



Nurse Faculty Loan Program 2023/2024

Frequently Asked Questions - Effective Immediately

CHAMBERLAIN UNIVERSITY

Updated 10/11/2023

Q. What is the Nurse Faculty Loan Program (NFLP)?

A. The Nurse Faculty Loan Program (NFLP) is a low-interest federal loan repayment/forgiveness program offered by the U.S. Department of Human Services: Health Resources and Services Administration (HRSA). The NFLP is designed to increase the number of qualified nursing faculty by providing funding to accredited schools of nursing so they can offer loans to eligible students who are enrolled in advanced education nursing degree programs and are committed to becoming nurse faculty.

Q. Why is Chamberlain University not included on HRSA's NFLP Awards recipient list?

A. Adtalem Global Education Inc. d/b/a Chamberlain University is listed as an FY 2023 Nurse Faculty Loan Program (NFLP) Awards recipient on [HRSA's NFLP website](#). Adtalem Global Education is the parent organization of Chamberlain University.

Q. How do I apply?

A. Students who wish to be considered for an NFLP loan must:

- Request the Chamberlain University NFLP Application Form be sent via DocuSign from a Chamberlain admission representative or student support advisor.
- All applicants will receive an e-mail notification informing them of their NFLP application status
- Chamberlain University will run a credit check to confirm if there are any judgment liens entered against him/her based on the default of Federal debt, 28 U.S.C. 3201 (e).
- Upon credit check completion and approval, the applicant will receive an email from Tuition Options (Chamberlain's NFLP loan service provider) with instructions to register for their online account and to review and e-sign their loan documents and disclosures.

Q. Is a credit check required to apply for the NFLP loan?

A. Yes. By applying for the loan, the applicant must permit Chamberlain to check his/her records on studentaid.gov and the General Service Administration's Excluded Party List websites. Chamberlain will run a credit check to confirm if there are any judgment liens entered against the applicant based on the default of Federal debt, 28 U.S.C. 3201 (e).

Q. Can I have a co-signer to borrow NFLP funding?

A. Borrowers cannot use a co-signer to borrow NFLP funds. The required credit check must be solely based on the student borrower.

Q. When will I know if I am awarded the NFLP loan?

A. NFLP loans are limited and awarded on a first-come, first-served basis with preference given to DNP(Continuing), Masters (Continuing), then DNP (New), Masters (New), followed by all other programs until funding is exhausted. Approved applicants will be notified as soon as their application and credit check are approved.

Q. If I am approved for NFLP funding yet I do not complete any course(s) during the first session in which I am supposed to receive funding, am I still eligible?

A. Unfortunately no. Borrowers must enroll and complete at least one course in one of the approved NFLP funding tracks in the first session for that NFLP award year they are applying for to receive initial funding and maintain continued eligibility



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Q. Am I eligible for the NFLP loan if I am a former Chamberlain student?

A. Yes. New, readmit, and continuing students are eligible to apply for the NFLP loan if they meet the Eligibility Requirements.

Q. How does the NFLP work?

A. Here is a summary of how the loan program works:

- Eligible students must intend to teach full-time (or multiple adjunct positions resulting in full-time equivalency) at an accredited school of nursing for up to four (4) years following completion of their degree program.
- Nursing faculty employment verification must be submitted and approved for each year of teaching appointment up to four years for loan cancellation.
- Employment prior to graduation in an approved degree is not included when determining years of employment as nurse faculty. (Click [here](#) to see list of approved programs)
- Up to 85% of an NFLP loan (including accrued interest) can be forgiven if the service obligation (up to four years working as a nurse faculty) is completed.
- Graduates have up to twelve (12) months to secure full-time faculty employment after graduation before the loan cancellation will begin.

Year Teaching	Amount Forgiven	Remaining Balance Owed
1	20%	80%
2	20%	60%
3	20%	40%
4	25%	15%

- NFLP recipients begin paying back 15% of the loan balance plus interest accrued in years five (5) through ten (10) at 3% per annum or current prime market rate, nine (9) months after graduation.
- The amount awarded to students is dependent upon funding availability and how much the student chooses to receive up to the total charges for tuition and fees.
- Loan forgiveness applies only to NFLP funds. Other forms of financial aid, such as previously received federal student loans, do not apply.

Q. What if I do not complete the degree program?

A. The NFLP loan (including prevailing interest rates) is repayable over ten (10) years beginning nine (9) months after the borrower ceases to be enrolled as a student in the advanced nurse education program.

Q. What if I do not become employed as a full-time nurse faculty?

A. The NFLP loan (including prevailing interest rates) is repayable over ten (10) years beginning nine (9) months after the borrower ceases to be employed as a full-time nursing faculty.

Q. What are the continued eligibility requirements?

A. For continued eligibility, a student granted an NFLP loan must:

- Maintain a GPA of 3.0 or higher
- Maintain at least half-time (3 credit hours per semester) student status.
- Be in good academic standing.
- Reapply for NFLP each academic year.



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Q. Am I still eligible for the NFLP loan if I am already receiving another Chamberlain-offered scholarship, grant, or group-specific tuition rate?

A. Yes. Students may receive an NFLP loan in combination with another Chamberlain-offered scholarship, grant, or group-specific tuition rate. The NFLP loan can only be awarded up to the total charges for tuition and fees and awarded amounts will be adjusted for those receiving grants, scholarships, or group-specific tuition rates.

Q. Can I apply for an NFLP loan if my enrollment start date is after the beginning of the award year?

A. Yes, while the award year starts each July session and goes through the following May session, this loan is awarded on a first-come, first-served basis with preference given to DNP (Continuing), Masters (Continuing), then DNP (New), Masters (New), followed by all other programs and is available until funds are depleted.

Q. Once initially approved, could my NFLP loans be canceled?

A. If an approved student does not complete a course in the first session of the loan period and/or does not accept the loan by Monday of week three (3) of that first session, the student loses eligibility for that award year. Funding may also become limited if exhausted for the award year.

Q. Can I receive funding for previous sessions?

A. No, NFLP cannot be applied to prior sessions or award years.

Q. What happens to my NFLP loan if my enrollment drops below less than half-time?

A. If an NFLP recipient's enrollment drops below less than half-time for the semester, you no longer meet the minimum enrollment status therefore your NFLP funding will be canceled and will be reallocated to the next eligible applicant.

Q. What happens to my NFLP loan if I withdraw from a course or session?

A. If an NFLP recipient withdraws from a course or a session, Chamberlain will follow the institutional refund policy for returning funds. NFLP funding will be adjusted to only cover applicable charges.

Q. When are the NFLP funds disbursed to students?

A. NFLP funds are disbursed on Monday of week 5 of each approved session.

Q. What is the interest rate on the NFLP loan?

A. Interest accrues on the NFLP loan at a rate of 3% per annum, beginning three (3) months after the borrower graduates from their graduate nursing program.

If the borrower ceases to be enrolled in their program, interest will be charged at the prevailing market beginning three (3) months after the end of the last enrolled session.

If the borrower fails to complete the advanced nurse education program or fails to serve as a nurse faculty member for four (4) years, interest will be charged at the prevailing market rate.

Borrowers employed as full-time (or multiple adjunct positions resulting in full-time equivalency) nurse faculty at a school of nursing for four (4) years will bear interest at the rate of 3% for the four (4) years and the remaining six years of the "repayment period." If the Borrower ceases full-time (or multiple adjunct positions resulting in full-time equivalency) employment as nurse faculty at a school of nursing, the NFLP loan will bear interest at



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the prevailing market rate. The prevailing market rate is determined by the U.S. Treasury Department and is published quarterly in the Federal Register. The rates are fixed.

The prevailing market rate can be located at the following [link](#).

Q. How do I submit Employment Certification for NFLP loan forgiveness?

A. NFLP Borrowers submit their annual Employment Certification for review and approval determination via the Borrower's online account with Chamberlain's NFLP service provider, Tuition Options once their education has been completed.

Q. What is the grace period for the NFLP loan?

A. All students have a three (3) month grace period for the interest. The grace period begins immediately following completion of the program or voluntary termination as a student. Repayment will begin nine (9) months after completion of the program or voluntary termination. During the grace period, repayment of the loan is not required. The loan is repayable in equal or graduated periodic installments (with the right of the borrower to accelerate payment) over a 10-year period.

Q. Do I need to apply for NFLP each award year?

A. Yes. Students must apply for NFLP funding each desired award year. Funding is contingent upon ongoing federal approval of the program with HRSA and awarded funding to Adtalem Global Education Inc. d./b./a. Chamberlain University. Funding is not guaranteed each award year.

Q. Is there a contact email address I can have in case I have additional questions?

A. Yes, NFLP_Request@chamberlain.edu

Q. What programs are eligible to apply for the NFLP Grant?

A. Students from the following programs are eligible to apply for the NFLP Grant:

- Doctor of Nursing Practice (DNP) for all three focus areas
 - Healthcare Systems Leadership
 - Educational Leadership
 - Advanced Practice Leadership
- RN-BSN to MSN (MSN portion only)
- Master of Science in Nursing (MSN) limited specialty tracks
 - Nurse Educator
 - Healthcare Policy
 - Nurse Executive
 - Nursing Informatics
 - Population Health
- Accelerated **MSN**
- Accelerated **RN-MSN**



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Talking Points & FAQs – Effective Immediately

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Q. What CU Programs are Not Eligible to apply for the NFLP Grant?

A. The following programs are Ineligible to apply for the NFLP Program:

- RN-BSN and BSN
- Accelerated MSN with Clinical Nurse Leadership
- Family Nurse Practitioner
- Adult-Gerontology Nurse Practitioner: Acute and Primary Care
- Psychiatric-Mental Health Nurse Practitioner
- Graduate Certificates
- Healthcare Professions
 - Master of Public Health
 - Master of Physicians Assistant
 - Master of Social Work