NURSE FUNDING BROCHURE

HERZING UNIVERSITY

TABLE OF CONTENTS

The purpose of this brochure is to improve degree completion and loan repayment success by providing education and funding options to students enrolled in nursing, behavioral health, and other healthcare programs. This brochure includes information about funding resources that can help reduce educational debt, including loan forgiveness, scholarships and grants. Please note that certain opportunities mentioned in the brochure may involve a service commitment (your agreement to work in your career field at an eligible facility for a specified number of years).

Scholarships and Grants 2

- Federal Grants 2
- Federal Scholarships 2
- Federal-Funded Military and Veteran Scholarships & Resources 3
- State-funded Scholarships and Grants 3
- Herzing University Scholarships 4

Employer & Association Funding Opportunities 5

- Employer Education Benefits 5
- Nurse Association Scholarships 5

Scholarship Opportunities Supporting Diversity, Equity, and Inclusion 6

External Scholarship Websites 7

Nursing/Nurse Faculty Loans 7

- Federal Government/HRSA Funded Loan Programs 7
- State-Funded Loan Programs 8

Federal-funded Loan Repayment and Forgiveness Programs 9

- U.S. Department of Education Loan Forgiveness Programs 9
- Other Federal-Funded Loan Repayment and Forgiveness Programs 9
- Federal Military Funded Loan Repayment and Forgiveness Programs 10

State-funded Loan Repayment Program 11

Nurse Association Loan Forgiveness 12

Employment, Internships, Externships, Training & Fellowships (EIETF) 13

Miscellaneous Funding Options 14

Nurse Funding FAQ 14

SCHOLARSHIPS AND GRANTS

Scholarships and grants are gift aid that can be applied towards your college costs and do not have to be repaid.

Grants are offered through the federal government, your state, and even through Herzing University.

FEDERAL GRANTS



- **Pell Grant**
  Usually only awarded to undergraduate students who show exceptional financial need and have not previously earned a bachelor's, graduate, or professional degree.

  To apply, you must complete the FAFSA. The amount awarded varies depending on:

  - Cost of attendance
  - An individuals' Student Aid Index (the number used to calculate how much financial aid you are eligible for)
  - An individual's enrollment status as a full or part-time student
- **Federal Supplemental Educational Opportunity Grant**
  Generally, this grant does not need to be repaid. To apply, you must complete the FAFSA.
- **CCAMPIS Grant**
  The Child Care Access Means Parents in School (CCAMPIS) grant is a U.S. Department of Education federal program with that assists parents with the cost of keeping their children enrolled in a quality childcare center. Visit HU CCAMPIS for more information.

FEDERAL SCHOLARSHIPS

Federal government/HRSA funded: The Health Resources and Services Administration provides scholarships to future nurses and other health professionals who commit to work and serve in critical shortage facilities (health care facilities located in, designated as, or serving a health professional shortage area) upon graduation.

HRSA Scholarship	Eligible Programs/Disciplines	How to apply
Nurse Corps	Diploma of Nursing, Associate of Nursing, Bachelor of Nursing or graduate program, Nursing Bridge	https://bhw.hrsa.gov/funding/apply-scholarship/nurse-corps
National Health Service Corps Scholarship Program (NHSC)	Nurse Practitioner, Nurse Midwife	https://nhsc.hrsa.gov/scholarships/how-to-apply
Native Hawaiian Health Scholarship	Psychology, Dental Hygiene, Nurse or Nurse Practitioner, Nurse Midwife	https://bhw.hrsa.gov/funding/apply-scholarship/native-hawaiian-health

SCHOLARSHIPS AND GRANTS

FEDERAL-FUNDED MILITARY AND VETERAN SCHOLARSHIPS & RESOURCES

- **Future Military**
  The Health Professions Scholarship Program (HPSP) is a comprehensive scholarship in health care that covers the full tuition cost for an advanced medical degree. Additional requirements apply.
- **Current U.S. Army**
  The U.S. Army offers Nursing Scholarships that you may qualify for as an active-duty service member or commissioned Officer.
- **Veterans**
  The US Department of Veteran Affairs offers multiple scholarships:

  Health Professional Scholarship Program (HPSP) in exchange for services in a VA health care facility for two or more years. The programs currently eligible for the scholarship include Nursing (CNA, LPN, LVN, ADN, BSN, and MSN), Nurse Practitioner Mental Health: Psychiatric Mental Health (PMHNP) only*.

  VA National Education for Employees Program (VANEEP) offers VA employees funding to pursue a degree or training in healthcare with the commitment to 3 years of service to the VA after graduation or program completion.

  The National Nursing Education Initiative (NNEI) is a scholarship for VA registered nurses seeking a bachelor's or advanced degree. The NNEI also requires up to a three-year commitment of service to the VA after graduation or degree completion.
- **Military members, Survivors, Retirees and Dependents**
  You may also be eligible for Tricare health insurance. Visit Tricare Eligibility for more information.

STATE-FUNDED SCHOLARSHIPS AND GRANTS

Grants may be available in the state where you reside. Eligibility requirements vary and some state grants may require you to be enrolled on a ground campus instead of online.

State	State Grant and Scholarship Options	
Alabama	Alabama Student Assistance Program	
Florida	Florida Bright Futures Florida Student Assistance Grant Jose Marti Scholarship Challenge Grant Fund	Scholarships for Children and Spouses of Deceased or Disabled Veterans Effective Access to Student Education Program
Louisiana	Contact Financial Aid for more information.	
Minnesota	Postsecondary Child Care Grant Minnesota Indian Scholarship Minnesota State Grant	Fostering Independence Grant Minnesota Dream Act
Ohio	Ohio College Opportunity Grant	
Tennessee	Tennessee Nursing Scholarships	
Wisconsin	Wisconsin Grant Indian Student Assistance Grant* Minority Undergraduate Retention Grant*	Hearing & Visually Handicapped Student Grant* Academic Excellence Scholarship*

*Contact Financial Aid for more information

SCHOLARSHIPS AND GRANTS

HERZING UNIVERSITY SCHOLARSHIPS

Herzing University offers several scholarships and grants designed to benefit our Nursing and Healthcare students based on financial need, achievement, and community connection. Visit the scholarships and grants website for a full list of scholarship and grant opportunities.

	Crisis Support Grant	HU Completion Grant	HU I'm Possible Grant
Financial Need	An emergency grant for active students, in a degree-seeking program who are experiencing a crisis*	A grant is available to active students in any program who demonstrate a financial need and are unable to cover the cost of attendance with alternative resources in their final academic year.*	A grant is available to active students in any program who demonstrate a financial need and are unable to cover the cost of attendance with alternative resources.
	Amount: Varies; maximum $500 per semester; $1000 lifetime	**Amount:** Total unpaid tuition and fee amount after all other resources	**Amount:** Total unpaid tuition and fee amount after all other resources

	Strive Scholarship	Nurses Circle of Achievement
Achievement	To apply, students must have achieved the Dean's or President's list in an undergraduate program.*	**ASN or BSN**: Must have completed the TEAS Assessment with a score of 78+ while maintaining a 3.0 GPA. **MSN**: must have a 3.8+ GPA upon entering the program; must maintain a 3.5 GPA.
	Amount: $2,000	**Amount:** 10% tuition reduction

	Matching Scholarship	HU Active Duty Military Appreciation Grant	Military and First Responder's Appreciation Grant
Community Connection	Yellow ribbon may be given to veterans entitled to the maximum benefit rate for post-911 with 100% CH 33 eligibility.*	Active Duty Servicemembers in undergraduate programs and National Guard or Reserves activated or actively training and drilling in preparation for potential activation.	Honorably discharged veterans, severely injured servicemembers, family members of Active Duty Servicemembers and Severely Injured Servicemembers, active duty servicemembers in graduate-level programs, dependents of deceased servicemembers, public safety and first responder personnel.
	Amount: Varies	**Amount:** Tuition reduction to $250/credit plus the amount of the Learner Resource and Enrollment Fees **All nursing programs**: 20% off all tuition and fees **All graduate programs:** 20% off all tuition and fees	**Amount:** 10% of total direct costs (tuition and all fees)

*An application is required. For more information, contact your Financial Aid Advisor.

EMPLOYER & ASSOCIATION FUNDING OPPORTUNITIES

EMPLOYER EDUCATION BENEFITS

Your employer may provide benefits specifically designed to support your education. Here are a few common benefits to look for and ask your employer about:

- **Tuition Assistance/Reimbursement** – Some employers may offer tuition assistance programs in which they pay a portion or all of your tuition, while others may provide a reimbursement program that defers payments until courses related to your field are completed.
- **Employer Partnerships** – Your employer or affiliated association may be a partner with Herzing which could qualify you for our **partnership grant** (10 to 35 percent tuition reduction). As a requirement, you must show proof of current employment or association membership at an organization participating in the HU Partnerships Program.
- **Loan Repayment Assistance** – Some employers may offer student loan debt counseling or annually pay a portion of your student loans in exchange for your commitment to maintaining employment.
- **Public Service Loan Forgiveness (PSLF)**: PSLF forgives the remaining balance on federal direct loans after making 120 qualifying payments while working full-time for a qualifying public service employer. Visit Public Service Loan Forgiveness | Federal Student Aid to see if you qualify.
- **VA National Education for Employees Program (VANEEP)**: The VANEEP program offers VA employees funding to pursue a degree or training in healthcare with the commitment to 3 years of service to the VA after graduation or program completion.
- **The National Nursing Education Initiative (NNEI)**: NNEI is a scholarship for VA registered nurses seeking a bachelor's or advanced degree. The NNEI also requires up to a three-year commitment of service to the VA after graduation or degree completion.
- **Tricare Health Insurance**: You may also be eligible for Tricare health insurance. Visit Tricare Eligibility for more information.

NURSE ASSOCIATION SCHOLARSHIPS

Scholarships from state and national nursing associations may require membership. Remember to check deadlines when researching scholarship and grant opportunities.

Nurse Association	Scholarship and Grant Information	Membership
American Nurses Association	Faculty Research Grants - Tuition discounts for nurses	ANA Member Benefits
National Association of Hispanic Nurses Scholarship	NAHN Scholarship Programs	NAHN Member Benefits
National Black Nurses Association	NBNA Scholarship Programs	NBNA Member Benefits
National Student Nurses Association	FNSNA Scholarship and Grants	NSNA Member Benefits
Alabama Nurses Association	Faculty Research Grants	ASNA Member Benefits
Florida Nurses Association	FNA Scholarships and Grants	FNA Member Benefits
Georgia Nurses Association	GNA Scholarships	GNA Member Benefits
Louisiana State Nurses Association	Joe Ann Clark Graduate Nursing Education Award Couvillion Care Nurse Scholarship	LSNA Member Benefits
Minnesota Nurses Association	MNA Scholarships and Grants	Membership Categories MNA Member Benefits
Ohio Nurses Association	ONF Scholarships and Grants	ONA Member Benefits
Tennessee Nurses Association	TNA Scholarships and Grants	TNA Member Benefits
Wisconsin Nurses Association	WNA Scholarships and Grants	WNA Member Benefits

SCHOLARSHIP OPPORTUNITIES SUPPORTING DIVERSITY, EQUITY, AND INCLUSION

There are many external scholarships available based on groups and organizations to which you belong. Note that this list does not include all external opportunities for which you may qualify.

Associated Group	Scholarship
Activism	Davis-Putter Scholarship Fund
Civic Organizations	Civic Organizations Scholarships
Religious Organizations	Religious Scholarships
African American Chamber of Commerce	African American Chamber of Commerce of Central Florida
Minnesota Black Chamber of Commerce	Minnesota Black Chamber of Commerce
African American Chamber of WI	African American Chamber of WI
Inclusion and Diversity Scholarships	Scholarship America Diversity Nursing Annual Scholarship Scholarships by Demographics
Disability	Scholarships for Students with Disabilities
LGBTQ+	LGBTQ+ Scholarships
BIPOC	Scholarships for Black Students Scholarships for Hispanic Students Scholarships for Native American Students Scholarships for Filipino American Students Scholarships for Asian American Students
Single Parent	Scholarships for Single Parents
Women	Scholarships for Women Additional Scholarships for Women

Have you visited HU Student Resource Groups? This space offers a collection of resources for BIPOC students, student-parents, veteran students, and first-generation college students. We encourage you to review this resource as it continues to expand based on the evolving needs of the Herzing student body.



EXTERNAL SCHOLARSHIP WEBSITES

NATIONAL SCHOLARSHIP WEBSITES

Our Scholarship Search Guide includes quick tips and links to national scholarship websites to support you in your scholarship search.

NURSING/NURSE FACULTY LOANS

Loans are money borrowed from the government, state, or private loan lenders to pay for college tuition and expenses **you must repay**. Most of these Nursing Loan programs offer forgiveness after meeting your service commitments.

FEDERAL GOVERNMENT/HRSA FUNDED LOAN PROGRAMS

Nursing Student Loan is a federal program funded by the Health Resources and Services Administration (HRSA). This program aims to increase the number of nursing students who become full-time faculty in nursing schools. Herzing University is approved to offer this loan to students pursuing an Associate, Bachelor, or Master's degree in Nursing. Expenses covered by the NSL include reasonable educational expenses, such as tuition and fees. Awards may be renewable contingent upon ongoing federal funding.

The Nurse Faculty Loan Program (NFLP) is funded by the Health Resources and Services Administration (HRSA). It allows Herzing to offer loans to students enrolled in our Master of Science in Nursing Education (MSN-NE), Post-Master's Certificate in Nursing Education (PMC-NE), and Doctor of Nursing Practice (DNP) programs who are committed to becoming nurse faculty. Expenses covered by the NFLP include reasonable educational expenses such as tuition and fees. Awards may be renewable contingent upon ongoing federal funding.



- **Commitment after NFLP loan**
  - Within 12 months of graduating, recipients must meet the employment requirement as a faculty member at an accredited school of nursing.
  - Upon completion of each of the first, second, & third year of full-time faculty employment 20% of the principal & interest will be canceled.
  - Upon completion of the fourth year, 25% of principal and interest will be canceled. This will total 85% cancellation of the loan.

NURSING/NURSE FACULTY LOANS

STATE-FUNDED LOAN PROGRAMS

The Ohio Nurse Education Assistance Loan Program (NEALP) provides financial assistance to Ohio registered nurses enrolled in approved Ohio post-licensure nurse education programs who intend to serve as nurse faculty after graduation. Recipients must serve as a nurse faculty member in Ohio for four years to qualify for 100 percent loan cancellation. Minimum award is $5,000/year.

The Wisconsin Nursing Student Loan Program provide loans to Wisconsin resident undergraduates and graduate students who are enrolled at least half-time at an eligible in-state institution that prepares them to be licensed as nurses(RN or LPN). Both undergraduate and graduate students are eligible. To get 50% loan forgiveness, the student who participates in this program must graduate and work as a licensed nurse or nurse educator in Wisconsin for 2 years.

Service Commitment

- For each of the first two years the student works as a nurse or nurse educator in Wisconsin and meets the eligibility criteria, 25% of the loan is forgiven.
- The balance remaining after forgiveness must be repaid at an interest rate of 5%.
- If the student does not work as a nurse or nurse educator and meets the eligibility criteria, the loan must be repaid at an interest rate of 5%.

North Carolina Forgivable Education Loans for Service (FELs) provide Forgivable Educational Loans to qualified students enrolled in an Associate, Bachelor's, Master's, or Doctoral of Nursing programs (and some Allied Health Programs) and committed to working in critical employment shortage professions in North Carolina. You must be a legal North Carolina resident for tuition purposes to apply. Applicants will be entered into a lottery; therefore, you must submit your application before the enrollment period. Additional requirements apply.

Service Commitment

- Willing to work in a NC critical shortage profession
- FELS loan recipients must sign a promissory note that will require them to seek loan forgiveness through employment in an approved position or repay the loan in cash.
- Generally, a loan for one academic year will be forgiven for one year of full-time employment.
- Loans will accrue interest at the rate of 7% per year from the date of the loan disbursement. Recipients cannot receive FELS funding concurrently with other state-funded loans.



Funding later - Ways to get forgiveness, cancelation, or other money to repay student loans

FEDERAL-FUNDED LOAN REPAYMENT AND FORGIVENESS PROGRAMS

U.S. DEPARTMENT OF EDUCATION LOAN FORGIVENESS PROGRAMS

- **Public Service Loan Forgiveness (PSLF) – Service Commitment**
  PSLF forgives the remaining balance on federal direct loans after making 120 qualifying payments while working full-time for a qualifying public service employer. For more information on qualifications visit Public Service Loan Forgiveness (PSLF) Help Tool | Federal Student Aid

- **Income-Driven Repayment (IDR) plan forgiveness**
  Under IDR plans (IBR, PAYE, and ICR) after 20-25 years of repayment, any remaining balance is forgiven (Note: there is no added cost to sign up for the IDR plan)

- **Perkins Loan Cancellation**
  You may be eligible for up to 100% loan cancellation for five years of eligible service as a full-time nurse or medical technician providing health care services. Visit Perkins Loan Cancellation and Discharge | Federal Student Aid for more information.

OTHER FEDERAL-FUNDED LOAN REPAYMENT AND FORGIVENESS PROGRAMS

- **Federal CDC Epidemic Intelligence Service Program**
  Federal/CDC Funded-Centers for Disease Control and Prevention (CDC) Epidemic Intelligence Service (EIS) Program provides federal loan repayment in exchange for two years of service practicing epidemiology at the CDC or with state/local health departments. The repayment amount is based on the availability of funds.
  - Nurses in the BSN, MSN, and DNP programs must have completed a minimum of a BSN by the time of application, AND
  - Must have an active, unrestricted U.S. license to practice by the time of application
  - Applicants are strongly encouraged to have applicable experience by the time of application:
    - MPH or equivalent degree (e.g., MS, MSc, MHI, MHA, MHSA, or MA with coursework in epidemiology or quantitative methods) in addition to your clinical degree, **OR**
    - At least one year of full-time public health work experience. Examples of relevant public health work experience include:
      - ✔ Public health-related work at a local, state, or federal agency
      - ✔ Public health-related work at an international governmental or non-governmental organization
      - ✔ Post-doctoral work in public health sciences

Federal/HRSA Funded – Loan Repayment and Forgiveness Programs

The forgiveness programs below are offered by the Health Resources & Services Administration. Click the links for more information. Please be aware that these loan forgiveness programs have a service commitment in critical shortage facilities. The acceptance of applications may be closed but each program listed reopens annually. Subscribe to receive updates from HRSA about these opportunities via email here.

- Registered nurses (RNs), Advanced practice registered nurses (APRNs) AND Nurse faculty
- Disadvantaged Faculty Loan Repayment Program
- National Health Service Corps Loan Forgiveness Programs

National Health Service Corps (NHSC) Loan Forgiveness Programs – Comparison Chart				
NHSC Loan Repayment Program	NHSC Students to Service Loan Repayment Program	NHSC Rural Community Loan Repayment Program	NHSC Substance Use Disorder Workforce Loan Repayment Program	Program

FEDERAL MILITARY FUNDED LOAN REPAYMENT AND FORGIVENESS PROGRAMS

Military Health Professions Loan Repayment Program (HPLRP)

In exchange for enlisting in the Army, you may qualify for up to $120K to repay nursing loans in exchange for a minimum three-year service to the Army. This loan repayment program is three years long, and you can receive $40K per year. Applicants must have active duty or Army Reserve status in the military, depending on their specialty. This loan repayment program may also be available to other military branches. Visit HPLRP for more information.

Army College Loan Repayment Program

The College Loan Repayment Program (LRP) is specifically for highly qualified applicants entering the Army. The LRP requires an Army service commitment of three years, and the applicant must also decline enrollment in the Montgomery GI Bill. For more information and to review the full list of requirements, visit LRP.

Army Reserve Education & Training Programs

The Army Reserve Education and Training Program provides tuition assistance, loan repayment, and loan cancellation opportunities for Army Reserve nurses.

U.S. Department of Veterans Affairs Funded

Illinois Veterans' Home Medical Providers' Loan Repayment Program pays eligible educational loans as an incentive for medical providers to pursue and continue their careers at State of Illinois veterans' homes. The annual award to certified nurse practitioners, registered professional nurses, certified nursing assistants and licensed practical nurses may be up to $5,000 to repay their student loans. This award may be received for up to a maximum of four years.

STATE-FUNDED LOAN REPAYMENT PROGRAM

Many states offer loan forgiveness for healthcare professions, but the requirements, eligibility, and service commitment may vary. Though a list of loan repayment programs is provided by states below, additional loan repayment programs can be found here.

State Program	Description/Details	Loan Repayment Program Link
Alaska SHARP Program	Available to NP, RN, and LCSW employed in a critical shortage area	Alaska Sharp Program Eligibility and Requirements
California State Loan Repayment Program	Requires a two-year full-time or two-year half-time service commitment	California State Loan Program
Florida Nursing Student Loan Forgiveness (NSLFP)	Offers up to $4,000 annually for up to four years of service in a FL critical shortage area	NSLFP
Georgia Loan Repayment Programs	Includes a variety of Loan Repayment Programs offered by the Georgia Board of Healthcare Workforce	Georgia Loan Repayment Programs
Illinois Veterans' Home Medical Providers Loan Repayment Program	Provides up to $5,000 annually to RNs, CNPs, CNAs, and LPNs to repay their loan debt for up to four years.	Illinois Veterans' Home Medical Providers Loan Repayment Program
Iowa Primary Care Provider Loan Repayment Program	Helps primary care medical, dental, and mental health practitioners repay their educational loans in exchange for a minimum two-year service commitment	Iowa Primary Care Provider Loan Repayment Program
Kentucky State Loan Repayment Program (KSLRP)	The Kentucky State Loan Repayment Program (KSLRP) offers financial assistance to healthcare professionals providing outpatient, primary care services in rural and underserved communities. However, one requirement is working full-time (at least 40 hours per week) for at least 45 weeks per year.	Kentucky State Repayment Program
Louisiana State Loan Repayment Program	Available to certified midwives, registered dental hygienists, and Licensed professional counselors. Applicants can receive up to $20,000 in exchange for a three-year service commitment in a shortage area.	Louisiana State Loan Repayment Program
Minnesota Nurse Faculty Loan Forgiveness Program for Individuals teaching in a post-secondary Nursing program.	Minimum service obligation: Serve 2 years minimum/4 years maximum as postsecondary faculty. Annual repayment amount: $9,000	Minnesota Nurse Faculty Loan Forgiveness Program for Individuals teaching in a postsecondary Nursing program
Minnesota Nurse Loan Forgiveness Program	Available to RN and LPN professionals. Applicants must commit to two years of service in an assisted living facility, licensed nursing home, intermediate care facility, or in-home care to receive the annual repayment amount of $6,000 toward their student loan debt.	Minnesota Nurse Loan Forgiveness Program
Ohio Nurse Education Assistance Loan Program (NEALP)	Provides financial assistance to Ohio registered nurses enrolled in approved Ohio post-licensure nurse education programs who intend to serve as nurse faculty after graduation. Recipients must serve as a nurse faculty member in Ohio for four years to qualify for 100 percent loan cancellation. Minimum Award is $5,000/year.	NEALP
Tennessee Graduate Nursing Loan Program	To qualify for the program, applicants must be Tennessee residents with a Tennessee nursing license. Applicants must express in writing their intent to work as a teacher or administrator in a nursing education program. Those working full-time will have 25% of the loan forgiven for each year of work, and part-time employees will have 12.5% forgiven for each year worked.	Graduate Nursing Loan Forgiveness Program
Wisconsin Nursing Loan Repayment Programs	Includes a variety of Loan Repayment Programs offered by various WI organizations	WI Health Professional Loan Assistance Program (HPLAP) WI Nursing Student Loan Program

NURSE ASSOCIATION LOAN FORGIVENESS

Student loan debt support or loan forgiveness from state and national nursing associations may require membership. Remember to check deadlines when researching scholarship and grant opportunities.

- **Tuition Discounts for Nurses**
  The American Nurses Association offers student loan debt through Laurel Road as a membership benefit when you join the association. Visit ANA membership for more information.

- **Minnesota Nurses Association Loan Forgiveness**
  This student loan forgiveness program was designed specifically by MNA members to help retain Registered Nurses in the hospital setting at the bedside. For information about eligibility requirements, visit MNA Loan Forgiveness.



EMPLOYMENT, INTERNSHIPS, EXTERNSHIPS, TRAINING & FELLOWSHIPS (EIETF)

In addition to employment opportunities, there are internships, externships, training, and fellowships available in nursing, healthcare, and behavioral health. Please note that some of these opportunities have annual application cycles with deadlines.

EIETF Opportunities	Description	Link
CDC Fellowships, Internships & Training Opportunities	In addition to minority health opportunities, the CDC offers fellowships, internships, and training opportunities to students and recent graduates.	CDC Fellowships
Pacific Public Health Fellowship	The Pacific Public Health Fellowship offers hands-on training for recent graduates with a bachelor's degree in a relevant field. It is open to US or FAS citizens from or residing in the US Affiliated Pacific Islands (USAPIs). Fellows receive a living allowance for their two-year fellowships but should not rely on it as their only source of income. Other benefits are not included, so fellows must arrange for additional financial support and housing as needed.	Pacific Public Health Fellowship
Federal Government U.S. Public Health Service (USPHS) Commissioned Corps	In the Commissioned Corps, officers advance public health, serving in agencies across the government as nurses, dental hygienists, and others.	U.S. Public Health Commissioned Corps
U.S. Public Health Services' JRCOSTEP Internship	Students enrolled in health-related programs (Nursing, Dental Hygiene, etc.) can intern with active-duty officers through the Junior Commissioned Officer Student Training and Extern Program. It's a paid opportunity with health benefits, housing, and travel allowances. Programs last 30-120 days. Participants become inactive Public Health Service officers, with no service obligation after graduation.	U.S. Public Health Services' JRCOSTEP Internship
U.S. Public Health Services' SRCOSTEP Program	The U.S. Public Health Services' SRCOSTEP Program provides pay and benefits to selected applicants in their final year of full-time academic study in exchange for working as a Commissioned Corps Officer for the sponsoring agency after graduation. The service obligation is twice the time sponsored; for example, for 9 months of financial support, a SRCOSTEP participant commits to 18 months of employment with the supporting division or organization.	U.S. Public Health Services' SRCOSTEP Program

MISCELLANEOUS FUNDING OPTIONS

Refinancing Nursing School Loan Debt: Guide to Refinancing Nursing Student Loans

NURSE FUNDING FAQ

1 What if I can't fulfill my service agreement contract?

a) If you have entered into a service commitment agreement under a grant or scholarship opportunity and cannot fulfill the agreement, in most cases the grant or scholarship will become a loan with less favorable loan terms that you must repay. You may also be considered in default on the grant or scholarship.

b) If you do not fulfill your loan repayment service agreement contract, there may be strict consequences such as additional charges and penalties, less time to repay the loan, and disqualification from any future awards under the loan repayment program.

2 What if I withdraw from school or change my mind about my nursing education?

a) If you accept a federal grant, scholarship, or loan with a service commitment and change your mind about completing the nursing program or withdraw before completing nursing school or the service commitment, you would be breaching your contract with the U.S. Government. As a result, you must pay back all funding received while enrolled in the program with interest. There may also be a time limit on repayment. Therefore, it is important to review your contract for additional guidance.



3 Who can I contact about these scholarship, grant, and loan repayment opportunities?

a) If you have questions about the loan forgiveness opportunities throughout this brochure, our Alumni Support-Financial Services team is here to help.

1-866-508-0748 [option 7] or alumnisupport@herzing.edu.

b) Your Financial Aid Office can answer your questions about scholarships and grant options offered in this brochure.