be placed in default.
- After an individual applies and is awarded a contract for a particular service option at a Critical Shortage Facility or school of nursing, **the individual cannot switch to the other type of service option** during either the initial 2-year service period or the optional 1-year continuation contract (if awarded).

Service Obligation Life Cycle

Participants must provide full-time service for a period of two years at their approved site.

Participants cannot complete the two-year service obligation through part-time service.

For this purpose, “full-time” at an eligible Critical Shortage Facility means at least 32 hours per week for a minimum of 45 weeks per service year. Hours worked in an as needed PRN, per diem, or on-call status do not qualify as part of the 32 hours per week.

“Full-time” at an eligible school of nursing is as defined by the employer for a minimum of nine months per service year as approved under the initial two-year contract.

PROGRAM COMPLIANCE

My BHW Account

After an applicant is selected for an award, the Nurse Corps Loan Repayment Program provides the applicant with information for logging into their My BHW Account. This web-based system will allow Nurse Corps Loan Repayment Program applicants to communicate with Nurse Corps program staff and manage customer service inquiries, such as contact information changes. For details on accessing your My BHW Account, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

Worksite Absences

No more than seven weeks (regardless of how many days per week served) per service year under the contract may be spent away from the Critical Shortage Facility or eligible school of nursing. Any leave/absences totaling greater than seven weeks (approximately 35 workdays) in a service year will extend the contract end date. Participants who anticipate an absence from their site for more than seven weeks must seek a suspension of their service obligation date (see the [Suspensions & Waivers](#) section).

Service Verification

Participants are required to verify that they are in compliance with the service requirements every six months. The Nurse Corps Loan Repayment Program will contact the participant to verify compliance with the service obligation every six months. By completing and signing the In-Service Verification⁸, the participant and the point of contact are certifying the participant’s compliance with the full-time service requirements during the identified period. The In-Service Verification records the total number of full-time workdays that a participant was absent, for any reason, from the Critical Shortage Facility or school of nursing during the reporting period.

⁸ An In-Service Verification is different from an Employment Verification Form. An Employment Verification Form is submitted at the time of the application via the Bureau of Health Workforce Customer Service Portal and is used to verify that an applicant meets the service requirements at a Critical Shortage Facility or school of nursing. The In-Service Verification is used to verify the participant’s continued compliance with the Nurse Corps Loan Repayment Program service obligation after award and throughout the two-year contract. The Employment Verification Form and the In-Service Verification must be completed by the point of contact or an authorized official.

Participants and their site point of contact must complete the In-Service Verification within 30 days of notification and submit it through their My BHW Account. . An overdue In-Service Verification may prevent a participant from receiving service credit, delay or stop monthly payments, or lead to a recommendation for default. An overdue In-Service Verification for a reporting period under the initial two-year contract may also impact eligibility for a future Nurse Corps Loan Repayment Program Continuation Contract. For details on accessing your My BHW Account to access In-Service Verification, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

Professional Group/Group Practice In-Service Verification Requirements

All Registered Nurses and Advanced Practice Registered Nurses employed by a professional group must have the In-Service Verification completed by the point of contact at the eligible Critical Shortage Facility where they are physically present and working, and not by an employee of the professional group.

Leaving an Approved Service Site Prior to Completion of the Service Obligation

If a participant stops working at the approved Critical Shortage Facility or school of nursing without prior written approval of the Nurse Corps Loan Repayment Program, the individual may be placed in default of the Nurse Corps Loan Repayment Program contract, and all payments will be suspended until a request to resume service at an eligible Critical Shortage Facility or school of nursing is approved. If a participant is terminated for cause, they may be recommended for default.

Transfer Request to Another Approved Service Site

The Nurse Corps Loan Repayment Program expects that participants will fulfill their service obligation at the Critical Shortage Facility or school of nursing on their initial application. However, the Nurse Corps Loan Repayment Program understands that circumstances may arise that result in a participant's need to leave the initial Critical Shortage Facility or school of nursing and complete the service obligation at another approved facility. If a participant can no longer continue working at the initial Critical Shortage Facility or school of nursing, the participant must immediately contact the Nurse Corps Loan Repayment Program through their My BHW Account. For details on accessing your My BHW Account to access In-Service Verification, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

Detailed instructions on how to complete a Change My Site Request are provided in your My BHW. To request a transfer to another site via the My BHW Account, go to the Activities section, then to Change My Site Request. The request must include the reason for the transfer and initiation of an Employment Verification Form to the prospective site to determine whether the position is eligible and if the site is an eligible Critical Shortage Facility or eligible school of nursing. **All transfers require prior approval.** For details on accessing your My BHW Account to request a transfer, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

Participants must transfer to an approved Critical Shortage Facility or school of nursing site with a

designated site point of contact that has an active My BHW Account. That site point of contact must be willing and able to complete all electronic verifications, including Employment Verifications and In-Service Verifications, through the portal. Please see the Eligible Facility Types section for additional information on eligible facilities.

- **Participants must continue to meet the service obligation requirements at their prospective transfer site.**
- Participants must provide service in the same service option as awarded. If awarded as a Registered Nurse or Advanced Practice Registered Nurse, participants cannot serve as Nurse Faculty. If awarded as Nurse Faculty, participants cannot serve as a Registered Nurse or Advanced Practice Registered Nurse.
- Depending on the service option, participants must work as a scheduled full-time Registered Nurse or Advanced Practice Registered Nurse working at least 32 hours per week or be employed as a full-time nurse faculty member at an eligible school of nursing.
 - Hours worked in part-time service, as needed, on-call status or employment by a nurse staffing agency, travel nurse agency, or self-employment does not qualify as part of the 32 hours per week.
- Have a current, full, permanent, unencumbered, unrestricted license to practice as a Registered Nurse or an Advanced Practice Registered Nurse in the state in which they intend to practice, except if working as a federal employee or for a tribal health program.

The participant is notified via their My BHW Account of the decision regarding the transfer request. If approved, the participant can resume full-time service at the approved Critical Shortage Facility or school of nursing.

Transfer Impact on Service Obligation and Payment

If there is a 30-day or less break in service between the stop-work date at the initial/former service site and the start date at the approved transfer site, the Nurse Corps Loan Repayment Program payments will not be interrupted. However, if the participant fails to resume service **within 30 days** of the stop-work date at the initial/former Critical Shortage Facility or school of nursing, the Nurse Corps Loan Repayment Program will stop all payments. After the participant begins full-time service at another approved Critical Shortage Facility or school of nursing, the Nurse Corps Loan Repayment Program service end date may be extended, and the loan repayments will resume.

Unemployment During the Service Obligation

Nurse Corps Loan Repayment Program participants who resign or are terminated from their employment at a Critical Shortage Facility or school of nursing must contact the Nurse Corps Loan Repayment Program immediately through their My BHW Account. For details on accessing your My BHW Account to access In-Service Verification, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website. Nurse Corps Loan Repayment Program participants who are not working at an eligible Critical Shortage Facility or school of nursing will experience an immediate suspension of monthly payments until they return to service at an approved Nurse Corps Loan Repayment Program Critical Shortage Facility or school of nursing. The Nurse Corps Loan Repayment

Program will provide the participant a specific period of time to obtain an offer and accept a position at an approved Critical Shortage Facility or school of nursing. It is the **participant's responsibility to obtain employment at an eligible Critical Shortage Facility or school of nursing**. Participants who do not secure employment at an eligible Critical Shortage Facility or school of nursing within the allotted time provided by the Nurse Corps Loan Repayment Program will be recommended for default.

Breaching the Contract

Participants are encouraged to immediately contact the Nurse Corps Loan Repayment Program if a situation arises in which they are potentially unable to fulfill the service obligation. A participant who enters a two-year Nurse Corps Loan Repayment Program contract but fails to begin or complete the service obligation is liable to repay all the Nurse Corps Loan Repayment Program payments received. This includes the amounts withheld for federal taxes plus interest at the maximum legal prevailing rate, from the date of the breach of the Nurse Corps Loan Repayment Program contract.

Under the Nurse Corps Loan Repayment Program, any debt owed to the federal government is due within three years of the participant's breach. After three years, debts are considered to be delinquent or past-due and other charges and penalties may apply. Additionally, breach of the contract may permanently disqualify an individual from receiving future awards under the Nurse Corps Loan Repayment Program and other Health Resources and Services Administration and federal programs.

Suspensions and Waivers

The Secretary of Health and Human Services or designee may, under certain circumstances, suspend or waive the Nurse Corps Loan Repayment Program service or payment obligation. A written request for a suspension or waiver must be submitted through your My BHW Account. Additional supporting documentation demonstrating a compelling circumstance is required in order to process such a request. For details on accessing your My BHW Account to submit a request, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

- **Suspension:** A mechanism that provides temporary relief to a Nurse Corps Loan Repayment Program participant who has a short-term circumstance that currently makes compliance with the obligation impossible or that compliance would involve extreme hardship to the participant such that enforcement of the obligation would be unconscionable. Periods of approved suspension will extend a participant's Nurse Corps Loan Repayment Program service obligation end date. Categories of service suspensions include:
 - **Medical or Personal Reasons:** A suspension may be granted for up to one year if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal or debilitating illness of an immediate family member, which results in the participant's temporary inability to perform the Nurse Corps Loan Repayment

Program obligation. Upon receipt of the written suspension request, the Nurse Corps Loan Repayment Program will notify the participant of the instructions for submitting further supporting documentation.

- **Maternity/Paternity/Adoption Leave:** Maternity/paternity/adoption leave will be approved by the Nurse Corps Loan Repayment Program upon request if adequately documented in your My BHW Account. If a participant plans to be away from their approved service site for maternity/paternity/adoption leave, they are required to submit their Suspension request through their My BHW Account before taking leave. Nurse Corps Loan Repayment Program will allow participants to be away from their service site within the timeframes established by either the Family Medical Leave Act (up to 12 weeks) or for a longer period as permitted under state law where the participant resides, consistent with the leave policies of the employer. If a participant plans to take leave beyond the allowed maternity/ paternity/adoption leave period, they are required to contact the Nurse Corps Loan Repayment Program for guidance. For details on accessing your My BHW Account to access In-Service Verification, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

As a reminder, a participant may be away from the Nurse Corps Loan Repayment Program approved service site for no more than seven weeks per service year; therefore, after a suspension, a participant's obligation end date will be extended for each day of a Nurse Corps Loan Repayment Program-approved absence over the allowable seven weeks.

- **Call to active duty in the U.S. armed forces:** A participant who is also a military reservist, when called to active duty, will be granted a suspension for up to one year. This suspension may be extended, beginning on the activation date described in the reservist's call to active-duty order. In addition to the written request for suspension, a copy of the order to active duty must be submitted to the Nurse Corps Loan Repayment Program. Upon receipt of the written request, the suspension will be extended if the participant's period of active duty is extended. The period of active military duty service will not be credited towards the Nurse Corps Loan Repayment Program service obligation unless otherwise indicated by the Health Resources and Services Administration.
- **Waiver:** A waiver is a mechanism that permanently relieves the participant of all or part of the Nurse Corps Loan Repayment Program service obligation. A waiver may be granted when compliance with the Nurse Corps Loan Repayment Program obligation (a) is impossible, or (b) would involve extreme hardship and enforcement would be unconscionable. For example, compliance would be impossible if a participant documents that they suffer from a physical or mental disability that results in their permanent inability to serve their obligation or to be gainfully employed in any capacity and pay their debt. The request must be submitted in writing to the Nurse Corps Loan Repayment Program and must specify the reason(s) the waiver is being sought. The participant will be

contacted directly by the Nurse Corps Loan Repayment Program regarding the medical and financial documentation necessary to process the waiver request. **Waivers are not routinely granted and require a demonstration of compelling circumstances as described above.**

Cancellation of a Nurse Corps Loan Repayment Program Obligation

A participant's Nurse Corps Loan Repayment Program obligation is cancelled in its entirety in the unfortunate event of the participant's death. No liability is transferred to the participant's heirs.

Loan Forgiveness

Participants whose loans are forgiven through the U.S. Department of Education's Public Service Loan Forgiveness Program, or participants who receive other funds to repay educational loans (that do not include a service obligation) and/or who no longer have outstanding qualifying educational loans, must immediately contact the Nurse Corps Loan Repayment Program for further instructions. Failure to promptly contact the Nurse Loan Repayment Program may result in an overpayment debt to the federal government and associated charges.

Application Information

APPLICATION DEADLINE

A complete Nurse Corps Loan Repayment Program online application with all required supporting documentation must be uploaded and submitted by the application deadline. For details on the deadline, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website. All decisions regarding fiscal year 2025 Nurse Corps Loan Repayment Program applications will be made by September 30, 2025.

Documents: Applicants are strongly encouraged to upload all supporting documents in a PDF format to expedite processing of their application. A multipage document should be consolidated into one document before uploading. It is the applicant's responsibility to ensure that the information uploaded is accurate and viewable; PDF format allows applicants to view documents prior to submission. When uploading documents to the online application, be sure that the documents do not exceed 5MB, as the system restricts larger documents to maintain

COMPLETING AN APPLICATION

Application Information

The Nurse Corps Loan Repayment Program application consists of:

- An online application.
- Required supporting documentation.
- Additional supporting documentation (if applicable).

Applicants are advised to keep a copy of the complete application package for their records. The information in the online application must match the submitted supporting documentation. After the applicant submits the application, the individual will receive a notification stating, “Overall application status is submitted – eligible or ineligible” and an “Application ID number” for their reference.

Editing Applications, Missing, and Incomplete Supporting Documents

Applications will be considered incomplete and deemed ineligible if there are missing or illegible documents or incomplete application materials. Applicants may reopen and edit their applications after submission but before the deadline.

If an applicant reopened the application for editing, the applicant must resubmit the edited application prior to the deadline. For details on the deadline, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website. Failure to resubmit the application will make the applicant ineligible. After the application is resubmitted, the applicant will receive a notification stating, “Overall application status is submitted – eligible or ineligible” and an “Application ID number” for their reference.

The Nurse Corps Loan Repayment Program will not accept requests to update or make any changes to a submitted application after the deadline. In addition, the Nurse Corps Loan Repayment Program staff will not contact applicants, fill in or make changes to information on the submitted application, or fill in any missing information. If a document cannot be viewed or accessed, that document will not be considered and may cause the entire application to be deemed ineligible. Please note that High-Efficiency Image Coding file formats will not be accepted and reviewed.

If an applicant transfers to a different service site after the submission of the application and prior to a signed Nurse Corps Loan Repayment Program contract, their application will be deemed ineligible for an award.

ONLINE APPLICATION

Applicants are required to complete each of the sections listed below:

- Eligibility
- General Information
- Employment
- Employment Verification
- Education
- Loan Information
- Supporting Documents
- Self-Certification
- Review and Submit

REQUIRED SUPPORTING DOCUMENTATION

Each document submitted must include the applicant's First and Last Name.

a) **Proof of U.S. citizenship, U.S. national, or lawful permanent resident**

Acceptable documents	Documents that do not meet requirements:
• U.S. birth certificate • Unexpired U.S. passport Identification page or U.S. passport card • Certificate of Citizenship • Naturalization Certificate • Unexpired Permanent Resident Card (Green Card)	• State driver's license • Nursing license • Social Security card • State Identification

- b) **Authorization to Release Information:** Applicants must download the Authorization to Release Information form from the online application. Applicants must fill out, sign, and upload the form to the application. The signature may be handwritten or an electronic signature. Electronic signatures that contain a date stamp or require a PIN to place the signature on the form are acceptable. Also, signatures signed with a stylus are acceptable. Electronic signatures that are typed only are not acceptable.
- c) **Transcripts:** Applicants must submit all transcript(s) (unofficial and/or official) from each college, university, or school of nursing attended for all nursing education coursework directly related to the attainment of the nursing degree(s), if the applicant is seeking repayment for educational loans incurred while attending that institution. Disbursement dates of nursing loans must correspond with dates of enrollment. Transcripts must include the applicant first name, last name, school name, dates, coursework, and degree(s) earned.
- d) **Nursing License:** Applicants must upload a copy of their current, full, permanent, unencumbered, unrestricted health professional license at the time of application submission.
- e) **Employment Verification Form:** Applicants are required to review and verify the name and address of the current Critical Shortage Facility or eligible school of nursing where they serve and initiate an electronic Employment Verification Form. The Employment Verification Form must be completed by the appropriate official or authorized point of contact at the Critical Shortage Facility or school of nursing. The point of contact should be the applicant's immediate supervisor or an authorized agent of the human resources department at the service site. If the point of contact does not submit a completed Employment Verification Form, or it is not completed by the appropriate official, the application is considered ineligible.

- **Please note:** the Employment Verification form must indicate that your employment began as of the application deadline and that you are working full-time per Nurse Corps Loan Repayment Program requirements.
 - **For Nurse Faculty applicants only:** To be eligible for a funding priority, Nurse Faculty applicants must have the point of contact, or an authorized school official, certify on their Employment Verification form that at least 50% of students enrolled in the school come from a disadvantaged background.
- f) **Loan Documents:** Review the types of loans that qualify and do not qualify for repayment under the Nurse Corps Loan Repayment Program (see the [Qualifying and Non-Qualifying Loans](#) section). If an applicant has multiple loans with the same servicing lender, each loan must be separately listed, and must include the original amount of the loan, the disbursement date, and the current balance. Supporting loan documentation must be provided for each loan (please see the sub-bullets below for the documentation needed and where to obtain). The Nurse Corps Loan Repayment Program will check the applicant's credit report to determine loan eligibility, loan balances, and repayment history status. Credit report must be unlocked/unfrozen upon application submission. All loan documents should include the applicant's name and other identifiable information including account numbers.
1. **Federal Loans:** Note: federal loans can be electronically imported from the Department of Education Federal Student Aid website or added manually to the application.
 - a. To import federal loans electronically, applicants need to have a Federal Student Aid ID and password to access the [National Student Loan Data System](#) website and the applicant's My Student Data file.
 - i. Applicants who import loan information electronically do not need any other documentation.
 - b. To add federal loans manually, applicants will need the following information:
 - i. Disbursement Report(s) from the lender, showing the loan type, original loan amount, and original loan date, as well as the applicant's name and account numbers. You may need to submit more than one type of Disbursement Report per loan to meet these requirements. Applicants may find this information in the [National Student Loan Data System](#) website under the "My Student Data" file or on their specific federal loan servicer website;
 - ii. The most recent Account Statement for each loan showing the current balance, lender's name,

account number, and applicant's name.

2. **Individual Private (Commercial) Loans:** You may call or visit the lender's website to obtain:
 - a. Disbursement Report(s) from the lender, showing the loan type, original loan amount, and original loan date, as well as the applicant's name and account numbers. You may need to submit more than one type of Disbursement Report per loan to meet these requirements.
 - b. The most recent Account Statement for each loan showing the current balance, lender's name, account number, and applicant's name.
3. **Consolidated Private (Commercial) Loans:** You may call or visit the lender's website to obtain:
 - a. Disbursement Report(s) clearly showing that all the loans that were consolidated had the applicant's name on the loan documentation.
 - b. The most recent Account Statement for the consolidation showing the current balance, lender's name, account number, and applicant's name.
 - c. Original loan application document.
 - d. Please note that you may also submit a letter directly from the lender containing the required loan information if you do not have the original disbursement report or the account statement.
 - e. Please note that each loan must have its original loan amount and the original loan date indicated.
4. **Perkins Loans:** You may call or visit the lender's website to obtain:
 - a. Disbursement report(s) from the lender must show the applicant's name, loan type, original loan amount, and original loan date. You may need to submit more than one type of disbursement report per loan to meet these requirements.
 - b. The most recent account statement for the consolidation showing the current balance, lender's name, account number, and applicant's name.
 - c. Documentation from the school showing that the loans are not subject to cancellation under 34 CFR Part 674; OR documentation from the current lender indicating that the Perkins Loans were consolidated and not paid off. Documentation should be from the business or student loan office of the school that made the loan.
 - d. Perkins Loans that are subject to cancellation are not eligible.

1) ADDITIONAL SUPPORTING DOCUMENTATION (if applicable)

Based on the applicant's responses to the online application, additional clarifying documents may be required for submission.

Examples of additional documentation that may be required include:

- a. Name changes require submission of any of the following documents demonstrating that all submitted documents apply to the same person:
 - i. Marriage license; or
 - ii. Divorce decree; or
 - iii. Official court document.
- b. Perkins Loans require submission of:
 - i. Official letter from the lender or school loan office that made the loan demonstrating the loan is not cancellable.
- c. Psychiatric Nurse Practitioners are required to submit Certification from the American Nurses Credentialing Center to practice as an Advanced Practice Registered Nurse in a behavioral health capacity in order to qualify for that funding category.
- d. Maternal Health applicants are required to submit the following in order to qualify for that funding category:
 - i. Women's Healthcare Nurse Practitioner certification from the National Certification Corporation; or
 - ii. Certification in Obstetrics and Gynecology specialties from the National Certification Corporation and/or American Nurses Credentialing Center. Acceptable subspecialty national certifications are listed below.

OB/GYN Certifications	Nurse Practitioner-only Certifications
• Inpatient Obstetric Nursing • Low Risk Neonatal Intensive Care Nursing • Maternal Newborn Nursing • Neonatal Intensive Care Nursing • Inpatient Antepartum Nursing • Neonatal Neuro-Intensive Care • Care of the Extremely Low Birth Weight Neonate • Obstetric and Neonatal Quality and Safety • Neonatal Pediatric Transport • Electronic Fetal Monitoring • Prepared Childbirth Educators National Certification • Breastfeeding Counselor • Childbirth Educator • Certified Lactation Counselor	• Neonatal Nurse Practitioner • Women's Health Care Nurse Practitioner

- e. Applicants who are members of a reserve component of the U.S. armed forces, including the National Guard, who are called to active duty must submit documentation to verify their existing active-duty service obligation.

CONFIRMATION OF INTEREST

The Nurse Corps Loan Repayment Program will notify award finalists of their status by a Confirmation of Interest email, which will instruct them to log into their application account in their My BHW Account to confirm their continued interest in receiving an award and to confirm that the loan and employment information provided to Health Resources and Service Administration on their Nurse Corps Loan Repayment Program application remains valid. The Confirmation of Interest will also include instructions to sign and return the Nurse Corps Loan Repayment Program contract and to provide banking information to facilitate the electronic transfer of the award funds if their contract is approved and signed by the Secretary of Health and Human Services (or designee) and funds are awarded. For details on accessing your My BHW Account, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

The electronic signature on the contract has the effect of a handwritten signature, and after being countersigned by the Secretary of Health and Human Services or designee, obligates the applicant

to a Nurse Corps Loan Repayment Program service commitment. If the applicant does not respond to the Confirmation of Interest email by the deadline, the applicant is no longer considered for participation in the Nurse Corps Loan Repayment Program and their application is closed. Applicants who no longer wish to receive a Nurse Corps Loan Repayment Program award can log into their My BHW Account and check the “decline” box on the Confirmation of Interest. If an applicant fails to respond by the deadline or declines the Confirmation of Interest through the Portal, the award will be offered to another applicant. A decision to decline the award is final and cannot be revoked under any circumstance. The Confirmation of Interest is not a guarantee that the individual will receive an award, as funding depends on appropriations by Congress. For details on accessing your My BHW Account, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

If an individual selected for an award decides not to accept the award ***after signing the contract***, the individual should notify the Nurse Corps Loan Repayment Program immediately through their My BHW Account

- ***If the Secretary or designee has not yet countersigned the contract***, the individual will not incur a service obligation or any liability for withdrawing.
- ***If the Secretary or designee has already signed the contract***, the individual has a binding contract to complete the service obligation. Withdrawing from the program without incurring liability is not an option.

If an applicant fails to commence service on the effective date of the contract, the applicant is in breach of the contract, may be placed in default, and may be disqualified from receiving future awards under the Nurse Corps Loan Repayment Program and other federal programs.

RECEIVING AN AWARD AND OBLIGATIONS

If a participant is selected for a Nurse Corps Loan Repayment Program award, the date the Secretary of Health and Human Services or designee countersigns the contract becomes the effective date of the contract, and the two-year service obligation commences on that date. The individual will begin to accrue service credit under the contract as soon as it becomes effective. Nurse Corps Loan Repayment Program will send participants a notice instructing them to access the following documents in their My BHW Account:

- Award Letter
- Welcome Packet
- Participant Award Worksheet

For details on accessing your My BHW Account, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

Award payments are made monthly over 24 months through an electronic funds transfer to the participant’s checking or savings account via the bank routing number identified on the banking information submitted by the participant. The first payment will be deposited approximately 60

days after the effective date of the contract. Participants must keep all banking information up to date to receive payments on schedule.

Participants must use all Nurse Corps Loan Repayment Program payments received to pay the lenders or holders of their qualifying educational loans, even if the loans are paused or in forbearance. The Nurse Corps Loan Repayment Program may contact the participant's lenders or holders to verify that award payments were applied to reduce qualifying loan balances. To receive a continuation contract, participants must be in full compliance with all program requirements under their initial contract, including that they have applied all their previous loan repayment award to their qualifying student loans, as listed on their Participant Authorization Worksheet.

NOTE: Participants whose loans are forgiven through the U.S. Department of Education's Public Service Loan Forgiveness Program and who no longer have outstanding qualifying educational loans must immediately contact the Nurse Corps Loan Repayment Program for further instructions. Failure to promptly contact the Nurse Corps Loan Repayment Program may result in an overpayment debt to the federal government and associated charges.

If a participant does not receive a scheduled payment, they may contact the Nurse Corps Loan Repayment Program through their My BHW Account or Customer Care Center at 1-800-221-9393. If the Nurse Corps Loan Repayment Program has any questions concerning a participant's eligibility for continued payments, the Nurse Corps Loan Repayment Program will delay payments pending verification of the participant's compliance with the service obligation or outstanding qualifying loan balances. Participants must immediately notify the Nurse Corps Loan Repayment Program of any changes in their service site or employment status. For details on accessing your My BHW Account, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

TAXES AND FINANCIAL INFORMATION

Nurse Corps Loan Repayment Program payments are subject to federal taxes. The Nurse Corps Loan Repayment Program will withhold federal income tax and Federal Insurance Contributions Act tax (Social Security and Medicare) from a participant's award. Taxes are paid directly to the Internal Revenue Service on the participant's behalf. All Nurse Corps Loan Repayment Program payments and federal taxes withheld are reported to the participant and the Internal Revenue Service on a Form W-2 after the end of the tax year. Nurse Corps Loan repayment payments may also be subject to state and local income taxes.

Participants who want additional funds withheld to cover the income tax on their awards should indicate the amount to be deducted on an Employee's Withholding Certificate (Form W-4). Participants must complete and upload the Internal Revenue Service Form W-4, Employee's Withholding Certificate. Participants should consult the Internal Revenue Service regarding any additional tax obligations. All tax questions should be directed to a tax professional or the [Internal Revenue Service](#) website or through the TAX HELPLINE at 1-800-829-1040. The Internal Revenue Service [Tax Withholding Calculator](#) is available to perform a quick "paycheck checkup." The Nurse

Corps Loan Repayment Program is unable to provide an individual with an after-tax calculation or any tax advice or information.

Each January, participants will receive a W-2 Wage and Tax Statement for the taxable income received under the Nurse Corps Loan Repayment Program during the prior tax year. Participants may sign up to have their W-2 form posted in their My BHW Account. W-2 forms are posted no later than January 30 of each year. If the W-2 form is not available by that date, the participant should submit an inquiry via their My BHW Account. Participants may also choose to have their W-2 form mailed to the address provided in their My BHW Account. Participants must ensure their name, mailing address, email address, and banking information are up to date. For details on accessing your My BHW Account, go to the [Nurse Corps Loan Repayment Program](#) page on the Nurse Corps website.

Under the Treasury Offset Program, the U.S. Treasury Department is authorized to offset the Nurse Corps Loan Repayment Program payments for delinquent federal and state debts, including delinquent child support.

Additional Information

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

The purpose of this information collection is to obtain information through the Nurse Corps Loan Repayment Program that is used to assess a Loan Repayment Program applicant's eligibility and qualifications for the Loan Repayment Program and to monitor a participant's compliance with the program's service requirements. Clinicians interested in participating in the Nurse Corps Loan Repayment Program must submit an application to the Nurse Corps. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0915-0140 and it is valid until 2/28/2026. This information collection is required to obtain or retain a benefit (Section 846 of the Public Health Service Act, as amended [42 U.S.C. 297n]). The information is protected by the Privacy Act, but it may be disclosed outside the U.S. Department of Health and Human Services, as permitted by the Privacy Act and Freedom of Information Act, to Congress, the National Archives, and the Government Accountability Office, and pursuant to court order and various routine uses as described in the System of Record Notice 09-15-0037. Public reporting burden for this collection of information is estimated to average 0.68 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland, 20857.

RESOURCES FOR APPLICANTS

Definitions

See the [Appendix](#) for a glossary of terms, which contains the general definitions for Bureau of Health Workforce terms used throughout this Guidance.

Health Workforce Connector

The [Health Workforce Connector](#) contains a searchable database for all Nurse Corps Loan Repayment Program-approved service sites, including those with current job openings. Participants should contact the Nurse Corps Loan Repayment Program if they are interested in transferring to a site listed on the Health Workforce Connector to confirm its eligibility.

Health Professional Shortage Area Find

All Nurse Corps Loan Repayment Program participants must serve in a federally designated primary care or mental Health Professional Shortage Area. [Health Professional Shortage Area Find](#) allows applicants to [locate shortage areas by address](#). Note that Health Professional Shortage Area Find cannot search using post office box addresses.

Customer Care Center

Any individual with questions about the Nurse Corps Loan Repayment Program may contact the Customer Care Center Monday through Friday (except federal holidays), 8 a.m. to 8 p.m. ET.

- 1-800-221-9393 (TTY: 1-877-897-9910)

My BHW Account

The My BHW Account is a web-based system that allows Nurse Corps Loan Repayment Program participants to make inquiries and requests (e.g., suspensions, transfers, waivers) and to access the six-month In-Service Verification. Once an applicant is selected for an award, the individual is provided with instructions for updating their account as a participant.

Nurse Corps Social Media

- [Nurse Corps Facebook](#)
- [Nurse Corps LinkedIn](#)

NOTE: Announcements and information posted by the Nurse Corps Loan Repayment Program on social media sites are informal and unofficial communications. Official program policies and requirements are set forth in this Application and Program Guidance, the applicable contract, on the Nurse Corps Loan Repayment Program website, and through other communications provided to the participant via their My BHW Account.

Appendix: Glossary

Fiscal Year 2025 Nurse Corps Loan Repayment Program Application and Program Guidance Glossary