Forgivable Education Loans for Service (FELS)
Approved Education Programs 2019-2020

Allied Health Programs
(All Degree Levels, Unless Noted)
- Chiropractic (Doctorate Only)
- Clinical Laboratory Sciences
- Cytotechnology
- Dental Hygiene
- Emergency Medical Science
- Emergency Medical Technology
- Imaging / Sonography
- Medical Technology
- Occupational Therapy (Masters or Doctorate)
- Occupational Therapy Assistant
- Optometry (Doctorate Only)
- Pharmacy (Doctorate Only)
- Pharmacy Technician
- Physical Therapy (Masters or Doctorate)
- Physical Therapy Assistant
- Physician Assistant (Masters Only)
- Radiography / Radiology
- Social Work (Masters or Doctorate)
- Speech Language Pathology (Masters or Doctorate)

Allied Health – Counseling Programs
(Masters Only)
- Addiction (Substance abuse)
- Counseling
- Clinical Mental Health Counseling
- Rehabilitation and Career Counseling

Medical Programs
(Doctorate Only)
- Dentistry
- Medical Doctor
- Osteopathy
- Podiatry
- Psychology

Nursing Programs
(All Degree Levels)
- Nursing (LPN, ADN, BSN, or Higher)
- Nurse Educator
- Nurse Practitioner

Note: Nursing Administration and Nursing Leadership tracks are not approved education programs for receipt of FELS

Education (Teaching) Programs
(Certificate / Licensure /Bachelor Degree or Higher)
- Biology
- Chemistry
- Comprehensive Science
- English as a second language
- Foreign Language
- Math
- Middle Grades
- Physics
- Special Education
- School Psychology (Masters or Doctorate)

The Forgivable Education Loans for Service Program was established by the North Carolina General Assembly to assist qualified students who are committed to working in North Carolina in designated critical employment shortage professions. Students interested in receiving assistance through the FELS Program should read the loan forgiveness eligibility requirements for the education programs listed below and the FELS Program Rules prior to submitting an application. Required residency, internship, or supervised training positions prior to obtaining full licensure in a profession do not qualify for loan forgiveness. Example: Licensed Professional Counselor Associate or Licensed Clinical Social Worker Associate positions are not eligible for loan forgiveness. Students who do not fulfill the service requirements must repay the loan in cash, plus interest, which begins to accrue upon disbursement of the loan.

Teaching
A borrower must complete his or her Approved Education Program, obtain licensure from the North Carolina Department of Public Instruction and teach in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in a North Carolina public school or charter school, a school operated by the State of North Carolina, or a school operated by the federal government in North Carolina. Employment as an administrator, substitute teacher, or employment in a nonpublic school, community college, or institution of higher education is not eligible for Loan Forgiveness.

Allied Health
A borrower must complete his or her Approved Education Program, obtain certification or licensure from the applicable licensing board, and work in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that provide medical services to North Carolina residents.

Nursing
A borrower must complete his or her Approved Education Program, obtain applicable licensure from the North Carolina Board of Nursing, and work in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that provide medical services to North Carolina residents. A borrower must practice nursing on his or her Approved Education Program funding level. For example, a borrower funded for an Associate’s Degree in Nursing (ADN) on the Registered Nurse’s (RN) level must complete the Approved Education Program and work as an RN in order to qualify for loan forgiveness. A borrower funded on the RN level does not qualify for loan forgiveness by working as a Licensed Practical Nurse (LPN). Nurse Educators must teach nursing at a public or nonprofit institution approved by the North Carolina Board of Nursing.

Medicine
A borrower must complete his or her Approved Education Program, obtain licensure from the applicable licensing board, and practice in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that provide medical services to North Carolina Residents.