



# Faculty Loan Repayment Program

## Fiscal Year 2024

### Application and Program Guidance

May 21, 2024

Application Submission Deadline: **June 27, 2024, 7:30 p.m. ET**

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES  
Health Resources and Services  
Administration Bureau of Health Workforce  
5600 Fishers Lane  
Rockville, Maryland 20857

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

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

Assistance Listings Number: 93.923

## TABLE OF CONTENTS

<b>Executive Summary .....</b>	<b>3</b>
<b>Privacy Act Notification Statement.....</b>	<b>5</b>
<b>Faculty Loan Repayment Program Overview .....</b>	<b>6</b>
What to Look For in 2024 .....	6
<b>Application and Program Guidance .....</b>	<b>6</b>
PROGRAM ELIGIBILITY REQUIREMENTS .....	7
UNDERSTANDING THE SERVICE OBLIGATION.....	14
PROGRAM COMPLIANCE .....	17
<b>Application Information.....</b>	<b>22</b>
APPLICATION DEADLINE .....	22
COMPLETING AN APPLICATION .....	22
CONFIRMATION OF INTEREST.....	27
<b>Additional Information .....</b>	<b>29</b>
PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT .....	29
RESOURCES FOR APPLICANTS.....	29
<b>Appendix: Glossary.....</b>	<b>30</b>
FY 2024 FACULTY LOAN REPAYMENT PROGRAM APPLICATION AND PROGRAM GUIDANCE GLOSSARY.....	30

## Executive Summary

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

<b>Eligible Applicants</b>	Faculty members from economically and environmentally disadvantaged backgrounds who serve at accredited health professions schools under the following disciplines and specialties: <ul style="list-style-type: none"><li>• Allopathic or osteopathic medicine</li><li>• Podiatric medicine</li><li>• Veterinary medicine</li><li>• Dentistry</li><li>• Pharmacy</li><li>• Optometry</li><li>• Nursing (registered nurse or advanced practice registered nurse)</li><li>• Public health (graduate level)</li><li>• Physician assistant</li><li>• Behavioral and mental health (graduate level)</li><li>• Allied health professions</li></ul>
<b>Funding</b>	Up to \$40,000 with funding to offset tax burden
<b>Service Obligation</b>	Two-year full-time or part-time faculty at an eligible health professions school
<b>Bureau of Health Workforce Customer Service Portal</b>	Visit the <a href="#">Bureau of Health Workforce Customer Service Portal</a>
<b>Application Deadline</b>	Date: June 27, 2024, 7:30 p.m. ET



**A Letter from Luis Padilla, MD**

Dear Applicant,

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

As a former Health Resources and Services Administration award recipient, I understand how busy you are. The Health Resources and Services Administration's Bureau of Health Workforce operates [multiple loan repayment programs](#) for health professionals, and I encourage you to apply to what is appropriate for you.

Again, thank you for taking the time to read this program's Application and Program Guidance and for considering applying to this or one of our other health professional loan repayment programs.

Sincerely,

/Luis Padilla, MD/

[Luis Padilla, MD](#)

Associate Administrator for Health Workforce Health Resources and Services Administration  
U.S. Department of Health and Human Services

## **Privacy Act Notification Statement**

### **General**

This information is provided pursuant to the Privacy Act of 1974 (Public Law 93-579), as amended, for individuals supplying information for inclusion in a system of records.

### **Statutory Authority**

Section 738(a) of the Public Health Service Act, (42 U.S.C. 293b(a)), as amended.

### **Purposes and Uses**

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

An individual's application, required supplemental forms, supporting documentation, related correspondence, contract, and data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor Faculty Loan Repayment Program activities. The information may also be disclosed outside the U.S. Department of Health and Human Services, as permitted by the Privacy Act and Freedom of Information Act, to Congress, the National Archives, and the Government Accountability Office, and under court order and various routine uses as described in the [System of Record Notice 09-15-0037](#).

### **Effects of Nondisclosure**

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

### **Non-Discrimination Policy Statement**

Under applicable federal laws and U.S. Department of Health and Human Services policy, the U.S. Department of Health and Human Services does not discriminate based on any non-merit factor, including race, color, national origin, religion, sex, sexual orientation, gender identity, disability (physical or mental), age, status as a parent, or genetic information.

## Faculty Loan Repayment Program Overview

The Faculty Loan Repayment Program is authorized by Section 738(a) of the Public Health Service Act (42 U.S.C. 293b(a)) and administered by the Bureau of Health Workforce in the Health Resources and Services Administration of the U.S. Department of Health and Human Services. The Faculty Loan Repayment Program provides eligible faculty members financial assistance to repay their qualifying educational loans in exchange for full-time or part-time service at an eligible health professions school.

### Benefits of the Faculty Loan Repayment Program

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

### What to Look for in 2024

For Fiscal Year 2024, we expect to make approximately 40 awards. The funding will continue to support the program’s aim to recruit and retain health professions faculty members and to encourage students to pursue faculty roles in their chosen health care field.

### Application and Program Guidance

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

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

## Key Dates

Key dates for the Faculty Loan Repayment Program applicants:

- Applications Open: May 21, 2024
- Application Submission Deadline: June 27, 2024
- Notification of Award: No later than September 30, 2024
- Contract Start Date: No later than September 30, 2024
- Service Obligation Completion Date: Two years after contract start date

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

## PROGRAM ELIGIBILITY REQUIREMENTS

### Applicant Eligibility Requirements

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

- Be a U.S. citizen (either U.S. born or naturalized), U.S. National, or Lawful Permanent Resident and provide documentation of their status. Acceptable documents include: a U.S. birth certificate, an unexpired U.S. Passport, U.S. Passport Card, a Certificate of Citizenship, a Naturalization Certificate, or a Permanent Resident Card (Green Card).

Please note: A health professions license and Social Security card are not proof of U.S. citizenship or status as a U.S. National or Lawful Permanent Resident.

- Be from an economically or environmentally disadvantaged background (See the Glossary in the [Appendix](#) for a definition of these terms).

***Economically Disadvantaged*** – An individual who may have the following characteristics:

- Individual who come from a low-income family. A family is a group of two or more individuals related by birth, marriage or adoption who live together or an individual who is not living with any relatives. The Secretary of the U.S. Department of Health and Human Services defines a “low-income family” for various health professions and nursing programs included in Titles III, VII and VIII of the Public Health Service Act as having an annual income that does not exceed 200 percent of the U.S. Department of Health and Human Services’ poverty guidelines.
- Students who receive a Pell Grant.

**Source:** [Federal Register, Volume 89, No. 78, April 22, 2024, pp. 29341-29342](#)

***Environmentally Disadvantaged*** – An individual who comes from an environment that has inhibited the person from obtaining the knowledge, skills, and abilities required to enroll in, and graduate from, an undergraduate or graduate school based on a number of factors.

- Have a degree or certificate in one of the following eligible health professions disciplines by the application deadline\*:
  - Allopathic medicine;
  - Osteopathic medicine;
  - Podiatric medicine;
  - Veterinary medicine;
  - Dentistry;
  - Pharmacy;
  - Optometry;
  - Nursing (registered nurse or advanced practice registered nurse);
  - Public health (graduate level only);
  - Physician assistant;
  - Behavioral and mental health (graduate level only): clinical psychology, clinical social work, marriage and family therapy, professional counseling; or
  - Allied Health Professions (baccalaureate or graduate level): audiology, dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiology technology, registered dietitians, respiratory therapy, or speech pathology.

\*Note: An applicant in the final year of study or in an approved graduate training program must submit a letter of good standing from the Program Director indicating the expected date of graduation by the application deadline. The individual must graduate no later than **June 27, 2024**, to be eligible for a Faculty Loan Repayment Program award.

- Have an employment commitment from an eligible health professions school for a full-time or part-time (as defined by the school) faculty position for a minimum of two years with employment to commence on or before **June 27, 2024**. Eligible health professions schools must be located in a state or U.S. territory.
  - To be eligible, the following health professions schools must be an accredited public or private non-profit school in:
    - Allopathic or osteopathic medicine;
    - Podiatric medicine;
    - Veterinary medicine;
    - Dentistry;
    - Pharmacy;
    - Optometry;
    - Public health (graduate level);
    - Behavioral and mental health (graduate programs): clinical psychology,



- clinical social work, professional counseling, marriage and family therapy; or Allied health (baccalaureate or graduate level): audiology, dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiology technology, registered dietitians, respiratory therapy, or speech pathology.
  - To be eligible, the following health professions schools must be an accredited public or private non-profit or private for-profit school in:
    - Nursing (registered nurse or advanced practice registered nurse); or
    - Physician assistant.
- Provide an official agreement from the employing eligible health professions school that has agreed to pay principal and interest for the applicant's educational loans in an amount equivalent to the loan repayments made by the U.S. Department of Health and Human Services under the Faculty Loan Repayment Program. The official agreement from the employing institution must state the type of match (full or partial) that it will provide to the employee for the two-year service commitment. For a partial match, the intended percentage or amount must be stated in the official agreement. For institutions that are unable to provide matching loan repayments, applicants must provide an official letter from the employer requesting a full or partial waiver with supporting documentation justifying the undue financial hardship necessary for a waiver to be granted (see the [Employing Institution Requirements](#) section). The match requirement is in addition to the salary that the faculty member will receive from the employing institution.
- Have unpaid, qualifying educational loans.

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

- **Note on Consolidated Educational Loans** – An applicant may consolidate or refinance loans before the application deadline provided that the individual submits loan documentation for the consolidated or refinanced loans as part of the online application. If the loan documentation is not included with the application by the deadline, the consolidated or refinanced loan(s) **will not** be considered for loan repayment. The original loan dates for the consolidated or refinanced loans must coincide with the time period of the applicant's qualifying education. The consolidated/refinanced loan must be from a government (federal, state, or local) or private commercial lender and must include **only** the qualifying educational loans of the applicant.

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

- Loans for undergraduate or graduate education for which the supporting documentation does not identify the loan as applicable for an eligible health

- profession;
- Loans obtained from family members, from private institutions, lenders or other entities that are not subject to federal or state examination and supervision as lenders;
- Loans that are paid in full;
- Parent PLUS Loans (and **ALL** loans made to parents);
- Credit card debt or personal lines of credit;
- Loans subject to cancellation (e.g., Federal Perkins Loans, loans for faculty employment at a tribal college or university; Nurse Faculty Loan Program loans, Nursing Student Loans), **unless the applicant can provide documentation that such loans are not subject to cancellation**; and
- Loans obtained after the applicant’s qualifying health professions education.

Applicants are deemed **ineligible** if they:

- Have any judgment liens arising from a federal debt.
- Have an existing service obligation that was not satisfied prior to the application submission deadline (e.g., under a National Health Service Corps Loan Repayment Program or Scholarship Program, the State Loan Repayment Program, the Nurse Corps Loan Repayment Program, the Nurse Faculty Loan Program, any local or state-sponsored loan repayment/forgiveness programs, any employer-sponsored scholarship or loan repayment programs or active-duty military obligation). *Exception - Individuals in the Reserve component of the Armed Forces, including the National Guard, are eligible to participate in the Faculty Loan Repayment Program.*
- Have defaulted on any federal payment obligations (e.g., Health Education Assistance Loans, Federal Housing Administration Loans, federal income tax liabilities, etc.) or non-federal payment obligations (e.g., court-ordered child support payments). The Health Resources and Services Administration will perform a formal review of the applicant’s credit history with the credit bureaus, which will be recorded as a hard inquiry.<sup>1</sup>
- Have defaulted on a prior service obligation to federal, state, or local government unless the obligation was subsequently satisfied.
- Had any federal or non-federal debt written off as uncollectible or had

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

any federal service or payment obligation waived.

- Are currently excluded, debarred, suspended, or disqualified by a federal agency from financial and nonfinancial assistance and benefits under federal programs and activities.
- Have a temporary, restricted, or inactive health professions license.

### **Employing Institution Requirements**

The employing institution must be an eligible health professions school and must satisfy the following requirements:

- **Institution Employment/Loan Repayment Verification Form.** The employing institution must complete the Employment/Loan Repayment Verification Form and return it to the applicant. The form provides employment information, verification that the applicant will serve as a faculty member for a minimum of two years, and information regarding the institution's ability to make loan repayments.
- **Letter of Employment (for applicants serving as tenured or non-tenured faculty members) and/or Employment Contract (for applicants serving as non-tenured faculty members).** The employing institution must provide documentation on official letterhead to indicate that the applicant will serve for a minimum of two years as a full-time or part-time (as defined by the school) faculty member, which must be submitted as part of the Faculty Loan Repayment Program application. For non-tenured faculty applicants, this documentation can be a contract to the applicant stating that the individual will serve as either a full-time or part-time (as defined by the school) faculty member for a minimum of two years;
- **Loan Repayment Agreement or the Waiver of an Employer's Match Loan Repayment Requirement.** The employing institution must enter into a written agreement with the applicant to match loan repayments in the same amount made by the Faculty Loan Repayment Program or must request and be granted a full or partial waiver of the loan repayment requirement.
  - **Loan Repayment Agreement.** The loan repayment agreement must provide the following information:
    - The employing institution will make payments of principal and interest due on the educational loans of the faculty member in the same amount as made by the U.S. Department of Health and Human Services under the two-year Faculty Loan Repayment Program contract (the maximum amount is \$40,000 for two years);

- In addition to the loan repayments, the faculty member will receive a salary from the employing institution. The amount of the faculty member's salary will be determined without regard to the amount of the payments made by the U.S. Department of Health and Human Services under the two-year Faculty Loan Repayment Program contract.
  - **Waiver of Employer's Loan Repayment Match Requirement.** The Secretary of the U.S. Department of Health and Human Services or the Secretary's designee may waive all or part of the employing institution's match requirement if the school submits written justification that the requirement would impose an undue financial hardship. The following are examples of documentation that would support a waiver request:
    - Documentation of diminished financial resources (e.g., consistent budget cuts, reduced earnings on endowments, or unexpected expenditures), such that payment of all or part of the matching loan repayment funds would impose an undue financial hardship; or
    - Documentation showing that the institution is engaged in collective bargaining agreement(s) that prohibits such differential compensation or that would require the institution to provide a similar amount of support for faculty not covered under the Faculty Loan Repayment Program.

In instances where the employing institution requests a partial waiver, the employing institution must also enter into a written agreement with the applicant to pay the remaining amount of the loan repayment match outlined in the [Loan Repayment Agreement](#) subsection above.

### **Match Process**

The Faculty Loan Repayment Program selects loan repayment awardees based on a funding tier that determines the sequential order of awards to be made to eligible and qualified applicants. Then, within each tier, awards are made in order of decreasing financial need (as defined by total amount of qualifying education loan debt) until all funds are expended.

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

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

The match categories are as follows:

- Full match of the U.S. Department of Health and Human Services

- level of loan repayments;
- Partial match of the U.S. Department of Health and Human Services level of loan repayments (i.e., < 100% match); or
- No match.

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

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

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

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

**Award Process**

Participants will receive a Faculty Loan Repayment Program award notice instructing them how to access the [Bureau of Health Workforce Customer Service Portal](#) and the following documents:

- Award Letter
- Site Letter
- Welcome Packet
- Participant Award Worksheet

The award payment is made in one lump sum approximately 60 days after the effective date of the contract. The payment is an electronic funds transfer to the participant’s checking or savings account via the bank routing number identified on the banking information submitted by the participant. Participants must keep all banking information up to date.

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

If, for any reason, a participant does not receive a payment within approximately 60 days after the effective date of the contract, they may contact the Faculty Loan Repayment Program through the [Bureau of Health Workforce Customer Service Portal](#) or Customer Care Center at 1-800-221-9393 (TTY: 1-877-897-9910). If the Faculty Loan Repayment Program has any questions concerning a participant’s eligibility status, the Faculty Loan Repayment Program will delay payments pending the verification of the participant’s compliance with the service obligation. Participants must immediately notify the Faculty Loan Repayment Program of any changes in their service site or employment status.

Applicants selected for a Faculty Loan Repayment Program award will receive an email via the [Bureau of Health Workforce Customer Service Portal](#) no later than **September 30, 2024**. At that time, the applicants will be required to verify that they are still working at the eligible health professions school identified in their online application. **An email notifying an applicant of their selection does not guarantee a Faculty Loan Repayment Program award. Once an applicant is selected for an award, the participant will be provided with information to log in to the [Bureau of Health Workforce Customer Service Portal](#).**

### **Award History**

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

*Table 2. Award History of Faculty Loan Repayment Program, 2021-2023*

<b>Fiscal Year</b>	<b># of Eligible Applications Received</b>	<b># of Initial Awards Made</b>
2023	229	41
2022	172	20
2021	163	22

## **UNDERSTANDING THE SERVICE OBLIGATION**

### **Service Obligation**

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

### **Salary and Benefits**

Faculty Loan Repayment Program participants will receive a salary and benefits from the employing health professions school. Employment compensation packages, including salary, are negotiable between the participant and the employer. Please note that the employing institution cannot guarantee a Faculty Loan Repayment Program

contract. Faculty Loan Repayment Program loan repayments should not be a part of the compensation negotiations.

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

The default delivery method for your Form W-2 will be a physical copy mailed to your address on file. You may also take advantage of the option to select and receive your Form W-2 electronically. To do so, you must make your request no later than **December 31**. To access your Form W-2 electronically in your [Bureau of Health Workforce Customer Service Portal](#) account, please follow the instructions provided.

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

1. Log in to your [Bureau of Health Workforce Customer Service Portal](#) Account.
2. Under the "Need Assistance" section, select the "Set My Tax Document Delivery Preference" link.
3. Read the Agreement.
4. Select your delivery method preference.
5. Click the "Submit" button.

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

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

#### **Important Notes:**

- Participants must use the Faculty Loan Repayment Program payments to pay the lenders or holders of their qualifying educational loans, which are listed on the Participant Award Worksheet provided with their award notice.
- Participants can update their personal information, including name changes, email and mailing addresses, telephone numbers or banking information, at any time via the [Bureau of Health Workforce Customer Service Portal](#). If a participant has a name change, they must notify the Faculty Loan Repayment Program immediately and submit legal documentation such as a copy of a marriage certificate or court order document to ensure uninterrupted disbursements of loan repayment funds. A copy of a driver's license is not an acceptable form of proof.
- Participants must also notify the Faculty Loan Repayment Program of changes in employment status, including extended periods of leave (see [Suspension](#) section). Participants must request a transfer if considering changing schools, and this request must be made at least one month in advance of the proposed change. Before the Faculty Loan Repayment Program's consideration and approval of a transfer, the participant must comply with all eligibility requirements.
- Participants who were previously awarded a Faculty Loan Repayment Program contract may apply for a **new** two-year contract if they:
  - Have completed the previous Faculty Loan Repayment Program service obligation in good standing;
  - Have outstanding qualifying educational loans; and
  - Provide a payment history showing that all previously awarded Faculty Loan Repayment Program funds were applied to repay approved qualifying educational loans.

## **Service Requirements**

### **Service Obligation Life Cycle**

The Faculty Loan Repayment Program contract becomes effective when countersigned by the Secretary of the U.S. Department of Health and Human Services or the Secretary's designee. After the Faculty Loan Repayment Program contract is countersigned, a participant will receive a Faculty Loan Repayment Program award notice with instructions in the [Bureau of Health Workforce Customer Service Portal](#). A Faculty Loan Repayment Program participant must provide full-time or part-time service (as defined by the school) as a faculty member at an eligible health professions school for a period of two consecutive years beginning on the effective date of the contract. A participant's start date will be the date the Secretary of the U.S. Department of Health and Human Services or the Secretary's designee countersigns the Faculty Loan Repayment Program contract, or the date the participant commences employment at the eligible health professions school, whichever is later. An applicant's signature alone on the Faculty Loan



Repayment Program contract does not constitute a contractual agreement. Employment prior to the Secretary of the U.S. Department of Health and Human Services or the Secretary's designee countersigning the Faculty Loan Repayment Program contract does not count toward the fulfillment of the service obligation. Under the Faculty Loan Repayment Program's guidelines, a participant must fulfill the two-year service obligation at the employing institution identified in the online application. A faculty member position must primarily consist of teaching (as defined by the employing institution).

## **Program Compliance**

### **Worksite Absences**

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

### **Service Verification**

Every six months, the Faculty Loan Repayment Program verifies that participants are in compliance with the service obligation. By completing and signing the online In-Service Verification, the participant and the Point of Contact are certifying the participant's compliance with the full-time or part-time service requirements during the identified period. The In-Service Verification must be completed by the participant and the approved health professions school through the [Bureau of Health Workforce Customer Service Portal](#). The In-Service Verification records the total number of full-time or part-time workdays that a participant was absent, for any reason, from the health professions school during the reporting period.

Participants and the employing institution must complete the In-Service Verification within 30 days of notification that the service verification is due and submit it through the [Bureau of Health Workforce Customer Service Portal](#). An overdue In-Service Verification may prevent a participant from receiving service credit and may lead to a recommendation for default. An overdue In-Service Verification for a reporting period under the two-year contract may also impact a participant's eligibility for a future Faculty Loan Repayment Program contract.

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

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

Loan Repayment Program will be recommended for default.

### **Transfer Request to Another Approved Service Site**

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

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

The participant is notified via the [Bureau of Health Workforce Customer Service Portal](#) of the decision regarding the transfer request. If approved, the participant can resume full-time or part-time service at the approved transfer site.

### **Breaching the Faculty Loan Repayment Program Contract**

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

- The amount of loan repayments paid to the participant representing any period of obligated service not completed, plus thirty-nine (39) percent of that amount (representing the amount paid and withheld for federal taxes on that amount); and
- \$1,000 multiplied by the number of months of obligated service not completed.

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

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

consequences:

- **Report to Credit Bureaus** – The debt will be reported to the credit reporting agencies as “delinquent.”
- **Debt Collection** – Any Faculty Loan Repayment Program debt past due for forty-five (45) days will be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting the payment in full, the debt will be referred to the Department of Justice for enforced collection.
- **Administrative Offset** – Federal and state payments due to the participant (e.g., an Internal Revenue Service or state income tax refund) may be offset by the Department of Treasury to repay a delinquent Faculty Loan Repayment Program debt. Recovery through Administrative Wage Garnishment may be enforced to repay a delinquent Faculty Loan Repayment Program debt.
- **Bankruptcy** – A financial obligation under the Faculty Loan Repayment Program may only be discharged in bankruptcy if the discharge is granted more than seven years after the due date and only if a bankruptcy court determines that the non-discharge of the debt would be unconscionable.

## Suspensions and Waivers

The Secretary of the U.S. Department of Health and Human Services or the Secretary’s designee may under certain circumstances, suspend (put on hold) or waive (excuse) the Faculty Loan Repayment Program service or payment obligation. A written request for a suspension or waiver must be submitted through the [Bureau of Health Workforce Customer Service Portal](#). Additional supporting documentation demonstrating a compelling circumstance is required in order to process such a request.

### Suspension

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

- **Medical or Personal Reasons** – A suspension may be granted for up to one year if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness or debilitating illness of an immediate family member, which results in the participant’s temporary inability to perform the Faculty Loan Repayment Program obligation. Upon receipt of the written suspension request through the [Bureau of Health Workforce Customer Service Portal](#), the Faculty Loan Repayment Program will provide the participant instructions for submitting further supporting

documentation.

- **Maternity/Paternity/Adoption Leave** – Maternity/paternity/adoption leave will be approved by the Faculty Loan Repayment Program upon request if adequately documented in the [Bureau of Health Workforce Customer Service Portal](#). If participants plan to be away from their approved site for maternity/paternity/adoption leave, participants are required to submit their suspension request through the [Bureau of Health Workforce Customer Service Portal](#) before taking leave. The Faculty Loan Repayment Program will allow participants to be away from their service site within the timeframe established by either the Family Medical Leave Act (up to 12 weeks) or for a longer period as permitted under the state law where the participant resides, consistent with the leave policies of the employer. If participants plan to take leave beyond the allowed maternity/paternity/adoption leave period, participants are required to contact the Faculty Loan Repayment Program for guidance. Remember that a participant may be away from the Faculty Loan Repayment Program-approved service site for no more than 7 weeks per service year as per the [Worksite Absences](#) section above; therefore, a participant's obligation end date will be extended for each day of absence during the Faculty Loan Repayment Program-approved suspension that exceeds the allowable 7 weeks.
- **Call to Active Duty in the Armed Forces** – Participants who are military reservists and are called to active duty will be granted a suspension, for up to one year, which may be extended, beginning on the activation date described in the reservist's call to active-duty order.

In addition to the written request for a suspension, a copy of the order to active duty must be submitted to the Faculty Loan Repayment Program. Upon receipt of the written request, the suspension will be extended if the participant's period of active duty is extended. The period of active military duty will not be credited toward the Faculty Loan Repayment Program service obligation unless otherwise indicated by the Health Resources and Services Administration.

### **Waiver**

A waiver is a mechanism that permanently relieves the participant of all or part of their Faculty Loan Repayment Program service obligation. A waiver will be granted when compliance with the Faculty Loan Repayment Program obligation (1) is permanently impossible, or (2) would involve an extreme hardship such that enforcement of the obligation would be unconscionable.

A participant must submit their waiver request to the Faculty Loan Repayment Program (via the [Bureau of Health Workforce Customer Service Portal](#)) and must specify the reason(s) they are seeking the waiver. The required medical and financial documentation can also be uploaded via the portal.

*Waivers are not routinely granted and require a demonstration of compelling circumstances.*

**Cancellation of Faculty Loan Repayment Program Obligation**

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

## Application Information

**Application Deadline:** A complete Faculty Loan Repayment Program online application with all required supporting documents must be uploaded and submitted by the application deadline, **June 27, 2024, 7:30 p.m. ET**. All decisions regarding FY 2024 Faculty Loan Repayment Program applications will be made no later than **September 30, 2024**.

**Completing an Application:** The Faculty Loan Repayment Program application consists of:

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

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

Applicants are responsible for submitting a complete application. Application packages will be initially reviewed for completeness. Application packages deemed incomplete (e.g., missing, illegible, or incomplete application materials) as of the application deadline will be deemed ineligible.

The Faculty Loan Repayment Program will not accept requests to update or make any changes to a submitted application after the deadline of **June 27, 2024**. In addition, the Faculty Loan Repayment Program staff will not contact applicants, make changes to an applicant's submitted application, or fill in any missing information. No exceptions will be considered. If a document cannot be viewed or accessed, that document will not be considered by the Faculty Loan Repayment Program, which may cause the entire application to be deemed ineligible.

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

### Instructions for Online Application

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

- (1) Download and complete all required Supplemental Documents and Forms; and
- (2) Develop a list of all institutions (diploma school, college, university) for all loans that will be submitted for loan repayment toward the eligible health professions degrees or certifications. Applicants will be required to provide the type of degree received, the school name and address, the start and end dates of attendance, and the graduation date, if applicable.

## Materials Needed to Apply

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

- **Online Application**

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

- **Required Supporting Documentation**

It is the applicant's responsibility to upload all required supporting documents with their online application by **7:30 p.m. ET on June 27, 2024**. Failure to submit a complete application package by the deadline **will deem the applicant ineligible** for consideration for a Faculty Loan Repayment Program award. Applicants must upload all supporting documents at the time of the online application submission.

Supporting documentation includes:

- **Proof of status as U.S. Citizen, U.S. National, or Lawful Permanent Resident.** Acceptable proof of U.S. citizenship or status of a U.S. National or Lawful Permanent Resident includes a copy of a U.S. birth certificate; certificate of citizenship or naturalization; unexpired U.S. Passport; U.S. Passport Card, or Green Card. *Please note: a health professions license and Social Security card are not proof of U.S. citizenship or status as a U.S. National or Lawful Permanent Resident.*
- **Proof of Disadvantaged Background.** An official document from a school previously attended by the applicant, signed and authorized by a program or school administrator, indicating that the applicant was economically or environmentally disadvantaged (see the [Appendix](#) for a glossary of terms). Applicants are highly encouraged to use the Faculty Loan Repayment Program's Disadvantaged Background Form (available in the application) as the official document.
- **Health Professions Degree or Certificate.** Applicants must provide a copy of their official health professions degree(s) or certificate(s) as awarded by the eligible institution(s). The document must include the applicant's name, type of degree, date conferred, and signature by an authorized Program Director, dean, or other school official.

**OR**

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

- **Transcripts.** Applicants must submit transcript(s) from each college, university, or health professions school attended for all health professions education coursework directly related to the attainment of their degree(s) or certificate(s), if the applicant is seeking repayment for educational loans incurred while attending that institution. The transcript must state the applicant's name, name of the institution, dates of attendance, and courses taken. If a degree was obtained, the transcript must include the type of degree and the date it was conferred or the applicant must provide another appropriate document with this information (e.g., a copy of a diploma). Transcripts can be unofficial or official, but applicants must ensure that all required information is provided in the transcript.
- **Institution Employment/Loan Repayment Verification Form.** The applicant's employer must fill out this form in the application and return it to the applicant. The applicant's employer or designated human resources officer's name, title, mailing address, phone, email, signature, and the date of signature are required on the form. The form must be uploaded and submitted with the online application. Additional instructions for completing the form:
  - Name of the institution refers to the employing university or college where the applicant will work to fulfill the Faculty Loan Repayment Program service obligation.
  - Employment start date is the actual date the applicant begins working at the employing institution. Please note that employment prior to the effective date of a Faculty Loan Repayment Program contract will not count toward the fulfillment of the two-year service obligation.
- **Letter of Employment.** The applicant must submit documentation on official school letterhead to validate full-time or part-time employment for a minimum of two years at an eligible health professions school.

**OR**

**Employment Contract** (*if the applicant is serving as a non-tenured faculty member*). The applicant may submit a copy of the contract to validate the full-time or part-time employment with the academic institution. The contract should document the individual's effective start and end dates. The contract must show that the applicant will be employed for a minimum of 2 years from **June 27, 2024**.

- **Employer's Agreement to Loan Repayment Match/Request for a Waiver of the Loan Repayment Match.** The applicant must submit the documentation outlined below:
  - A copy of the employer's written agreement to pay the applicant a loan repayment amount equal to the Faculty Loan Repayment Program loan





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

- Promissory notes
- Disclosure statements
- Letters directly from the lender containing the pertinent information

**Please Note:** Loans subject to cancellation (e.g., Perkins loans) are not eligible under the Faculty Loan Repayment Program unless the applicant can provide documentation from the school that these loans are not subject to cancellation OR from the current lender indicating that the loans were consolidated.

*Table 3. Summary of Loan Documentation Needed*

<b>Loan Type</b>	<b>Account Statement</b>	<b>Disbursement Report</b>
<b>Individual Federal Loans</b>	The most recent account statement for each loan showing the current balance. Call or visit your lender’s website.	The main page of your Aid Summary Report from the National Student Loan Data System website ONLY. If you have multiple federal loans, only one report is required for submission.
<b>Consolidated Federal Loans</b>	The most recent account statement for each consolidation loan that has a current balance. Call or visit your lender’s website.	An Aid Summary Report from the National Student Loan Data System website. Only one report is required for submission; it must clearly show <b>all</b> loans in the consolidation.
<b>Individual Private Loans</b>	The most recent account statements for each loan that has a current balance. Call or visit your lender’s website.	A disbursement report(s) from the lender, showing the loan type, original loan amount, and original loan date. You may need to submit more than one type of disbursement report for each loan to meet the requirements.
<b>Consolidated Private Loans</b>	The most recent account statement for each consolidation loan that has a current balance. Call or visit your lender’s website.	A disbursement(s) report clearly showing <b>all</b> loans in the consolidation. Each loan must have its original loan amount and the original loan date indicated.

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

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

### **Application Review and Award Process**

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

Documents with multiple pages should be scanned and saved into one PDF file.

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

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

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

### **Confirmation of Interest**

The Faculty Loan Repayment Program will notify award finalists by email to complete a Confirmation of Interest form. To complete the form, applicants must log in to their application account in the [Bureau of Health Workforce Customer Service Portal](#) to confirm a) their continued interest in receiving an award, and b) whether the employment information provided on their Faculty Loan Repayment Program application remains valid. The Confirmation

of Interest will also include instructions to sign and submit the Faculty Loan Repayment Program contract and to provide direct deposit banking information in the event they receive an award. The Confirmation of Interest is not a guarantee that the individual will receive an award, as funding depends upon Congressional appropriations.

If the applicant does not respond to the Confirmation of Interest email from the Faculty Loan Repayment Program by the deadline, the applicant will no longer be considered for a Faculty Loan Repayment Program award and their application will be closed.

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

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

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

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

## **Additional Information**

### **Paperwork Reduction Act Public Burden Statement**

The purpose of this information collection is to obtain information through the Faculty Loan Repayment Program, which is used to assess an applicant's eligibility and qualifications for the Faculty Loan Repayment Program. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0906-0082 and it is valid until 1/31/2027. This information collection is required to obtain or retain a benefit (Section 738(a) of the Public Health Service Act (42 USC 293b (a))). The information is protected by the Privacy Act, but it may be disclosed outside the U.S. Department of Health and Human Services, as permitted by the Privacy Act and Freedom of Information Act, to Congress, the National Archives, and the Government Accountability Office, and pursuant to court order and various routine uses as described in the [System of Record Notice 09-15-0037](#). Public reporting burden or this collection of information is estimated to average 0.6 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Information Collection Clearance Officer, 5600 Fishers Lane, Room 14N39, Rockville, Maryland, 20857.

### **Resources for Applicants**

#### **Customer Care Center**

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

#### **The Bureau of Health Workforce Customer Service Portal**

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

## **Appendix: Glossary**

[FY 2024 Faculty Loan Repayment Program Application and Program Guidance Glossary](#)