# KRISP Project

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# Nursing Student Loan Repayment Programs

# **National Programs**

# **Nursing Education Loan Repayment Program- HRSA**

Sponsored by U.S. Department of Health & Human Services

• The Nurse Education Loan Repayment Program (NELRP) totals \$8.1 million. Those funds, awarded competitively, will help 100 registered nurses pay their nursing education debts. The program repays 60 percent of the loan balance of registered nurses in exchange for two years of service at facilities with a critical shortage of nurses. (For a list of facilities employing the first 100 NELRP award winners from ARRA funds, go to <a href="http://newsroom.hrsa.gov/releases/2009/nelrprecips.htm">http://newsroom.hrsa.gov/releases/2009/nelrprecips.htm</a>) Participants may be eligible to work a third year and receive additional repayment assistance. The purpose of the NELRP is to assist in the recruitment and retention of professional RNs dedicated to providing health care in facilities with a crucial shortage of nurses and to provide an opportunity for RNs to consider a career in such facilities. The program offers RNs substantial economic assistance to repay a portion of their qualifying nursing educational loans in exchange for full-time service at a health care facility with a critical shortage of nurses.

#### • Contact information/Important Links

- o Applicant Information Bulletin: ftp://ftp.hrsa.gov/bhpr/nelrp/09nelrp.pdf
- o CallCenter@hrsa.gov or 1-800-221-9393
  - Monday through Friday (except Federal holidays), 9 am to 5:30 pm ET
- o NELRP website: http://bhpr.hrsa.gov/nursing/loanrepay.htm

#### Past Awards

Given to applicants with greatest financial need who work in:

- Public Health Departments
- Federally Designated Health Centers
- o Federally Designated Migrant Health Centers
- Rural Health Clinics
- Indian Health Service Health Centers

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<sup>\*</sup> The 2010 NELRP application cycle is closed, but the next cycle will open in early 2011

- Eligibility: Requirements, such as (see website for complete list):
  - Has a BSN or ADN, a diploma in nursing or a graduate degree in nursing from an accredited school of nursing in a State;
  - Has outstanding qualifying educational loans obtained for qualifying nursing education leading to a degree or diploma in nursing as specified above;
  - o Has completed the nursing education program for which the loan balance applies;
  - o Is a U.S. citizen, U.S. national, or a lawful permanent resident of the U.S.;
  - o Is employed full-time (32 hours or more per week) at a critical shortage facility;
  - o Has a current permanent unrestricted license as an RN in the State
  - Submitted a complete electronic application and banking information through BCRSIS
- Non-eligibility criteria are available at the website, but include reasons such as:
  - Has any judgment liens against his/her property arising from a debt owed to the United States.
  - Has an existing service obligation;
  - o Has defaulted on any Federal or non-Federal payment obligations;
  - Has defaulted on a prior service obligation to the Federal government or a State or local government, even if he/she subsequently satisfied that obligation through service, monetary payment or other means;
  - Had any Federal or non-Federal debt written off as uncollectible or had any Federal service or payment obligation waived;
  - o Is currently excluded, debarred, suspended, or disqualified by a Federal agency from participating in a covered transaction

# **Illinois Programs**

### **Nursing Education Scholarship Program**

Sponsored by Illinois Department of Public Health-Center for Rural Health

• The goal of the Nursing Education Scholarship Program is to increase the number of nurses available for employment in Illinois by offering scholarships to overcome financial barriers to education. The program provides financial assistance to qualified individuals pursuing an associate degree in nursing, an associate degree in applied sciences in nursing, a hospital based diploma in nursing, a baccalaureate degree in nursing, a graduate degree in nursing or a certificate in practical nursing. The scholarship pays only for coursework within the nursing curriculum for which the recipient is funded; it does not pay for pre-requisite coursework.

# Contact information/Important Links

- o Website: <a href="http://www.idph.state.il.us/about/rural\_health/rural\_scholarship.htm">http://www.idph.state.il.us/about/rural\_health/rural\_scholarship.htm</a>
- O Questions may be directed to:
  - Illinois Department of Public Health
    Center for Rural Health
    Nursing Education Scholarship Program
    535 W. Jefferson St.
    Springfield, IL 62761-0001
    Telephone: 217-782-1624

TTY(hearing impaired use only) 800-547-0466

- Eligibility: Applicants must be:
  - A resident of Illinois for at least one year prior to application, and be a citizen or lawful permanent resident alien of the United States
  - Enrolled in or accepted for admission to a nursing program in Illinois that is approved by the Illinois Department of Financial and Professional Regulation, Division of Professional Regulation
  - o In need of financial assistance based on applicant's Student Aid Report.
- Scholarship amounts vary by degree and type of educational institution. Please consult the website for details on amounts paid.

<sup>\*</sup> Applications must be postmarked by May 31 of the current year.

# **Washington State Programs**

#### **Health Professional Loan Repayment**

Sponsored by Washington Higher Education Coordinating Board

• The Health Professional Loan Repayment program was created to attract and retain licensed health professionals to serve in critical shortage areas in Washington State. The program provides educational loan repayment assistance to licensed primary care health professionals. In return for financial assistance, participants agree to serve at an approved site for a minimum of three years. We expect participants to complete their obligation at this site. The Loan Repayment program provides up to \$25,000 per year for a minimum of three years. The service obligation period is based on full time (40 or more hours per week) employment and is prorated for less than full time. The award amount is based on outstanding educational debt. There is an opportunity to apply for a fourth and fifth year for up to \$35,000 per year based on remaining eligible debt. The award period is divided into service credit quarters. Credit is earned for service during the quarter and a payment is made at the end of each quarter. Service credit is confirmed at the end of each quarter through a Service Verification Form that participants and employers complete.

All program funds must be fully and directly applied to the approved lender(s) identified in the award notification.

#### • Contact information/Important Links

- o HECB website:
  - http://www.hecb.wa.gov/paying/waaidprgm/HealthLoanRepayPage.asp
- o Application website : <a href="https://fortress.wa.gov/hecb/portal/">https://fortress.wa.gov/hecb/portal/</a>
- o Email: health@hecb.wa.gov
- Ouestions may be directed to:
  - Chris Wilkins at 360-596-4817

#### • Eligible Professions

- Nurse Practitioner
- o Licensed Nurse (any licensed level)
- Midwife (certified-nurse or licensed)

#### • To be eligible to apply you must:

- o Be employed or have a contract to begin employment at an eligible site.
- o Submit documentation of eligible outstanding educational debt.
- o Be a United States citizen. Permanent resident does not qualify.
- o Provide primary care and not specialty care.
- o Not work in an urgent care clinic or a hospital emergency room.
- Sign a program contract to serve for a minimum of three years or pay funds back with double penalty.

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