

Faculty Loan Repayment Program (FLRP) Frequently Asked Questions

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Applying

Whom do I contact if I am having technical issues?

Call the BHW Customer Call Center at 1-800-221-9393. For password resets, you may also [message us through our webform](#).

After I fill out my application, can I have someone review it to make sure I filled out my application correctly?

No, we do not start reviewing applications until after the application cycle has closed and the applications have been ranked.

Can I re-open my application to correct a mistake?

No, you cannot make changes to your Faculty Loan Repayment Program (FLRP) application after you submit it. Be sure to doublecheck your application and documents prior to submitting.

Can I apply to this program more than once?

Yes, if you were previously awarded a Faculty Loan Repayment Program contract, you may apply for a new two-year contract if you 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.

How do we upload our official transcripts from each school?

Create a [My BHW](#) account to start an application for the program. Within the application, you can enter each school you have attended and upload the documents that pertain to each school.

Can the transcript be an unofficial transcript that has all the required information, or does it need to be an official transcript?

We accept both official and unofficial transcripts. However, we require certain information to be on the transcript. Refer to page 23 of the Application and Program Guidance for transcript requirements.

Is there a template for the matching letter? Can you provide more information on the matching letter?

No, we do not have a matching letter template. Rather, the matching letter must be on school letterhead.

You must provide an official agreement from the employing eligible health professions school that has agreed to pay principal and interest for your 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 posed for a waiver to be granted (see the “Employing Institution Requirements” section on pages 11-12 of the Application and Program Guidance). The match requirement is in addition to the salary that the faculty member will receive from the employing institution.

If my health professions school denies matching funds, would I still be eligible for this program?

Yes. If your institution is unable to provide matching loan repayments, you must provide an official letter from your employer requesting a full or partial waiver with supporting documentation justifying the undue financial hardship posed for a waiver to be granted (see the “Employing Institution Requirements” section on pages 11-12 of the Application and Program Guidance).

Is there a letter of employment template?

No, there is not a letter of employment template, but a letter of employment is required for all applicants serving as tenured or non-tenured faculty members. The employing institution must provide a letter on official letterhead to indicate that you 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 your Faculty Loan Repayment Program application.

If my employer only issues one-year contracts, are we eligible?

You must be employed by your site for two years. If your contract does not indicate an employment length of two years, we will accept documentation from your employer on letterhead stating you will be employed for a minimum of two years.

I am currently a faculty trainee. Am I eligible for this program?

Applicants must be employed as a faculty member by the application deadline (July 3, 2025) to be eligible for this program.

Application Review

If I apply, will you conduct a credit check on me?

Yes, the program will run a hard inquiry to check your credit report. We pull your credit report to determine if you have defaulted on any student loans.

How long do credit reports need to be unlocked?

Credit reports must be unlocked to be reviewed. There is no timeframe that we can provide on how long (other than during the duration of the application cycle) to keep your credit report unlocked.

Which credit bureau do you pull credit reports from?

We review Experian credit reports.

Eligibility with Other Programs

Can I apply to the NHSC LRP, Nurse Corps LRP and FLRP?

Yes, you can apply to all these programs, if you are eligible; however, when you received an offer, you can only accept one program. You are not allowed to participate in more than one program at the same time.

Can I apply to the Public Service Loan Forgiveness Program and the Faculty Loan Repayment Program?

Yes, you can apply to both. However, if you received an award from FLRP and you were also approved for the Public Service Loan Forgiveness Program, you need to contact us immediately.

Degrees & Licensure

What is considered an “eligible health profession?”

The following are eligible health professions:

- 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): clinical psychology, clinical social work, marriage and family therapy, professional counseling
- 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

Educational Loans

Which educational loans are eligible?

Qualifying educational loans include government and private (commercial) loans used to pay for actual costs of tuition and reasonable educational and living expenses incurred for an eligible health profession.

Is a loan eligible if the degree is not completed yet?

If a degree is not complete, it will not be eligible for loan repayment. All education must be completed before you can apply.

Would I still qualify for the FLRP if my loans are in forbearance or if I've applied for forbearance in the past?

Yes, you can still apply if your loans are in forbearance. However, if you receive an award, you must apply funds toward your forbearance loans.

Do your loans have to be in good standing to qualify?

Yes, your loans must be in good standing to qualify. If you have loans that are in default and unresolved, your application will be deemed ineligible.

My loans were sold. Will the Department of Education's Office of Federal Student Aid have all of my required documentation?

Yes. In the application, if you import your loans electronically through the Department of Education, we will receive the pertinent loan information they have on record.

Where do I get my National Student Loan Data System (NSLDS) loan information?

NSLDS loan information is located on the Federal Student Aid website: [FSA ID | Your Account for Federal Student Aid](#)

Can I consolidate my loans?

Yes, you may consolidate or refinance loans before the application deadline provided that you submit loan documentation for the consolidated or refinanced loans in your online application. The consolidated loan must be comprised of only qualifying educational loans to be eligible.

What documents do I need to submit for my consolidated loans?

You will need to provide documentation for the consolidated loan, as well as documentation for each loan within the consolidation. This documentation needs to include a disbursement date, the original lender's name, and the original loan amount. You must also provide documentation showing the current balance for the consolidation.

Can you apply if you have Perkins loans?

Yes, we will consider Perkins loans if you provide documentation to show that these loans are not subject to cancellation.

Employment

Can you provide more information about the employment contract?

You must submit a contract from your employing institution stating that you will serve as either a full-time or part-time (as defined by the school) faculty member for a minimum of two years.

How long do I have to be employed before I can apply to this program?

You do not have to be employed for a certain amount of time to apply to the FLRP, however, you must be working at your site by the application deadline: July 3, 2025.

Am I eligible to apply if my employment start date is after the deadline, but I was already officially hired?

No, you must be working at the site before the application deadline date: July 3, 2025.

If I am working part-time, am I eligible for the program?

Yes, you are eligible to work part-time, however, within each funding category, applicants working full-time are given preference over applicants working part-time. 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 for FLRP.

How many hours must I work to be eligible for FLRP?

You must be working full-time or part-time at your employing institution as defined by the school.

Can I work at a for-profit health professions school?

You can work at a for-profit school if you are faculty in their nursing or physician assistant program. For all other discipline programs, your school of employment must be a non-profit institution to be eligible.

If awarded, what happens if I am not able to complete my two-year service obligation while in the program?

You must contact us immediately through your [My BHW](#) account and we will provide you guidance.

If awarded, can I transfer to another health professions school during my two years of service or do I have to stay at the institution where I was approved?

You must request a transfer if you are considering changing schools. This request must be made at least one month in advance of a proposed change. Before the Faculty Loan Repayment Program's considers your transfer, you must have complied with all eligibility requirements. You must notify the Faculty Loan Repayment Program of changes in employment status, including extended periods of leave.

What is considered a disadvantaged background?

You must be from an economically disadvantaged background (for example, but not limited to, students who received a Pell Grant) or an environmentally disadvantaged background (for example, but not limited to, first generation college students or students who took a Test of English as a Foreign Language (TOEFL) before entering a health professions school). Read pages 7-8 and page 22 of the Application and Program Guidance for more information on Disadvantaged Background.

How do we prove a disadvantaged background?

You must submit an official document from the health professions school you attended that is signed and authorized by a program or school administrator indicating that you were economically or environmentally disadvantaged. Applicants are highly encouraged to use the Faculty Loan Repayment Program's Disadvantaged Background Form (available in the application) as the official document.

Where can I find the Disadvantaged Background form?

The Disadvantage Background (DAB) form is located in the application.

Who completes the Disadvantaged Background form?

A Point of Contact at a school you previously attended must complete the form.

Can I teach at an online university?

Yes, you can teach online. To be eligible, you must 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 3, 2025. Eligible health professions schools must be located in a state or U.S. territory.

Employment Verification

How do I complete my employment verification if my employer does not have a POC to oversee the FLRP application process?

If you do not have a designated POC, an official at your health professions school who is either your immediate supervisor, Dean, or an authorized agent of the human resources department at the health professions school must complete your employment verification.

After Submitting Your Application

When will applicants learn their application status?

All applicants will be notified of their award status no later than September 30, 2025.

How do you determine who will receive an award?

Awards are made based on the amount of matching funds provided by an applicant's employing institution and their employment status. Awards are made starting with full match, then partial match (from greatest match to least partial match), then no match. Within each match category, applicants working full-time are given preference over applicants working part-time. (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.)

How many awards are issued for each tier?

Within each tier, awards are made in order of decreasing financial need until all funds are expended.

Have you funded applicants who do not have a match?

Yes.

How many awards are projected each application cycle?

We awarded approximately 40 awards last year.

What percentage of applicants are awarded in Tier 2 and Tier 3?

Some tier 2 and tier 3 applicants are awarded; however, we cannot provide an exact percentage as it varies year to year.

After Receiving an Award

When does my two-year service obligation begin?

Your service obligation begins on the date the Secretary or designee signs your contract.

Does the award amount go into our banking account or the lender(s)?

If awarded, the lump sum award will go into the banking account you specify in your Confirmation of Interest form.

How do I receive my loan repayments?

The Faculty Loan Repayment Program awards a lump sum up to a maximum of \$40,000 for a two-year service obligation via direct deposit approximately 60 days after the effective date of the contract.

What should I do if I have not received my deposit?

Contact the BHW Customer Care Center at 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays), 8 a.m. to 8 p.m. ET. You may also [message us through our webform](#).

If awarded, do I have to stay at the same health professions school during my two-year service obligation?

While FLRP expects you to stay at your site, we understand circumstances may arise that require you to transfer to another eligible site. However, you must get prior approval from the FLRP before you can transfer.

I want to transfer to another health professions school. What do I need to do?

If you would like to transfer to a different, eligible health professions school, you must contact the Faculty Loan Repayment Program through your [My BHW](#) account to request a site change.

Can I submit a request to have my contract waived or suspended?

The Secretary of HHS or 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 [My BHW](#). We also require supporting documentation that demonstrates a compelling circumstance to process such a request.

Tax Questions

Is FLRP Taxable?

Yes, the Faculty Loan Repayment Program is subject to federal income tax and the Federal Insurance Contributions Act (FICA) taxes for Social Security and Medicare. All taxes are paid to the IRS on the participant's behalf and a W-2 Wage and Tax statement will be sent to the participant and the IRS at the end of the tax year. You can take advantage of the option to select and receive your W-2 electronically by following the steps in the Application and Program Guidance by December 31.

The FLRP adds an additional 39% on top of the award amount to each award, which it withholds and pays directly to the IRS to assist participants with their federal tax liability.

FLRP does not provide tax advice. Consult with your tax advisor for tax-related questions.

Where is my W-2 form?

If you opt to receive your W-2 electronically, yours will be available for download in your [My BHW](#) account starting January 31. Hard copy W-2s are sent out by U.S. mail by January 31. If you opted for a hard copy W-2, make sure that your mailing address is correct.

Other

Is the webinar being recorded?

Yes.

What are the dates of this current application cycle?

The fiscal year 2025 application opened May 29, 2025 and the deadline to apply is July 3, 2025.

If we do not apply this year, when would the next application open?

The FLRP application cycle generally opens in May each year. The program is dependent on fiscal funding.