

The University of Texas at Tyler  
School of Nursing

**NURSE FACULTY LOAN PROGRAM**

The Nurse Faculty Loan Program (NFLP) is funded by the federal government through the Health and Human Services' Division of Nursing and The University of Texas at Tyler School of Nursing. The NFLP is a loan cancellation program with a service obligation for recipients of the loan. To participate in the program, a student must commit to serving as faculty at an accredited school of nursing after graduation or, if an APRN, the student must commit to serving as an adjunct or preceptor while employed as a clinician. Students in the MSN Education, MSN FNP, MSN PMHNP, DNP and PhD programs are eligible to apply.

**FEDERAL ELIGIBILITY CRITERIA**

To qualify for an NFLP loan, an individual must:

- 1) Be accepted for graduate study by The University of Texas at Tyler and the School of Nursing.
- 2) Be a United States citizen or national of the United States, or a lawful permanent resident of the United States, the Commonwealth of Puerto Rico, the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa or the Trust Territory of the Pacific.
- 3) Be enrolled as a part-time or full-time student in the graduate program with an emphasis in **nursing education**, and commit to participating in all elements of the INSPIRE program
- 4) Be enrolled for **consecutive terms or semesters** during an academic year.
- 5) Be in good academic standing.
- 6) Not be in default on other federal loans.

**PROGRAM SUPPORT TO STUDENTS**

The University of Texas at Tyler offers full support, or the amount requested by the student to cover the full or partial tuition/fees for the academic year. Full support includes the cost of tuition, fees, books, laboratory expenses and other reasonable education expenses. Reasonable educational expenses include any educational expense that is necessary for successful completion of the degree program and can be supported, e.g., electronic devices/equipment, doctoral dissertation expenses, and fees for course-related seminars/conferences. Travel, mileage, and other living expenses are not supported. Students who receive additional funds to cover other educational expenses besides tuition, fees, and books as determined by the institution will be required to substantiate the expenses.

**MULTIPLE PROGRAM SUPPORT TO STUDENTS**

In addition to NFLP support, students may receive support from other private, university, or federal programs, provided that the funds are not used to cover the same costs during the academic year. Additionally, the student may already receive other support that does not cover all costs (tuition, fees and other expenses) for the academic period; in this case, the student may receive NFLP support to cover the remaining costs, excluding stipend support.

**TERMINATION OF NFLP DISBURSEMENTS**

Disbursement of NFLP funds will be stopped if the recipient:

- 1) Is unable to carry out the program of study (does not enroll or changes to a non-nursing major)
- 2) Withdraws from the School of Nursing
- 3) Fails to meet the academic standards of The University of Texas at Tyler
- 4) Is not enrolled for two consecutive semesters.

**CONDITIONS OF NFLP AWARD**

1. Required number of semesters. A recipient must remain enrolled in consecutive semesters.
2. Length of support. Subject to availability of funds and status of recipient, the loan may be continued for a period not to exceed 5 years.
3. Service obligation. To participate, a recipient must commit to serving as faculty at an accredited school of nursing after graduation or, if an APRN, the recipient must commit to serving as an adjunct or preceptor while employed as a

clinician. The borrower must submit certification of employment to The University of Texas at Tyler School of Nursing as soon as possible but within 12 months of graduation.

4. Repayment provisions. The repayment period for an NFLP loan begins following a 9-month grace period after the borrower ceases to be a student in the graduate nursing program. If the borrower is not employed full-time as nurse faculty at a school of nursing following graduation, a loan is repayable in equal or graduated installments over a 10-year period that begins 9 months after the individual ceases to be enrolled in the School of Nursing. When the school has cancelled the maximum portion of the amount of the loan for those employed full-time as nurse faculty, the remaining amount of the unpaid loan balance is repayable in equal or graduated periodic installments over the remainder of the 10-year repayment period.
5. Interest. The loan bears interest on the unpaid balance at the rate of 3% per year beginning 3 months after the borrower ceases to be a student in the graduate nursing program. However, if the borrower either fails to complete the course of study or fails to serve as a faculty member, the loan will bear interest on the unpaid balance at the prevailing market rate.
6. Loan cancellation. The borrower will receive partial loan cancellation for each complete year of full-time employment as nurse faculty in a school of nursing, up to a total of 85%. The school will cancel 20% per year for the first three years of full-time employment and 25% the fourth year.
7. Death and disability. HHS will cancel the unpaid balance of the loan and accrued interest of a loan upon submission by the school of a death certificate or other official proof of death of the borrower. A borrower is entitled to cancellation of an NFLP loan in the event of permanent and total disability. HHS will decide based on medical certification submitted by the borrower supporting the borrower's disability.
8. Deferment. Borrowers who are ordered to active duty as a member of a uniformed service of the United States are eligible for deferment for up to 3 years. Deferments are not automatic. Borrowers must file deferment forms for each period of deferment and request deferments at least 30 days before the beginning of the activity that makes the borrower eligible for deferment or the repayment period if the borrower is beginning the activity during the grace period. Deferment periods are excluded from the 10-year repayment period. The borrower is responsible for notifying the school of the end of the deferment period.
9. Forbearance. Forbearance is limited to situations in which the borrower clearly intends to repay the NFLP loan obligation but is temporarily unable to comply with the existing repayment schedule. Forbearance periods may be up to 6 months each.
10. Exit interview. The school will conduct and document an exit interview with its borrowers to obtain evidence that the borrower knows his or her rights and responsibilities concerning the conditions of the loan and documentation of the borrower's current address, telephone number, and other information needed for loan collection.

#### **RESPONSIBILITIES OF THE BORROWER**

1. Provision of information for continuing eligibility and compliance. Persons accepting NFLP loans **are obligated** to provide the information necessary to comply with the NFLP guidelines. This includes notification of change in registration status, notification of employment status, changes of address and phone numbers, and employment contact information after graduation.
2. Service. Because the intent of the enabling legislation is to prepare nurse faculty, each recipient must commit to serving as faculty at a school of nursing following graduation.