

# Forgivable Education Loans for Service (FELS)

## New Applicants

The Forgivable Education Loans for Service Program application is available online through the [CFNC.org/FELS](http://CFNC.org/FELS) page. The deadline for FELS applicants is: **March 1, 2017**

**The application must be submitted electronically on or before the date listed above. All supporting documentation to the application (transcripts, acceptance letters, etc.) must be postmarked by the date listed above.**

**Reminder: Email is the official form of communication between the FELS Program and the applicant. It is strongly recommended that applicants keep their contact information up to date on the SEAA Student Portal at [www.cfnc.org/seaastudent](http://www.cfnc.org/seaastudent).**

## Description

Established by the North Carolina General Assembly in 2011, the Forgivable Education Loans for Service provides financial assistance to qualified students enrolled in an approved education program and committed to working in critical employment shortage professions in North Carolina. For the 2017-18 academic year eligible degree programs may be found by clicking the link below. The North Carolina State Education Assistance Authority provides administration for the program.

## Eligibility

A recipient must meet the following eligibility criteria to be considered for FELS:

- Be a legal North Carolina resident and NC resident for tuition purposes
- At the time of application, present a cumulative minimum grade point average (GPA) of:
  - 3.00 for graduating high school students (weighted GPA)
  - 2.80 for undergraduate students pursuing an associate or bachelor's degree
  - 3.20 for students pursuing a graduate or professional degree
- Register with the Selective Service System, if required;
- Recipients must not be in default, or does not owe a refund, under any federal or State loan or grant program
- Maintain Satisfactory Academic Progress according to the enrolling policy of the institution.
- Be willing to work in NC in a designated critical employment shortage profession.
- Must plan to enroll in at least six credit hours in an Approved Program at an Eligible Institution

Note: You do not have to be admitted to the program when you apply, but you must be admitted prior to receiving funding, if selected.

## Value

Annual loan amounts are as follows:

- 12 credits or more - Certificate, Diploma or Associate degree programs: \$3,000 (\$1,500/semester)
- 12 credits or more - Bachelor's degree program: freshman and sophomore \$3,000 (\$1,500/semester)
- 12 credits or more - Bachelor's degree program: junior and senior: \$7,000 (\$3,500/semester)
- 9 credits or more - Master's degree program: \$10,000 (\$5,000/semester)
- 9 credits or more - Doctoral degree program: \$14,000 (\$7,000/semester)
- 6 - 11 credits - Certificate, Diploma or Associate degree programs: \$1,500 (\$750/semester)
- 6 - 11 credits - Bachelor's degree program: freshman and sophomore \$1,500 (\$750/semester)
- 6 - 11 credits - Bachelor's degree program: junior and senior: \$3,500 (\$1,750/semester)
- 6 - 8 credits - Master's degree program: \$5,000 (\$2,500/semester)
- 6 - 8 credits - Doctoral degree program: \$7,000 (\$3,500/semester)

Maximum Aggregate Loan Limits:

- Certificate and/or associate degree programs: \$6,000
- Bachelor's degree programs: \$20,000
- Master's degree programs: \$20,000
- Graduate certificate programs: \$20,000
- Doctoral degree programs: \$56,000

Starting in 2017-18 funding to attend an out-of-state institution will only be considered in the areas of chiropractic medicine, optometry and podiatry.

## Forgivable Education Loans for Service (FELS) Approved Education Programs 2017-18

### Allied Health Programs

(All degree levels, unless noted)

Chiropractic Care (Doctorate only)  
Clinical Laboratory Sciences  
Cytotechnology  
Dental Hygiene  
Emergency Medical Science  
Emergency Medical Technology  
Imaging  
Medical Technology  
Occupational Therapy (Mast. or Doct.)  
Occupational Therapy Assistant  
Optometry (Doctorate only)  
Pharmacy (Doctorate only)  
Pharmacy Technician  
Physical Therapy (Mast. or Doct.)  
Physical Therapy Assistant (Assoc.)  
Physician Assistant (Master's only)

Radiography

Radiology

Sonography

Social Work (Bach. degree or higher)

Speech-Language Pathology (Mast. or Doct.)

### Allied Health - Counseling Programs

(Graduate/Professional only)

Addiction (Substance Abuse)  
Counseling  
Clinical Mental Health Counseling  
Rehabilitation and Career  
Counseling

### Medical Programs

(Doctorate only)

Dentistry  
Medical Doctor  
Osteopathy  
Podiatry  
Psychology

### Nursing Programs

(All degree levels)

Nurse Educator  
Nurse Practitioner  
Nursing (LPN, ADN, BSN and higher degrees)

### Education (Teaching) Programs

(Bachelor's degree or higher)

Biology  
Chemistry  
Comprehensive Science  
English as a Second  
Language  
Foreign Language  
Math  
Middle Grades  
Physics  
Special Education

**Note:** Nursing Administration and Nursing Leadership tracks are not approved education programs for receipt of FELS

**Note:** Nursing certification will no longer be funded for new applicants starting in 2017-18.

**Note:** Undergraduate courses of study in preparation for graduate/professional study (ex. Pre-medicine, pre-pharmacy) are not approved education programs for receipt of FELS.

The Forgivable Education Loans for Service Program was established by the North Carolina General Assembly to provide assistance to qualified students who are committed to working in North Carolina in designated critical employment shortage professions. Students interested in receiving assistance through the FELS Program should read the loan forgiveness eligibility requirements for the educational programs listed below and the FELS Program Rules prior to submitting an application. Students who do not fulfill the service requirements must repay the loan in cash, plus interest that begins to accrue upon disbursement of the loan.

### Teaching

A borrower must complete his or her Approved Education Program, obtain licensure from the North Carolina Department of Public Instruction and teach in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in a North Carolina public school or charter school, a school operated by the State of North Carolina, or a school operated by the federal government in North Carolina. Employment as an administrator, substitute teacher, or employment in a nonpublic school, community college, or institution of higher education is not eligible for Loan Forgiveness.

**Note:** Teacher certification will no longer be funded for new applicants starting in 2017-18. See <http://www.dpi.state.nc.us/nationalboard/certification/application/>

### Allied Health

A borrower must complete his or her Approved Education Program, obtain certification or licensure from the applicable licensing board, and work in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that provide medical services to North Carolina residents. **Note:** The following programs will no longer be funded for new applicant starting in 2017-18: College and Career Development Counseling, Couple and Family Counseling, K-12 School Counseling, and General Counseling.

### Nursing

A borrower must complete his or her Approved Education Program, obtain applicable licensure from the North Carolina Board of Nursing, and work in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that provide medical services to North Carolina residents. A borrower must practice nursing on his or her Approved Education Program funding level. For example, a borrower funded for an Associate's Degree in Nursing (ADN) on the Registered Nurse's (RN) level must complete the Approved Education Program and work as an RN in order to qualify for loan forgiveness. A borrower funded on the RN level does not qualify for loan forgiveness by working as a Licensed Practical Nurse (LPN). Nurse Educators must teach nursing at a public or nonprofit institution approved by the North Carolina Board of Nursing.

### Medicine

A borrower must complete his or her Approved Education Program, obtain licensure from the applicable licensing board, and practice in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that provide medical services to North Carolina residents.