



# Faculty Loan Repayment Program

## Fiscal Year 2026

# Application and Program Guidance

June 2026

Application Submission Deadline: **July 9, 2026, 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 8:00 p.m. ET.

*Authority: Section 738(a) of the Public Health Service Act (42 U.S.C. 293b(a)).  
Future changes in the governing statute, implementing regulations, and Application and Program Guidance may also apply to Faculty Loan Repayment Program participants.*

Assistance Listings Number: 93.923

**TABLE OF CONTENTS**

**Executive Summary .....3**

**Privacy Act Notification Statement ..... 5**

**Faculty Loan Repayment Program Overview .....6**

What to Look for in 2026 ..... 6

**Application and Program Guidance ..... 6**

PROGRAM ELIGIBILITY REQUIREMENTS ..... 7

UNDERSTANDING THE SERVICE OBLIGATION ..... 13

PROGRAM COMPLIANCE..... 15

**Application Information ..... 19**

Application Deadline: ..... 19

Confirmation of Interest ..... 24

**Additional Information..... 26**

Paperwork Reduction Act Public Burden Statement ..... 26

Resources for Applicants..... 26

**Appendix: FY 2026 Glossary ..... 27**

## Executive Summary

Faculty members in eligible disciplines at an eligible health professions school can receive loan repayment assistance through the Faculty Loan Repayment Program (FLRP). In exchange, you must serve at least two years as faculty at an eligible health professions school.

<b>Eligible Applicants</b>	<p>Faculty members from economically or geographically vulnerable backgrounds who serve at accredited health professions schools under the following disciplines and specialties:</p> <ul style="list-style-type: none"><li>• Allopathic or osteopathic medicine</li><li>• Podiatric medicine</li><li>• Veterinary medicine</li><li>• Dentistry</li><li>• Pharmacy</li><li>• Optometry</li><li>• Nursing (Registered Nurse or Advanced Practice Registered Nurse)</li><li>• Public health (graduate level)</li><li>• Physician assistant</li><li>• Behavioral and mental health (graduate level)</li><li>• Allied health (baccalaureate or graduate level)</li></ul>
<b>Funding</b>	Up to \$40,000 with funding to offset tax burden
<b>Service Obligation</b>	Two-year full-time or part-time faculty at an eligible health professions school
<b>My BHW</b>	Visit <a href="#">My BHW</a>
<b>Application Deadline</b>	Date: July 9, 2026, 7:30 p.m. ET

## A Letter from Israil Ali, MPA

Dear Applicant,

Thank you for your consideration and time in applying to the [Faculty Loan Repayment Program](#). This program is a part of the Health Resources and Services Administration's (HRSA) efforts to decrease economic barriers for faculty members from economically or geographically vulnerable backgrounds who are interested in pursuing academic careers. We need faculty like you to educate and train the next generation of health professionals. We will provide eligible faculty members financial assistance to repay their qualifying educational loans in exchange for full-time or part-time service at an eligible health professions school. **Consistent with applicable law, Faculty Loan Repayment Program participants are expected to align with Program goals and [HRSA's strategic priorities, vision, mission, and core values](#).**

I'm excited to share that we have streamlined the application process to make it easier for you to apply. The Bureau of Health Workforce in HRSA also operates [multiple loan repayment programs](#) for health professionals. I encourage you to apply to what is appropriate for you.

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

Sincerely,

/Israil Ali, MPA/

Acting Deputy Associate Administrator for the Bureau of 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 U.S.C. 293b(a)), as amended.

### **Purposes and Uses**

The purpose of the FLRP is to provide loan repayment assistance to faculty members from economically or geographically vulnerable backgrounds with eligible health professions degrees or certificates to serve at eligible academic institutions. The goal of the FLRP is to decrease the economic barriers associated with pursuing careers as academic faculty.

The information FLRP applicants provide is used to evaluate their eligibility, qualifications, and suitability for participating in the FLRP. In addition, information from other sources will also be considered (e.g., credit bureau reports and National Practitioner Data Bank reports).

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

### **Effects of Nondisclosure**

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

## Faculty Loan Repayment Program Overview

The FLRP is authorized by Section 738(a) of the Public Health Service Act (42 U.S.C. 293b(a)) and administered by the Bureau of Health Workforce (BHW) in HRSA, an agency of HHS. The FLRP provides eligible faculty members financial assistance to repay 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

- **Mentorship** – The FLRP participants have the opportunity to educate and train the next generation of health professionals.
- **Loan Repayment** –The FLRP awards a lump sum up to a maximum of \$40,000 to participants to repay their outstanding qualifying education loans in exchange for a two-year service obligation.
- **Tax Withholding** – The FLRP assists participants with their federal tax liability by withholding and paying the Internal Revenue Service directly an amount equal to 39 percent of the total loan repayment award, on the participant’s behalf.

### What to Look for in 2026

For fiscal year 2026, we expect to make approximately 40 awards. The funding will continue to support the program’s aim to recruit and retain health professions faculty members and to encourage students to pursue faculty roles in their chosen health care field.

### Application and Program Guidance

Please read this fiscal year 2026 FLRP Application and Program Guidance, referred to hereafter as Guidance, in its entirety before beginning an application. This Guidance explains in detail the eligibility requirements, application and award procedures, as well as the incurred tax burden and obligations of individuals selected to participate in the FLRP. In addition, this Guidance provides information regarding the commitment to serve at an eligible academic institution, and the financial, legal, and other consequences of failing to perform that commitment.

Individuals who are uncertain whether they can fulfill a two-year service commitment at an eligible academic institution should not apply. An applicant may withdraw an application at any time prior to the Secretary of HHS or designee signing the FLRP contract. After the Secretary or designee signs the contract, the application cannot be withdrawn, and the terms of the contract are enforceable.

## Key Dates

Key dates for the FLRP applicants:

- Applications Open: July 10, 2026
- Application Submission Deadline: July 9, 2026, 7:30 p.m. ET
- Notification of Award: No later than September 30, 2026
- Contract Start Date: No later than September 30, 2026
- Service Obligation Completion Date: Two years after contract start date

**IMPORTANT: Refer to the Appendix for a glossary which defines various terms that are used throughout this Guidance.**

## PROGRAM ELIGIBILITY REQUIREMENTS

### Applicant Eligibility Requirements

To be eligible to participate in the FLRP, all applicants must:

- Be a U.S. Citizen (either U.S. born or naturalized), U.S. national, or lawful permanent resident, and provide acceptable documentation of their status. Acceptable documents include: a U.S. birth certificate, an unexpired U.S. passport, U.S. passport card, a certificate of citizenship, a naturalization certificate, or a permanent resident card (green card). Please note: A health professions license, social security card, state driver's license (including Real IDs and Enhanced Driver's Licenses that show US Citizenship), and state identification will not be used by the FLRP as proof of U.S. citizenship or status as a U.S. national or lawful permanent resident.
- Be from an economically or geographically vulnerable background (See the Glossary in the Appendix for the full definition of these terms).  
***Economically Vulnerable*** – An individual who may have the following characteristics:  
Individuals who come from a low-income family. The Secretary of HHS 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 [HHS poverty guidelines](#).  
***Geographically Vulnerable*** – An individual who comes from an environment that has inhibited them from obtaining the knowledge, skills, and abilities required to enroll in, and graduate from a health profession or nursing school based on a number of factors.
- Have a degree or certificate in one of the following eligible health professions disciplines by the application deadline\*:
  - 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 (baccalaureate or graduate level): audiology, dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiology technology, registered dietitians, respiratory therapy, or speech pathology.

\*Note: 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 by the application deadline. The individual must graduate no later than **July 9, 2026** to be eligible for a FLRP award.

- 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 **July 9, 2026**. Eligible health professions schools must be located in a state or U.S. territory.
  - To be eligible, the following health professions schools must be a public or private non-profit school accredited by a body recognized by the U.S. Department of Education 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.
  - To be eligible, the following health professions schools must be a public or private non-profit or private for-profit school, accredited by a body recognized by the U.S. Department of Education in:

- Nursing (Registered Nurse or Advanced Practice Registered Nurse); or
  - Physician assistant.
- 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 HHS under the FLRP. The official agreement from the employing institution must state the type of match (full or partial) that it will provide the employee with 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 fully match FLRP loan repayment amounts, 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.
- Have unpaid, qualifying educational loans.

**Qualifying Educational Loans** include government and private (commercial) loans for the actual cost of tuition and reasonable educational and living expenses incurred.

*Note on Consolidated Educational Loans* – An applicant may apply to the FLRP if they have consolidated or refinanced loans from a government (federal, state, or local) or private commercial lender. The consolidated or refinanced loans must include only the qualifying education loans of the applicant to be eligible for loan repayment assistance. These loans must be consolidated or refinanced before the FLRP application deadline and the individual must submit the loan documentation for the consolidated or refinanced loans as part of the online application. If the loan documentation is not included with the application by the deadline and/or non-qualifying loans are included in the consolidated or refinanced loan(s), they **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.

**Non-Qualifying Educational Loans** include, but are not limited to:

- Loans for undergraduate or graduate education for which the supporting documentation does not identify the loan as applicable for an eligible health professional degree;
- 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;
- Loans that are paid in full;
- Parent PLUS Loans (and **ALL** loans made to parents);
- Credit card debt or personal lines of credit;
- Loans subject to cancellation (e.g., Federal Perkins Loans, loans for faculty employment at a 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**; or,
- Loans obtained after the applicant’s qualifying health professions education.

Applicants are deemed **ineligible** if they:

- Have any judgment liens arising from a federal debt.
- Have an existing service obligation that was not satisfied prior to the application submission deadline (e.g., under a National Health Service Corps Loan Repayment Program or Scholarship Program, the State Loan Repayment Program, the Nurse Corps Loan Repayment Program or Scholarship 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). Applicants must agree not to incur any service obligation that would be performed concurrently with or overlap with their FLRP service obligation. *Exception - Individuals in the Reserve component of the Armed Forces, including the National Guard, are eligible to participate in the FLRP.*
- Have defaulted on any federal payment obligations (e.g., Health Education Assistance Loans, Federal Housing Administration Loans, federal income tax liabilities) or non-federal payment obligations (e.g., court-ordered child support payments), unless the obligation was subsequently satisfied. HRSA will perform a formal review of the applicant’s credit history with the credit bureaus, which will be recorded as a hard inquiry.<sup>1</sup>
- Had any federal or non-federal debt written off as uncollectible or had any federal service or payment obligation waived.
- Are currently excluded, debarred, suspended, or disqualified by a federal agency from financial and nonfinancial assistance and benefits under federal programs and activities. The FLRP will verify each participant’s status through the U.S. Department of the Treasury’s Do Not Pay site.
- Have a temporary, restricted, or inactive health professions license.

### **Employing Institution Requirements**

The employing institution must be an [eligible health professions school](#) and must satisfy the following requirements:

- **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.

---

<sup>1</sup> According to the U.S. Consumer Financial Protection Bureau, these inquiries “are typically inquiries by lenders after you apply for credit. These inquiries will impact your credit score because most credit scoring models look at how recently and how frequently you apply for credit.” Please find additional information at <https://www.consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317/>

- **Letter of Employment (for applicants serving as tenured or non-tenured faculty members) and/or Employment Contract (for applicants serving as non-tenured faculty members).** The employing institution must provide documentation on official letterhead to indicate that the applicant will serve for a minimum of two years as a full-time or part-time (as defined by the school) faculty member, which must be submitted as part of the FLRP application. For non-tenured faculty applicants, this documentation can be 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.
- **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 FLRP, or must be granted a full or partial waiver of the loan repayment requirement.
  - **Loan Repayment Agreement.** The loan repayment agreement must provide the following information:
    - 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 HHS under the two-year FLRP contract (the maximum amount is \$40,000 for two years).
    - 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 HHS under the two-year FLRP contract.
  - **Waiver of Employer’s Loan Repayment Match Requirement.** The Secretary of HHS or 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:
    - 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
    - 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 FLRP.

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 the [Loan Repayment Agreement](#) subsection above.

### Match Process

The FLRP selects loan repayment awardees based on a funding tier that determines the

sequential order of awards to be made to eligible and qualified applicants. Then, within each tier, awards are made in order of decreasing financial need (as defined by total amount of qualifying education loan debt) until all funds are expended.

The selection tiering is based on the amount of institutional matching funds and employment status as follows:

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

The match categories are as follows:

- Full match of the HHS level of loan repayment;
- Partial match of the HHS level of loan repayment (i.e., <100% match); or
- No match.

Awards are made starting with full match, then partial match (from greatest partial 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

- **Employment status.** Within each match category, applicants working full-time are given preference over applicants working part-time. For example, an applicant in full-time status under Tier 2 will be considered before applicants in part-time status within the same tier, regardless of whether they have a lower institutional match than those in part-time status.

*Table 1. Funding Order of FLRP Awards*

FUNDING TIER	INSTITUTIONAL MATCH	EMPLOYMENT STATUS
First Tier	Full (100%) Match	1. Full-Time 2. Part-Time
Second Tier	Partial (<100%) Match/Waiver	1. Full-Time 2. Part-Time
Third Tier	No (0%) Match/Waiver	1. Full-Time 2. Part-Time

### **Award Process**

Participants will receive a FLRP award notice instructing them how to access [My BHW](#) and the following documents:

- Award Letter
- Site Letter
- Welcome Packet
- Participant Award Worksheet (PAW)

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 FLRP 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 FLRP through [My BHW](#) or Customer Care Center at 1-800-221-9393 (TTY: 1-877-897-9910). If the FLRP has any questions concerning a participant’s eligibility status, the FLRP will delay payments pending the verification of the participant’s compliance with the service obligation.

Participants must immediately notify the FLRP of any changes in their service site or employment status.

Applicants selected for a FLRP award will receive an email via [My BHW](#) no later than **September 30, 2026**. At that time, the applicants will be required to verify that they are still working at the eligible health professions school identified in their online application. **An email notifying an applicant of their selection does not guarantee a FLRP award.** See [Confirmation of Interest](#) Section for more information.

### Award History

The FLRP is a highly competitive program, and awards are subject to the availability of funds. Historically, the FLRP funds are expended prior to the funding of all eligible applications.

*Table 2. FLRP Award History, 2023-2025*

Fiscal Year	# of Eligible Applications Received	# of Initial Awards Made
2025	269	38
2024	178	39
2023	229	41

## UNDERSTANDING THE SERVICE OBLIGATION

### Service Obligation

The FLRP 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 FLRP 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 employing institution cannot guarantee a FLRP contract. The FLRP loan repayments should not be a part of the compensation negotiations.

### Taxes and Financial Information

The FLRP payments are subject to federal taxes. The FLRP will withhold federal income tax and

Federal Insurance Contributions Act taxes (Social Security and Medicare). Taxes are paid directly to the Internal Revenue Service on the participant's behalf. All FLRP payments and federal taxes withheld are reported to the participant and the Internal Revenue Service on a Form W-2 after the end of the tax year. The FLRP payments may also be subject to state and local income taxes. Participants should consult the Internal Revenue Service regarding any additional tax obligations. All tax questions should be directed to either a tax professional or the [Internal Revenue Service](#) website or through the TAX HELPLINE at 1-800-829-1040. The Internal Revenue Service Tax Withholding Calculator is available to perform a quick “paycheck checkup.” The FLRP is unable to provide an individual with an after-tax calculation or any tax advice or information.

The default delivery method for Form W-2 will be a physical copy mailed to the participant’s address on file. The participant may also take advantage of the option to select and receive their Form W-2 electronically. To do so, they must make their request no later than **December 31**. To access the Form W-2 electronically in the participant’s [My BHW](#), please follow the instructions provided:

**Instructions for Requesting an Electronic Form W-2 Wage and Tax Statement by December 31.**

1. Log in to [My BHW](#).
2. Under the “Need Assistance” section, select the “Set My Tax Document Delivery Preference” link.
3. Read the Agreement.
4. Select your delivery method preference.
5. Click the “Submit” button.

If the participant does not submit a request to receive their Form W-2 Wage and Tax Statement electronically before **December 31**, it will be mailed to the address on file in their [My BHW](#). Participants should ensure their 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 the Form W-2 is not available by that date, participants should submit an inquiry via [My BHW](#).

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

**Important Notes:**

- Participants must use the FLRP payments to pay the lenders or holders of their qualifying educational loans, which are listed on the PAW provided with their award notice.
- Participants can update their personal information, including name changes, email and mailing addresses, telephone numbers or banking information, at any time via [My BHW](#).
- If a participant has a name change, they must notify the FLRP 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 an acceptable form of proof.

- Participants must also notify the FLRP of changes in employment status, including extended periods of leave (see [Suspension](#) section). 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 FLRP's consideration and approval of a transfer, the participant must comply with all eligibility requirements.
- Participants who were previously awarded a FLRP contract may apply for a **new** two-year contract if they:
  - Have completed the previous FLRP service obligation in good standing;
  - Have outstanding qualifying educational loans; and
  - Provide a payment history showing that all previously awarded FLRP funds were applied to repay approved qualifying educational loans.

## **Service Requirements**

### **Service Obligation Life Cycle**

The FLRP contract becomes effective when countersigned by the Secretary of HHS or designee. After the FLRP contract is countersigned, a participant will receive a FLRP award notice with instructions in [My BHW](#). A FLRP 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 HHS or designee countersigns the FLRP contract, or the date the participant commences employment at the eligible health professions school, whichever is later. An applicant's signature alone on the FLRP contract does not constitute a contractual agreement. Employment prior to the Secretary of HHS or the designee countersigning the FLRP contract does not count toward the fulfillment of the service obligation.

Under the FLRP guidelines, a participant must fulfill the two-year service obligation at the employing institution identified in the online application. Full-time service is defined as working full-time as a faculty member for a minimum of nine months per service year. A faculty member position must primarily consist of teaching (as defined by the employing institution).

## **PROGRAM COMPLIANCE**

### **Worksite Absences**

No more than seven weeks of the applicant's scheduled work period (9-12 months) per service year under the contract may be spent away from the health profession school. Any leave/absences totaling greater than seven weeks in a service year will extend the contract end date. Participants who anticipate an absence from their site for more than seven weeks must seek a suspension of their service obligation date (see the [Suspension](#) section).

For purposes of this policy, seven (7) weeks of allowable leave is equivalent to thirty-five (35)

workdays and the total number of allowable absence hours in a service year equals seven (7) times the participant's listed weekly service hours. For example, a participant listed as working thirty-six (36) hours per week may miss up to two hundred fifty-two (252) hours per service year, while a participant scheduled to work forty (40) hours per week may miss up to two hundred eighty (280) hours per service year. Missing an entire week of work corresponds to missing five (5) workdays of the participants' approved weekly service hours.

If a participant's approved weekly service hours change during the service year, allowable absence hours will be recalculated proportionally based on the number of weeks served under each approved schedule.

### **Service Verification**

Participants are required to verify compliance with their service requirements every six months through completion of the In-Service Verification (ISV). The FLRP will initiate the verification process to the participant through My BHW. By completing and signing the ISV, the participant and the designated point of contact certify the participant's compliance with full-time or part-time service requirements during the applicable reporting period.

The ISV also documents all service hours missed during the reporting period. Participants must report missed service hours for any week in which the listed number of weekly service hours is not met for any reason, including holidays, site closures, approved leave, or any other scheduled or unscheduled time away from the site.

Participants and their site point of contact must complete the ISV within 30 days of notification and submit it through [My BHW](#). An overdue ISV may prevent a participant from receiving service credit and may lead to a recommendation for default. An overdue ISV for a reporting period under the two-year contract may also impact on a participant's eligibility for a future FLRP contract.

### **Unemployment During the FLRP Service Obligation**

The FLRP participants who resign or are terminated must contact the FLRP immediately through their [My BHW](#). If the participant is eligible for a transfer, the FLRP will give the participant a specific amount of time to obtain an offer and accept a position at an eligible health professions school. The employing institution must meet the [FLRP requirements](#) to obtain a transfer (see the [Employing Institution Requirements](#) section). 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 FLRP will be recommended for default.

### **Transfer Request to Another Approved Health Professions School**

The FLRP expects that participants will fulfill the service obligation at the initial health professions school. However, the FLRP understands that circumstances may arise resulting in a participant's need to leave and complete the service obligation at another health professions school. If a participant can no longer continue working at the initial health professions school, the participant must immediately contact the FLRP.

To request a transfer to another school via [My BHW](#) go to the “Activities” section, then to “Change My Site Request.” The request must include the reason for the transfer and initiation of an Employment Verification Form for the prospective health professions school. All transfers require prior approval.

The participant is notified via [My BHW](#) 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 FLRP Contract**

Participants are encouraged to immediately contact the FLRP if a situation arises in which they are potentially unable to fulfill the service obligation. The FLRP will work with participants to assist them in fulfilling the service obligation to the extent possible to avoid defaulting or breaching the FLRP contract. A participant who breaches the FLRP 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:

- 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
- \$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 FLRP 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 HHS’ 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 C.F.R. 30.18.

Failure to pay the FLRP debt by the due date also has the following consequences:

- **Report to Credit Bureaus** – The debt will be reported to the credit reporting agencies as “delinquent.”
- **Debt Collection** – Any FLRP 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 by the Department of Justice for enforced collection.
- **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 FLRP debt. Recovery through Administrative Wage Garnishment may be enforced to repay a delinquent FLRP debt.
- **Bankruptcy** – A financial obligation under the FLRP 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 HHS or the designee may under certain circumstances, suspend or waive the FLRP service or payment obligation. A written request for a suspension or waiver must be

submitted through your [My BHW](#). Additional supporting documentation demonstrating a compelling circumstance is required to process such a request.

### **Suspension**

A suspension is a mechanism that provides temporary relief to a FLRP participant who has a short-term circumstance that currently makes compliance with the obligation impossible or that compliance would involve extreme hardship to the participant such that enforcement of the obligation would be unconscionable. Periods of approved suspension will extend a participant's FLRP service obligation end date. Categories of service suspension include:

- **Medical or Personal Reasons** – A suspension may be granted for up to one year if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness or debilitating illness of an immediate family member, which results in the participant's temporary inability to perform the FLRP obligation. Upon receipt of the written suspension request through [My BHW](#), the FLRP will provide the participant instructions for submitting further supporting documentation.
- **Maternity/Paternity/Adoption Leave** – Maternity/paternity/adoption leave will be approved by the FLRP upon request if adequately documented in [My BHW](#). If participants plan to be away from their approved service site for maternity/paternity/adoption leave, participants are required to submit their suspension request through [My BHW](#) before taking leave. The FLRP 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 FLRP for guidance. As a reminder, a participant may be away from the FLRP approved service site for no more than seven weeks per service year therefore, after a suspension, a participant's obligation end date will be extended for each day of a FLRP-approved absence over the allowable seven.
- **Call to Active Duty in the Armed Forces** – A participant who is also a military reservist, when called to active duty, will be granted a suspension for up to one year. This suspension may be extended, beginning on the activation date described in the reservist's call to active-duty order.

In addition to the written request for suspension, a copy of the order to active duty must be submitted to the FLRP. 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 FLRP service obligation unless otherwise indicated by HRSA.

### **Waiver**

A waiver is a mechanism that permanently relieves the participant of all or part of their FLRP

service obligation. A waiver will be granted when compliance with the FLRP obligation (1) is impossible, or (2) would involve extreme hardship and enforcement of the obligation would be unconscionable. For example, compliance would be impossible if a participant documents that they suffer from a physical or mental disability that results in their permanent inability to serve their obligation or to be gainfully employed in any capacity and pay their debt. The request must be submitted in writing to the FLRP and must specify the reason(s) the waiver is being sought. The participant will be contacted directly by the FLRP regarding the medical and financial documentation necessary to process the waiver request. Waivers are not routinely granted and require a demonstration of compelling circumstances as described above.

### **Cancellation of FLRP Obligation**

A participant's FLRP obligation is cancelled in its entirety in the unfortunate event of the participant's death. No liability is transferred to the participant's heirs.

## **Application Information**

**Application Deadline:** A complete FLRP online application with all required supporting documents must be uploaded and submitted by the application deadline, **July 9, 2026, 7:30 p.m. ET**. All decisions regarding FY 2026 applications will be made no later than **September 30, 2026**.

**Completing an application:** The FLRP application consists of:

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

Applicants are advised to keep a copy of the complete application package for their records. The information in the online application must match the submitted supporting documentation.

Applicants will be considered incomplete and deemed ineligible if there are missing or illegible documents or incomplete application materials. The FLRP will not accept requests to update or make any changes to a submitted application after the deadline of **July 9, 2026**. In addition, the FLRP 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 considered and may cause the entire application to be deemed ineligible.

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

### **Instructions for Online Application**

Before attempting to complete the online application, the FLRP recommends that applicants:

- Download and complete all required Supplemental Documents and Forms; and
- 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's name and address, the start and end dates of attendance, and the graduation date, if applicable.

### **Materials Needed to Apply**

To apply to the FLRP, applicants must submit an application package consisting of the:

- **Online Application**

Applicants are required to complete each of the sections 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.

- **Required Supporting Documentation**

Applicants are required to upload all required supporting documents with their online application by **7:30 p.m. ET on July 9, 2026**. Failure to submit a complete application package by the deadline **will deem the application ineligible** for consideration for a FLRP award. Applicants must upload all supporting documents at the time of the online application submission.

Supporting documentation includes:

- **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, or Green Card.

Please note: A health professions license, social security card, state driver's license (including Real IDs and Enhanced Driver's Licenses that show US Citizenship), and state identification will not be used by the FLRP as proof of U.S. citizenship or status as a U.S. national or lawful permanent resident.

- **Certification Regarding Vulnerable Background.** An official document from a school previously attended by the applicant, signed and authorized by a program or school administrator, indicating that the applicant was economically or geographically vulnerable (see the Appendix for a glossary of terms). Applicants are highly encouraged to use the FLRP's Vulnerable Background Form (available in the application) as the official document.

- **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.

- **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). Transcripts can be unofficial or official, but applicants must ensure that all required information is provided in the transcript.
- **Institution Employment/Loan Repayment Verification Form.** The applicant's employer must fill out this form in the application and return it to the applicant to submit with the application. The form must include the name of the applicant's employer, the designated human resources officer's name, title; mailing address, phone, email, signature, and the date of signature. Additional instructions for completing the form:
  - Name of the institution refers to the employing university or college where the applicant will work to fulfill the FLRP service obligation.
  - Employment start date is the actual date the applicant begins working at the employing institution. Please note that employment prior to the effective date of a FLRP contract will not count toward the fulfillment of the two-year service obligation.
- **Letter of Employment.** The applicant must submit documentation on official school letterhead to validate full-time or part-time employment for a minimum of two years at an eligible health professions school.

**OR**

**Employment Contract** (*if the applicant is serving as a non-tenured faculty member*). The applicant may 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. The contract must show that the applicant will be employed for a minimum of 2 years from **July 2, 2026**.

- **Employer's Agreement to Loan Repayment Match/Request for a Waiver of the Loan Repayment Match.** The applicant must submit one of the following pieces of documentation outlined below:
  - A copy of the employer's written agreement to pay the applicant a loan repayment amount equal to the FLRP loan repayment amount; **OR**
  - A request from the applicant's employer for a full waiver requirement to match the FLRP loan repayment amount with supporting documentation of undue financial hardship; **OR**
  - A request from the applicant's employer for a partial waiver

requirement to match the FLRP 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 after the partial waiver.

- **Authorization to Release Information Form.** Applicants must download the "Authorization to Release Information" form from the online application. Applicants must date, 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 and/or not dated are not acceptable.
- **Loan Documentation.** All loan documentation must come from the lender. Please review the types of qualifying and non-qualifying loans (see [section Qualifying Educational Loans](#)). 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:

- Account statements, which must be current or 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.

- Disbursement Report, which must contain the:
  - ✓ Type of Loan
  - ✓ Original Loan Date
  - ✓ Original Loan Amount
  - ✓ Consolidation Dates (if applicable)

For federal loans, applicants may obtain disbursement information by visiting the [National Student Loan Data System](#).

For private commercial loans, applicants may obtain disbursement information from the lender's website or by contacting the lender. *All documentation must come from the lender.* Documents that provide disbursement information include:

- Promissory notes
- Disclosure statements

- Letters directly from the lender containing the pertinent information

*Table 3. Summary of Loan Documentation Needed*

Type of Loan	Account Statement	Disbursement Report
<b>Individual Federal Loans</b>	The most recent account statement for each loan that shows the current balance. Call or visit your lender's website.	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.
<b>Consolidated Federal Loans</b>	The most recent account statement for each consolidation loan that shows the current balance. Call or visit your lender's website.	An Aid Summary Report from the National Student Loan Data System website. Only one report is required for submission; it must clearly show <b>all</b> loans in the consolidation.
<b>Individual Private Loans</b>	The most recent account statements for each loan that shows the current balance. Call or visit your lender's website.	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.
<b>Consolidated Private Loans</b>	The most recent account statement for each consolidation loan that shows the current balance. Call or visit your lender's website.	A disbursement(s) report clearly showing <b>all</b> loans in the consolidation. Each loan must have its original loan amount and the original loan date indicated.

**NOTE:** Applicants must also provide documentation from the school showing that the loans (e.g. Perkins loans) are not subject to cancellation OR from the current lender indicating that the loans were consolidated.

- **Previous Payment History (if applicable).** Applicants who were previously awarded a FLRP contract and have applied for a new two-year contract must submit payment history from their lenders/holders for each loan included on the PAW for their previous two-year FLRP contract. The document must include the lender's name, account holder's name, and account number, and must reflect that the total FLRP award received was applied to the previous approved loan(s). Payments made to loans prior to the original FLRP 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 FLRP frequently corresponds with applicants by email and via [My BHW](#). Applicants must identify and maintain a current email address. Please check your email during the application process for correspondence from the FLRP.

We recommend disabling all spam blockers and checking your spam folder for the FLRP-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 FLRP 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 school by the deadline submission date, the applicant will not be considered for a FLRP award.

### **Confirmation of Interest**

The FLRP will notify award finalists of their status by a Confirmation of Interest (COI) email, which will instruct them to log into their application account in their My BHW to confirm their continued interest in receiving an award and to confirm that the loan and employment information provided to HRSA on their FLRP application remains valid. The COI will also include instructions to sign and submit the FLRP contract and to provide direct deposit banking information to facilitate the electronic transfer of the award funds if their contract is approved and signed by the Secretary of HHS or designee and funds are awarded.

The electronic signature on the contract has the effect of a handwritten signature, and after being countersigned by the Secretary of HHS or designee, obligates the applicant to a FLRP service commitment. If the applicant does not respond to the COI email by the deadline, the applicant will no longer be considered for participation in the FLRP award and their application is closed. Applicants who no longer wish to receive a FLRP award can log in to their [My BHW](#) and check the "decline" box on the COI. If an applicant fails to respond by the deadline or declines the COI through [My BHW](#), the award will be offered to another applicant. A decision to decline the award is final and cannot be revoked under any circumstances. The COI is not a guarantee that the individual will receive an award, as funding depends on appropriations by Congress. If an individual selected for an award decides not to accept the award after signing the contract, the individual should notify the FLRP immediately through [My BHW](#).

- ***If the Secretary of HHS or designee has not yet countersigned the contract***, the individual will not incur a service obligation or any penalty for withdrawing.
- ***If the Secretary of HHS or 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 disqualified from receiving future awards under the FLRP, 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 FLRP that is used to assess an applicant's eligibility and qualifications for the FLRP. Applicants interested in participating in the FLRP must submit an application to the FLRP through the My BHW online portal. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0906-0082 and it is valid until 1/31/2027. This information collection is required to obtain or retain a benefit (Section 738(a) of the Public Health Service Act (42 USC 293b (a))). The information is protected by the Privacy Act, but it may be disclosed outside the U.S. Department of Health and Human Services, as permitted by the Privacy Act and Freedom of Information Act, to Congress, the National Archives, and the Government Accountability Office, and pursuant to court order and various routine uses as described in the [System of Record Notice 09-15-0037](#). Public reporting burden of this collection of information is estimated to average 0.6 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Information Collection Clearance Officer, 5600 Fishers Lane, Room 14NWH04, Rockville, Maryland, 20857.

**Resources for Applicants**

**Customer Care Center**

Any individual with questions about the FLRP 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).

**My BHW**

[My BHW](#) is a web-based system that allows FLRP participants to communicate with the FLRP staff to make certain requests (e.g., suspensions, transfers, waivers), and to access the 6-month ISV Form. Once an applicant is selected for an award, the individual will be provided with instructions for updating their account as a participant.

## **Appendix: FY 2026 Glossary**

[FY 2026 Faculty Loan Repayment Program Application and Program Guidance Glossary](#)