

## **FY 2024 FACULTY LOAN REPAYMENT PROGRAM APPLICATION AND PROGRAM GUIDANCE GLOSSARY**

**Confirmation of Interest** – A form for the applicant to confirm their continued interest in receiving an award and that the loan and employment information provided on the Faculty Loan Repayment Program application remains valid. The Faculty Loan Repayment Program will notify finalist by email to complete their Confirmation of Interest in the [Bureau of Health Workforce Customer Service Portal](#). The 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 (42 U.S.C. 254e) 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 (42 U.S.C. 293c);
  - Participated in the Scholarships for Disadvantaged Students Program, authorized by section 737 of the Public Health Service Act (42 U.S.C. 293a);
  - 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 a 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 89, No. 78, April 22, 2024, pp. 29341-29342](#)

**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 the 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 *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 the 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.