

Regis College

Nurse Faculty Loan Program (NFLP) Administrative Guide

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A. Introduction

The Nurse Faculty Loan Program (NFLP) seeks to prepare and train qualified nurse educators to fill faculty vacancies and increase the number of trained nurses entering the workforce. To achieve this goal, Regis College aims to recruit, train and retain students committed to completion of the DNP program that qualifies them to become nurse faculty; to create, implement, and maintain effective strategies that assist graduate students in obtaining full-time faculty employment in areas of need; and to create and manage a revolving loan fund.

Students who receive NFLP funds (herein referenced as borrowers) can be enrolled full- or part-time and can receive annual loan support for up to five years. Following graduation from the program of study, borrowers are expected to obtain full-time faculty employment within 12 months of graduation, and are then eligible for partial loan cancellation over a four-year period.

The fiduciary obligation of the university requires the maintenance of borrower records and management of loan cancellation, repayment and collection activity, including maintaining an acceptable (<5%) default rate.

The NFLP is comprised of an education and placement component – the recruitment, preparation, graduation and employment of qualified nurse faculty and a fiduciary component that includes the operation and management of all administrative processes including borrower and loan account records management, tracking and reporting.

Program administration activities include:

- Loan Disbursements and enrollment monitoring
- Repayment Schedules and Collections
- Loan postponement and cancellation review and approval
- Deferral and forbearance review and approval
- Write-off Claims for disability, death and bad debt
- Default Prevention and Management
- Biennial Audits
- Submission of Annual Performance Reports
- Ongoing review of HRSA Program requirements and requesting technical assistance as required.

Key Personnel

Role of the NFLP Project Director: The Richard and Sheila Young School of Nursing Project Director oversees the program activities and coordinates with the Financial Aid Office in advising potential NFLP borrowers and submitting required reports to HRSA.

- Coordinates the marketing of DNP program at Regis College and website updates to communicate availability of NFLP funds.
- Notifies all DNP students of the availability of the NFLP funding opportunity, eligibility requirements and cancellation benefits.
- Screens students for interest in the education track to pursue a faculty position and level of commitment to complete the program of study, provides orientation for potential borrowers to present rights and responsibilities then refers eligible students to the Financial Aid Office for the loan application process.
- Reviews academic standing, requests for changes in enrollment including LOA and withdrawals.
- Meets weekly with Program Directors to provide training and guidance on managing the DNP and NFLP programs.
- Monitors NFLP loan disbursements, fund balance and default rate.
- Reviews employment certification forms to verify eligibility.
- Reviews requests for deferral, forbearance, and cancellations due to death or disability.
- Coordinates career resource information for graduates.
- Communicates with HRSA staff regarding FOA, reporting requirements and program administration.
- Oversees completion of the annual report to HRSA.
- Reviews the Regis College NFLP Administrative Guidelines annually and updates information as necessary,

- The Project Director attends quarterly grant management meetings of NFLP key personnel to ensure successful implementation and compliance; to keep abreast of current activities and potential problems; and to share/acquire information and guidance on the administration of the NFLP.

Role of DNP Program Directors: The Program Directors oversee the day-to-day operations of the DNP program on the Weston campus and online options.

- Monitors course selection and academic progression towards degree completion of all NFLP recipients.
- Monitors enrollment status, academic standing, and overall maintenance of eligibility in the NFLP program.
- Reviews requests for changes in enrollment status and notifies the Project Director, Financial Aid Office, Student Accounts, and Business Office of LOA's, withdrawals, dismissals, and graduations.
- Assists with the preparation of the annual performance report to HRSA
- The Program Directors attend quarterly grant management meetings of NFLP key personnel to ensure successful implementation and compliance; to keep abreast of current activities and potential problems; and to share/acquire information and guidance on the administration of the NFLP.

Role of the Financial Aid Office: The Financial Aid Office oversees the fiduciary components of the NFLP fund including the entrance and exit interviews and issuing the Promissory Note.

- Conducts in-person and virtual counseling to all approved candidates to reiterate the rights and responsibilities of the loan program and provides assistance with completing forms.
- Collects and maintains information on demographics and diversity of the recipients.
- Reviews the applications, determines the appropriate level of funding for candidates and issues the promissory note. The Financial Aid Office insures the protection of the promissory note as an asset of Regis College.
- Receives notification from the Program Directors of graduation, LOA and withdraws to initiate exit process.
- Conducts exit counseling and collects all exit documentation.
- Once the Exit materials are received, the borrower file is transferred to the Student Accounts Office.
- Prepares reports of loans made to date for quarterly meetings.
- Assists with the preparation of the annual performance report to HRSA
- The Director and Assistant Director attend quarterly grant management meetings of NFLP key personnel to ensure successful implementation and compliance; to keep abreast of current activities and potential problems; and to share/acquire information and guidance on the administration of the NFLP.

Role of Student Accounts Office:

The Student Accounts Office is responsible for monitoring the post-graduate data of all NFLP recipients and updating records as needed to ensure proper administration of the loans and accurate reporting.

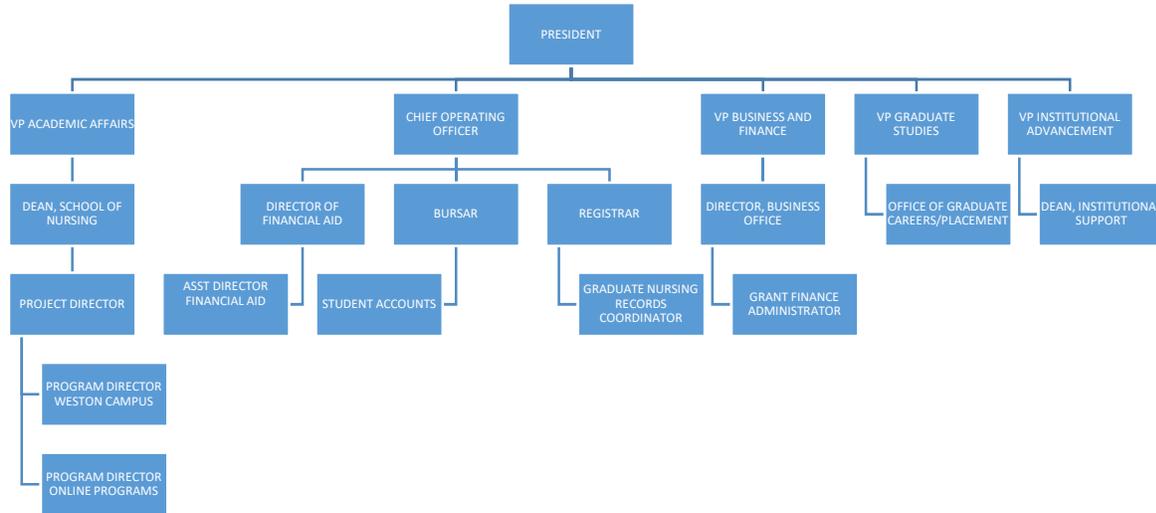
- Uploads NFLP loan information to the loan service provider and reconciles loan balances to Datatel, Regis's data system.
- Prepares repayment/cancellation schedules and monitors outcome including employment, cancellations, repayment and default rate.
- Serves as the liaison with the loan service provider.
- Introduces students to the loan service provider and assists with training on use of the providers' website.
- Receives employment certification and repayment postponement forms and coordinates review and approval with the Project Director.
- Prepares status reports of outstanding loans for quarterly meetings and for the Director of Business as necessary.
- Monitors the repayment by borrowers to prevent and minimize loans in default.
- Assists with the preparation of the annual performance report to HRSA.

- The Bursar and Student Accounts staff attend quarterly grant management meetings of NFLP key personnel to ensure successful implementation and compliance; to keep abreast of current activities and potential problems; and to share/acquire information and guidance on the administration of the NFLP.

Role of the Business Office: The Business Office is responsible for monitoring the cash balance and overseeing compliance with all HRSA guidelines and requirements.

- Secures funding of the Institutional Capital Contribution
- Monitors the disbursement of loans, and the status of cancellations, collections and default rate.
- Reviews requests for deferment, forbearance, and cancellations due to death or disability along with the Project Director.
- Explores options for handling bad debt including write-off process or reimbursement for loans in default.
- Oversees the preparation and submission of the annual performance report to HRSA in conjunction with the Project Director, Program Directors, Financial Aid and Student Accounts.
- Coordinates biennial audits.
- Conducts quarterly grant management meetings of NFLP key personnel to ensure successful implementation and compliance; to keep abreast of current activities and potential problems; and to share/acquire information and guidance on the administration of the NFLP.

Organizational chart



Workflow

There is a sharing of information among all offices involved in overseeing the NFLP program. The Project Director oversees the program to ensure the notification of the availability of funds, academic integrity, and overall success of the program. The Project Director and Program Directors monitor program eligibility and relay information to the Financial Aid Office and the Registrar. The Financial Aid Office oversees disbursements and exits and forwards information on loans to the Student Accounts Office. The Registrar and the Graduate Nursing Records Coordinator maintain accurate student records that are accessible to Financial Aid, Student Accounts and the Business Office. The Student Accounts Office monitors cancellation, repayment and default interacting with the Project Director for approval when necessary. The Business Office tracks all activity ensuring fiscal responsibility.

B. Program Eligibility and Enrollment

Student Eligibility

Recruiting and identifying appropriate students is completed upon admission with the DNP Program Director and NFLP Project Director, ensuring that those candidates who receive funds are likely to be employed in the future as full-time nurse educators. Students who are currently employed as full- or part-time faculty receive priority funding.

To determine student eligibility, the Project/Program Director must:

- Assess the student's level of commitment to complete the program of study and whether or not he/she plans to complete the 4-year period of employment in order to receive partial loan cancellation,
- Assess whether the student will attend full-time or part-time during the academic year.
- Monitor the borrower's enrollment during the academic year(s) of the program to ensure that the required "educator" coursework is completed prior to graduation from the program.

Citizenship Status

NFLP borrowers must be a citizen or national of the United States, or a lawful permanent resident of the 50 States, the District of Columbia, Guam, the Commonwealth of Puerto Rico, the Northern Mariana Islands, American Samoa, the U.S. Virgin Islands, the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau. Individuals in the United States on a student or visitor's visa are **not** eligible for an NFLP loan.

Enrollment Status

NFLP borrowers must be enrolled full-time or part-time in the Doctorate of Nursing Practice Program at Regis College, either on the Weston campus or online. Part-time enrollment is defined as 6 credits per semester/term. Full-time enrollment is more than 6 credits per semester/term.

NFLP borrowers must enroll in and complete the specified educator course(s) for the degree program prior to graduating from the program.

NFLP borrowers must maintain enrollment for a minimum of **two consecutive terms/semesters** (either full-time or part-time) during an academic year that NFLP loan support is awarded.

Students who are not registered or on an approved leave of absence for three consecutive semesters may be dismissed from the program.

At the thesis or dissertation stage, students must maintain continuous registration, unless a leave of absence has been approved. Students who have completed or have already enrolled for all needed credits and who need to maintain continuous enrollment while completing a thesis, project or other degree requirement must enroll for the one-credit Graduate Seminar (GD 999) and pay an enrollment maintenance fee in addition to any other required fees. This fee provides the student with access to Regis College facilities and regular contact with faculty advisors and/or committee members.

There are limited situations where exceptions are permitted related to some of the aforementioned enrollment status requirements:

Exceptions to Enrollment Status

Enrollment/Support During Dissertation

NFLP borrowers enrolled during the dissertation phase of the nursing degree program must have received prior NFLP loan support to receive support during the dissertation phase and must have completed the specified education course(s) before graduation from the program of study.

Enrollment During Last Year of Program

NFLP borrowers enrolled in the last year of the nursing degree program are not required to enroll for two consecutive terms if the program requirements are met during one term/semester in the last year of the program to complete the degree.

Enrollment Beyond Five Years of NFLP Support

NFLP borrowers enrolled beyond five years of funding to complete degree program are not eligible to receive NFLP loan support beyond the maximum five years allowed. NFLP borrowers do not enter repayment status until 12 months following graduation.

Enrollment in Post-doctorate Research Program

NFLP borrowers who graduate from a doctoral degree program and participate in a post-doctorate research program are eligible for extended NFLP enrollment status for a maximum period of 18 months. This extended enrollment effectively postpones the NFLP service obligation, faculty employment requirement, and limits accrual of interest. After completion of the post-doctoral program, borrowers remain obligated to complete the faculty service requirement. Evidence of participation in the post-doctoral fellowship and the length of time expected for completion of the program must be documented by both the borrower and Regis College.

Leave of Absence from Program

Temporary leave of absence (LOA) from the nurse education program may be requested when a student needs to suspend coursework for more than one semester. The LOA must be in accordance with the Regis College Graduate Student policies, must not be a breach of the NFLP Promissory Note by the borrower and must be approved by the NFLP Project director.

An LOA is granted for a maximum of one year (four consecutive semesters - fall, spring, summer 1, and summer 2 for Weston campus students and three terms for online students – fall, spring and summer). A leave, however, does not extend the overall time limitation on degree programs or loan eligibility. During the leave, a student has no access to university facilities and should not expect to have regular contact with advisors or committee members. Students pursuing a leave of absence should follow the procedure below.

To request a Leave of Absence

1. Complete the Graduate Student Petition for Leave of Absence form available on Regis Resources. Include all requested information and a reason for the LOA.
2. Request approval from Program Director. Program Director adjusts anticipated graduation date.
3. Request approval from NFLP Project Director. Once approved, the Project Director notifies the Student Accounts Office and the Grants Finance Administrator. Student Accounts adjusts separation date in the loan service provider records.
4. Request approval from Financial Aid Representative. The loan disbursement plan is adjusted accordingly.
5. Submit completed form to the Office of the Registrar to process change of status and adjust anticipated graduation date.
6. Must meet with the Financial Aid Office for an exit interview prior to starting the leave.

Request Return From Leave of Absence

1. Complete the Graduate Petition to End Leave of Absence form.
2. Request approval from Program Director to plan degree completion. Identify a new anticipated graduation date.
7. Request approval from NFLP Project Director. Once approved, the Project Director notifies the Grants Finance Administrator and the Office of Student Accounts. Student Accounts adjusts separation date in the loan service provider records.
3. Meet with the Financial Aid Representative to recalculate disbursements.
4. Submit completed form to the Office of the Registrar. Approval from the Registrar is required before class registration.

NFLP borrowers seeking an LOA must submit the request prior to the leave. However, if unforeseen circumstances prevent a borrower from providing a prior written request, the Program Director and the NFLP

Project Director together may grant the borrower's request for a leave of absence with proper documentation of the decision. The Request for LOA must be formally approved and submitted at a later date.

Students who do not return from a leave of absence are dismissed from the program and must schedule an exit interview with the Financial Aid Office.

Note: For an LOA during employment, see the Terms and Conditions section.

Withdrawal from Program

Any student intending to withdraw from the program must complete the Graduate/Professional Student Withdrawal form that is available from the Office of Graduate Affairs. Once all parties sign the form, the effective separation date is the date of withdrawal.

Active Military Duty

Temporary leave under the NFLP for members of a uniformed service of the United States (Army, Navy, Marine Corps, Air Force, Coast Guard, the National Oceanic and Atmospheric Administration, or the U.S. Public Health Service Commissioned Corps) includes a period of up to 3 years for those who are ordered either to active duty or to deploy. This does NOT include a borrower who either voluntarily joins a uniformed service or is employed by one of the uniformed services in a civilian capacity.

Academic Standing

NFLP borrowers must be in good academic standing, successfully completing all classes with a grade of 80 or higher, and capable of maintaining good academic standing in the course of study. If a borrower ceases to be a student in good academic standing, the Financial Aid Office must stop disbursement of the NFLP loan.

Separation Date

The separation date is the date the student either completes or leaves the program of study. For graduates, the date when all required course work has been completed according to the standard conferral dates: last day of spring semester, August 31 and December 31. For any graduating student who has not completed all required work by this date, the separation date will be deferred until the next conferral date.

For students who withdraw or are dismissed, the separation date is the actual date of notification of withdrawal or dismissal.

Default on Other Federal Loans

According to federal law 28 U.S.C. 3201(e), NFLP borrowers are ineligible to receive a NFLP loan if a judgment lien has been entered against him/her based on the default on a federal debt.

Multiple Program Support to Students

NFLP borrowers may receive support from other federal programs, in addition to NFLP support, provided that the funds are not used to cover the same costs during the academic year. NFLP borrowers may already receive other federal support that does not cover all costs (tuition, fees and other expenses) for the academic period; in this case, the student may receive NFLP support to cover the remaining costs, excluding stipend support. However, there is a maximum of 5 years of funding permitted with NFLP funds, inclusive of time funded at a previous institution.

More Than One Service Obligation (Employment as Nurse Faculty)

“Service obligation” refers to any faculty or work service requirement set out in the agreements with HRSA and any other federal program. Institutions must inquire, when awarding an NFLP loan, if the NFLP loan recipient has incurred any other service obligation under another federal program for educational support. NFLP borrowers must understand that a service requirement/obligation incurred under another federal program for educational support must remain separate and distinct and cannot be combined with employment as nurse faculty during the four-year loan cancellation period. NFLP borrowers who have more than one service requirement/obligation must meet those requirements in addition to NFLP.

C. Making Loans to NFLP Borrowers

The NFLP is not a need-based program. Institutions must offer full support for the amount requested by the borrower to cover the full or partial tuition/fees for the academic year, not to exceed \$35,500 during the academic year. Full support includes the cost of tuition, fees, books, laboratory expenses and other reasonable education expenses. NFLP loans **do not** include stipend support (*i.e.*, living expenses, student transportation cost, room/board, personal expenses). Priority will be given to continuing NFLP borrowers ahead of new NFLP borrowers and to borrowers who are already employed as full- or part-time faculty.

Maximum Amount of NFLP Loan(s) to NFLP Borrowers

NFLP loans to a student borrower must not exceed \$35,500 for an academic year. Institutions must inform NFLP borrowers that, subject to the availability of funds and the borrower maintaining good academic standing, the NFLP loan will be made annually for the period required to complete the course of study. Total support may not exceed 5 years: The borrower may remain enrolled in the degree program beyond 5 years, but the borrower must not receive additional loan support.

The NFLP loan(s) made to a student borrower is not transferable to another institution. NFLP borrowers may transfer to another participating NFLP school and request NFLP loan support; however, the cumulative total must not exceed the maximum of \$35,500 per academic year, and not to exceed 5 years of support. Additionally, any portion of repayments of NFLP loan support must be made by the borrower to the original lending institution granting the loan.

Entrance Interview

The Project Director or Program Director and the Director of Financial Aid must conduct and document an entrance interview for each academic year during which the borrower receives the NFLP loan. An entrance interview is not required each time a borrower receives a disbursement within a single academic year; however, requiring the borrower to complete a new Borrower Demographics Reporting form at the time of each disbursement may be useful in the collections process.

The NFLP Loan Application (**EXHIBIT C**) is completed during the entrance interview. The NFLP loan application must be filled-in completely and accurately to assist in determining whether the applicant meets the eligibility criteria and to assist in the loan collection process, if necessary, after the borrower leaves.

Regis must document that the borrower has been informed of the service obligations associated with receiving loan cancellation and must document that the borrower is aware of the rights and responsibilities associated with the NFLP loan.

Institutions must document truth-in-lending disclosure to the borrower. As required by the provisions in the Truth-in-Lending, Regulation Z, published August 14, 2009, institutions are responsible for providing the appropriate required disclosures to NFLP borrowers.

Regis College must document that the following were completed:

- Disclose terms and conditions of the loan with the borrower;
- Allow NFLP borrowers to accept the loan at any time within thirty days after receiving the approval disclosures;
- Allow NFLP borrowers the right to cancel the loan without penalty within three business days after receiving the final disclosures; and
- Obtain a signed “self-certification form” from the borrower before consummating the loan.

Once the loan application has been approved and the loan accepted by the borrower, the Bursar will distribute the NFLP funds to the student’s financial aid account to offset tuition and fees charged to the account. The NFLP Project Director/DNP program director should notify the Financial Aid Office of any changes to student status such as leave of absence, dismissal and withdrawal.

Documentation and Borrower Records

The University maintains an individual file for each NFLP loan recipient and maintains these records for at least three years after the loan is retired (i.e., when any repayment and service obligations are fulfilled). This file should contain clear evidence of how the institution evaluated each application for financial assistance. The institution must retain evidence of those applications that are approved as well as rejections, cancellations, or declinations for the same period of time.

Borrower files must contain documents relating to each academic year application so that each application cycle is complete and auditable. Record keeping formats include electronic and paper files. Borrower files must, at a minimum, include the following:

- Approved borrower applications.
- Loan notification letter (institutional copy).
- Copy of signed Promissory Note(s).
- Signed disclosure Statement of Borrower's Rights and Responsibilities, EXHIBIT B.
- Signed disclosure of Truth in Lending.
- Information to aid in skip tracing, if needed.
- Records of enrollment status for each academic year of NFLP support.
- Records of payments and cancellation.
- Records of approved leave of absence, withdrawal, dismissal, deferment, forbearance, or default (as applicable).

Terms and Conditions of NFLP Loans

Completion of Nursing Education Program

The NFLP recipient must agree to the terms and conditions of the NFLP loan as specified in the Promissory Note (EXHIBIT A) signed by the borrower. NFLP borrowers must enroll full-time or part-time for two consecutive terms/semesters during the academic year and complete the nursing education program(s) that prepares the borrower to become nurse faculty.

Nurse Faculty Employment

Following graduation from the nursing education program, NFLP borrowers may receive partial loan cancellation upon establishing employment as full-time nurse faculty at an accredited school of nursing, and providing documentation attesting to such employment. "Nurse Faculty" is defined as an academic educator or academic/clinical educator role.

NFLP borrowers may be employed as nurse faculty (i.e., teaching capacity) at a post-secondary college or university of higher education to teach nursing programs at any program level. This includes licensed practical or vocational nursing programs, associate degree nursing programs, master's degree nursing programs, and doctoral degree nursing programs.

Starting with FY2017, under NFLP, "Full-time" nurse faculty employment, as defined by the employer of the borrower, may include being employed in a full-time faculty position in an accredited school of nursing or being employed as a part-time faculty member at an accredited school of nursing in combination with another part-time faculty position or part-time clinical preceptor position affiliated with an accredited school of nursing that together equates to full-time employment.

NFLP borrowers, following graduation, must submit certification of employment to the Regis College Student Accounts Office immediately upon commencement of employment. At a minimum, the certification of employment must state the date the borrower began full-time employment as nurse faculty in accordance with the terms of the NFLP Promissory Note and must be signed and dated by the borrower and the employer. The date on the employment offer letter can be used as the start date to qualify for cancellation rather than the actual commencement date.

IMPORTANT NOTE: NFLP borrowers are responsible for submitting the certification of employment forms to the Student Accounts Office in order to determine the interest rate applicable to the unpaid loan balance.

Leave of Absence During Employment – Paid or unpaid leave needs to be consistent with the employer's policy and is subject to supervisory approval. An approved LOA does not affect the length of the grace period, the repayment period or terms, or the interest rate.

Changing Employment – A reasonable period of time to change from one place of employment to another does not constitute a break in employment.

Termination - NFLP borrowers must notify the Regis College Student Accounts Office of termination of full-time employment as faculty within 30 days after the last day of such employment, and Regis College must then place the borrower back into repayment with installment payment(s) payable to Regis College according to the borrower's repayment schedule.

Change of Name or Address

NFLP borrowers are required to inform the Financial Aid Office of any change of name or address during the repayment and loan forgiveness period.

D. Management of NFLP Loan Fund

Cash Disbursements

The Business Office draws down funds for new awards within 60 days of receiving the notice of award. The Business Office then transfers the 1/9th matching institutional capital contribution into the NFLP fund account.

Cash Balances

The Business Office will review the cash balance in the NFLP loan fund on a quarterly basis. The NFLP loan fund balance is retained in a unique General Ledger account while disbursing funds through the current budget/project period. The funds may be used no later than 18 months after the budget year period when the funds were initially disbursed. When the NFLP performance report is approved by the Program Office at HRSA for the reporting period, Regis will be permitted to retain the loan fund balance as reported. If the Program Office at HRSA determines that there is an excessive loan fund balance, Regis will be notified.

Cancellation Payments by HHS

When cancelling all or any part of a loan or interest, the Secretary of HHS will pay to the institution an amount equal to the institution's proportionate share of the cancelled portion, as determined by the Secretary.

NFLP Promissory Note

Each NFLP loan made must be documented by a Promissory Note (EXHIBIT A) which describes the terms and conditions of the loan. NFLP borrowers must sign the Promissory Note prior to disbursement of loan funds for the academic year. EXHIBIT A is an **open-end** Promissory Note that the institution uses to maintain a "single" Note signed each time a borrower receives a loan amount in advance of the first day of an academic period. NFLP borrowers will receive an updated copy of the Promissory Note each time a loan is made. An "electronic" Promissory Note may be used as well. (For information about the standards to be followed when using electronic promissory notes with electronic signatures, please reference the document at <http://bhw.hrsa.gov/scholarshipsloans/forms/mpromnsl.pdf>.)

IMPORTANT NOTE: Modification of the terms specified in the Promissory Note (EXHIBIT A) is not permitted. However, the text may be placed on institutional letterhead.

The Promissory Note is the legal document that binds NFLP borrowers to his/her repayment obligations. Regis must ensure that the Promissory Note is complete, legible and signed. Any change in the NFLP authorizing statute that affects the terms of the Promissory Note requires that a new Promissory Note be signed for future loans. **The Promissory Note is a major asset for Regis and must be adequately safeguarded against fire, theft, and tampering.** Insuring this protection is the responsibility of the Financial Aid Office.

Payments to NFLP borrowers

Regis determines the number and the amount of loans disbursed to borrowers. However, NFLP loans may not exceed what the institution determines is necessary for the borrower to pay for any academic year (e.g., semesters, terms, or quarters). Regis may advance payments directly to the borrower or may credit the disbursement to the borrower's student account. In either case, payments must be clearly documented.

Institutions must stop disbursement to the NFLP borrower if he or she:

- Withdraws from the institution;
- Fails to meet the academic standards of the institution;
- Requests to terminate NFLP participation; or
- Has received five years of NFLP loan support.

Loan Notification Letter to NFLP borrowers

After the Financial Aid Office has determined which individuals will receive NFLP loans, a loan notification letter is sent to each borrower. The letter must provide a space for the borrower to accept or reject the NFLP loan. Duplicate copies of the letter must be provided so that the borrower can retain one copy and return the original copy to the Financial Aid Office.

Loan Fund Default Rate

The NFLP loan default rate is implemented as a performance standard to monitor the collection of outstanding loan debt associated with the NFLP loan fund account. Regis must have a default rate of not more than 5 percent.

Failure to meet NFLP requirements may impact NFLP grant funding per Uniform Guidance 2 CFR Part 200 as codified by HHS at 45 CFR Part 75. Institutions that exceed a default rate of 5% will be considered noncompliant with NFLP requirements. The default rate is calculated as the percent of that institution's total outstanding student loan principal subject to repayment, which is past due for a period of greater than 120 days.

HRSA will assess award recipients for program compliance including whether Regis has a default rate greater than 5%, on June 30 of each year. When non-compliance is determined (e.g., a NFLP grantee has a default rate greater than 5%), HRSA will notify Regis of its non-compliant status, as well as any required steps to come into compliance, including any necessary action on the part of Regis. Regis will be provided with a time-phased approach to resolve compliance issues. Failure to comply with the grant requirement within the specified time frame may result in administrative actions up to and including, withholding further Federal awards for the project, as well as the suspension and/or termination of the NFLP grant.

Collection of Loans in Default

Regis must follow the federal Student Financial Aid Guidelines when handling past due loans. Schools are not permitted to extend the repayment period beyond the legal requirements or settle for repayment of less than the full amount owed. The regulations require making four follow-up contacts during the first 120 days of a borrower's delinquency, three of which must be written contacts at not more than 30-day intervals. The loan service provider sends a 15-day and a 45-day notice, a 60-day urgent notice, and a 75-day demand notice. If a written follow-up contact is returned due to an incorrect address, the date returned is recorded. An address search is initiated, and, if successful, the correct address is kept on file and written contact is attempted again. Copies of all correspondence and notes on phone discussions are kept in the borrower's file.

When four written contacts fail to elicit payment, the loan service provider initiates contact by phone. The phone call must be documented by a record of the date of the telephone call and a brief description of the conversation with the borrower (conversation with relative/roommate not acceptable). If the borrower remains delinquent after three phone attempts, the loan is transferred to a collection agency.

Collection Agent

Once the loan service provider has completed all of the mail and phone attempts listed above, the loan is referred to a collection agency. The collection agency will collect on the loan for one year. If the collection efforts are not successful, the defaulted loan is returned to the loan service provider. The loan service provider will process a second collection effort with another collection agency for one year. If unsuccessful, the defaulted loan is returned to the loan service provider. Complete records must be kept on file documenting the date of referral, the results of the collection agent's efforts, and the date the account was returned to or recalled by Regis if the collection agent was unsuccessful in collecting the account in full. In addition, a copy of the contract with the commercial collection agent must be available for review by HRSA.

Litigation

Federal regulations require litigation against a delinquent borrower after all other collection efforts have failed, unless the school determines, subject to the approval of the Secretary, that litigation would not be cost-effective.

Credit Bureaus

Federal regulations require reporting any loans more than 120 days past due to one or more credit bureaus. The date the account was reported to a credit bureau(s) must be recorded in the borrower's historical record. A copy of a credit bureau report that lists the delinquent status of the loan account, or other documented evidence supporting the fact that the account was reported to a credit bureau(s) must be kept in the borrowers file.

Write-Off Process

When the collection process fails in the remittance of payments, the loan may be deemed uncollectible. This determination must be made in accordance with established institutional loan collection policies and due diligence practices, applied consistently, and documented for audit purposes. In extreme circumstances, Regis may write-off all or any remaining payment of an NFLP loan (including the unpaid balance of the loan, accrued interest, and any penalties) as uncollectible/bad debt. The Office of Student Accounts must exercise due diligence with all loans borrowed by students before implementing the write-off process for uncollectible/bad debt. The Office of Student Accounts must clearly document the attempts made for collection of the loans and the amounts of write-offs on the Due Diligence Checklist. Complete and accurate records must be maintained for audit purposes in either paper or electronic form.

Once the Business Office, in conjunction with the Student Accounts Office, has reached the determination to write-off a debt, the Business Office must track and report the write-off through the Annual Performance Report (APR). Each write-off must be individually entered on the APR. The following information must be included within the comments section of the APR: the borrower's unique ID number, the original amount of the loan, amount to be written-off, and the reason for the write-off.

Institutional Termination and Withdrawal

Upon withdrawal or termination of participation in the NFLP program, the balance in the NFLP fund will be distributed between the HHS and the institution in proportion to the amounts contributed by each. If there are active loan repayments or collections to the loan fund, Regis must remit the Federal Government's proportionate share of amounts received thereafter in payment of loan collections and any other earnings on a quarterly basis. If there is no loan fund activity (i.e., no loan disbursements from the loan fund), Regis must remit the Federal Government's proportionate share of amounts received.

At the time of each quarterly remittance, Regis must withdraw its proportionate share of the quarterly cash accumulation from the fund.

Remittance checks must:

- be made payable to the U.S. Department of Health and Human Services;
- include the regular NFLP CAN# 3720333, the school's entity identification number, the grant number, and the PMS Payee Account Number; and be mailed to:

U.S. Department of Health and Human Services PSC/FMS/Division of Payment Management
P.O. Box 6021
Rockville, Maryland 20852

You may access the Division of Payment Management's contact information via <https://www.dpm.psc.gov/contacts/contacts.aspx?explorer.event=true>.

E. Loan Cancellation and Repayment

Cancellation Provision

The NFLP is a direct loan program with a cancellation provision for recipients of the loan. Section 846A(c)(3) of the Public Health Service Act authorizes the lending institution to cancel up to 85 percent of the NFLP loan. NFLP borrowers must serve as full-time nurse faculty for a four-year period at an accredited school of nursing following graduation from the program to cancel the maximum amount of the loan.

The definition of full-time employment allows for either: 1) a full-time faculty appointment to one accredited school of nursing or 2) multiple part-time faculty appointments at multiple, accredited schools of nursing that equate in total to full-time equivalent employment.

An RN who is a staff educator in an accredited hospital may qualify for cancellation. The criteria to consider when making the determination for cancellation include the percentage of time spent teaching, the number and types of positions of nurses receiving training and the purpose of the training.

The school of Nursing shall cancel the following for NFLP borrowers:

- 20 percent of the principal and the interest on the amount of the unpaid loan balance upon completion of each of the first, second, and third year of full-time employment; and
- 25 percent of the principal and the interest on the amount of the unpaid loan balance upon completion of the fourth year of full-time employment.

The Promissory Note, which specifies the terms and conditions of the NFLP loan, binds the borrower to his/her repayment obligation and states the provisions for loan cancellation.

NFLP borrowers are responsible for requesting loan cancellation. After the end of each complete year of employment, the borrower must submit a *NFLP Request for Partial Cancellation Form* (EXHIBIT E).

NFLP Request for Postponement of Installment Payments Form

When a borrower is employed as full-time faculty at an accredited school of nursing and requests partial cancellation of the loan at the end of each complete year of employment, the borrower may obtain a postponement of installment payments on the loan.

NFLP borrowers may submit the *Request for Postponement of Installment Payment Form* (EXHIBIT G) for each period of cancellation. If the borrower is employed in multiple part-time teaching positions, a postponement form must be completed for each employer at the start of each year of employment

This form is intended to notify Regis College that repayment is not expected from the NFLP borrower. The form requires the borrower to:

- Complete Part I: Certification of Employment;
- Obtain certification by the employing school of nursing, and
- Forward the original and one copy to the Regis College Student Accounts Office.

Regis will notify the borrower of the approval of the Request for Postponement of Installment Payment and retain the form in the borrower's file. The Student Accounts Office will maintain current loan accounts for the borrower and document any periods of postponement of payments.

NFLP Request for Partial Loan Cancellation Form

NFLP borrowers qualify for partial loan cancellation each year while employed as full-time nurse faculty at an accredited school of nursing for up to 4 years according to the schedule listed under Cancellation Provision. To receive loan cancellation, the borrower must submit the ***Request for Partial Cancellation of Loan Form (EXHIBIT E)*** to the Student Accounts Office at Regis College at the end of each complete year (12 months) of full-time employment as faculty at a school of nursing. The cancellation period does not have to be completed during a consecutive 4-year period but each cancellation period must be a full academic year as defined by the employer. Cancellation is based on 12 month periods regardless of academic year. If the borrower is employed in multiple part-time teaching positions, then a ***Request for Partial Cancellation of Loan Form*** must be completed for each employer at the end of each complete year of employment.

This form requires the borrower to:

- Complete Part I (Completed By Borrower);
- Obtain certifications by the employing school of nursing (Part II); and
- Forward the original and one copy to the Regis College Student Accounts Office for cancellation of loan at the appropriate rate in lieu of payment.

Once submitted, Regis will then complete Part III indicating the amount of cancellation (and interest) and return a copy to the borrower as the receipt that it approved the loan cancellation. If the borrower takes a break from full-time employment as nurse faculty during the year, the borrower is not eligible for loan cancellation for that year. The borrower is eligible to request postponement of the repayment of the loan when full-time employment recommences.

Once a borrower begins to fulfill the four-year service obligation, s/he cannot interrupt it with a service obligation deferment to return to school, Peace Core or military service. Deferment of the service obligation is a one-time option prior to beginning the service obligation.

For tax reporting, canceled loans are not considered income since the cancellation is contingent upon the student working for a specific number of years as a nurse educator.

Repayment Provision

Grace Period

The grace period for NFLP loan repayment is 9 months and begins immediately after the borrower ceases to pursue a course of study at the school of nursing. While the NFLP loan bears interest on the unpaid balance at the rate of 3 percent per annum beginning 3 months after graduation from the program, neither interest nor principal is required to be paid during the 9-month grace period. During the grace period, NFLP borrowers may repay the loan but are not required to do so.

Repayment Period and Schedule

The 10-year repayment period for an NFLP loan begins following a 9-month grace period after the borrower ceases to be enrolled as a student in the advanced nurse education program.

Following graduation from the program, NFLP borrowers who fail to establish employment as full-time nurse faculty at a school of nursing must begin repayment of the NFLP loan following the 9-month grace period at the prevailing market rate.

The unpaid loan balance is repayable in equal or graduated periodic installments over a 10-year repayment period. Installment payments must be made no less often than quarterly, in equal or graduated installments, in accordance with the terms of the schedule provided by Regis and agreed to by the borrower.

Combining NFLP Loans

When NFLP borrowers have more than one NFLP loan outstanding, the sum of the amounts loaned must be combined for repayment purposes (*i.e.*, multiple loans disbursed to a borrower during the academic year or years of support).

NFLP loan disbursements from more than one NFLP institution cannot be combined for repayment purposes.

Prepayment

NFLP borrowers may, at his or her option and without penalty, prepay all or any part of the principal and accrued interest at any time. If an accelerated payment is made, that prepayment must first be applied to any accrued interest and then to the principal balance.

Interest

The NFLP loan bears interest on the unpaid balance at the rate of 3 percent per annum beginning 3 months after graduation from the program. NFLP borrowers employed as full-time nurse faculty at an accredited school of nursing for a four-year period will bear interest at the rate of 3 percent for the four-year period and the remaining years of the repayment period.

If the borrower either fails to complete the course of study or fails to establish full-time employment as faculty following graduation from the program, the loan will bear interest on the unpaid balance at the prevailing market rate.

The prevailing market rate is determined by the Treasury Department and is published quarterly in the Federal Register. The rates are fixed. (Refer to the HHS Office of Finance web site at <http://dhhs.gov/asfr/of/finpollibrary/chronorates.html> for information on the "consumer interest" rates.)

Disability and Death

Institutions must immediately notify the Program Office at HRSA of any NFLP loan cancellation due the disability or death of the borrower.

Cancellation Due to Permanent and Total Disability

NFLP borrowers are entitled to cancellation of any remaining payment of the NFLP loan in the event of permanent and total disability. Permanent and total disability is defined as the inability to engage in gainful employment of any kind because of a medically determined impairment that is expected to continue for a long and indefinite period of time or to result in death. The Institution will make this determination based on medical certification submitted by the borrower supporting his or her disability and will cancel the NFLP loan upon certification that the borrower is in fact permanently and totally disabled.

To claim cancellation for disability, a borrower must submit a formal request to Regis along with the following documentation:

- Date entered and date graduated or date studies terminated;
- Total amount of loans obtained;
- Amount of unpaid balance;
- Nature and date of onset of the disability;
- Employment history prior to disability;
- Statement of financial support; and
- Current medical examination and/or treatment.

A signed and dated statement must accompany the medical documentation from the borrower's physician documenting permanent and total disability according to the definition above. The medical report must be sufficiently detailed to provide for a comprehensive review to determine the nature, duration, and extent of the impairment and prognosis. Supporting documentation must include history of illness, medical examination(s),

inpatient and outpatient treatments, current medications, and copies of all pertinent past medical records and a prognosis and rehabilitation plan. A disability checklist is provided as **EXHIBIT F** for the institution to use in obtaining the required documentation to submit claims for permanent and total disability. All documentation must be maintained in the borrower's file.

The borrower may apply for forbearance while gathering documents for a disability claim and waiting for a decision from the institution.

Once the Business Office has certified that the borrower is permanently and totally disabled, the institution may claim cancellation for disability through the Annual Performance Report (APR). Each cancellation must be individually entered on the APR. The following information must be included within the comments section of the APR: the borrower's unique ID number, the original amount of the loan, amount to be written-off, and the reason for the write-off (disability).

Cancellation Due to Death

The Secretary of HHS or a designee will cancel the unpaid balance of any NFLP loan and accrued interest of the loan when the institution submits a death certificate or other official proof of death of the borrower. Regis must retain the documentation in the borrower's file for audit purposes.

The amount of the loan cancelled must be reported in the Annual Performance Report.

Deferment of Loan Repayment

Deferment of Repayment After Graduation

After graduation, deferment options under the NFLP are limited. NFLP borrowers are eligible for deferment for up to 3 years –

- When the borrower is ordered to active duty as a member of a uniformed service of the United States (Army, Navy, Marine Corps, Air Force, Coast Guard, the National Oceanic and Atmospheric Administration Commissioned Corps, or the U.S. Public Health Service Commissioned Corps);
- When the borrower has graduated and been employed, and then decides to return to a graduate nursing education program to pursue a doctoral degree to further his or her preparation as nurse faculty; and
- When the NFLP borrower participates in a post-doctorate research program.

Institutions must not put a borrower into deferment status unless the borrower submits a deferment request form (**EXHIBIT H**). Deferments are not automatic and will only be granted for qualifying activities listed under "Deferment of Loan Repayment" within this document. NFLP borrowers must file deferment forms for each period of deferment and request deferments at least 30 calendar days before the beginning of:

- The activity that makes the borrower eligible for deferment, or
- The repayment period (i.e., the due date of the first payment) if the borrower is beginning the activity during the grace period.

Deferment of repayments after graduation does not postpone or "freeze" the borrower's NFLP loan: During periods of deferment, interest on the loan continues to accrue at the prevailing market rate but is not required to be paid during this period.

Deferment periods are excluded from the 10-year repayment period. For example, a borrower who has used three years of deferments still has a total of 10 years-- not 7 years to repay the NFLP loan. NFLP borrowers are responsible for informing the Student Accounts Office when the deferment period ends, and Regis is responsible for placing the borrower back in repayment status following the end of the deferment.

Extended Enrollment and Postponement of NFLP Obligation

There are limited situations where borrowers *may* postpone, or “freeze” NFLP obligations related to full-time faculty employment while still enrolled in a program of study at an institution:

- A student with a Master’s degree in nursing is seeking to return to school to obtain a doctorate in nursing
- A student is pursuing a post-doctoral program immediately post-graduation.

This postponement of the NFLP obligation is not a deferment, but it is identical to the extended enrollment status described under “Exceptions to Enrollment Status” item “Enrollment in a Post Doctorate Research Program” described earlier in this document.

Forbearance

Regis may, at its discretion, place a borrower’s NFLP loan in forbearance when extraordinary circumstances such as poor health or hardships temporarily affect the borrower’s ability to make scheduled loan repayments. Forbearance is limited to situations in which the borrower clearly intends to repay the NFLP loan obligation but is temporarily unable to comply with the existing repayment schedule.

During periods of forbearance, the borrower’s obligation to make payments on interest and principal may be either reduced or eliminated. Interest on the loan continues to accrue at whatever rate applied prior to forbearance. A borrower must request forbearance by submitting a completed Request for Forbearance form (**EXHIBIT J**) to the Student Accounts Office. Regis College will notify NFLP borrowers in writing of their approval or denial of the forbearance request and document that decision in the borrower’s file.

Forbearance periods may be up to 6 months each. Institutions may grant a borrower no more than two forbearance periods without seeking the prior approval of HHS. Periods of forbearance are not excluded from the borrower’s 10-year repayment period. For example, if a borrower goes into forbearance for 6 months twice during the 10-year repayment period (for a total of a year of forbearance), the borrower has only 9 years remaining to repay the loan.

F. Exit Interview

The Financial Aid Office conducts and documents exit interviews with NFLP borrowers and will obtain the following documentation:

- Evidence that the borrower was reminded of his or her rights and responsibilities concerning the terms and conditions of the loan.
- The borrower's current address, telephone number, and other information needed for loan collection. **(See EXHIBIT I)**

The Financial Aid Office will mail the exit interview documents directly to NFLP borrowers via certified mail. A packet including the repayment terms, rights and responsibilities form and the personal information form (see Exhibit Forms: Exhibit B – Statement of Rights and Responsibilities, Exhibit I – Exit Interview – Questionnaire) is sent by certified mail approximately thirty (30) days prior to graduation or immediately upon notification of withdrawal, leave of absence or dismissal from the program. Return of the receipt postcard will document receipt by the borrower. If the packet is returned as undeliverable, the Project Director will be notified and additional research will be conducted to locate the borrower. If the borrower returns the completed and signed Rights and Responsibilities and Exit Interview Questionnaire forms as requested, this will serve as documentation that the exit interview was conducted.

If the borrower fails to return exit interview documents, the Financial Aid Office must attempt to contact the borrower through alternative options (i.e. email, phone call). All attempts to contact the borrower must be documented.

Once the Exit Interview process has been completed, the file is passed to the Student Accounts Office.

The Student Accounts Office will provide loan amortization schedules for the exit packages and work with students after graduation to provide counseling on the required NFLP paperwork. The Student Accounts Office will familiarize students with the loan service provider and how to navigate the website so that they may track the status of their loans. The Student Accounts Office will review options available to the students if they do not meet the cancellation requirements.

At the commencement of employment and annually thereafter for the following 3 years, the borrower must return the completed Request for Postponement of Installment Payment form to Student Accounts. This form will allow for the partial cancellation of the loan at the end of the year. At the end of each full year of employment, the borrower will complete and submit the Employment Certification and Request for Partial Cancellation forms. These forms will be reviewed and either approved or denied by the Project Director. The Student Accounts Office processes the cancellations as appropriate.

The Student Accounts Office provides borrower data to the loan service provider and reconciles loan balances to Datatel, Regis's data system ensuring accuracy of all data. The Student Accounts Office will also coordinate collection efforts with the loan service provider and outside collection agencies for effective repayment and to minimize potential for default on the loans.

Career Resources

The NFLP Project Director and the Office of Graduate Career Placement advise on and coordinate career collaborations and resources for students who have successfully completed the program of study. The Nursing Department coordinates a nurse educator career fair and encourages all NFLP recipients to attend the event. The Project Director, along with the Student Accounts Office, will also monitor postgraduate outcomes – employment, cancellations, default rate and payoff data.

G. Preparing the Annual Performance Report

Performance and Tracking

Regis continuously evaluates program performance in the areas of producing qualified nurse faculty and efficiently managing the loan fund. The Project Director along with the Program Directors monitor and track the progression of NFLP-supported students and graduates from commitment through loan cancellation and final payments. Tracking must continue until the end of the loan period for all borrowers, including those who receive no cancellation, partial cancellation or cancellation for all 4 years (which after 85% cancellation would include the payment of the remaining 15%).

Annual Performance Reports

Regis is required to complete annual performance reports (APRs). APRs include Financial Reporting for all activities conducted under the NFLP grant for the applicable fiscal year. Annual Performance reports are used to assess success of individual programs, including institutions' management of NFLP funds and number of qualified nursing faculty produced.

Performance Measures

Performance measures for NFLP include amount of funds disbursed to students, default rate percentage, number of students supported with the loan fund, number of students who do not complete the program, number of students who graduate, number of students who receive 1st, 2nd, 3rd and 4th year loan cancellations.

Submission of Annual Performance Reports

Data submitted must cover all activities that took place between July 1 to June 30 of the fiscal year. The Report is due no later than August 1 following the budget period. Failure to submit a Report by this date may place the grant in a noncompliant status. Officials at HRSA will review and approve all APR's submitted by grantees. In the case that revisions are needed, Regis will be granted the ability to reenter the electronic reporting system, make corrections, and submit a revised APR. All revisions must be resubmitted within five (5) business days of HRSA's initial request for revision. Failure to resubmit a revised APR within five (5) business days may place the institution in a noncompliant status.

In order for accurate financial reporting, no new loans can be processed between June 15 – 30th of each year. The Financial Aid Office will forward the Financial Aid Award Analysis Report (FCAR), as well as the demographic forms and veteran status for each borrower and any relevant Exit Interview forms to the Business Office. Any missing information will be requested from the borrowers. The Student Accounts Office will provide Certification of Employment forms from borrowers who completed the program the previous year. If necessary, prior year graduates are contacted to confirm their employment status.

The Nursing Department will provide data on current students. During the Spring quarterly meeting, the list of current borrowers will be reviewed with the Project/DNP program Director, Financial Aid Director, and the Student Accounts Office to determine status (active/inactive, LOA, extended, completed, graduated or left the program) of each student. The Student Accounts Office will update the student records as appropriate to ensure data for the loan service provider is accurate. Graduation dates for students who have completed the program will be confirmed with the Registrar. The Business Office will contact the Registrar to determine the total number of DNP students enrolled.

The following information should be gathered prior to starting the annual performance report:

Financial Aid Office:

Financial Aid Award Analysis Report for RNL & DNL (FCAR)

Demographic forms for all borrowers

Exit Interview forms

Post graduate intentions

Student Accounts Office:

List of Prior Year students and where they are now

Veteran status

Request refunds for any borrower paid in full who has a credit balance (May)

Reconcile Loan Service Provider records with Colleague

Project/Program Director:

List of graduating students (request permanent phone, email and address)

Total number of students in the DNP program

Identify students who have left the program before completion

Provide information on specialized training (see instructions)

SAMHSA waiver to prescribe medication assisted treatment (MAT)

Opioid use treatment

Training in telehealth

Training in medication assisted treatment (MAT) for SUD/OD

Training in substance use treatment

For prior year graduates, determine Training/employment status, type of faculty appointment, type of institution

Registrar:

DNP student status report (total number of DNP students) for on campus and online

Confirmation of graduation date for students completing the program

Business Office:

NFLP Loan spreadsheet

Reconcile Loan Service Provider records with Colleague and bank statements

Calculate default rate on program

LGLA Cash Balances for current fiscal year for:

1-1110-000-000 (NFLP)

1-1111-000-000 (ARRA)

Verify the URM & Disadvantaged data from the student Data sheets

Link to use to verify if address is considered rural

<https://datawarehouse.hrsa.gov/tools/analyzers/geo/Rural.aspx?ruralByAddr=1>

Loan Service Provider:

ARRA AOR

NFLP AOR

ARRA AOR Supplement

NFLP AOR Supplement

ARRA Student Loan Journal

NFLP Student Loan Journal

Appendix A. Nurse Faculty Loan Program (Student Borrower's Perspective)

Nurse Faculty Loan Program (student's perspective)

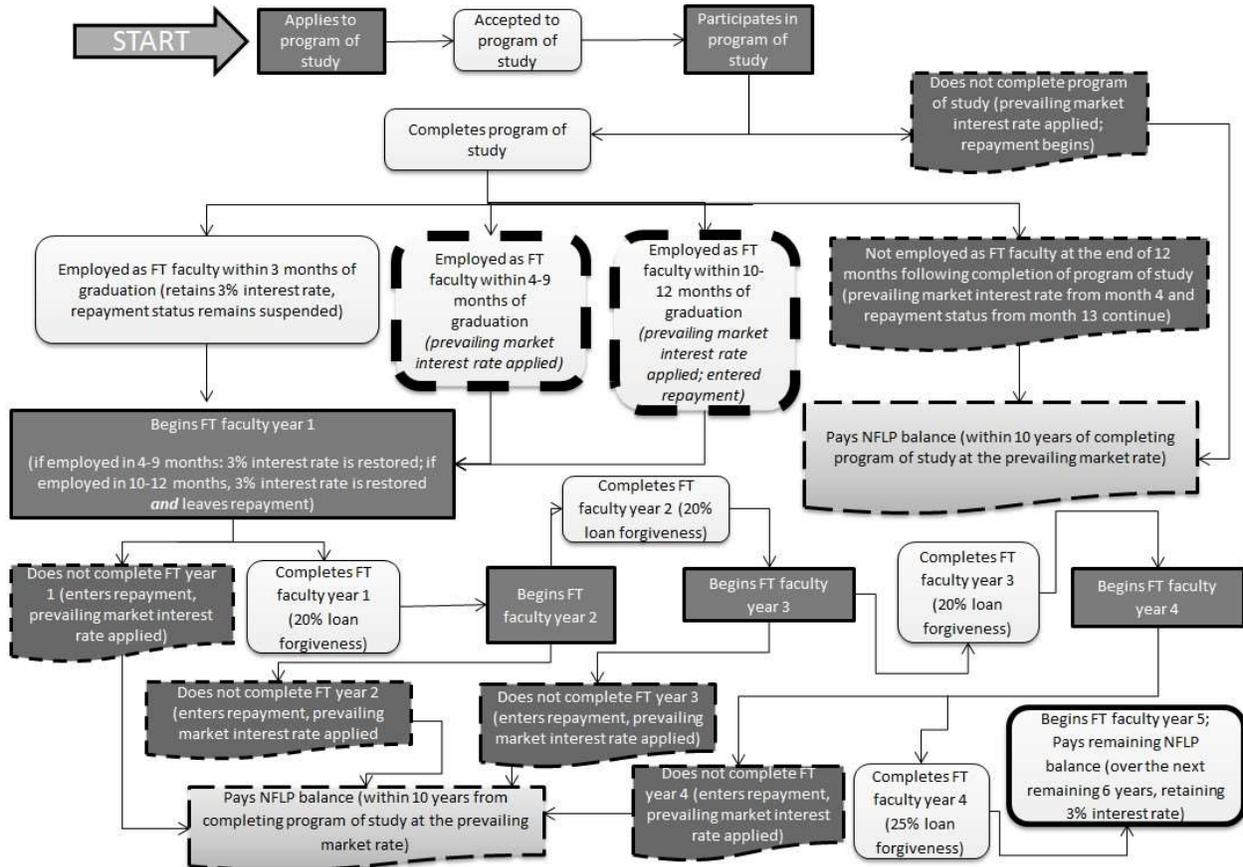


Exhibit Forms

Text within the exhibit forms should not be altered, however it may be placed on institutional letterhead. The forms are available for institutional use at

<http://bhw.hrsa.gov/nursing/grants/nflp.html>. Institutions may use the exhibit forms in an electronic format.

EXHIBIT A - NFLP Promissory Note (*Amended 2012*)

EXHIBIT B - Statement of Rights and Responsibilities

EXHIBIT C - NFLP Loan Application

EXHIBIT D - Certification of Employment Form

EXHIBIT E - NFLP Request for Partial Cancellation

EXHIBIT F - Disability Checklist

EXHIBIT G - NFLP Request for Postponement of Installment Payment

EXHIBIT H - NFLP Deferment Form

EXHIBIT I - Exit Interview – Questionnaire