



Nurse Corps
Loan Repayment Program

Fiscal Year 2024
Continuation Contract
Application and Program Guidance
September 2023

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

Authority: Section 846 of the Public Health Service Act, as amended (42 U.S.C. 297n).

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EXECUTIVE SUMMARY

The Health Resources and Services Administration will accept applications for Nurse Corps Loan Repayment Program Continuation Contracts. Current participants completing their second year of service can receive an additional year of loan repayment assistance through the Nurse Corps Loan Repayment Program. In exchange, participants must serve one additional year at an approved critical shortage facility or approved school of nursing.

Eligible Applicants:

Current Nurse Corps Loan Repayment Program participants who are completing their second year of service and are in good standing, including that they have applied all of their previous loan repayment award to their student loans.

Funding:

An additional 25 percent of the approved original qualifying educational loan balances. Awards are taxable.

Service Obligation:

One-year full time at an eligible critical shortage facility or school of nursing.

How to Apply:

Visit the [Bureau of Health Workforce Customer Service Portal](#)

Application Deadline:

NCLRP Initial Contract End Dates:	Application Cycle Start and End Dates:
October 1, 2023 – March 31, 2024	September 5, 2023 – October 19, 2023
April 1, 2024 – September 30, 2024	February 20, 2024 – April 4, 2024



DEPARTMENT OF HEALTH & HUMAN SERVICES

Health Resources and Services
Administration

Rockville, MD 20857
Bureau of Health Workforce

A Letter from Luis Padilla, MD

Dear Applicant,

The Health Resources and Services Administration's Bureau of Health Workforce encourages you to consider applying for a Nurse Corps Loan Repayment Program Continuation award. Please review this Nurse Corps Loan Repayment Program Application and Program Guidance for more information. As a part of our efforts to address the shortage of health professionals nationwide, this program reduces the economic barriers to pursuing a nursing career in underserved communities or academic nursing. You have already demonstrated a commitment to working in health care facilities with a critical shortage of nurses or working as nurse faculty to train the next generation of nurses. In exchange for your continued service, we will help to reduce your remaining 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.

Thank you for taking the time to read this program's Application and Program Guidance and for your consideration in applying and continuing to serve.

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

Information submitted to the Nurse Corps Loan Repayment Program 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 846 of the Public Health Service Act, (42 U.S.C. 297n), as amended.

Purposes and Uses

The purpose of the Nurse Corps Loan Repayment Program is to assist in the recruitment and retention of professional registered nurses, including advanced practice registered nurses, dedicated to working in health care facilities with a critical shortage of nurses or working as nurse faculty in eligible schools of nursing by decreasing the economic barriers associated with pursuing careers at such critical shortage facilities or in academic nursing. In return, participants commit to work at eligible health care facilities with a critical shortage of nurses or serve as nurse faculty in eligible schools of nursing. The information applicants provide is used to evaluate their eligibility, qualifications, and suitability for the Nurse Corps Loan Repayment Program Continuation Contract. In addition, information from other sources is considered (e.g., credit bureau reports and National Practitioner Data Bank reports).

An individual's contract, application, required supplemental forms, supporting documentation, related correspondence, and data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor Nurse Corps Loan Repayment Program-related 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 the Congress, the National Archives, the Government Accountability Office, and pursuant to a court order and various routine uses as described in the [System of Record Notice 09-15-0037](#).

The name of a Nurse Corps Loan Repayment Program participant and/or their discipline, specialty, business address, business telephone number, and service obligation completion date may be provided in response to requests made under the Freedom of Information Act.

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 this announcement.

Non-Discrimination Policy Statement

In accordance with applicable federal laws and U.S. Department of Health and Human Services policy, the Department 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.

Nurse Corps Loan Repayment Program Continuation Overview

To assist in the recruitment and retention of professional registered nurses, including advanced practice registered nurses, the Nurse Corps Loan Repayment Program provides awards to nurses in exchange for a service commitment at a critical shortage facility or as nurse faculty serving at eligible schools of nursing. The Nurse Corps Loan Repayment Program is administered by the Bureau of Health Workforce in the Health Resources and Services Administration within the United States Department of Health and Human Services.

The Nurse Corps Loan Repayment Program Continuation Contract extends the initial Nurse Corps Loan Repayment Program obligation for one additional year of full-time service at an eligible critical shortage facility or eligible school of nursing. It offers current Nurse Corps Loan Repayment Program participants who have successfully completed their initial two-year contract the option to reduce their approved original qualifying educational loan balances by an additional 25 percent by providing a third year of service. All potential Nurse Corps Loan Repayment Program Continuation Contract awards are subject to the availability of funds.

Funding Preferences

If sufficient funds are not appropriated to fully fund all eligible continuation applications, the Health Resources and Services Administration will apply the statutory preference in the PHS Act Section 846(e) for qualified applicants with the greatest financial need based on their debt-to-salary ratio.

Application and Program Guidance

You (the applicant) are responsible for reading the Nurse Corps Loan Repayment Program Fiscal Year 2024 Application and Program Guidance (“Guidance”) in its entirety before proceeding with your application. The Guidance explains in detail the obligations of individuals selected to participate in the Nurse Corps Loan Repayment Program Continuation Contract. A complete understanding of the commitment to serve at a critical shortage facility or eligible school of nursing, and the financial, legal, and other consequences of failing to perform the commitment, is critical to successful completion of the mandatory service obligation associated with a Nurse Corps Loan Repayment Program Continuation Contract.

KEY APPLICATION DATES

- **Application Submission Dates:**

NCLRP Initial Contract End Dates:	Application Cycle Start and End Dates:
October 1, 2023 – March 31, 2024	September 5, 2023 – October 19, 2023
April 1, 2024 – September 30, 2024	February 20, 2024 – April 4, 2024

- **Notification of Award:** HRSA will notify all successful applicants of their award by September

30, 2024. Award notifications will be sent on a rolling basis (depending upon the application cycle start and end dates outlined above).

- **Contract Start Date:** The continuation contract takes effect on the day following the last day of the participant's initial two-year service obligation. It will be no later than September 30, 2024.
- **Service Obligation Completion Date:** One year after contract start date.

Once a participant receives a Continuation Contract for a particular service commitment, either as a registered nurse or advanced practice registered nurse at a critical shortage facility or nurse faculty at an eligible school of nursing, the individual cannot switch to the other type of service commitment.

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 for a Nurse Corps Loan Repayment Program Continuation Contract, an applicant must:

- (1) **Be a current Nurse Corps Loan Repayment Program participant** serving full-time at an eligible critical shortage facility or eligible school of nursing, as approved by the Nurse Corps Loan Repayment Program under the initial two-year contract.
 - a. Applicants must review and verify their current service site's name and address and initiate an electronic Employment Verification Form. If the applicant's authorized point of contact is not listed, has changed, or is incorrect in the pre-populated information regarding the applicant's service site, the applicant may enter the correct point of contact's email address in the "Other point of contact email" section of the application;
 - b. An appropriate official/point of contact at the approved critical shortage facility or eligible school of nursing must complete the Employment Verification Form. The point of contact may be the applicant's immediate supervisor or an employer or Nurse Corps Loan Repayment Program pre-existing authorized agent in the human resources department at the service site; and
 - c. If the point of contact does not submit a completed Employment Verification Form, or someone else besides the point of contact completes the Enrollment Verification Form, we will consider the application incomplete, and the applicant will not be able to submit the application.
 - d. An overdue In-Service Verification while serving under the initial two-year contract may affect a participant's eligibility for a Continuation Contract.

- (2) **Have a current, full, permanent, unencumbered, unrestricted license to practice as a registered nurse or an advanced practice registered nurse** in the state in which they are employed, or they must be authorized to practice pursuant to the Enhanced Nursing Licensure Compact. All Nurse Corps Loan Repayment Program participants must retain an unrestricted registered nurse or advanced practice registered nurse license during the one-year Nurse Corps Loan Repayment Program Continuation Contract service obligation period.

Puerto Rico applicants only: National Council Licensure Examination Exception: Nurses practicing in Puerto Rico must have a current, full, permanent, unencumbered, unrestricted license to practice as a registered nurse or an advanced practice registered nurse in the territory of Puerto Rico and must upload a copy of their current unrestricted nursing license and certificate with the application. Applicants from Puerto Rico are not required to pass the National Council Licensure Examination exam unless they plan to work in one of the 50 states.

- (3) **Have applied all the Nurse Corps Loan Repayment Program payments received after federal tax withholding under the initial two-year contract to reduce the original qualifying educational loan balances;**
 - a. Applicants must submit the most recent account statement for each loan showing the

- current balance with principal and interest, lender's name, account number, and applicant's name (call or visit the lender's website for additional information);
- b. Applicants must submit a Disbursement Report that shows the approved educational loans listed on the Participant Award Worksheet. Each loan must have its original loan amount, the original loan date, type of loan, and the consolidation dates, if applicable. For federal loans, the Aid Summary Report on the [National Student Loan Data System website](#) can be provided instead of the Disbursement Report; and
 - c. Applicants must submit a Payment History Report detailing all payments made to reduce the original qualifying educational loan balances.

(4) Have no current federal service obligation other than the Nurse Corps Loan

Repayment Program. The only exception is for members of a reserve component of the Armed Forces or the National Guard:

- a. Reservists should note the following: Military training or service performed by reservists will not satisfy the Nurse Corps Loan Repayment Program obligation unless otherwise indicated by Health Resources and Services Administration. If a participant's combined military training and service and/or other absences from the critical shortage facility or school of nursing will exceed seven weeks (regardless of how many days per week they serve) per service year, the participant should request a suspension. We will stop payments during periods of active military duty/suspension and will resume when the reservist returns to full-time service. We will extend the service obligation end date by the length of the suspension to make up for the break in service; and
- b. If the approved critical shortage facility or school of nursing is unable to re-employ the reservist after deployment, the individual should complete the Nurse Corps Loan Repayment Program Continuation Contract at another approved critical shortage facility or school of nursing. The participant must contact the Nurse Corps Loan Repayment Program to request a transfer and receive approval in accordance with the program's transfer policy.

(5) Have a history of honoring prior legal obligations. The Nurse Corps Loan Repayment Program will perform a hard inquiry¹ with the credit bureaus prior to making the award decision. Applicants who do not have a history of honoring prior legal obligations, as evidenced by one or more of the following factors, will not be selected:

- a. Default on any federal payment obligations, e.g., United States Department of Education student loans, Health Education Assistance Loans, Nursing Student Loans, Federal Housing Administration Loans, federal income tax liabilities, federally guaranteed/insured loans (e.g., student or home mortgage loans) or any non-federal payment obligations (e.g., court-ordered child support payments or state tax liabilities);

¹ 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." (Source: <https://www.consumerfinance.gov/>).

- b. Write-offs/charge-offs of any federal or non-federal debts as uncollectible or waiver of any federal service or payment obligation;
 - c. Default on a prior service obligation. Applicants who have defaulted on a prior service obligation to the Federal Government, a state or local government, or other entity, unless the obligation was subsequently satisfied; and
 - d. Judgment liens arising from federal debt.
- (6) Failure/refusal to provide appropriate permission/consent for the Nurse Corps Loan Repayment to access the participant's credit report and failure/refusal to unfreeze a frozen credit report will render an application incomplete and it will not be considered for an award under the program.
- (7) **Have met all program eligibility requirements** listed in numbers one through six of this section, be in full compliance with the existing Nurse Corps Loan Repayment Program service obligation and agree to work full-time for the duration of the Continuation Contract at the critical shortage facility or eligible school of nursing that the Nurse Corps Loan Repayment Program approved for the initial two-year contract.

Eligible Nurse Corps Loan Repayment Sites

Nurse Corps Loan Repayment Program Participant Serving as Nurse Faculty

Nurse Corps Loan Repayment Program requires a participant who is a nurse faculty member to provide full-time service by teaching pre-licensure students, including registered nurses or advance practice registered nurses, at an eligible school of nursing. The Nurse Corps Loan Repayment Program considers a school of nursing to be eligible if it is accredited by a national nursing accrediting agency or by a state agency recognized by the United States Secretary of Education. The Nurse Corps Loan Repayment Program considers institutions eligible if graduates are authorized to sit for the National Council Licensure Examination. Review [the list of agencies the United States Secretary of Education recognizes](#) for purposes of accrediting nurse education programs.

Nurse Corps Loan Repayment Program Participant Serving as a Registered Nurse or an Advanced Practice Registered Nurse

A participant who is serving as a registered nurse or an advanced practice registered nurse is required to provide full-time service at a critical shortage facility. The critical shortage facility must be in a health care facility located in, designated as, or serving a primary medical care or mental health, Health Professional Shortage Area. Examples of eligible health care facility types are listed below and further explained in the [Definitions](#) section.

Eligible Health Care Facility Types

Participants working at the following types of facilities are eligible to apply for a Continuation Contract. Further, participants can work at multiple sites under a single employer or within the same network under dependent satellite facilities. Each critical shortage facility must meet all eligibility requirements. The points of contact for each site will be responsible for completing the Employment Verification Form. Participants are restricted from receiving service credit for work at other facilities outside of the network of the single employer.

Hospitals

- Disproportionate Share Hospital
- Private Hospital
- Public Hospital
- Small Rural Hospital²

Community-Based Settings

- Ambulatory Surgical Center
- American Indian Health Facility
- Community Mental Health Center³
- End Stage Renal Disease Dialysis Center
- Federally Qualified Health Center
- Free and Charitable Clinic
- Home Health Agency
- Hospice Program
- Native Hawaiian Health Center
- Nurse Managed Health Clinic/Center
- Outpatient Facility
- Residential Nursing Home
- Rural Health Clinic
- School Based Clinic
- State or Local Health Department
- Urgent Care Center

Requirements for School-Based Clinics

The Nurse Corps Loan Repayment Program requires a registered nurse or advanced practice registered nurse to be employed full-time at least 32 hours per week throughout the year, including those employed by an eligible school-based clinic. If the critical shortage facility is not open year-round, the participant must transfer to an approved critical shortage facility during months the school-based clinic is closed. Participants who work at school-based clinics that are not open year-round will not receive service credit for any period they are not serving at an approved critical shortage facility (refer to [Eligible Health Care Facility Types](#) section).

Telehealth

Participants will receive service credit when providing telehealth services in a manner consistent with their service site's telehealth policy.

² Critical Access Hospitals are eligible under the Small Rural Hospital category.

³ Community Behavioral Health Clinics are eligible under the Community Mental Health Center category.

UNDERSTANDING THE CONTRACT AND SERVICE OBLIGATION

Service Obligation

The Nurse Corps Loan Repayment Program Continuation Contract award service obligation is for one additional year.

Full-Time Service Obligation Requirements

Participants must provide full-time service for a period of one year. For this purpose, “full-time” at an eligible critical shortage facility means at least 32 hours per week for a minimum of 45 weeks per service year or at an eligible school of nursing, full-time as defined by the employer for a minimum of 9 months per service year as approved under the initial two-year contract. Nurse faculty must provide full-time service as faculty for a full academic year beginning on the day following completion of service under the initial two-year contract. Nurse Corps Loan Repayment Program participants cannot complete the service obligation through part-time service.

Loan Repayment Assistance Award

In exchange for their continued service, participants will receive funds equal to 25 percent of their original total qualifying educational loan balances that were approved at the time they entered the initial Nurse Corps Loan Repayment Program Contract. Please refer to the Nurse Corps Loan Repayment Program Application and Program Guidance in the year you were awarded for more information on qualifying educational loans.

General Requirements for All Nurse Corps Loan Repayment Program Continuation Contract Participants

- To receive service credit during the one-year service obligation under the Nurse Corps Loan Repayment Program Continuation Contract, all participants, including nurse faculty, must retain a current, full, permanent, unencumbered, unrestricted license to practice as a registered nurse, or an advanced practice registered nurse if applicable, in the state in which they intend to practice, or be authorized to practice in that state pursuant to the Enhanced Nursing Licensure Compact; or if working in a federal facility, retain a current, full, permanent, unencumbered, unrestricted license as a registered nurse, or an advanced practice registered nurse if applicable, in a state;
- Participants must continue to work for their Nurse Corps Loan Repayment Program approved employer as a registered nurse, advanced practice registered nurse, or nurse faculty member for the duration of the one-year contract to receive service credit under the Nurse Corps Loan Repayment Program Continuation Contract;
- If a participant fails to commence full-time service on the effective date of the Continuation Contract at the critical shortage facility or eligible school of nursing identified in the continuation application, we may place the individual in default;
- Once a participant applies and receives a Continuation Contract for a particular service option at a critical shortage facility or faculty at a school of nursing, the participant cannot switch to the other type of service option (i.e., from health care professional to faculty or vice versa) during the one-year service period.

TAXES AND FINANCIAL INFORMATION

The Nurse Corps Loan Repayment Program payments are subject to federal taxes. The Nurse Corps Loan Repayment Program will withhold federal income tax and Federal Insurance Contributions Act tax (for Social Security and Medicare) from a participant's award. We pay these taxes directly to the Internal Revenue Service on the participant's behalf. We report all Nurse Corps Loan Repayment Program payments and federal taxes withheld to the participant and the Internal Revenue Service on a Form W-2 after the end of the tax year. Loan repayment funds may also be subject to state and local income taxes.

Participants who want additional funds withheld to cover the income tax on their awards should indicate the amount to be deducted on an Employee's Withholding Certificate (Form W-4). Participants must complete and upload the Internal Revenue Service Form W-4, Employee's Withholding Certificate. Participants should consult the Internal Revenue Service regarding any additional tax obligations. All tax questions should be directed to a tax professional or the Internal Revenue Service at <https://www.irs.gov> or through the TAX HELPLINE at 1- 800-829-1040. The Internal Revenue Service Tax [Withholding Estimator](#) is available to perform a quick "paycheck checkup." The Nurse Corps Loan Repayment Program is unable to provide an individual with an after-tax calculation or any tax advice or information.

Each January, participants will receive a W-2 Wage and Tax Statement for the taxable income received under the Nurse Corps Loan Repayment Program during the prior tax year. Participants may sign up to have their W-2 form posted in their [Bureau of Health Workforce Customer Service Portal](#) account. W-2 forms are posted no later than January 30 of each year. If the W-2 form is not available by that date, the participant should submit an inquiry via the [Bureau of Health Workforce Customer Service Portal](#). Participants may also choose to have their W-2 form mailed to the address provided in the [Bureau of Health Workforce Customer Service Portal](#). Participants must ensure their name, mailing and email addresses, and banking information are up to date.

Under the Treasury Offset Program, the United States Treasury Department is authorized to offset the Nurse Corps Loan Repayment Program payments for delinquent federal and state debts, including delinquent child support. A participant's Nurse Corps Loan Repayment Program payments may be garnished to satisfy related debts.

PROGRAM COMPLIANCE

Worksite Absence

No more than seven weeks per service year under the contract may be spent away from the critical shortage facility or eligible school of nursing (regardless of how many days per week the participant serves). 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 request a suspension of their service obligation (see the [Suspension](#) section).

Service Verification

The Nurse Corps Loan Repayment Program requires that participants provide verification they are in compliance with the service obligation. Participants must ensure that an authorized site point of contact completes and submits an In-Service Verification form every six months during their year of service. The In-Service Verification form must be submitted through the [Bureau of Health Workforce Customer Service Portal](#). An overdue In-Service Verification while serving under the initial two-year contract may affect a participant's eligibility for a Continuation Contract. By completing and signing the In-Service Verification, the participant and the site point of contact are certifying the participant's compliance with the full-time service requirements during the identified period. For participants working at multiple sites, an In-Service Verification for each site is required every six months. The In-Service Verification records the total number of full-time workdays that a participant was absent, for any reason, from the critical shortage facility or school of nursing during the reporting period. An In-Service Verification differs from the Employment Verification Form that is submitted with the application; however, both forms must be completed by the official point of contact and submitted via the [Bureau of Health Workforce Customer Service Portal](#).

Participants and their service site point of contacts must complete and submit the In-Service Verification within 30 days of notification that the service verification is due.

Professional Group/Group Practice In-Service Verification Requirements

All registered nurses and advanced practice registered nurses employed by a professional group must have the In-Service Verification completed by the site point of contact at the critical shortage facility where they are physically present and working, and not by an employee of the Professional Group.

Ineligible Employment

Registered nurses and advanced practice registered nurses working for staffing or employment agencies that hire out employees for temporary work do not meet the Nurse Corps Loan Repayment Program Continuation Contract service requirements. Registered nurses and advanced practice registered nurses working in temporary nursing positions, like PRN, per diem, and nurses employed by travel nurse agencies, do not meet the service requirements for the Nurse Corps Loan Repayment Program Continuation Contract.

Leaving an Approved Service Site Prior to Completion of Service Obligation

If a participant stops working at the approved critical shortage facility without prior written approval of the Nurse Corps Loan Repayment Program, the individual may be placed in default of the Nurse Corps Loan Repayment Program Continuation Contract. We will suspend all payments until a request to resume service at an eligible critical shortage facility is received and approved. If a participant's employment is terminated for cause, they may be recommended for default.

Transfer Request to Another Approved Service Site

The Nurse Corps Loan Repayment Program expects that participants will fulfill their service obligation at the critical shortage facility or eligible school of nursing included in their application. However, we understand that circumstances may arise that result in a participant's need to leave the initial site and complete the service obligation at another approved site. If a participant can no longer continue working at the initial critical shortage facility or school of nursing, the participant must immediately

contact the Nurse Corps Loan Repayment Program through the [Bureau of Health Workforce Customer Service Portal](#) or Customer Care Center.

A participant can request a transfer to another site via the [Bureau of Health Workforce Customer Service Portal](#) by going 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 for the prospective site to determine whether it is an eligible critical shortage facility or eligible school of nursing. The prospective site must be an eligible critical shortage facility or school of nursing in the same or higher funding preference tier as the one in which the individual's Nurse Corps Loan Repayment Program contract was awarded. [See Selection Factors in the Fiscal Year 2023 Application and Program Guidance](#). All transfers require prior written approval.

We will notify the participant via the [Bureau of Health Workforce Customer Service Portal](#) of the decision regarding the transfer request. If approved, the participant can resume full-time service at the approved transfer critical shortage facility or school of nursing.

Additional Transfer Requirements

If there is a 30-day or less break in service between the stop work date at the initial/former service site and the start date at the approved transfer site, Nurse Corps Loan Repayment Program payments will not be interrupted. However, if the participant fails to resume service within 30 days of the stop work date at the initial/former critical shortage facility or school of nursing, the Nurse Corps Loan Repayment Program will stop all payments. Once the participant begins full-time service at another approved critical shortage facility or eligible school of nursing, we will extend the Nurse Corps Loan Repayment Program service end date, and the Nurse Corps Loan Repayment Program payments will resume.

Unemployment During the Nurse Corps Loan Repayment Program Service Obligation

Nurse Corps Loan Repayment Program participants who resign or are terminated from their initial critical shortage facility or school of nursing must contact the Nurse Corps Loan Repayment Program immediately through the [Bureau of Health Workforce Customer Service Portal](#). Nurse Corps Loan Repayment Program participants who are not working at an eligible critical shortage facility or school of nursing will face an immediate suspension of monthly payments until they return to service at an eligible critical shortage facility or school of nursing. The Nurse Corps Loan Repayment Program will provide the participant a specific period of time to obtain an offer and accept a position at an approved critical shortage facility or school of nursing. The Nurse Corps Loan Repayment Program may grant an extension upon written request. The participant is responsible for obtaining employment at an eligible critical shortage facility or school of nursing. The Nurse Corps Loan Repayment Program will recommend for default participants who do not secure employment at an eligible critical shortage facility or school of nursing within the allotted time.

Breaching the Nurse Corps Loan Repayment Program Continuation Contract

Participants are encouraged to immediately contact the Nurse Corps Loan Repayment Program if a situation arises in which they are potentially unable to fulfill their service obligation. A participant who enters a one-year Nurse Corps Loan Repayment Program Continuation Contract, but fails to begin or complete the service obligation, is liable to repay all Nurse Corps Loan Repayment Program

Continuation payments received. This includes the amounts withheld for federal taxes plus interest at the maximum legal prevailing rate from the date of the breach of the Nurse Corps Loan Repayment Program Continuation Contract. Breach of the contract may permanently disqualify an individual from receiving future awards under the Nurse Corps Loan Repayment Program and other Health Resources and Services Administration and federal programs.

Any debt owed to the Federal Government under the Nurse Corps Loan Repayment Program is due within three years of the participant's breach of the contract. The debt amount is subject to interest at the maximum legal prevailing rate from the date of breach until paid in full. Other charges and penalties for delinquent or past due debts may be assessed.

Suspensions and Waivers

The Secretary of the United States Department of Health and Human Services or the Secretary's designee may, under certain circumstances, suspend or waive the Nurse Corps Loan Repayment Program Continuation Contract service or payment obligation. Participants must submit a written request for a suspension or waiver through the [Bureau of Health Workforce Customer Service Portal](#). To process such a request, the Nurse Corps Loan Repayment Program requires additional supporting documentation that demonstrates a compelling circumstance.

Suspension

Suspension is a mechanism that provides temporary relief to a Nurse Corps Loan Repayment Program participant who has a short-term (not permanent) circumstance that temporarily makes compliance with the service obligation impossible or would involve an extreme personal hardship to the participant such that enforcement of the obligation would be unconscionable. Participants who anticipate an absence from their site for more than seven weeks must request a suspension of their service obligation. Periods of approved suspension will extend a participant's Nurse Corps 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 such as a terminal or debilitating illness of an immediate family member, which results in the participant's temporary inability to perform the Nurse Corps Loan Repayment Program obligation. Upon receipt of the written suspension request, the Nurse Corps Loan Repayment Program will notify the participant of the instructions for submitting further supporting documentation.
- b. **Maternity/Paternity/Adoption Leave** - Maternity/paternity/adoption suspension will be approved by the Nurse Corps 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 service 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 the leave. The Nurse Corps Loan Repayment Program will allow participants to be away from their service site within the timeframes established by either the Family Medical Leave Act (up to 12 weeks) or for a longer period as permitted under 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 Nurse Corps Loan Repayment Program for guidance. Remember that a participant may be away from their Nurse Corps Loan Repayment Program-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 Nurse Corps Loan Repayment Program-approved absence over the allowable seven weeks.

- c. **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, 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 Nurse Corps Loan Repayment Program. Upon receipt of the written request, the suspension will be extended if the armed forces entity continues the period of active duty. The period of active military duty service will not be credited towards the Nurse Corps Loan Repayment Program service obligation unless otherwise indicated by Health Resources and Services Administration.

Waiver

A waiver is a mechanism that permanently relieves the participant of all or part of the Nurse Corps Loan Repayment Program service obligation. We will only grant a waiver if the participant demonstrates that compliance with the obligation is impossible or would involve extreme hardship to the individual and enforcement of the agreement with respect to the individual would be unconscionable. The request must be submitted in writing to the Nurse Corps Loan Repayment Program and must specify the reason(s) the waiver is being sought. The Nurse Corps Loan Repayment Program will contact the participant directly regarding the medical and financial documentation necessary to process the waiver request. The Nurse Corps Loan Repayment Program does not routinely grant waivers and requires a demonstration of compelling circumstances.

Cancellation of a Nurse Corps Loan Repayment Program Obligation

The Nurse Corps Loan Repayment Program will cancel a participant's obligation 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

Applicants must submit the complete Nurse Corps Loan Repayment Program Continuation Contract online application with all required supporting documents uploaded by the application deadline (see [Application Submission Dates](#)). The Nurse Corps Loan Repayment Program will not accept documentation by fax, email, or mail. Applicants must use the [Bureau of Health Workforce Customer Service Portal](#).

Multi-Page Documents: We strongly encourage applicants to upload all supporting documents in PDF format to expedite processing of the application. It is the applicant's responsibility to ensure that the information uploaded is accurate and viewable; a PDF format allows applicants to view documents prior to submission. When uploading documents to the online application, applicants must be sure that the documents do not exceed 5MB, as the system restricts larger documents to maintain storage. Multi-paged documents can be consolidated by scanning and saving into one document, and then uploaded.

COMPLETING AN APPLICATION

The Nurse Corps Loan Repayment Program Continuation Contract application package consists of:

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

Missing and Incomplete Documents

The Nurse Corps Loan Repayment Program will consider applications incomplete if they are missing documents, have illegible documents or other incomplete application materials. Incomplete applications will be deemed ineligible.

Online Application

Applicants must complete each of the sections listed below:

- (1) Employment
- (2) Employment Verification
- (3) Loan Information
- (4) Self-Certification
- (5) Sign Contract

Required Supporting Documentation

Each document submitted must include the applicant's first and last name. The applicant is responsible for uploading the required supporting documents and submitting the application by the application due date and time.

- (1) **Payment History** - Applicants must account for all funds received under the initial two-year contract by submitting a history of payments made to the lenders or holders for all approved loans listed on the Payment Authorization Worksheet in your [Bureau of Health Workforce Customer Service Portal](#) account. The history of payments must be equal to or greater than the

actual funds received from the Nurse Corps Loan Repayment Program from the service obligation start date to the date of the submission of the Continuation Contract application. The payment history must include the lender's/holder's name and the applicant's name and account number. The applicant's loan servicer or lender will typically provide a payment history online. Applicants should call the lender or loan servicer if they are having difficulty downloading the information from the lender's website. Bank statements will not be accepted.

- (2) **Account Statements** - Applicants must submit a current account statement that shows the principal and interest of their current loan balances. The account statement must include the lender's name, applicant's name and account number, and the current balance with the principal and interest.
- (3) **Disbursement Report** - Applicants may submit a Disbursement Report that shows all the loans that have been obtained. Each loan document must have the applicant's name, the original loan amount, original loan date, type of loan, and consolidation dates, if applicable.
- (4) **Employment Verification Form** - Applicants are required to review and verify the name and address of the current critical shortage facility or eligible school of nursing and initiate an electronic Employment Verification Form. The Employment Verification Form must be completed by an appropriate official or authorized site point of contact at the critical shortage facility or school of nursing. The point of contact should be the applicant's immediate supervisor or an authorized agent of the human resources department at the service site. If the point of contact does not submit a completed Employment Verification Form, or if it is not completed by the appropriate official, the application will be considered incomplete, and the applicant will not be able to submit the application.

Additional Supporting Documentation (if applicable)

Based on the applicant's responses to the online application, additional clarifying documents may be required for submission. Examples of additional documentation that may be required include: (1) name changes since the initial contract was signed, which require the submission of a marriage license, divorce decree, or official court document; and (2) documentation of a Call to Active Duty obligation, which would be required to verify an existing active-duty service obligation for applicants who are members of a reserve component of the armed forces, including the National Guard.

Application Submission

Applicants will receive a receipt of submission once the application has been successfully submitted online. Applicants can verify that sections of the application are complete on the status page. Applicants will not be able to edit submitted applications. If an applicant needs to edit an application after submission but before the deadline (see [Application Submission Dates](#)), the applicant should contact Nurse Corps Loan Repayment Program staff via the [Bureau of Health Workforce Customer Service Portal](#) or the Customer Care Center 1-800-221-9393. Please allow 5 to 10 business days for the Nurse Corps Loan Repayment Program to update your submitted documents.

We advise applicants to keep a copy of the complete application package for their records. The information in the online application must match the submitted supporting documentation. After the applicant submits the application, the individual will receive a notification stating, "Overall application status is submitted" and an "Application ID number" for their reference.

Application Review and Award Process

Once a participant has submitted a complete application (which includes a signed Continuation Contract), we will review the application and supporting documentation to determine if the applicant meets all the eligibility requirements for an award. If the Nurse Corps Loan Repayment Program selects a participant for a Nurse Corps Loan Repayment Program Continuation award, the Secretary of U.S. Department of Health and Human Services or designee will countersign the individual's signed contract. The Continuation Contract's one-year service obligation begins the day following the last day of the participant's service obligation under the initial two-year contract.

The [National Practitioner Data Bank](#) will be queried as part of the application review process if the employing critical shortage facility or school of nursing indicates on the Employment Verification Form any of the following:

- A National Practitioner Data Bank report has never been obtained by the employing critical shortage facility or school of nursing for the applicant;
- It has been more than 18 months since the National Practitioner Data Bank was queried by the employing critical shortage facility or school of nursing, for the applicant; or
- A National Practitioner Data Bank report regarding the applicant on file with the employing critical shortage facility or school of nursing contains adverse information.

An applicant may withdraw their application via the [Bureau of Health Workforce Customer Service Portal](#) at any time prior to the Secretary or Secretary's designee counter-signing the Nurse Corps Loan Repayment Program Continuation Contract.

Withdrawal of Signed Contract

As part of your continuation application submission, you will sign the Continuation Contract. If an individual selected for an award decides not to accept the Continuation Contract **after signing it**, the individual should notify the Nurse Corps Loan Repayment Program immediately through the [Bureau of Health Workforce Customer Service Portal](#):

- (1) **If the Secretary or designee has not yet countersigned the contract**, the individual will not incur a service obligation or any penalty for terminating the contract.
- (2) **If the Secretary or designee has already signed the contract**, the individual has a binding contract to complete the service obligation. Withdrawing from the program after the start of the Continuation Contract is not an option and may result in the participant being placed in default. The Continuation Contract one-year service obligation begins the day following the last day of the participant's service obligation under the initial two-year contract.

Additional Information

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

The purpose of this information collection is to obtain information through the Nurse Corps Loan Repayment Program that is used to assess a Loan Repayment Program applicant's eligibility and qualifications for the Loan Repayment Program and to monitor a participant's compliance with the program's service requirements. Clinicians interested in participating in the Nurse Corps Loan Repayment Program must submit an application to the Nurse Corps. 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 0915-0140 and it is valid until 02/28/2026. Public reporting burden for this collection of information is estimated to average 0.68 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 Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland, 20857.

RESOURCES FOR APPLICANTS

Customer Care Center

Any individual with questions about the Nurse Corps Loan Repayment Program may contact the Customer Care Center Monday through Friday (except federal holidays), 8:00 am to 8:00 pm ET.

- 1-800-221-9393 (TTY – 1-877-897-9910)

Bureau of Health Workforce Customer Service Portal

The [Bureau of Health Workforce Customer Service Portal](#) is a web-based system that allows Nurse Corps Loan Repayment Program Continuation Contract participants to make inquiries, requests (e.g., transfers, suspensions and waivers) and to access the six-month In-Service Verification and Employment Verification forms.

Health Workforce Connector

[The Health Workforce Connector](#) contains a searchable database for all Nurse Corps Loan Repayment Program approved service sites, including those with current job openings. Participants should contact the Nurse Corps Loan Repayment Program if they are interested in transferring to a site listed on the Health Workforce Connector to determine its eligibility.

Health Professional Shortage Area Find

All Nurse Corps Loan Repayment Program participants must serve in a federally designated primary care or mental Health Professional Shortage Area. The websites below allow applicants to find shortage areas by address. You cannot use P.O. Box addresses.

- [Health Professional Shortage Area Find](#)
- [Shortage Areas by Address](#)

Nurse Corps Loan Repayment Program Social Media

- [Nurse Corps Loan Repayment Program Facebook Page](#)
- [Nurse Corps Loan Repayment Program LinkedIn Page](#)

NOTE: The announcements and information the Nurse Corps Loan Repayment Program posts on social media sites are informal and unofficial communications. Official program policies and requirements are set forth in this Application and Program Guidance, the applicable contract, on the Nurse Corps Loan Repayment Program website, and through other communications provided to the participant via the [Bureau of Health Workforce Customer Service Portal](#).

DEFINITIONS

Ambulatory Surgical Center - An entity that operates exclusively for the purpose of furnishing surgical services to patients who do not require hospitalization and for which the expected duration of services does not exceed 24 hours following admission.

American Indian Health Facilities - A health care facility (whether operated directly by the Indian Health Service; or by a tribe or tribal organization contracting with the Indian Health Service pursuant to the Indian Self-Determination and Education Assistance Act, codified at 25 U.S.C. 450 et seq., or by an urban Indian organization receiving funds under Subchapter IV of the Indian Health Care Improvement Act, codified at 25 U.S.C. 1651 et seq.), which provides clinical treatment services to eligible American Indians and Alaska Natives on an outpatient basis. Visit: [Find Health Care | Indian Health Service \(IHS\)](#) for more information.

Community Mental Health Center - Behavioral and mental health facilities must be located in or serve in a Health Professional Shortage Area and must offer comprehensive primary behavioral health services to all residents of the defined Health Professional Shortage Area. The site must offer comprehensive primary behavioral health care services including, but not limited to:

Core Comprehensive Behavioral Health Service Elements:

- 1) Screening and assessment
- 2) Treatment plans
- 3) Care coordination

Non-Core Behavioral Health Service Elements:

- 1) Diagnosis
- 2) Therapeutic services (including psychiatric medication prescribing and management, chronic disease management, and substance use disorder treatment)
- 3) Crisis/emergency services (including 24-hour crisis call access)
- 4) Consultative services
- 5) Case management

Continuation Contract - A Continuation Contract is an optional written contract pursuant to Section 846(a) of the Public Health Service Act, as amended, under which: (1) the participant agrees to engage in a period of continuous full-time service for a third consecutive year as a registered nurse or advanced practice registered nurse at an eligible critical shortage facility or nurse faculty in an accredited eligible school of nursing after completion of their initial two-year service obligation under their initial two-year contract, and (2) the Secretary agrees to repay, in consideration of such service, 25 percent of their original total qualifying educational loan balances that were approved at the time they entered into the initial Nurse Corps Loan Repayment Program Contract.

Default of Service Obligation - Failure to begin or complete a contractual service commitment.

Disproportionate Share Hospital - A hospital that has a disproportionately large share of low-income patients and receives an augmented payment from the state under Medicaid or a payment adjustment from Medicare. Hospital-based outpatient clinics are included under this definition. Visit: [Disproportionate Share Hospital](#) for more information.

End Stage Renal Disease Dialysis Centers - An end stage renal disease facility is an entity that provides outpatient maintenance dialysis services, or home dialysis training and support services, or both. End stage renal disease facilities are described under section 1881 of the Social Security Act and 42 CFR 413.174 as being either hospital-based or independent facilities.

Federally Qualified Health Center – Federally Qualified Health Centers include: (1) private nonprofit entities or public agencies that receive a grant under section 330 of the Public Health Service Act or funding from such a grant under a contract with the recipient of such a grant and meets the requirements to receive such a grant; (2) entities designated as “Look-Alikes” by the Secretary of the U.S. Department of Health and Human Services (or designee) as meeting the requirements for receiving a grant under section 330 of the Public Health Service Act; and (3) outpatient health programs or facilities operated by a tribe or tribal organization under the Indian Self-Determination Act or by an urban Indian organization receiving funds under Title V of the Indian Health Care Improvement Act. Federally Qualified Health Centers include Community Health Centers, Migrant Health Centers, Health Care for the Homeless Health Centers, and Public Housing Primary Care Health Centers.

Free and Charitable Clinics - Free and Charitable Clinics are safety-net health care organizations that utilize a volunteer/staff model to provide a range of medical, dental, pharmacy, vision and/or behavioral health services to economically disadvantaged individuals. Such clinics are 501(c)(3) tax-exempt organizations or operate as a program component or affiliate of a 501(c)(3) organization. Note: free clinic volunteer staff are not eligible for Nurse Corps Loan Repayment Program Continuation awards. Entities that otherwise meet the above definition, but charge a nominal/sliding fee to patients, may still be considered Free and Charitable Clinics provided that essential services are delivered regardless of the patient's ability to pay. Free and Charitable Clinics restrict eligibility for their services to individuals who are uninsured, underinsured, and/or have limited or no access to primary, specialty, or prescription health care.

Health Workforce Connector - A searchable database of open job opportunities and information on approved sites.

Home Health Agency - An agency or organization, certified under section 1861(o) of the Social Security Act, which is primarily engaged in providing skilled nursing care and other therapeutic services at a patient’s home. Visit: [Home Health Agency Center](#) for more information.

Hospice Program - An agency or organization, certified under section 1861(dd)(2) of the Social Security Act, which provides 24-hour care and treatment services (as needed) to terminally ill individuals and bereavement counseling for their immediate family members. Care is provided in

individuals' homes, on an outpatient basis, and on a short-term inpatient basis, directly or under arrangements made by the agency or organization. Visit: [Hospice Center](#) for more information.

Initial Two-year Contract - A written contract pursuant to Section 846(a) of the PHS Act, as amended, under which: (1) the participant agrees to engage in a period of continuous full-time service for two consecutive years as a registered nurse or advanced practice registered nurse at an eligible critical shortage facility or as nurse faculty in an accredited eligible school of nursing, and (2) the Secretary agrees to repay, in consideration of such service, a percentage of the amount which is outstanding on the participant's qualifying educational loans on the effective date of the initial two-year contract.

In-Service Verification - The Nurse Corps Loan Repayment Program verifies every six months that participants are in compliance with the service obligation. By completing and signing the In-Service Verification, the participant and the point of contact are certifying the participant's compliance with the full-time service requirements during the identified period. For participants working at multiple sites, we require an In-Service Verification from each site every six months. The In-Service Verification records the total number of full-time workdays that a participant was absent, for any reason, from the critical shortage facility or school of nursing during the reporting period.

Multiple Sites - Applicants may work at multiple sites under a single employer or within the same network under dependent satellite facilities. Each critical shortage facility must meet all eligibility requirements.

Native Hawaiian Health Center - An entity (1) which is organized under the laws of the state of Hawaii; (2) which provides or arranges for health care services through practitioners licensed by the state of Hawaii, where licensure requirements are applicable; (3) which is a public or private nonprofit entity; and (4) in which Native Hawaiian health practitioners significantly participate in the planning, management, monitoring, and evaluation of health services. For more information, see the [Native Hawaiian Health Care Act of 1992](#), as amended.

Nurse-Managed Health Clinic/Center - An entity which is a nurse-practice arrangement, managed by advanced practice nurses, which provides primary care or wellness services to underserved or vulnerable populations and that is associated with a school, college, university or department of nursing, Federally Qualified Health Center, or independent health or social services agency. These clinics must serve the general public.

Outpatient Facility – Outpatient facilities provide healthcare services to private, group and specialty practices that are open to the public.

Participant Award Worksheet – A detailed payment disbursement report reflecting all the participant's eligible loans that qualify for repayment under the Nurse Corps Loan Repayment Program Continuation award. Nurse Corps Loan Repayment Program Continuation award monthly payments can only be applied to the loans listed on the Participant Award Worksheet.

Point of Contact – An official at a critical shortage facility or eligible school of nursing 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, during the service obligation. The Point of Contact must be active and registered in the [Bureau of Health Workforce Customer Service Portal](#).

Private Hospital - Hospitals or affiliated outpatient clinics in a state that are private entities and are primarily engaged in providing the following care, by or under the supervision of physicians, to inpatients: (1) diagnostic and therapeutic services for medical diagnosis, treatment, and care of injured, disabled, or sick persons; or (2) rehabilitation of injured, disabled, or sick persons. Hospital-based outpatient clinics are included under this definition.

Public Hospital - Any hospital or hospital-based outpatient clinic that is owned by a government (federal, state, or local), receives government funding, and is primarily engaged in providing the following care, by or under the supervision of physicians, to inpatients: (a) diagnostic and therapeutic services for medical diagnosis, treatment, and care of injured, disabled, or sick persons; or (b) rehabilitation of injured, disabled, or sick persons. United States Department of Veterans Affairs hospitals and military treatment facility hospitals are also included under this definition. State psychiatric hospitals must use facility Health Professional Shortage Areas to determine site eligibility—population and geographic Health Professional Shortage Areas cannot be used.

Residential Nursing Home - An institution that is primarily engaged in providing, on a regular basis, health-related care and service to individuals who because of their mental or physical condition require care and service (above the level of room and board) that can be made available to them only through institutional facilities. This category includes a “skilled nursing facility,” which is an institution (or distinct part of an institution) certified under section 1819(a) of the Social Security Act, that is primarily engaged in providing skilled nursing care and related services to residents requiring medical, rehabilitation, or nursing care and is not primarily for the care and treatment of mental diseases; transitional facilities; assisted living; and group homes.

Rural Health Clinic - An entity that the Centers for Medicare & Medicaid Services has certified as a rural health clinic under section 1861(aa)(2) of the Social Security Act. A rural health clinic provides outpatient services to a non-urban area with an insufficient number of health care practitioners.

School-Based Clinic - A health clinic that is located in or near a school facility of a school district or board or of an Indian tribe or tribal organization.

Small Rural Hospital - A non-federal, short-term general acute care hospital that is located in a rural area (as defined for purposes of section 1886(d)(2)(D) of the Social Security Act) and has less than 50 beds. Critical Access Hospitals are included as eligible within this Critical Shortage Facility.

State or Local Health Department - The state, county, parish, or district entity that is responsible for providing healthcare services, which include health promotion, disease prevention, and intervention services, in clinics or other health care facilities that are funded and operated by the state or local Public Health, Health, or Human Services Departments.

Telehealth - The use of electronic information and telecommunications technologies to support and promote long-distance clinical health care, patient and professional health-related education, public health, and health administration. Technologies include videoconferencing, the internet, store-and-forward imaging, streaming media, and terrestrial and wireless communications.

Transfer - Upon a written request and written approval, participants may transfer to another eligible critical shortage facility or school of nursing that falls in the same funding preference tier that the individual was initially awarded in, or higher.

Urgent Care Center - Urgent care centers provide acute episodic care on a walk-in basis to assist patients with an illness or injury that does not appear to be limb or life-threatening and is either beyond the scope or availability of the typical primary care practice. Urgent care centers primarily treat injuries or illnesses requiring immediate care but not serious enough to require an emergency room visit.

For additional definitions, refer to the Guidance corresponding to the year of your initial two-year Nurse Corps Loan Repayment Program Contract.