



# FACULTY LOAN REPAYMENT PROGRAM

## Fiscal Year 2014 Application & Program Guidance

May 2014

U.S. Department of Health and Human Services  
Health Resources and Services Administration  
Bureau of Clinician Recruitment and Service  
5600 Fishers Lane  
Rockville, Maryland 20857

*Authority: Section 738(a) of the Public Health Service Act (42 USC 293b(a)), as amended. Future changes in the governing statute and Program Guidance may also be applicable to Faculty Loan Repayment Program participants.*

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## **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 United States Code, Section 293b(a)), as amended.

### **Purpose and Uses**

The purpose of the Faculty Loan Repayment Program (Program) is to increase the recruitment and retention of faculty members from disadvantaged backgrounds with an eligible health professions degree or certificate to serve at an eligible academic institution. The Program provides financial assistance and thereby decreases the economic barriers associated with pursuing such careers. The information applicants provide will be used to evaluate their eligibility for participating in the Faculty Loan Repayment Program. In addition, information from other sources will be considered (e.g., credit bureau reports).

An individual's contract, application, required supplemental forms, supporting documentation, correspondence, and related data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor Program-related activities. The information may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses (see <http://www.hrsa.gov/privacyact/sorn/09150037.htm>).

### **Effects of Non-Disclosure**

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to Race/Ethnicity (Part II of the online application), an application will be considered incomplete and therefore will not be considered for an award under this announcement.

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

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a current OMB control number. The current OMB control number for information collected through this application process is 0915-0150 and expires on 10/31/2015. The public reporting burden for this collection is estimated to average 6 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Office, 5600 Fishers Lane, Room 10-33, Rockville, Maryland 20857.

**Discrimination Prohibited**

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

## **PROGRAM OVERVIEW**

### INTRODUCTION

#### **What is the Faculty Loan Repayment Program?**

The Faculty Loan Repayment Program is administered by the Bureau of Clinician Recruitment and Service in the Health Resources and Services Administration of the U.S. Department of Health and Human Services (HHS). The Faculty Loan Repayment Program provides individuals who have an interest in pursuing a career in a health professions school to receive loan repayment, while serving as a faculty member in an accredited and eligible health professions school. Program participants contribute to the Health Resources and Services Administration's, Bureau of Clinician Recruitment and Service's goal of increasing the recruitment and retention of health professions faculty. Supporting careers for health professions educators is vital for preparing the next generation of health care professionals, and the Program encourages participants to promote careers in their respective health care fields.

Faculty Loan Repayment Program applicants must be from a disadvantaged background, have an eligible health professions degree or certificate, and have an employment commitment to be a faculty member at an approved health professions institution for a minimum of two (2) years (see "Eligibility Requirements, Funding Preferences and Application Process" section).

#### **What are the benefits of the Faculty Loan Repayment Program?**

- (1) **Mentoring the future healthcare workforce.** By joining the past and current Faculty Loan Repayment Program participants across the country, you have the opportunity to educate and train the next generation of health professionals.
- (2) **Loan Repayment.** The Faculty Loan Repayment Program provides funds to program participants to repay qualifying educational loans. The Program awards a lump sum, up to a maximum of \$40,000, for a two-year service obligation. All loan repayments paid to the participant must be used to repay qualifying educational loans and are subject to periodic verification.
- (3) **Tax Assistance Payment.** The Faculty Loan Repayment Program payments are subject to Federal income tax and Federal Insurance Contributions Act (FICA) taxes. To assist participants in meeting their tax burden, they receive an additional amount (equal to 39% of the loan repayment amount), which the Program withholds (and pays directly to the IRS) on behalf of the participant for their Federal income and FICA tax liability. All Program payments and Federal taxes withheld will be reported to the participant and the IRS on a Form W-2 after the end of the tax year. These payments may also be subject to State and local income tax.

### ELIGIBILITY REQUIREMENTS, FUNDING PREFERENCES AND APPLICATION PROCESS

#### **What are the eligibility requirements?**

To be eligible for a Faculty Loan Repayment Program award, all applicants must:

- (1) Be a U.S. citizen (either U.S. born or naturalized), U.S. National or Lawful Permanent Resident. A Lawful Permanent Resident (LPR) is any person not a citizen of the U.S. who is residing in the U.S. under legally recognized and lawfully recorded permanent residence as

an immigrant. An LPR is also known as a "Permanent Resident Alien," "Resident Alien Permit Holder," and "Green Card Holder."

- (2) Provide certification from the health professions school (previously attended by the applicant) that identifies the applicant as coming from a disadvantaged background based on environmental and/or economic factors. HHS defines an individual from a disadvantaged background as one who comes from 1) an environment that has made obtaining the knowledge, skills, and abilities required to enroll in and graduate from a graduate or undergraduate school challenging for the individual, or 2) a family with an annual income below established low-income thresholds. Applicants also have the option of submitting documentation which satisfies any of the environmental factors listed on pages 26-27 of this Guidance. (For more details, refer to the term, "Individual from a Disadvantaged Background" under the Definitions section.)
- (3) Have a degree or certificate in one of the following eligible health profession disciplines:
  - a. Allopathic Medicine;
  - b. Osteopathic Medicine;
  - c. Podiatric Medicine;
  - d. Veterinary Medicine;
  - e. Dentistry;
  - f. Pharmacy;
  - g. Optometry;
  - h. Nursing (RN or Advanced Practice RN);
  - i. Public Health (graduate level only);
  - j. Physician Assistant;
  - k. Behavioral and Mental Health: clinical psychology, clinical social work, professional counseling, or marriage and family therapy (graduate level only); or
  - l. Allied Health Professions: dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiology technology, speech pathology, audiology, and registered dietitians (baccalaureate or graduate level; see Definitions, page 26).

Please note that any degrees or certificates obtained after the applicant's eligible health professions degree or certificate will not be eligible. For more information regarding eligibility, applicants may contact the Faculty Loan Repayment Program at 1-800-221-9393 or email [Gethelp@hrsa.gov](mailto:Gethelp@hrsa.gov).

An applicant in the final year of approved graduate training or final year of study must submit, by the application closing date of **June 26, 2014**, a letter of good standing from his/her Program Director indicating the expected date of graduation. The individual must graduate no later than **June 28, 2014** to be eligible for the Faculty Loan Repayment Program in Fiscal Year (FY) 2014.

- (4) 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 2 years, with employment to commence on or before July 31, 2014.

Eligible health professions schools must be located in a State and be an accredited public or non-profit private school (see exception below) of:

- a. Allopathic or osteopathic medicine;
- b. Dentistry;
- c. Nursing;
- d. Pharmacy;
- e. Allied health;
- f. Podiatric medicine;
- g. Optometry;
- h. Veterinary medicine;
- i. Public health (graduate level);
- j. A school offering physician assistant education programs; or
- k. A school offering graduate programs in behavioral and mental health.

**Exception:** Schools of nursing and schools offering physician assistant education programs may be one of the following: public, private non-profit, or private for profit. All other schools listed above must be public or private non-profit institutions.

- (5) Have a written agreement with the eligible health professions school in which the school has agreed to pay principal and interest due on the applicant's educational loans in an amount equivalent to the loan repayments made by the HHS under the Faculty Loan Repayment Program, unless the school has been granted a full or partial waiver of this requirement from the Program. This amount is in addition to the salary the individual would otherwise receive as a faculty member. (See "What are the requirements of the Faculty Loan Repayment Program applicant's employing institution?" below.)

Applicants must provide supporting documentation (i.e. an official agreement from the applicant's employing institution) stating the type of match (full or partial) the institution will be providing to the employee within the two-year service period.

For institutions that are unable to provide matching loan repayments, applicants must provide an official letter from the entity requesting a full or partial waiver from Faculty Loan Repayment Program, with supporting documentation of undue financial hardship.

Applicants will be deemed ineligible if they:

- (1) Have any judgment liens arising from a Federal debt;
- (2) Have an outstanding contractual obligation or existing service obligation (e.g., under the National Health Service Corps Loan Repayment 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 program, any employer-sponsored scholarship or recruitment/retention incentive programs, or Active Duty military obligation) that will not be satisfied by the application submission deadline;

- (3) Have defaulted on any Federal payment obligations (e.g., Health Education Assistance Loans, FHA Loans, Federal income tax liabilities, etc.) or non-Federal payment obligations (e.g., court-ordered child support payments);
- (4) Have defaulted on a prior service obligation to the Federal government or a State or local government, even if subsequently that obligation was satisfied through service, monetary payment or other means;
- (5) Had any Federal or non-Federal debt written off as uncollectible or had any Federal service or payment obligation waived;
- (6) Are currently excluded, debarred, suspended, or disqualified by a Federal agency from participating in a covered transaction; or
- (7) Have failed to apply all Faculty Loan Repayment Program funds previously received (if applicable) toward the qualifying educational loans. Payment histories from the lender(s) will be required.

### **What types of educational loans qualify for the Faculty Loan Repayment Program?**

Faculty Loan Repayment Program participants will receive funds (up to \$40,000 for 2 years of service) from the Program to repay the outstanding principal and interest of qualifying educational loans (see Definitions, page 26). The qualifying educational loans must be obtained prior to the application deadline of June 26, 2014. Loans incurred after the application deadline will not be considered for loan repayment under a FY 2014 contract (but could be considered under a subsequent Faculty Loan Repayment Program application and contract).

- (1) **Qualifying Educational Loans** include loans obtained from government (Federal, State or local) or commercial lenders for actual costs paid for:
  - a. Tuition, fees, and other reasonable educational expenses (see Definitions) for undergraduate and/or graduate education; and
  - b. Reasonable living expenses (see Definitions) incurred while enrolled in undergraduate and/or graduate education.

Examples of qualifying educational loans include: Federal Perkins student loans that are not subject to cancellation, Stafford Loans, and commercial Supplemental Loans for Students.

- (2) **Consolidated Loans** may also be eligible within the following guidelines:
  - a. The consolidated/refinanced loan must be from a Government (Federal, State, or local) or commercial lender and must include only qualifying educational loans of the applicant.
  - b. If an otherwise eligible educational loan of the applicant is consolidated/refinanced with ineligible (non-qualifying) debt of the applicant or loans of another individual, no portion of the consolidated/refinanced loan will be eligible for loan repayment.
- (3) **Non-Qualifying Loans** include but are not limited to:
  - a. Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education.
  - b. Loans obtained from family members, or from private institutions or other entities that are not subject to Federal or State examination and supervision as lenders.
  - c. Loans that have been paid in full.
  - d. PLUS Loans (made to parents).

- e. Credit Cards or Personal Lines of Credit.
- f. Loans subject to cancellation (e.g., Federal Perkins loans subject to cancellation for faculty employment at Tribal College or University; Nursing Faculty Loan Program loans subject to cancellation for faculty employment at a school of nursing), unless the applicant can provide documentation as indicated in the Instructions for Supporting Documentation and Supplemental Forms (page 20), that such loans are not subject to cancellation.

Documentation of loans will be required. Qualifying educational loans must have documentation to establish that they were contemporaneous with the education received. Loan documentation will be verified by contacting lender(s)/holder(s) and checking the applicant's credit report.

**NOTE:** The original date of the applicant's qualifying educational loan(s) must occur prior to or within 3 months from the date the health professions degree or certificate was received.

### **What are the requirements of the Faculty Loan Repayment Program applicant's employing institution?**

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

- (1) **Employment Contract (applicable only if serving as a non-tenured faculty member).** The employing institution must enter into a contract with the applicant to serve as a full-time or part-time (as defined by the school) faculty member for a minimum of two years.
- (2) **Letter of Employment (applicable only if serving as a tenured faculty member).** The employing institution must write a letter (official letterhead) to indicate that the applicant will serve as a full-time or part-time (as defined by the school) faculty member for a minimum of two years.
- (3) **Loan Repayment Agreement/Waiver of Loan Repayment Requirement.** The employing institution must enter into a written agreement with the applicant to make loan repayments in an amount equal to the Faculty Loan Repayment Program loan repayments or request and be granted a full or partial waiver of this loan repayment requirement.
  - a. **Loan Repayment Agreement.** The employing institution's loan repayment agreement must provide that:
    - i. The institution will make payments of the principal and interest due on the educational loans of the faculty member in an amount equal to the amount of such payments made by HHS under its two-year Faculty Loan Repayment Program contract (the maximum amount is \$40,000 for two years);
    - ii. The loan repayments made by the school will be in addition to the salary that the faculty member would otherwise receive and the amount of the faculty member's salary will be determined without regard to the amount of the payments made by HHS under its two-year Faculty Loan Repayment Program contract.

- b. ***Waiver of Loan Repayment Requirement.*** The Secretary of the HHS or his/her designee may waive all or part of the above requirement if the Secretary or his/her designee determines, based on documentation submitted by the employing institution, that the requirement will impose an undue financial hardship on the employing institution. The following items are examples of documentation that would support a waiver request:
- i. Documentation of diminished financial resources (e.g., consistent budget cuts, reduced earnings on endowments, and/or unexpected expenditures), such that payment of all or part of the matching loan repayment funds would impose an undue financial hardship; or
  - ii. Documentation showing the institution is engaged in collective bargaining agreement(s) that either 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 a partial waiver is requested, the employing institution must also enter into a written agreement with the applicant to pay the remaining portion of the loan repayment match amount outlined in **a.** above.

- (4) **Completion of “Institution Employment/Loan Repayment Verification Form.”** The employing institution must complete this form. 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.

**NOTE:** Applicants previously awarded by the Faculty Loan Repayment Program who are re-applying for the current cycle, must provide documentation (i.e. an official record/receipt from the applicant’s former employing institution) that indicates that previous payments were made in accordance to the specific match promised by the entity.

If the institution is non-compliant and defaults on their agreed institutional match to the Faculty Loan Repayment Program, future applicants will not be eligible to apply if they are employed at that specific

### **How does the Faculty Loan Repayment Program determine which applicants will receive loan repayment?**

The program uses funding preferences to determine the sequential order in which awards are made to qualified applicants. A funding preference will be given based on the applicant’s employing eligible health professions school’s institutional match status (i.e., fully matching the HHS level of loan repayments, partially matching the HHS level of loan repayments, or no match). For the “partial match” and “no match” statuses, the applicant’s employing school must have received or have obtained approval for a partial or full waiver of the matching requirement.

Applicants will be grouped into one of the funding preference levels described below. Awards will be made to applicants, starting with the first preference level, in order of decreasing financial need within each level, until funds are expended. Priority will also be given to those serving as full-time faculty and to faculty who demonstrate a commitment to promoting health care careers.

FUNDING PREFERENCE LEVEL	INSTITUTIONAL MATCH
First Preference	Full Time with Full (100%) Match Part Time with Full (100%) Match
Second Preference	Full Time with Partial (1-99%) Match/Waiver Part Time with Partial (1-99%) Match/Waiver
Third Preference	Full Time with No (0%) Match/ Waiver Part Time with No (0%) Match/ Waiver

**What should I know before I apply?**

In FY 2013, Faculty Loan Repayment Program received 107 applications and made 21 awards to faculty members working at eligible health profession schools.

The deadline for submitting an application is June 26, 2014. Applicants will receive an email confirmation upon submission of an online application via the Customer Service Portal. Applicants will be notified by October 31, 2014 as to whether or not they receive an award.

**What should I expect if I am selected as a possible recipient of a Faculty Loan Repayment Program award?**

The Faculty Loan Repayment Program frequently corresponds with applicants by e-mail. It is critical that applicants use and maintain a current email address. Please check your email during the application process for correspondence from the Program and make certain to disable SPAM blockers (or check your SPAM folder).

If your application is approved, the Faculty Loan Repayment Program will notify you by e-mail that you have been identified as a possible recipient of an award. You will be asked to verify whether you are still working at the eligible health professions school identified in your online application. You will then be required to complete the additional required forms (e.g., Faculty Loan Repayment Program contract and banking information) to facilitate electronic transfer of award funds via the Customer Service Portal. This notification does not guarantee an award.

If an applicant is selected for a Faculty Loan Repayment Program award, the individual’s contract will be countersigned by the Secretary of Health and Human Services or his/her designee. Please note that a contract is not effective until signed by the Secretary or his/her designee. All awardees will receive notice via email, directing them to download their award letter, a copy of the fully signed contract, a Payment Authorization Worksheet, and a welcome packet from the Customer Service Portal.

Award payments will be provided in one lump sum through an electronic funds transfer to the participant’s checking or savings account identified on the banking information submitted by the participant. A direct deposit is made approximately 90 days after the effective date of the contract.

Individuals who are uncertain that they will be able to fulfill a two-year service commitment under the Faculty Loan Repayment Program are advised not to apply to this program. An awardee who fails

to begin or complete his/her service obligation will be placed in default and subject to the monetary damages specified in the Faculty Loan Repayment Program contract.

Please note that only the Secretary or his/her designee can make a Faculty Loan Repayment Program contract award. An award cannot be guaranteed by a school, any other person, or entity.

**Important Notes:**

- 1) Participants must use the Faculty Loan Repayment Program payments to pay the lenders or holders of their qualifying educational loans, as indicated on a Payment Authorization Worksheet that will be provided to participants with their award notice. Periodically, the Program may contact a participant's lenders or holders to verify that award payments have been applied to the approved loans.
- 2) Participants must immediately notify the Faculty Loan Repayment Program, via the Customer Service Portal, of any changes to their mailing address, telephone number, email address, name, or financial institution (bank information). In the case of a name change, please provide legal documentation, such as a copy of a marriage certificate. Participants must also notify the Faculty Loan Repayment Program of changes in employment status including extended periods of leave. Participants must request a transfer if considering changing schools; this request must be at least one (1) month in advance of the proposed change. To be approved, the transfer must comply with eligibility requirements.
- 3) Previous Faculty Loan Repayment Program participants may re-apply for a new two-year contract if they have 1) completed the previous Faculty Loan Repayment Program service obligation in good standing; 2) have remaining qualifying educational loans; and 3) provide a payment history showing that all Faculty Loan Repayment Program funds were applied to the approved qualifying educational loans.
- 4) If for any reason a participant does not receive their award within 90 days of their contract start date, the participant should contact Faculty Loan Repayment Program as soon as possible through the Customer Service Portal, phone (1-800-221-9393), or email (gethelp@hrsa.gov).

**SERVICE REQUIREMENTS**

**What are the service requirements?**

A Faculty Loan Repayment Program participant must provide full 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. Under the guidelines of the Program, it is expected that a participant will fulfill his/her service obligation at the employing institution identified in his/her application. A faculty member position must primarily consist of teaching (as defined by the employing academic institution).

**When does the service obligation begin?**

A participant's Faculty Loan Repayment Program service start date will be the date the Secretary of the Department of Health and Human Services or his/her designee countersigns the Faculty Loan Repayment Program contract, or the date the participant commences employment at the eligible

health professions school, whichever is later.

The applicant's signature alone on the contract does not constitute a contractual agreement. Employment prior to the Secretary's countersigning of the Faculty Loan Repayment Program contract does not count toward the fulfillment of the service obligation.

**Will I earn a salary during my service obligation?**

Faculty Loan Repayment Program participants will receive salary and benefits from the employing health professions school. Employment compensation packages may be negotiated between the participant and his/her employer. The academic institution cannot guarantee a Faculty Loan Repayment Program contract. Therefore, the Program loan repayments should not be a part of any salary negotiations between the participant and his/her employer.

**May I be absent from my academic facility and receive service credit?**

No more than 7 weeks (i.e., 35 work days) of the applicant's scheduled work period (9 to 12 months) per service year can be spent away from the facility for vacation, holidays, continuing education, illness, maternity/paternity/adoption, or any other reason. Program-approved absences totaling greater than 7 weeks (i.e., 35 work days) during the scheduled work period of a service year require an extension of the contract end date.

SERVICE VERIFICATION

**How does the Faculty Loan Repayment Program verify my service?**

The Faculty Loan Repayment Program verifies every six (6) months that participants are meeting program requirements and fulfilling the service obligation. The In-Service Verification (ISV) process must be completed by the approved health professions school. By completing the ISV process, the school is certifying the participant's compliance or non-compliance with the applicable service requirements during the six-month period. The ISV will also record the time spent away from the facility (i.e., the total number of days during the six-month period that the participant fell below the minimum service requirements).

Participants who fail to have the employing institution complete the six-month ISV process on time, jeopardize receiving service credit, which may lead to a recommendation for default. Late submissions may also impact eligibility for a future contract.

TRANSFER REQUESTS

**What steps do I need to take if I want to transfer to a different facility prior to completing my service?**

The Faculty Loan Repayment Program expects that a participant will fulfill his/her service obligation at the initial Program-approved academic institution; however, the Program understands that circumstances may arise resulting in a participant's need to leave the initial school and complete service at another approved health professions school. If a participant feels he or she can no longer continue working at the approved academic institution, the participant should contact the Program immediately through the Customer Service Portal, phone (1-800-221-9393), or email

([Gethelp@hrsa.gov](mailto:Gethelp@hrsa.gov)). If the participant leaves his/her approved academic institution without prior written approval from the Program, he/she may be placed in default.

### **How do I request a transfer to another Faculty Loan Repayment Program-approved academic facility?**

If a participant needs to transfer to another site, the participant must notify the Faculty Loan Repayment Program through the Customer Service Portal before leaving the health professions school. The request should include: (a) the reason for the transfer; and (b) a letter/certification from the health professions school where the participant is requesting to transfer to (i.e., the new academic institution) verifying the health professions school is eligible, including that it is public, private non-profit, or private for profit (i.e. Schools of Nursing and Physician Assistants), and to indicate what type of discipline the participant will be teaching.

Participants will receive an official decision from the Faculty Loan Repayment Program regarding the approval or denial of a transfer request. Leaving the approved academic facility without prior Program approval may lead to a recommendation for default. Failure to request or receive written approval for a transfer will result in the participant being liable for any monetary damages specified in the contract. If a transfer is approved, once the participant has commenced service at the new eligible health professions school, the service end date will be extended to account for any break in service. The new institution must agree to meet the requirements outlined in the “What are the requirements of the Faculty Loan Repayment Program applicant’s employing institution?” section of this guidance (page 9).

If a transfer is approved and the participant does not resume service at another eligible health professions school within 60 days after ceasing employment at the initial employing institution, the participant may be recommended for default of his/her Faculty Loan Repayment Program obligation.

### **BREACHING THE CONTRACT**

#### **What if I breach the Faculty Loan Repayment Program contract?**

The Faculty Loan Repayment Program encourages participants to immediately contact the Program if a situation arises in which a participant is potentially unable to fulfill his/her service obligation. The Program will work with participants to assist them to the extent possible to avoid a breach and fulfill the service obligation. A participant who breaches the Faculty Loan Repayment Program contract by failing to begin or complete his/her two-year service obligation will be placed in default and will be liable to pay an amount equal to the sum of the following:

- (1) The amount of loan repayments paid to the participant representing any period of obligated service not completed, plus 39 percent of that amount (representing the amount paid/withheld for Federal taxes on that amount); and
- (2) \$1,000 multiplied by the number of months of obligated service not completed.

Please note that 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 30 days from the date the HHS' first demand letter is mailed. If these amounts are not repaid by the due date, interest and other delinquent charges will be assessed as provided by 45 Code of Federal Regulations Section 30.18.

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

- (1) **Report to Credit Agencies.** The debt will be reported to credit reporting agencies as "delinquent."
- (2) **Debt Collection.** The debt will be referred to a debt collection agency and the Department of Justice. Any Faculty Loan Repayment Program debt past due for 45 days will be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting payment in full, the debt will be referred to the Department of Justice for enforced collection.
- (3) **Administrative offset.** Federal and/or State payments due to the participant (e.g., an IRS or State income tax refund) may be offset by the Department of Treasury to repay a delinquent Faculty Loan Repayment Program debt. Also, recovery through Administrative Wage Garnishment may be enforced to repay a delinquent Program debt.
- (4) **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.

### SUSPENSION AND WAIVER

#### **What should I do if I feel I cannot continue my service or payment obligation?**

The Secretary of Health and Human Services may, under certain circumstances, suspend (put "on hold") or waive (excuse) the Faculty Loan Repayment Program service or payment obligation. A request for a suspension or waiver must be submitted through the Customer Service Portal. Additional supporting documentation will be required following submission of the request.

- (1) **Suspension.** This mechanism provides temporary relief to a Program participant if he/she has short-term (not permanent) circumstances that currently make compliance with the obligation impossible or would involve an extreme hardship such that enforcement of the obligation would be unconscionable. Periods of approved suspension will extend a participant's Program service obligation end date.

All periods of time away from the approved academic institution should be documented by the employer through the six-month In-Service Verification process. If the total time away from the site, including the period of suspension, exceeds 7 weeks (i.e., 35 work days) per service year (See "Service Requirements" section) the service obligation end date will be extended accordingly.

The major categories of service suspensions are set forth below.

- a. **Leave of Absence for 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 of an immediate family member (e.g., child or spouse, including same-sex spouse regardless of where the couple lives), which results in the participant's temporary inability to perform the Program obligation. Upon receipt of the suspension request, the Program will notify the participant of instructions for submitting supporting documentation.
  - b. **Maternity/Paternity/Adoption Leave.** Participants must notify the Program of pending maternity/paternity/adoption leave and provide appropriate documentation. Maternity/paternity/adoption leave of 12 weeks or less will be automatically approved, if properly documented. If the participant's maternity/paternity/adoption leave will exceed 12 weeks during that service year, a suspension may be granted by the Program based on documented medical need or if additional parental leave time is permitted under State law.
  - c. **Call to Active Duty in the Armed Forces.** Participants who are also military reservists and are called to active duty will be granted a suspension, for up to one year, 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 Program. The suspension will be extended if the applicable Armed Forces entity continues the period of active duty. The period of active military duty will not be credited toward the Program service obligation.
- (2) **Waiver.** A waiver permanently relieves the participant of all or part of the Faculty Loan Repayment Program obligation. A waiver will be granted only if the participant demonstrates that compliance with his/her obligation is (a) permanently impossible or (b) would involve an extreme hardship such that enforcement of the obligation would be unconscionable. A waiver must be submitted by uploading a signed request letter, including the reason(s) the waiver is being sought, as an inquiry to the Program through the Customer Service Portal. The participant will be contacted by the Office of Legal and Compliance regarding the medical and financial documentation necessary to complete the waiver request, and this documentation can be submitted through the Customer Service Portal. Note that waivers are not routinely granted, and require a demonstration of compelling circumstances.

### **When would my service obligation be cancelled?**

A participant's obligation will be cancelled only in the unfortunate event of death. No liability will be transferred to the participant's heirs.

## APPLY NOW

### TIPS AND IMPORTANT DATES

#### **What should I do before I apply?**

Please read the *Application and Program Guidance* in its entirety before proceeding with an application. It explains the contractual obligations of the Secretary of Health and Human Services and Faculty Loan Repayment Program participants. Be sure you understand the obligation to serve full-time for 2 years (or the part-time equivalent) at an eligible health professions school, and the financial consequences of failing to perform that obligation. Applicants are strongly encouraged to print and retain a copy of the *Application and Program Guidance* for future reference.

#### **When is the application deadline?**

A complete electronic application must be submitted by 7:30 pm EST on June 26, 2014. All supporting documentation for the application must be uploaded before you can submit a complete application package. Also, the Institution Employment/Loan Repayment Verification Form must be completed before an applicant can submit his/her application. Upon completion and submission of the online application, applicants will receive a printable receipt indicating a successful submission.

Awards are subject to the availability of funds. Awards will be made no later than September 30, 2014. Applicants not selected for an award will be notified no later than October 31, 2014.

#### **What materials will I need when I apply?**

To apply to the Faculty Loan Repayment Program, you must submit a complete application package consisting of:

(1) **Online Application**

- a. The information collected in the online application will provide an initial ranking of your application for purposes of the funding preferences.

(2) **Supporting Documentation**

- a. Copy of employment contract or letter of employment (applicable only if serving as a tenured faculty);
- b. Proof of U.S. Citizenship or U.S. National status (e.g., copy of birth certificate, certificate of citizenship, passport, or naturalization certificate) or Lawful Permanent Resident status;
- c. Proof of Disadvantaged Background from an official at the health professions school that the applicant attended;
- d. Copy of health professional degree or certificate **OR**, if you are in the last year of a course of study in an eligible discipline, a letter of good standing from your Program Director which indicates your expected graduation date;
- e. Curriculum Vitae (CV)/Resume;
- f. Transcript(s) reflecting completion of your professional degree or certificate;

- g. Copy of written loan repayment match agreement **OR** request for waiver of loan repayment match from employing institution.

The following Supporting Documentation is required, when applicable:

- (1) Copy of complete loan payment history of previous awarded funds (applicable to past Program award recipients).
- (2) Letter of Good Standing from Program Director (for applicant in his/her final year of approved graduate training or final year of study which indicates expected date of graduation).

Application packages deemed incomplete (e.g., missing, illegible, or incomplete application materials) after June 26, 2014 will not be considered for a Program award. Program staff will NOT fill in any missing information or contact applicants regarding missing information.

You are strongly encouraged to upload all supporting documents in PDF format to expedite processing of your application. You will be able to view the uploaded documents; it is your responsibility to ensure that the information uploaded is accurate and viewable. When uploading documents to your online application, please be sure that they do not exceed 5MB as the system cannot handle larger documents. Multiple-paged documents should be scanned and saved into one document.

## INSTRUCTIONS

### **Instructions for Online Application**

Instructions for completing the application are provided as necessary when an applicant is completing it online. It is strongly recommended that before you attempt to complete the online application you:

- (1) Review the *Application and Program Guidance* completely;
- (2) Download and complete all required and applicable Supplemental Documents and Forms;
- (3) Develop a list of all institutions (diploma school, college, university) where loans were incurred towards your respective health professions degree or certification for those loans being submitted for loan repayment. Applicants will be asked to provide the type of degree received, the school name and address, the attendance start and end dates, and the graduation date if applicable; and
- (4) Develop a Curriculum Vitae (CV)/Resume, which documents all education, training, and degrees, and accounts for all time periods/employment since the applicant's completion of a qualifying health professions education.

Upon completion and submission of the online application, applicants will receive a receipt indicating a successful submission and an email confirming the online submission.

### **Instructions for Completing Supporting Documents and Supplemental Forms**

- (1) **Proof of U.S. Citizenship, U.S. National or Lawful Permanent Resident.** Applicants must provide proof of U.S. citizenship or status as a U.S. National or Lawful Permanent Resident (e.g. U.S. birth certificate, a copy of a certificate of citizenship or nationalization, U.S. passport ID page, or Green Card).
  
- (2) **Loan Documentation.** Please review the types of loans that qualify and do not qualify for repayment under the Faculty Loan Repayment Program in the Program Overview section of the Guidance under Eligibility Requirements (page 8).

#### Overview

Applicants must include all loans for undergraduate and/or graduate education they wish to be considered with the application. Only those loans submitted with the application will be considered for repayment.

In order to successfully complete the Faculty Loan Repayment Program loan module, you will need to submit the following documentation:

Account Statements should contain:

- Current Balance (Principal and Interest)

To obtain a copy of your account statements visit the lender's website or call your lender.

Disbursement Report should contain:

- Type of Loan
- Original Loan Date
- Original Loan Amount
- Consolidation dates if applicable

For Federal loans, the Aid Summary Report on the National Student Loan Data System (NSLDS) website, <http://www.nsls.ed.gov> is considered a disbursement report.

For private loans, there are several types of documents that provide disbursement information:

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

You may also obtain disbursement information for private loans on your lender's website or you can call the lender. **All documentation must come from the lender.**

Please note that any loans that are considered subject to cancellation (e.g. Perkins loans) are not eligible unless the applicant can provide documentation that such loans are not subject to cancellation.

### Submitting Your Loan Documentation

For **Individual Federal Loans** you must submit:

- The main or landing page of your Aid Summary Report from the NSLDS website **ONLY**. If you have multiple federal loans, **only one report is required for submission**.
- The most recent Account Statements for **each** loan showing the current interest rate and the current balance (call or visit your lender's website).

For **Consolidated Federal Loans** you must submit:

- An Aid Summary Report from the NSLDS website. **Only one report is required for submission, it must clearly show all loans in the consolidation.**
- The most recent account statement for **each** loan showing the current interest rate and the current balance for the consolidation loan (call or visit your lender's website).

For **Individual Private Loans** you must submit:

- 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 per loan to meet the requirements.
- The most recent account statements for **each** loan showing the current interest rate and the current balance (call or visit your lender's website).

For **Consolidated Private Loans** you must submit:

- A disbursement(s) report clearly showing all the loans in the consolidation. Each loan must have its original loan amount and the original loan date indicated.
- The most recent account statement for **each** loan showing the current interest rate and the current balance for the consolidation loan (call or visit your lender's website).

For **any loans that are subject to cancellation** you must submit:

- 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 per loan to meet the requirements.
  - The most recent account statements for **each** loan showing the current interest rate and the current balance (call or visit your lender's website).
- AND**

- Documentation from the school showing that the loans are not subject to cancellation under 34 CFR Part 674.

**OR**

- Documentation from the current lender indicating that the loans were consolidated and paid off.

The Faculty Loan Repayment Program will contact lenders/holders and check the applicant's credit report to determine repayment eligibility of submitted loans.

- (3) **Institution Employment/Loan Repayment Verification Form.** The applicant's employer must fill out this form and return it to the applicant. This form must be uploaded and submitted with the online application. Please see the "Faculty Loan Repayment Program Supplemental Forms" package for more details.
- a. Name of Institution is the name of the university or college where the applicant will work to fulfill the Faculty Loan Repayment Program service obligation.
  - b. Employment start date is the month, day, and year the applicant will begin or began his/her faculty appointment. Faculty employment prior to the effective date of a Program contract will not count toward the fulfillment of the two-year service obligation.

The applicant's employer or designated human resources officer's name, title, mailing address, phone, email, signature, and date of signature are required on the form.
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- (4) **Authorization to Release Information Form.** This form authorizes HHS, and/or its contractors, to release information that identifies the applicant for purposes of obtaining educational loan information from lenders. It also authorizes any program to which the applicant owes a health profession service obligation to release information to HHS and/or its contractors. This form must be uploaded and submitted with the online application. Please see the "Faculty Loan Repayment Program Supplemental Forms" package for more details.
- (5) **Certification Regarding Debarment, Suspension, Disqualification, and Related Matters Form.** This form contains a certification regarding whether an applicant is barred by Federal law from participating in "covered transactions" or has been convicted of, or indicted for, certain offenses. Applicants should read the entire form and sign the certification at the bottom of the form that is applicable to their situation.
- (6) **Employment Contract (applicable only if serving as a non-tenured faculty member).** The applicant must submit a copy of the contract to validate his/her full-time or part-time employment with the academic institution. The contract should document the individual's effective start and end dates in addition to his/her base salary. If the employment contract is

not submitted at time of application, the faculty member will be deemed ineligible for this program.

- (7) **Letter of Employment (applicant only if serving as a tenured faculty member).** The applicant must submit a letter of employment (on official school letterhead) to validate his/her full-time or part-time employment with the academic institution.
- (8) **Proof of Disadvantage Background.** An official school document (on school letterhead) provided by the health professions school (previously attended by the applicant) which **must** be signed and authorized by a program or school administrator, indicating that the applicant was economically and/or environmentally disadvantaged (see Definitions).
- (9) **Health Profession Degree or Certificate.** A copy of the applicant's official health professions degree(s) or certificate(s) as awarded by the accredited institution(s) must be provided. 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.
- (10) **Curriculum Vitae/Resume.** Individuals are required to submit a Curriculum Vitae (CV), which documents all education, training, and degrees, and accounts for all time periods and employment since the applicant's completion of a qualifying health profession education.
- (11) **Transcripts.** Applicants must submit transcript(s) from each college, university or health professions school attended for all health profession education coursework directly related to the attainment of their degree(s) or certificate(s), if the applicant is seeking repayment for loans incurred while attending that institution. The transcript must state the name of the institution, dates of attendance, and course taken. If a degree was obtained, the transcript must include the type of degree and the date it was conferred. Unofficial and official transcripts are acceptable.
- (12) **Employer's Agreement to Loan Repayment Match/Request for a Waiver of the Loan Repayment Match.** The applicant must submit the documentation outlined in (a), (b) or (c) below:
  - a. A copy of the employer's written agreement to pay the applicant a loan repayment amount equal to the HHS/ Program loan repayment amount;
  - b. A request from the applicant's employer for a full waiver of the requirement to match the HHS/ Program loan repayment amount, with supporting documentation of undue financial hardship; OR
  - c. A request from the applicant's employer for a partial waiver of the requirement to match the HHS/ Program loan repayment amount, with supporting documentation of undue financial hardship, and a copy of the employer's written agreement to pay the applicant the remainder of the loan repayment match amount.

- (13) **Letter of Good Standing.** For applicants in the final year of approved graduate training or study, an official letter from the Program Director which indicates expected date of graduation is required.

#### CHANGE IN STATUS DURING APPLICATION PROCESS

##### **What if I change jobs?**

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, the employment information in the online application **must** match the information on the Employment Verification Form. Therefore, if an applicant changes jobs and the online application is not updated or a completed Employment Verification is not uploaded from the corresponding facility by deadline date, the applicant will not be considered for an award.

##### **May I withdraw my application?**

The Faculty Loan Repayment Program contract becomes effective on the date it is countersigned by the Secretary or his/her designee. An applicant may withdraw his/her application at any time prior to the Secretary signing the contract and remain eligible to apply for the Program in the future. Once the contract becomes effective, the applicant is obligated to provide two years of full or part time service at the health professions school identified in the application. If such applicant fails to commence service on the effective date of the contract, the applicant will be in breach of the contract, placed in default, and will be permanently disqualified from receiving future awards under the Program and some other Federal programs.

As soon as the applicant becomes aware that he/she will not be able to commence his/her service at the health professions school identified in the application, the applicant should submit a request to withdraw the application through the Customer Service Portal.

##### **What if I want to consolidate my educational loans?**

Loan consolidations/refinances before the application deadline are acceptable, provided that the applicant submits Loan Documentation for the consolidated/refinanced loans before the application deadline of June 26, 2014. If the Loan Documentation is not received by the application deadline and the consolidated loan does not appear on the online application, the consolidated/refinanced loan will not be considered for loan repayment. If the applicant has consolidated otherwise qualifying educational loans with any other debt or with the loans of another individual, the entire consolidated loan is ineligible.

Loans that are consolidated/refinanced after the application deadline and prior to the date an award is made will not be considered for loan repayment.

## **ADDITIONAL MATERIALS**

### RESOURCES FOR APPLICANTS

Any individual with questions about the Faculty Loan Repayment Program may contact the BCRS Customer Care Center Monday through Friday (except Federal holidays), from 8:00 AM to 8:00 PM, ET.

- Gethelp@hrsa.gov
- 1-800-221-9393
- TTY – 1-877-897-9910

### DEFINITIONS

**Commercial Loans** –Loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the State in which the lender has its principal place of business.

**Default of Payment Obligation or Debt** – Being more than 120 days past due on the payment of a financial obligation.

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

**Eligible Disciplines** – Individuals in the following disciplines are eligible to apply for a Faculty Loan Repayment Program award: allopathic, osteopathic, podiatric or veterinary medicine; dentistry, pharmacy, optometry, nursing (RN or Advanced Practice RN), public health (graduate level only), physician assistants, graduate programs in behavioral and mental health (clinical psychology, clinical social work, professional counseling, and marriage and family therapy), and allied health (baccalaureate or graduate degree programs of dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, speech pathology, audiology, and registered dietitians).

**Eligible Health Professions Schools** – Public or private nonprofit schools located in a State which are accredited schools of or have accredited programs of: allopathic, osteopathic, podiatric or veterinary medicine; dentistry, pharmacy, optometry, public health, behavioral and mental health, or allied health. Public, private nonprofit, or private for profit schools located in a State which are accredited schools of or have accredited programs of nursing or physician assistant.

**Existing Service Obligation** – An obligation which is owed to and provided for under an agreement with a Federal, State, or local government or any other entity (e.g., under the National Health Service Corps Loan Repayment Program, the Nursing Scholarship Program, the State Loan Repayment Program, the Nurse Faculty Loan Program, any local or State-sponsored loan repayment/forgiveness program, an employer-sponsored scholarship or recruitment/retention incentive programs or Active Duty military obligation).

**Faculty Loan Repayment Program** – The Faculty Loan Repayment Program is authorized by Section 738(a) of the Public Health Service Act, as amended. Under the Program, eligible individuals from disadvantaged backgrounds provide service as a faculty member at eligible health professions schools in exchange for funds for the repayment of their qualifying educational loans.

**Family and Family Member** – As used in the guidance and for the purposes of the Faculty Loan Repayment Program “family member” includes spouses, as well as unmarried partners (both same-sex and opposite-sex).

**Federal Judgment Lien** - A lien that is placed on an individual’s home or property when a court-ordered judgment is entered against the individual for an unpaid Federal debt (e.g., a Federal student loan or a Federally-insured home mortgage). An IRS tax lien that is not created pursuant to a court-ordered judgment is not a Federal judgment lien.

**Fiscal Year (FY)** – The Federal FY is October 1<sup>st</sup> through September 30<sup>th</sup>.

**Funding Preferences** – The funding of a specific category or group of approved applicants ahead of other categories or group of approved applicants. See Program Overview in this Guidance.

**Government Loans** – Loans made by Federal, State, county or city agencies authorized by law to make such loans.

**Individual from a Disadvantaged Background** – An individual who has been certified by the health professions school (previously attended by the applicant) as having come from a “disadvantaged background” based on economic and/or environmental factors.

***Economically Disadvantaged*** - the individual comes from a family with an annual income below a level based on low-income thresholds according to family size published by the U.S. Bureau of the Census, adjusted annually for changes in the Consumer Price index, and adjusted by the Secretary, HHS, for use in health professions and nursing programs.

***Environmentally Disadvantaged*** – the individual comes from an environment that has inhibited him/her from obtaining the knowledge, skill, and abilities required to enroll in and graduate from a an undergraduate or graduate school based on factors including, but not limited to, the following:

- Graduated from (or last attended) a high school from which a low percentage of seniors received a high school diploma;

- Graduated from (or last attended) a high school at which, many of the enrolled students are eligible for free or reduced price lunches;
- Comes from a family that receives public assistance (e.g., Temporary Assistance to Needy Families (TANF), food stamps, Medicaid, public housing);
- Comes from a family that lives/lived in an area that is designated under section 332 of the Public Health Service Act as a Health Professional Shortage Area or is designated as a Medically Underserved Area;
- Participated in an academic enrichment program funded in whole or in part by the Health Careers Opportunity Program, authorized by section 739 of the Public Health Service Act;
- Is a high school drop-out who received an AHS diploma or GED or has received or is receiving public assistance;
- Comes from a school district where 50percent or less of graduates go to college or where college education is not encouraged;
- Is the first generation to attend college or is on public assistance;
- Has a diagnosed physical or mental impairment that substantially limits the person's participation in educational experiences and opportunities offered by the college;
- English is not his/her primary language and took a Test of English as Foreign Language (TOEFL) before entering health professions/nursing school; or
- Was accepted to the program after academic reassessment at the completion of remedial courses.

**Lender** – The commercial or Government institution that initially made the qualifying educational loan (e.g., Department of Education). As used in this Guidance, the “lender” also includes “holder,” which is the commercial or Government institution that currently holds the promissory note for the qualifying educational loan (e.g., Sallie Mae, PHEAA, etc.)

**Qualified Applicant** – A person who meets all of the eligibility requirements set forth in the *Application and Program Guidance*.

**Qualifying Educational Loans** –Government and commercial loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant. Such loans must have been incurred prior to the application deadline, and there must be documentation to support that the loans were contemporaneous with the education received. Participants will receive funds for repayment of qualifying educational loans that are still

owed. If the applicant has consolidated otherwise qualifying educational loans with any other debt or consolidated his/her loans with loans of another individual, the consolidated loan is ineligible. Residency relocation loans are not eligible.

**Reasonable Educational Expenses** –The costs for books, supplies, laboratory expenses, clinical travel, educational equipment and materials for qualifying education which do not exceed the school’s estimated standard student budget for educational expenses for the participant’s degree program and for the year(s) of that participant’s enrollment.

**Reasonable Living Expenses** –The costs of room and board, transportation and commuting costs, and other costs which do not exceed the school’s estimated standard student budget for living expenses at that school for the participant’s degree program and for the year(s) of that participant’s enrollment.

**Spouse and Marriage** - As used in this Guidance and for the purposes of the Faculty Loan Repayment Program includes same-sex couples, legally married in jurisdictions that recognize their marriages. This applies regardless of whether the couple lives in a jurisdiction that recognizes same-sex marriage or a jurisdiction that does not recognize same-sex marriage. Any same-sex marriage legally entered into or recognized in one of the 50 states, the District of Columbia, a U.S. territory or a foreign country will be recognized. However, this does not apply to registered domestic partnerships, civil unions or similar formal relationships recognized under state law as something other than a marriage.

**State** – As used in this *Guidance*, State includes the 50 States, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, Territory of American Samoa, Territory of Guam, Republic of Palau, Republic of the Marshall Islands, and Federated States of Micronesia.

**Suspension** – A temporary status. A suspension of the service or payment obligation will be granted if compliance with the obligation by the participant (1) is temporarily impossible or (2) would involve a temporary extreme hardship such that enforcement of the obligation would be unconscionable. All requests for a suspension must be submitted, in writing via the Customer Service Portal and be supported by full medical and/or financial documentation.

**Waiver** – A permanent status. A waiver of the service or payment obligation will only be granted if compliance with the obligation by the participant (1) is permanently impossible or (2) would involve a permanent extreme hardship such that enforcement of the obligation would be unconscionable. All requests for a waiver must be submitted via the Customer Service Portal and be supported by full medical and financial documentation.