Faculty Loan Repayment Program

Fiscal Year 2023
Application and Program Guidance
May 2023

Application Submission Deadline: **June 29, 2023, 7:30 p.m. ET**

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, please call 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays) from 8:00 a.m. to 5:00 p.m. ET.

Authority: Section 738(a) of the Public Health Service Act (42 United States Code 293b(a)).
Future changes in the governing statute, implementing regulations and Application and Program Guidance may also be applicable to Faculty Loan Repayment Program participants.
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EXECUTIVE SUMMARY

The Health Resources and Services Administration is accepting applications for the Faculty Loan Repayment Program. Faculty members in eligible disciplines at an eligible health professions school can receive loan repayment assistance through the Faculty Loan Repayment Program. In exchange, you must serve at least two years as faculty at an eligible health professions school.

Eligible Applicants: Faculty members from economically and environmentally disadvantaged backgrounds who serve at accredited health professions schools under the following disciplines and specialties:

- Allopathic or osteopathic medicine
- Podiatric medicine
- Veterinary medicine
- Dentistry
- Pharmacy
- Optometry
- Nursing (Registered Nurse or Advanced Practice Registered Nurse)
- Public health (graduate level)
- Physician assistant
- Behavioral and mental health (graduate level)
- Allied health professions

Funding: Up to $40,000 with funding to offset tax burden.

Service Obligation: Two-year full-time or part-time faculty at an eligible health professions school

Bureau of Health Workforce Customer Service Portal: Visit the Bureau of Health Workforce Portal

Application Deadline: June 29, 2023, 7:30 p.m. ET
A Letter from Luis Padilla, MD

Dear Applicant,

Thank you for your consideration and time in applying to the Faculty Loan Repayment Program. As part of our effort to address the shortage of health professionals nationwide, this program decreases the economic barriers to pursuing an academic career for faculty members from economically and environmentally disadvantaged backgrounds. We need faculty like you to educate and train the next generation of health professionals. In exchange for your service, we will help pay down your student debt.

As a former Health Resources and Services Administration award recipient, I understand how busy you are. To that end, we have streamlined the application process to make it easier for you. Our website lists all of our loan repayment opportunities for you to consider.

Again, thank you for taking time to read this program’s Application and Program Guidance and for your consideration in applying.

Sincerely,

/Luis Padilla, MD/

Luis Padilla, MD
Associate Administrator for 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 738(a) of the Public Health Service Act, (42 United States Code 293b(a)), as amended.

Purposes and Uses
The purpose of the Faculty Loan Repayment Program is to provide loan repayment assistance to faculty members from economically and environmentally disadvantaged backgrounds with eligible health professions degrees or certificates to serve at eligible academic institutions. The goal of the Faculty Loan Repayment Program is to decrease the economic barriers associated with pursuing careers as academic faculty. The information that applicants supply will be used to evaluate their eligibility, qualifications, and suitability for participating in the Faculty Loan Repayment Program. Information from other sources will also be considered (e.g., credit bureau reports and National Practitioner Data Bank reports).

An individual’s application, required supplemental forms, supporting documentation, related correspondence, contract, and data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor Faculty Loan Repayment Program activities. The information may also 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.

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

Non-Discrimination Policy Statement
In accordance with applicable federal laws and U.S. Department of Health and Human Services policy, U.S. Department of Health and Human Services policy, does not discriminate on the basis of any non-merit factor, including race, color, national origin, religion, sex, sexual orientation, gender identity, disability (physical or mental), age, status as a parent, or genetic information.
Faculty Loan Repayment Program Overview

The Faculty Loan Repayment Program is authorized by Section 738(a) of the Public Health Service Act, as amended (42 USC 293b(a)) 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 Faculty Loan Repayment Program provides eligible faculty members financial assistance to repay a portion of their qualifying educational loans in exchange for full-time or part-time service at an eligible health professions school.

Benefits of the Faculty Loan Repayment Program

1. **Mentorship** – By joining past and current Faculty Loan Repayment Program participants across the country, participants have the opportunity to educate and train the next generation of health professionals.

2. **Loan Repayment** – The Faculty Loan Repayment Program will provide funds to participants to repay a portion of their outstanding qualifying educational loans. The Faculty Loan Repayment Program awards a lump sum up to a maximum of $40,000 for a two-year service obligation.

3. **Tax Withholding** – To assist participants with their federal tax liability, the Faculty Loan Repayment Program withholds and pays directly to the Internal Revenue Service an amount equal to 39 percent of the total loan repayment award, on the participant’s behalf.

Application and Program Guidance

You (the applicant) are responsible for reading this Application and Program Guidance (Guidance) in its entirety before proceeding with your application and complying with the instructions in this Guidance. The Guidance explains in detail the obligations of individuals selected to participate in the Faculty Loan Repayment Program. Applicants are strongly encouraged to print and retain a copy of the Guidance for future reference. The Guidance explains the contractual obligations between the Secretary of the U.S. Department of Health and Human Services and individuals selected to participate in the Faculty Loan Repayment Program. It also includes the financial, legal, and other consequences of failing to perform the mandatory service commitment associated with the Faculty Loan Repayment Program contract.

An applicant may withdraw an application at any time prior to the Secretary of the U.S. Department of Health and Human Services or designee signing the Faculty Loan Repayment Program contract. After the Secretary or the Secretary’s designee signs the contract, the application cannot be withdrawn. Individuals who are uncertain whether they will be able to fulfill a two-year service commitment at an eligible academic institution should not apply.
Key Application Dates

Key dates for the Faculty Loan Repayment Program applicants:

- Applications Open: May 16, 2023
- Application Submission Deadline: June 29, 2023
- Notification of Award: No later than September 30, 2023
- Contract Start Date: No later than September 30, 2023
- Service Obligation Completion Date: 2 years after contract start date

IMPORTANT: Refer to the Definitions provided in the “Additional Information” section of this Guidance for further explanation of terms used throughout this document.

APPLICATION ELIGIBILITY REQUIREMENTS

Eligibility Requirements
To be eligible to participate in the Faculty Loan Repayment Program, all applicants must:


   Please note: A non-enhanced driver's license, health professions license, and Social Security card are not proof of U.S. citizenship or status as a U.S. National or Lawful Permanent Resident.

2. Be from an economically or environmentally disadvantaged background (the common examples are listed in the “Definitions” section).

   Economically Disadvantaged – An individual who comes from a family with an annual income below a level based on low-income thresholds according to family size published by the U.S. Bureau of the Census, adjusted annually for changes in the Consumer Price Index, and adjusted by the Secretary of the U.S. Department of Health and Human Services. The Secretary of the U.S. Department of Health and Human Services defines a “low income family” for various health professions and nursing programs included in Titles III, VII and VIII of the Public Health Service Act as having an annual income that does not exceed 200 percent of the U.S. Department of Health and Human Services poverty guidelines.

   - A family is a group of two or more individuals related by birth, marriage or adoption who live together or an individual who is not living with any relatives.
   - Students who receive a Pell Grant.
**Environmentally Disadvantaged** – An individual who comes from an environment that has inhibited the person from obtaining the knowledge, skills, and abilities required to enroll in, and graduate from, an undergraduate or graduate school based on a number of factors.

(3) Have a degree or certificate in one of the following eligible health professions disciplines:
- Allopathic Medicine;
- Osteopathic Medicine;
- Podiatric Medicine;
- Veterinary Medicine;
- Dentistry;
- Pharmacy;
- Optometry;
- Nursing (Registered Nurse or Advanced Practice Registered Nurse);
- Public Health (graduate level only);
- Physician Assistant;
- Behavioral and Mental Health (graduate level only): clinical psychology, clinical social work, marriage and family therapy, professional counseling; or
- Allied Health Professions (baccalaureate or graduate level): audiology, dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiology technology, registered dietitians, respiratory therapy, or speech pathology.

By the application deadline of **June 29, 2023**, an applicant in the final year of study or in an approved graduate training program must submit a letter of good standing from the Program Director indicating the expected date of graduation. The individual must graduate no later than **June 29, 2023** to be eligible for a Faculty Loan Repayment Program award.

(4) Have an employment commitment from an eligible health professions school for a full-time or part-time (as defined by the school) faculty position for a minimum of two years with employment to commence on or before **June 29, 2023**. Eligible health professions schools must be located in a state or U.S. territory.
- To be eligible, the following health professions schools must be an accredited public or private non-profit school in:
  - Allopathic or osteopathic medicine;
  - Podiatric medicine;
  - Veterinary medicine;
  - Dentistry;
  - Pharmacy;
  - Optometry;
  - Public health (graduate level);
  - Behavioral and mental health (graduate programs): clinical psychology, clinical social work, professional counseling, marriage and family therapy; or
- Allied health (baccalaureate or graduate level): audiology, dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiology technology, registered dietitians, respiratory therapy, or speech pathology.

b. To be eligible, the following health professions schools must be an accredited public, private non-profit or private for-profit school in:
   - Nursing (Registered Nurse or Advanced Practice Registered Nurse); or
   - Physician assistant.

(5) Provide an official agreement from the employing eligible health professions school that has agreed to pay principal and interest for the applicant's educational loans in an amount equivalent to the loan repayments made by the U.S. Department of Health and Human Services under the Faculty Loan Repayment Program. The official agreement from the employing institution must state the type of match (full or partial) that it will provide to the employee for the two-year service commitment. For a partial match, the intended percentage or amount must be stated in the official agreement. For institutions that are unable to provide matching loan repayments, applicants must provide an official letter from the employer requesting a full or partial waiver with supporting documentation justifying the undue financial hardship necessary for a waiver to be granted (see the “Employing Institution Requirements” section). The match requirement is in addition to the salary that the faculty member will receive from the employing institution.

Applicants are deemed **ineligible** if they:

(1) Have any judgment liens arising from a federal debt;

(2) 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 Program or Scholarship Program, the State Loan Repayment Program, the Nurse Corps Loan Repayment Program, the Nurse Faculty Loan Program, any local- or 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 Armed Forces, including the National Guard, are eligible to participate in the Faculty Loan Repayment Program.

(3) Have defaulted on any federal payment obligations (e.g., Health Education Assistance Loans, Federal Housing Administration Loans, federal income tax liabilities, etc.) or non-federal payment obligations (e.g., court-ordered child support payments). The Health Resources and Services Administration will perform a formal review of the applicant’s credit history with the credit bureaus which will be recorded as a hard inquiry.

(4) Have defaulted on a prior service obligation to federal, state, or local government even if the applicant subsequently satisfies that obligation through service, monetary payment, or by other means;
(5) Had any federal or non-federal debt written off as uncollectible or had any federal service or payment obligation waived;

(6) Are currently excluded, debarred, suspended, or disqualified by a federal agency from financial and nonfinancial assistance and benefits under Federal programs and activities; or

(7) Have a temporary, restricted, or inactive health professions license.

Qualifying and Non-Qualifying Educational Loans

(1) **Qualifying Educational Loans** include government and private (commercial) loans for actual costs paid for tuition and reasonable educational and living expenses incurred.

(2) **Consolidated Educational Loans** – An applicant may consolidate or refinance loans before the application deadline provided that the individual submits 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, 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 education. The consolidated/refinanced loan must be from a government (federal, state, or local) or private commercial lender and must include only the qualifying educational loans of the applicant.

(3) **Non-Qualifying Loans** include, but are not limited to:
   a. Loans for undergraduate or graduate education for which the supporting documentation does not identify the loan as applicable for an eligible health profession;
   b. 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;
   c. Loans that are paid in full;
   d. Parent PLUS Loans (and ALL loans made to parents);
   e. Credit card debt or personal lines of credit;
   f. Loans subject to cancellation (e.g., Federal Perkins Loans, loans for faculty employment at tribal college or university; Nurse Faculty Loan Program loans, Nursing Student Loans), **unless the applicant can provide documentation that such loans are not subject to cancellation**; and
   g. Loans made after the applicant’s qualifying health professions education.

Employing Institution Requirements
The employing institution must be an eligible health professions school and must satisfy the following requirements:
Employment Contract (required for applicants serving as non-tenured faculty members). The employing institution must provide a contract to the applicant stating that the individual will serve as either a full-time or part-time (as defined by the school) faculty member for a minimum of two years. The contract must be submitted as part of the Faculty Loan Repayment Program application;

Letter of Employment (required for applicants serving as tenured or non-tenured faculty members). The employing institution must provide a letter on official letterhead to indicate that the applicant will serve as a full-time or part-time (as defined by the school) faculty member for a minimum of two years and must be submitted as part of the Faculty Loan Repayment Program application; and

Loan Repayment Agreement or the Waiver of an Employer’s Match Loan Repayment Requirement. The employing institution must enter into a written agreement with the applicant to match loan repayments in the same amount made by the Faculty Loan Repayment Program or must request and be granted a full or partial waiver of the loan repayment requirement.

a. Loan Repayment Agreement. The loan repayment agreement must provide the following information:
   i. The employing institution will make payments of principal and interest due on the educational loans of the faculty member in the same amount as made by the U.S. Department of Health and Human Services under the two-year Faculty Loan Repayment Program contract (the maximum amount is $40,000 for two years);
   ii. In addition to the loan repayments, the faculty member will receive a salary from the employing institution. The amount of the faculty member’s salary will be determined without regard to the amount of the payments made by the U.S. Department of Health and Human Services under the two-year Faculty Loan Repayment Program contract.

b. Waiver of Employer’s Loan Repayment Match Requirement. The Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee may waive all or part of the employing institution’s match requirement if the school submits written justification that the requirement would impose an undue financial hardship. The following are examples of documentation that would support a waiver request:
   i. Documentation of diminished financial resources (e.g., consistent budget cuts, reduced earnings on endowments, or unexpected expenditures), such that payment of all or part of the matching loan repayment funds would impose an undue financial hardship; or
   ii. Documentation showing that the institution is engaged in collective bargaining agreement(s) that prohibits such differential compensation or that would require the institution to provide a similar amount of support for faculty not covered under the Faculty Loan Repayment Program.
In instances where the employing institution requests a partial waiver, the employing institution must also enter into a written agreement with the applicant to pay the remaining amount of the loan repayment match outlined in subsection (3) a. above.

(4) Completion of “Institution Employment/Loan Repayment Verification Form.” The employing institution must complete the Employment/Loan Repayment Verification Form and return it to the applicant. The form provides employment information, verification that the applicant will serve as a faculty member for a minimum of two years, and information regarding the institution’s ability to make loan repayments.

**Match Process**

The Faculty Loan Repayment Program selects loan repayment awardees based on a funding tier that determines the sequential order of awards to be made to eligible and qualified applicants. The selection tiering is based on:

1. **Amount of matching funds provided by the applicant’s employing institution.**

   The match categories are as follows:
   
   1. Full match of the U.S. Department of Health and Human Services level of loan repayments;
   2. Partial match of the U.S. Department of Health and Human Services level of loan repayments (i.e., < 100% match); or
   3. No match.

   Awards are made starting with full match, then partial match (from greatest percentage match to least partial match), then no match. (Please note: For the “partial match” and “no match” statuses, the applicant’s employing institution must have received approval for a partial or full waiver of the matching requirement); and

2. **Employment status (i.e., within each match category, applicants working full-time are given preference over applicants working part-time).**

   **Table 1. Funding Order of Faculty Loan Repayment Program Awards**

<table>
<thead>
<tr>
<th>FUNDING TIER</th>
<th>EMPLOYMENT STATUS/INSTITUTIONAL MATCH</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Tier</td>
<td>1. Full Time with Full (100%) Match</td>
</tr>
<tr>
<td></td>
<td>2. Part Time with Full (100%) Match</td>
</tr>
<tr>
<td>Second Tier</td>
<td>1. Full Time with Partial (&lt; 100%) Match/Waiver</td>
</tr>
<tr>
<td></td>
<td>2. Part Time with Partial (&lt; 100%) Match/Waiver</td>
</tr>
<tr>
<td>Third Tier</td>
<td>1. Full Time with No (0%) Match/Waiver</td>
</tr>
<tr>
<td></td>
<td>2. Part Time with No (0%) Match/Waiver</td>
</tr>
</tbody>
</table>

Within each tier, awards are made in order of decreasing financial need until all funds are
expended. Please note, partial match awards are made in order of greatest partial match and then in order of decreasing financial need.

**Award Process**
Participants will receive a Faculty Loan Repayment Program award notice instructing them how to access the [Bureau of Health Workforce Customer Service Portal](https://bhw.cdc.gov/ssl) and the following documents:

1) Award Letter  
2) Site Letter  
3) Welcome Packet  
4) Participant Award Worksheet

The award payment is made in one lump sum approximately 60 days after the effective date of the contract. The payment is 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. Participants must keep all banking information up to date.

Participants must use all the Faculty Loan Repayment Program payments received to pay the lenders or holders of their qualifying educational loans.

If, for any reason, a participant does not receive a payment within approximately 60 days after the effective date of the contract, they may contact the Faculty Loan Repayment Program through the [Bureau of Health Workforce Customer Service Portal](https://bhw.cdc.gov/ssl) or Customer Care Center at 1-800-221-9393. If the Faculty Loan Repayment Program has any questions concerning a participant’s eligibility status, the Faculty Loan Repayment Program will delay payments pending the verification of the participant’s compliance with the service obligation. Participants must immediately notify the Faculty Loan Repayment Program of any changes in their service site or employment status.

Applicants selected for a Faculty Loan Repayment Program award will receive an email via the [Bureau of Health Workforce Customer Service Portal](https://bhw.cdc.gov/ssl) no later than **September 30, 2023**. At that time, the applicants will be required to verify that they are still working at the eligible health professions school that is identified in their online application. **An email notifying an applicant that the applicant was selected does not guarantee a Faculty Loan Repayment Program award.** Once an applicant is selected for an award, the participant will be provided with information to log in to the [Bureau of Health Workforce Customer Service Portal](https://bhw.cdc.gov/ssl).

**Award History**
The Faculty Loan Repayment Program is a highly-competitive program and awards are subject to the availability of funds. Historically, the Faculty Loan Repayment Program funds are expended prior to the funding of all eligible applications.
Table 2. Award History of Faculty Loan Repayment Program, 2020-2022

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th># of Eligible Applications Received</th>
<th># of Initial Awards Made</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td>172</td>
<td>20</td>
</tr>
<tr>
<td>2021</td>
<td>163</td>
<td>22</td>
</tr>
<tr>
<td>2020</td>
<td>184</td>
<td>20</td>
</tr>
</tbody>
</table>

UNDERSTANDING THE SERVICE OBLIGATION

Service Obligation
The Faculty Loan Repayment Program participants will receive up to a maximum of $40,000, for a full-time or part-time two-year service obligation.

Salary and Benefits
The employing institution cannot guarantee a Faculty Loan Repayment Program contract. The Faculty Loan Repayment Program participants will receive a salary and benefits from the employing health professions school. Employment compensation packages including salary are negotiable between the participant and the employer. Please note that the Faculty Loan Repayment Program loan repayments should not be a part of the compensation negotiations.

TAXES AND FINANCIAL INFORMATION

The Faculty Loan Repayment Program payments are subject to federal income tax and Federal Insurance Contributions Act (FICA) taxes (Social Security and Medicare). Taxes are paid directly to the Internal Revenue Service on the participant's behalf. All the Faculty Loan Repayment Program payments and federal taxes withheld are reported to the participant and the Internal Revenue Service on a Form W-2 Wage and Tax Statement, after the end of the tax year. Loan repayments may also be subject to state and local income taxes. Loan repayments paid to the participant after federal tax withholding may only be used to repay qualifying educational loans. The Health Resources and Services Administration does not provide tax advice, and all tax questions should be directed to either a tax professional or the Internal Revenue Service (the Internal Revenue Service tax helpline at 1-800-829-1040).

You may also take advantage of the option to select and receive your Form W-2 electronically. To do so, you must make your request no later than January 15. To access your W-2 electronically in your Bureau of Health Workforce Customer Service Portal account, please follow the instructions listed below.

Instructions for Requesting a Form W-2 Wage and Tax Statement Electronically by January 15.

2. Under the “Need Assistance” section, select the “Set My Tax Document Delivery Preference” link.
3. Read the Agreement.
4. Select your delivery preference.
5. Click the “Submit” button.

If you do not submit a request to receive your Form W-2 Wage and Tax Statement electronically before January 15, it will be mailed to your address on file in the Bureau of Health Workforce Customer Service Portal. It is critical that your name, mailing and email addresses, and banking information are kept up to date. All online Form W-2 Wage and Tax Statements will be posted no later than January 31 of each year. If your W-2 form is not available by that date, please submit an inquiry via the Bureau of Health Workforce Customer Service Portal.

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

Important Notes:

(1) Participants must use the Faculty Loan Repayment Program payments to pay the lenders or holders of their qualifying educational loans listed on the Participant Award Worksheet provided with the award notice.

(2) Participants can update their personal information, name changes, email and mailing addresses, telephone numbers or banking information at any time via the Bureau of Health Workforce Customer Service Portal. If a participant has a name change, he/she must notify the Faculty Loan Repayment Program immediately and submit legal documentation such as a copy of a marriage certificate or court order document to ensure uninterrupted disbursements of loan repayment funds. A copy of a driver’s license is not acceptable.

(3) Participants must also notify the Faculty Loan Repayment Program of changes in employment status, including extended periods of leave. Participants must request a transfer if considering changing schools, and this request must be made at least one month in advance of the proposed change. Before the Faculty Loan Repayment Program’s consideration and approval of a transfer, the participant must comply with all eligibility requirements.

(4) Participants who were previously awarded a Faculty Loan Repayment Program contract may apply for a new two-year contract if they have:
   a. Completed the previous the Faculty Loan Repayment Program service obligation in good standing;
   b. Outstanding qualifying educational loans; and
   c. Provided a payment history showing that all previously awarded the Faculty Loan
Repayment Program funds were applied to repay approved qualifying educational loans.

**SERVICE REQUIREMENTS**

**Service Obligation Life Cycle**
The Faculty Loan Repayment Program contract becomes effective when countersigned by the Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee. After the Faculty Loan Repayment Program contract is countersigned, a participant will receive a Faculty Loan Repayment Program award notice with instructions in the Bureau of Health Workforce Customer Service Portal. A Faculty Loan Repayment Program participant must provide full-time or part-time service (as defined by the school) as a faculty member at an eligible health professions school for a period of two consecutive years beginning on the effective date of the contract. A participant’s start date will be the date the Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee countersigns the Faculty Loan Repayment Program contract, or the date the participant commences employment at the eligible health professions school, whichever is later. An applicant’s signature alone on the Faculty Loan Repayment Program contract does not constitute a contractual agreement. Employment prior to the Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee countersigning the Faculty Loan Repayment Program contract does not count toward the fulfillment of the service obligation. Under the Faculty Loan Repayment Program guidelines, a participant must fulfill the two-year service obligation at the employing institution identified in the online application. A faculty member position must primarily consist of teaching (as defined by the employing institution).

**PROGRAM COMPLIANCE**

**Worksite Absences**
No more than 7 weeks (approximately 35 workdays) of the participant’s scheduled work period of 9 to 12 months per service year under the contract may be spent away from the health professions school. Any leave/absences totaling greater than 7 weeks in a service year will extend the contract end date. Participants who anticipate an absence from their site for more than 7 weeks must seek a suspension of their service obligation date (see the Suspension section).

**Service Verification**
The Faculty Loan Repayment Program verifies every six months that participants are in compliance with the service obligation. By completing and signing the online In-Service Verification, the participant and the Point of Contact are certifying the participant’s compliance with the full-time or part-time service requirements during the identified period. The In-Service Verification must be completed by the participant and the approved health professions school through the Bureau of Health Workforce Customer Service Portal. The In-Service Verification records the total number of full-time or part-time workdays that a participant was absent, for any reason, from the health professions school during the reporting period.
Participants and the employing institution must complete the In-Service Verification within 30 days of notification that the service verification is due and submit it through the Bureau of Health Workforce Customer Service Portal. An overdue In-Service Verification may prevent a participant from receiving service credit and may lead to a recommendation for default. An overdue In-Service Verification for a reporting period under the two-year contract may also impact the eligibility for a future Faculty Loan Repayment Program contract.

**Unemployment During the Faculty Loan Repayment Program Service Obligation**

The Faculty Loan Repayment Program participants who resign or are terminated from their eligible health professions school must contact the Faculty Loan Repayment Program immediately through the Bureau of Health Workforce Customer Service Portal. If the participant is eligible for a transfer, the Faculty Loan Repayment Program will give the participant a specific timeframe to obtain an offer and accept a position at an eligible health professions school. The employing institution must meet the Faculty Loan Repayment Program requirements in order to obtain a transfer. It is the participant’s responsibility to obtain employment at an eligible health professions school to fulfill their service obligation. Participants who do not secure employment within the allotted time provided by the Faculty Loan Repayment Program will be recommended for default.

**Transfer Request to Another Approved Service Site**

The Faculty Loan Repayment Program expects that participants will fulfill the service obligation at the initial health professions school. However, the Faculty Loan Repayment Program understands that circumstances may arise resulting in a participant’s need to leave their current health professions school and complete the service obligation at another health professions school. If a participant would like to transfer to a different approved health professions school, the participant must contact the Faculty Loan Repayment Program through the Bureau of Health Workforce Customer Service Portal in order to request a site change.

To request a transfer to another site via the Bureau of Health Workforce Customer Service Portal, go to the “Activities” section, then to “Change My Site Request.” The request must include the reason for the transfer and an initiation of an Employment Verification Form to the prospective site to determine whether it is an eligible health professions school. All transfers require prior approval.

The participant is notified via Bureau of Health Workforce Customer Service Portal of the decision regarding the transfer request. If approved, the participant can resume full-time or part-time service at the approved transfer site.
Breaching the Faculty Loan Repayment Program Contract

Participants are encouraged to immediately contact the Faculty Loan Repayment Program if a situation arises in which they are potentially unable to fulfill the service obligation. The Faculty Loan Repayment Program will work with participants to assist them in fulfilling the service obligation to the extent possible to avoid defaulting or breaching the Faculty Loan Repayment Program contract. A participant who breaches the Faculty Loan Repayment Program contract by failing to begin or complete the two-year service obligation will be recommended for default and will be liable to pay an amount equal to the sum of the following:

(1) The amount of loan repayments paid to the participant representing any period of obligated service not completed, plus thirty-nine (39) percent of that amount (representing the amount paid and withheld for federal taxes on that amount); and

(2) $1,000 multiplied by the number of months of obligated service not completed.

A breach of the contract will permanently disqualify the individual from receiving future awards under the Faculty Loan Repayment Program and some other federal programs. Any amounts the United States is entitled to recover, as set forth above, must be paid within thirty (30) days from the mailing date of the U.S. Department of Health and Human Services’ first demand letter. If these amounts are not repaid by the due date, interest and other delinquent charges will be assessed as provided by 45 Code of Federal Regulations, Section 30.18.

Failure to pay the Faculty Loan Repayment Program debt by the due date also has the following consequences:

(1) **Report to Credit Bureaus** – The debt will be reported to the credit reporting agencies as “delinquent.”

(2) **Debt Collection** – Any Faculty Loan Repayment Program debt past due for forty-five (45) days will be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting the payment in full, the debt will be referred to the Department of Justice for enforced collection.

(3) **Administrative Offset** – Federal and state payments due to the participant (e.g., an Internal Revenue Service or state income tax refund) may be offset by the Department of Treasury to repay a delinquent Faculty Loan Repayment Program debt. Recovery through Administrative Wage Garnishment may be enforced to repay a delinquent Faculty Loan Repayment Program debt.

(4) **Bankruptcy** – A financial obligation under the Faculty Loan Repayment Program may only be discharged in bankruptcy if the discharge is granted more than seven years after the due date and only if a bankruptcy court determines that the non-discharge of the debt would be unconscionable.
Suspensions and Waivers
The Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee may under certain circumstances, suspend (put on hold) or waive (excuse) the Faculty Loan Repayment Program service or payment obligation. A written request for a suspension or waiver must be submitted through the Bureau of Health Workforce Customer Service Portal. Additional supporting documentation demonstrating a compelling circumstance is required in order to process such a request.

Suspension
A mechanism that provides temporary relief to a Faculty Loan Repayment Program participant who has a short-term (not permanent) circumstance that currently makes compliance with the obligation impossible or would involve an extreme hardship to the participant such that enforcement of the obligation would be unconscionable. Periods of approved suspension will extend a participant’s Faculty Loan Repayment Program service obligation end date. Categories of service suspension include:

a. **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 illness or debilitating illness of an immediate family member, which results in the participant’s temporary inability to perform the Faculty Loan Repayment Program obligation. Upon receipt of the written suspension request through the Bureau of Health Workforce Customer Service Portal, the Faculty Loan Repayment Program will notify the participant of the instructions for submitting further supporting documentation.

b. **Maternity/Paternity/Adoption Leave** – Maternity/paternity/adoption leave will be approved by the Faculty Loan Repayment Program upon request if adequately documented in the Bureau of Health Workforce Customer Service Portal. If participants plan to be away from their approved site for maternity/paternity/adoption leave, participants are required to submit their suspension request through the Bureau of Health Workforce Customer Service Portal before taking leave. The Faculty Loan Repayment Program will allow participants to be away from their service site within the timeframe established by either the Family Medical Leave Act (up to 12 weeks) or for a longer period as permitted under the state law where the participant resides, consistent with the leave policies of the employer. If participants plan to take leave beyond the allowed maternity/paternity/adoption leave period, participants are required to contact the Faculty Loan Repayment Program for guidance. Remember that a participant may be away from the Faculty Loan Repayment Program-approved service site for no more than 7 weeks per service year as per the Worksite Absences section above; therefore, a participant’s obligation end date will be extended for each day of absence during the Faculty Loan Repayment Program-approved suspension that exceeds the allowable 7 weeks.

c. **Call to Active Duty in the Armed Forces** – Participants who are military reservists and are called to active duty will be granted a suspension, for up to one year, which 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 a suspension, a copy of the order to active duty must be submitted to the Faculty 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 will not be credited toward the Faculty Loan Repayment Program service obligation unless otherwise indicated by the Health Resources and Services Administration.

Waiver
A mechanism that permanently relieves the participant of all or part of the Faculty Loan Repayment Program service obligation. A waiver will be granted when compliance with the Faculty Loan Repayment Program obligation (1) is permanently impossible, or (2) would involve an extreme hardship such that enforcement of the obligation would be unconscionable. The request must be submitted in writing to the Faculty Loan Repayment Program (via the Bureau of Health Workforce Customer Service Portal) and must specify the reason(s) the waiver is being sought. The participant is contacted directly by the Faculty 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.**

Cancellation of Faculty Loan Repayment Program Obligation
A participant’s Faculty Loan Repayment Program obligation will be cancelled in its entirety in the unfortunate event of the participant's death. No liability will be transferred to the participant’s heirs.
Application Information

APPLICATION DEADLINE

A complete Faculty Loan Repayment Program online application with all required supporting documents must be uploaded and submitted by the application deadline, June 29, 2023, 7:30 p.m. ET. All decisions regarding FY 2023 Faculty Loan Repayment Program applications will be made no later than September 30, 2023.

COMPLETING AN APPLICATION

The Faculty Loan Repayment Program application consists of:

1. An online application,
2. Required supporting documentation, and
3. Additional supporting documentation (if applicable).

Applicants should keep a copy of the submitted application package for their records. Applicants are responsible for submitting a complete application. The information in the online application must match the submitted supporting documentation. Application packages will be initially reviewed for completeness. Application packages deemed incomplete (e.g., missing, illegible, or incomplete application materials) as of the application deadline will be deemed ineligible.

The Faculty Loan Repayment Program will not accept requests to update or make any changes to a submitted application after the deadline of June 29, 2023. In addition, the Faculty Loan Repayment Program staff will not contact applicants, make changes to the applicant’s submitted application, or fill in any missing information. No exceptions will be considered. If a document cannot be viewed or accessed, that document will not be the Faculty Loan Repayment Program considered and may cause the entire application to be deemed ineligible.

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

Instructions for Online Application

Before attempting to complete the online application, the Faculty Loan Repayment Program recommends that applicants:

1. Download and complete all required Supplemental Documents and Forms;
2. Develop a list of all institutions (diploma school, college, university) for all loans that will be submitted for loan repayment toward the eligible health professions degrees or certifications. Applicants will be required to provide the type of degree received, the school name and address, the start and end dates of attendance, and the graduation date, if applicable; and
(3) Develop a Curriculum Vitae (CV) or resume which documents all education, training, and degrees and accounts for all periods of employment since the completion of the eligible health professions education.

Materials Needed to Apply
To apply to the Faculty Loan Repayment Program, applicants must submit an application package consisting of:

(1) ONLINE APPLICATION
Applicants are required to complete each of the sections below to be able to submit an online application. The information collected in the online application will provide an initial ranking of your application based on funding preferences.

(2) REQUIRED SUPPORTING DOCUMENTATION
It is the applicant’s responsibility to upload all required supporting documents with their online application by 7:30 p.m. ET on June 29, 2023. Failure to submit a complete application package by the deadline will deem the applicant ineligible for consideration for a Faculty Loan Repayment Program award. Applicants must upload all supporting documents at the time of the online application submission.

Supporting Documentation
(1) Employment Contract. (Required only if the applicant is serving as a non-tenured faculty member). The applicant must submit a copy of the contract to validate the full-time or part-time employment with the academic institution. The contract should document the individual’s effective start and end dates, in addition to the base salary. The contract must show that the applicant will be employed for a minimum of 2 years from June 29, 2023. If the employment contract is not submitted at the time of application, the faculty member will be ineligible for the Faculty Loan Repayment Program.

OR

Letter of Employment. The applicant must submit a letter of employment on an official school letterhead to validate full-time or part-time employment for a minimum of two years at an eligible health professions school.

(2) Proof of status as U.S. Citizen, U.S. National, or Lawful Permanent Resident.
Acceptable proof of U.S. citizenship or status of a U.S. National or Lawful Permanent Resident includes a copy of a U.S. birth certificate; certificate of citizenship or naturalization; unexpired U.S. Passport; U.S. Passport Card, state-issued Enhanced Driver’s License, or Green Card. Please note: A non-enhanced driver's license, health professions license, and Social Security card are not proof of U.S. citizenship or status as a U.S. National or Lawful Permanent Resident.
(3) **Proof of Disadvantaged Background.** An official document from the health professions school previously attended by the applicant, signed and authorized by a program or school administrator indicating that the applicant was economically or environmentally disadvantaged (see Definitions section). Applicants are highly encouraged to use the Faculty Loan Repayment Program’s Disadvantaged Background Form (available in the application) as the official document.

(4) **Health Professions Degree or Certificate.** Applicants must provide a copy of their official health professions degree(s) or certificate(s) as awarded by the eligible institution(s). The document must include the applicant’s name, type of degree, date conferred, and signature by an authorized Program Director, dean, or other school official.

OR

**Letter of Good Standing.** Applicants in their final year of approved graduate training or study must solicit an official letter from the Program Director indicating their expected date of graduation.

(5) **Curriculum Vitae/Resume.** Applicants must submit a Curriculum Vitae or resume that documents all education, training, and degrees conferred, and accounts for all time periods of employment since the applicant’s completion of their qualifying health professions education.

(6) **Transcripts.** Applicants must submit transcript(s) from each college, university, or health professions school attended for all health professions education coursework directly related to the attainment of their degree(s) or certificate(s), if the applicant is seeking repayment for educational loans incurred while attending that institution. The transcript must state the applicant’s name, name of the institution, dates of attendance, and courses taken. If a degree was obtained, the transcript must include the type of degree and the date it was conferred or the applicant must provide another appropriate document with this information (e.g., a copy of a diploma). Unofficial and official transcripts are acceptable, but applicants must ensure that all required information is provided in the transcript.

(7) **Employer’s Agreement to Loan Repayment Match/Request for a Waiver of the Loan Repayment Match.** The applicant must submit the documentation outlined in (a), (b), or (c) below:

a) A copy of the employer’s written agreement to pay the applicant a loan repayment amount equal to the Faculty Loan Repayment Program loan repayment amount;

b) A request from the applicant’s employer for a full waiver requirement to match the Faculty Loan Repayment Program loan repayment amount with supporting documentation of undue financial hardship; **OR**

c) A request from the applicant’s employer for a partial waiver requirement to match
the Faculty Loan Repayment Program loan repayment amount with supporting
documentation of undue financial hardship and a copy of the employer’s written
agreement to pay the applicant the remainder of the loan repayment match
amount.

(8) **Authorization to Release Information Form.** Applicants should 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.

(9) **Institution Employment/Loan Repayment Verification Form.** The applicant’s employer
must fill out this form and return it to the applicant. The form must be uploaded and
submitted with the online application.
   a) Name of the institution refers to the employing university or college where the
applicants will work to fulfill the Faculty Loan Repayment Program service
obligation.
   b) Employment start date is the actual date the applicant begins working at the
   employing institution. Faculty employment prior to the effective date of a Faculty
   Loan Repayment Program contract will not count toward the fulfillment of the
two-year service obligation.

The applicant’s employer or designated human resources officer’s name, title, mailing
address, phone, email, signature, and the date of signature are required on the form.

(10) **Loan Documentation.** All loan documentation must come from the lender. Please
review the types of qualifying and non-qualifying loans (see Eligibility Requirements
section). Applicants must include all loans for undergraduate and graduate education
they wish to be considered for repayment. Applicants who have multiple loans with the
same servicing lender, must enter documentation for each loan. All loan documents
should include the applicant’s name, the lender’s name(s), and account number(s).

For each loan, provide the following:

a) Account statements must be current within 30 days of the date of the application
submission and contain the:
   • Applicant’s Name
   • Lender’s Name(s)
   • Account Number
   • Current Balance (Principal and Interest)

To obtain a copy of your account statements, please visit the lender’s website or call your
lender.

b) Disbursement Report must contain the:
   • Type of Loan
   • Original Loan Date
   • Original Loan Amount
   • Consolidation Dates (if applicable)

Note: For federal loans, visit National Student Loan Data System.

For private commercial loans, the documents that provide disbursement information include:
   • Promissory notes
   • Disclosure statements
   • Letters directly from the lender containing the pertinent information

Applicants may obtain disbursement information for private loans from the lender’s website or by contacting the lender. All documentation must come from the lender.

Please Note: Loans subject to cancellation (e.g., Perkins loans) are not eligible under the Faculty Loan Repayment Program unless the applicant can provide documentation that these loans are not subject to cancellation.
<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Account Statement</th>
<th>Disbursement Report</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Federal Loans</td>
<td>The most recent account statement for each loan showing the current balance. Call or visit your lender’s website.</td>
<td>The main page of your Aid Summary Report from the National Student Loan Data System website ONLY. If you have multiple federal loans, only one report is required for submission.</td>
</tr>
<tr>
<td>Consolidated Federal Loans</td>
<td>The most recent account statement for each consolidation loan that has a current balance. Call or visit your lender’s website.</td>
<td>An Aid Summary Report from the National Student Loan Data System website. Only one report is required for submission; it must clearly show all loans in the consolidation.</td>
</tr>
<tr>
<td>Individual Private Loans</td>
<td>The most recent account statements for each loan that has a current balance. Call or visit your lender’s website.</td>
<td>A disbursement report(s) from the lender, showing the loan type, original loan amount, and original loan date. You may need to submit more than one type of disbursement report for each loan to meet the requirements.</td>
</tr>
<tr>
<td>Consolidated Private Loans</td>
<td>The most recent account statement for each consolidation loan that has a current balance. Call or visit your lender’s website.</td>
<td>A disbursement(s) report clearly showing all loans in the consolidation. Each loan must have its original loan amount and the original loan date indicated.</td>
</tr>
<tr>
<td>Any loans that are subject to cancellation</td>
<td>The most recent account statements for each loan with a current balance. Call or visit your lender’s website.</td>
<td>A disbursement report(s) from the lender, showing the 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 the requirements.</td>
</tr>
</tbody>
</table>

For any loans subject to cancellation:
- Documentation from the school showing that the loans are not subject to cancellation
  - OR
- Documentation from the current lender indicating that the loans were consolidated and paid off.

(11) **Previous Payment History** (if applicable). Applicants who were previously awarded a Faculty Loan Repayment Program contract and have applied for a **new two-year contract** must submit payment history from their lenders/holders for each loan included on the Participant Award Worksheet for their previous two-year Faculty Loan
Repayment Program contract. The document must include the lender’s name, account holder’s name, and account number, and must reflect that the total award received was applied to the previous approved loan(s). Payments made to loans prior to the original Faculty Loan Repayment Program service start date will not be considered.

**Application Review and Award Process**

Upon completion and submission of the online application, applicants will receive an email confirming a successful submission. Applicants are strongly encouraged to upload all supporting documents in a PDF format to expedite processing of the application. You will be able to view the uploaded documents; it is the applicant’s responsibility to ensure that the information uploaded is both accurate and readable. When uploading documents to your online application, please be sure that they do not exceed 5MB as the system cannot handle larger documents. Documents with multiple pages should be scanned and saved into one PDF file.

The Faculty Loan Repayment Program frequently corresponds with applicants by email and via the Bureau of Health Workforce Customer Service Portal. It is critical that applicants identify and maintain a current email address. Please check your email during the application process for correspondence from the Faculty Loan Repayment Program. We recommend disabling all spam blockers and checking your spam folder for the Faculty Loan Repayment Program-related emails.

**Change in Job Status During the Application Process**

Applicants may switch to a position at another eligible health professions school prior to submitting their online application and still be considered for a Faculty Loan Repayment Program award. However, an applicant’s employment information in their online application must match the information on their Institution Employment/Loan Repayment Verification Form. If an applicant changes jobs and they do not update their online application, or upload a completed Institution Employment/Loan Repayment Verification Form from the corresponding facility by the deadline submission date, the applicant will not be considered for a Faculty Loan Repayment Program award.

**CONFIRMATION OF INTEREST**

Award finalists are notified by email to complete a Confirmation of Interest form. To complete the form, applicants must log in to their application account in the Bureau of Health Workforce Customer Service Portal to confirm a) their continued interest in receiving an award, and b) whether the employment information provided to the Health Resources and Services Administration on their Faculty Loan Repayment Program application remains valid. The Confirmation of Interest will also include instructions to sign and submit the Faculty Loan Repayment Program contract and to provide direct deposit banking information in the event they receive an award. The Confirmation of Interest is not a guarantee that the individual will receive an award, as funding depends upon Congressional appropriations.
If the applicant does not respond to the Confirmation of Interest email from the Faculty Loan Repayment Program by the deadline, the applicant will no longer be considered for a Faculty Loan Repayment Program award and their application will be closed.

Applicants who no longer wish to receive a Faculty Loan Repayment Program award can log in to their Bureau of Health Workforce Customer Service Portal account and check the "decline" box on the Confirmation of Interest. Once an applicant fails to respond by the deadline or declines the Confirmation of Interest through the Portal, the award will be offered to an alternate applicant. A decision to decline the award is final and cannot be revoked under any circumstances.

The electronic signature on the contract has the effect of a handwritten signature, and once countersigned by the Secretary of U.S. Department of Health and Human Services or the Secretary’s designee, obligates the applicant to a Faculty Loan Repayment Program service commitment. If an individual selected for an award decides not to accept the award after signing the contract, the individual should notify the Faculty Loan Repayment Program immediately through the Bureau of Health Workforce Customer Service Portal.

- **If the Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee has not yet countersigned the contract**, the individual will not incur a service obligation or any penalty for withdrawing.

- **If the Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee has already signed the contract**, the individual has a legally binding contract to complete the service obligation. Withdrawing from the program without penalty is not an option.

If an applicant fails to commence service on the effective date of the contract, the applicant would be in breach of the contract, may be placed in default, and may be permanently disqualified from receiving future awards under the Faculty Loan Repayment Program and some other federal programs.
Additional Information

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT
The purpose of this information collection is to obtain information through the Faculty Loan Repayment Program, which is used to assess an applicant’s eligibility and qualifications for the Faculty Loan Repayment Program. 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 Office of Management and Budget control number. The Office and Management and Budget control number for this information collection is 0915-0150 and it is valid until 03/31/2024. This information collection is required to obtain or retain a benefit (Section 738(a) of the Public Health Service Act (42 United States Code 293b (a)). Public reporting burden for this collection of information is estimated to average one hour 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 the Health Resources and Services Administration Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland 20857.

RESOURCES FOR APPLICANTS

Customer Care Center
Any individual with questions about the Faculty Loan Repayment Program may contact the Customer Care Center Monday through Friday (except federal holidays), from 8:00 a.m. to 8:00 p.m. ET.
  • 1-800-221-9393 (TTY – 1-877-897-9910)

The Bureau of Health Workforce Customer Service Portal
The Bureau of Health Workforce Customer Service Portal is a web-based system that allows Faculty Loan Repayment Program participants to communicate with the Faculty Loan Repayment Program staff to make certain requests (e.g., suspensions, transfers, waivers), and to access the 6-month In-Service Verification Form. Once an applicant is selected for an award, they will be provided with instructions for establishing an account.
DEFINITIONS

**Confirmation of Interest** - An email to confirm the applicant has continued interest in receiving an award and that the loan and employment information provided on the Faculty Loan Repayment Program application remains valid. Receipt of a Confirmation of Interest is not a guarantee that the individual will receive an award, as funding depends on appropriations by Congress.

**Default of Payment Obligation** – More than 120 days past due on the payment of a financial obligation.

**Default of Service Obligation** – Failure to begin or complete a Faculty Loan Repayment Program contractual service commitment.

**Disadvantaged Background** – An individual certified by the health professions school as having come from a “disadvantaged background” based on economic or environmental factors. These individuals can be either environmentally or economically disadvantaged as described below:

1) **(Environmentally Disadvantaged)** Comes from an environment that has inhibited them from obtaining the knowledge, skills, and abilities required to enroll in and graduate from an undergraduate or graduate school based upon factors including, but not limited to, the following:
   - Graduated from (or last attended) a high school from which a low percentage of seniors received a high school diploma;
   - Graduated from (or last attended) a high school at which many of the enrolled students are eligible for free or reduced price lunches;
   - Comes from a family that received public assistance (e.g., Temporary Assistance to Needy Families, Supplemental Nutrition Assistance Program, Medicaid, or public housing);
   - Comes from a family that lives or lived in an area that is designated under section 332 of the Public Health Service Act as a Health Professional Shortage Area or is designated as a Medically Underserved Area;
   - Participated in an academic enrichment program funded in whole or in part by the Health Careers Opportunity Program, authorized by section 739 of the Public Health Service Act;
   - Participated in the Scholarships for Disadvantaged Students Program, authorized by section 737 of the Public Health Service Act;
   - Did not complete high school but received an Adult High School Diploma or General Educational Development or has received or is receiving public assistance;
   - Comes from a school district where fifty (50) percent or less of graduates go to college or where college education is not encouraged;
   - Is the first generation in their family to attend college;
   - Has a diagnosed physical or mental impairment that substantially limits the person’s participation in educational experiences and opportunities offered by a college;
   - For whom English is not the primary language and took a Test of English as a Foreign Language (TOEFL) before entering health professions school;
   - Was accepted to a health professions program after academic reassessment at the
completion of remedial courses; OR

2) **(Economically Disadvantaged)** The following are characteristics that describe students who are considered **economically disadvantaged:**

- Individuals who come from a family with an annual income below a level based on low-income thresholds according to family size published by the U.S. Census Bureau, adjusted annually for changes in the Consumer Price Index and adjusted by the Secretary of the U.S. Department of Health and Human Services.
- Individuals who are considered as coming from a low income family. The Secretary of the U.S. Department of Health and Human Services defines a “low income family” for various health professions and nursing programs including Titles III, VII and VIII of the Public Health Service Act as having an annual income that does not exceed 200 percent of the U.S. Department of Health and Human Services poverty guidelines.
- Students who received a Federal Pell Grant.

**Source:** Federal Register, Volume 87, No. 48, March 11, 2022, pp. 14018-14019

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**Existing Service Obligation** – Any service obligation owed under an agreement with a federal, state, or local government or any other entity. Examples are the National Health Service Corps Loan Repayment or Scholarship Programs, Nurse Corps Loan Repayment or Scholarship Programs, State Loan Repayment Program, Nurse Faculty Loan Repayment Program, any local or state-sponsored loan repayment/ forgiveness program, any employer-sponsored scholarship or loan repayment programs, or Active Duty military obligation. The Public Service Loan Forgiveness Program is not considered a service obligation.

**Family and Family Member** – For the purposes of the Faculty Loan Repayment Program, the definition of “family member” and “family” include spouses, as well as unmarried domestic partners (both same-sex and opposite sex), including those in civil unions or similar formal relationships recognized under state law as something other than a marriage.

**Federal Direct Student Loans** – A student loan offered by the federal government that has a low interest rate for students and is used to pay for costs of education after high school. The lender of the Federal Direct Student Loan is the U.S. Department of Education, rather than an institution such as a bank.

**Federal Judgment Lien** – A lien that is placed against an individual’s home or property when a court-ordered judgment is entered against the individual for an unpaid federal debt (e.g., a federal student loan or a federally insured home mortgage). An Internal Revenue Service tax lien that is not created pursuant to a court-ordered judgment is not a federal judgment lien.

**Fiscal Year** – The federal fiscal year begins October 1 and ends September 30.

**Government Loans** – Loans made by federal, state, county, or city agencies authorized by law to
make such loans.

**Health Resources and Services Administration** – An operating agency of the U.S. Department of Health and Human Services.

**Holder** – The commercial or government institution that currently holds the promissory note for the qualifying education loan (e.g., Sallie Mae or Pennsylvania Higher Education Assistance Agency).

**Lender** – The private commercial or government institution that initially made the qualifying educational loan (e.g., Department of Education). As used in this Guidance, the term “Lender” also includes “holder,” which is the private commercial or government institution that currently holds the promissory note for the qualifying educational loan (e.g., Sallie Mae, Pennsylvania Higher Education Assistance Agency, etc.).

**National Practitioner Data Bank** – A confidential, electronic repository of information related to the professional conduct and competence of physicians, nurses, dentists, and other health care practitioners. The National Practitioner Data Bank collects information about malpractice payments paid on behalf of a health care provider and adverse actions taken against a health care provider’s license, clinical privileges, or professional memberships.

**Participant Award Worksheet** – A detailed payment disbursement report reflecting all of the participant’s approved loans that qualify for repayment under the Faculty Loan Repayment Program award. The Faculty Loan Repayment Program payment can only be applied to the loans listed on the Participant Award Worksheet.

**Point of Contact** - An official at a health professions school who is the applicant’s immediate supervisor or an authorized agent of the human resources department at the service site. The site point of contact must verify (1) the participant’s total work hours and (2) work status, every six months during the service obligation. The point of contact must be active and registered in the Bureau of Health Workforce Customer Service Portal.

**Private (Commercial) Loans** – Loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions, which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the state in which the lender has its principal place of business.

**Qualifying Educational Loans** – Government and private (commercial) loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant. Such loans must have been incurred prior to the application deadline, and there must be documentation to support that the loans were contemporaneous with the education received. Participants will receive funds for repayment of qualifying educational loans that are still owed. If the applicant has consolidated qualifying educational loans with any other debt or consolidated the loans with loans of another individual,
the consolidated loan is ineligible.

**Reasonable Educational Expenses** – The costs of education, exclusive of tuition, such as fees, books, supplies, clinical travel, educational equipment and materials, licensing exams, which do not exceed the school’s estimated standard student budget for educational expenses for the applicant’s degree program and the year(s) of enrollment.

**Reasonable Living Expenses** – The costs of room and board, transportation and commuting costs, and other costs which do not exceed the school’s estimated standard student budget for living expenses at that school for the participant’s degree program and for year(s) of enrollment.

**Spouse/Marriage** – For the purposes of the Faculty Loan Repayment Program, “spouse” includes same-sex married couples as well as opposite-sex married couples. In accordance with the Supreme Court decisions in *United States v. Windsor* and in *Obergefell v. Hodges*, the Department of Health and Human Services will treat as valid marriages of same-sex couples. The term “spouse” does not include individuals in registered domestic partnerships, civil unions, or similar formal relationships recognized under state law as something other than a marriage.

**State** – Includes the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of Northern Mariana Islands, the U.S. Virgin Islands, Territory of American Samoa, Territory of Guam, Republic of Palau, Republic of the Marshall Islands, and Federated States of Micronesia.

**Transfer** - Upon a written request and written Faculty Loan Repayment Program approval, participants may transfer to another eligible health professions school that falls in the same funding preference tier that the individual was initially awarded in, or higher.

**Waiver (Employer)** – The Secretary or the Secretary’s designee may waive the employing institution’s matching requirement in full or part, if the Secretary or the Secretary’s designee determines, based on documentation submitted by the employing institution, that the requirement will impose an undue financial hardship on the employing institution.