NURSE EDUCATORS OF TOMORROW SCHOLARSHIP-LOAN PROGRAM

LOAN FORGIVENESS

Congratulations on your recent graduation from the Nurse Educators of Tomorrow (NET) scholarship-loan program. We wish you much success in your career endeavors and appreciate your commitment to repay your scholarship-loan by working as a nurse educator in North Carolina. Please read the information below and if you have any questions concerning the service repayment of your NET scholarship-loan, please contact Repayment Services at 549-8614, option # 2, or toll free at 1 (800) 700-1775, option # 2.

How to apply for loan forgiveness.

In order to qualify for loan forgiveness or service cancellation, you must first graduate from the program for which you were funded and work full-time or part-time as a nurse educator in North Carolina in a nursing program approved by the North Carolina Board of Nursing. If you signed a promissory note that restricts loan forgiveness to working as a nurse educator in a North Carolina community college, you must fulfill your scholarship loan obligation by working at a community college or repay the loan in cash. If you are unsure whether you signed the restrictive promissory note, please contact Repayment Services for assistance.

If you signed a nonrestrictive promissory note, you may work in any public or private nurse education position in North Carolina in a nursing program approved by the North Carolina Board of Nursing.

You must complete your loan forgiveness obligation within seven years of graduation from the Nurse Educators of Tomorrow scholarship-loan program. You must also work in a qualified position for one a complete academic year in order to earn any service credit. There is no proration for a partial year of service.

To apply for loan forgiveness or service cancellation you must follow the steps outlined below. You are responsible for submitting the appropriate forms to the SEAA on time.

1. Submit verification of graduation to the SEAA.

2. Notify the SEAA of your intent to repay through loan forgiveness within 90 days of graduation.

3. Secure a qualified position.
4. Complete an Application for Service Cancellation form and return it to the SEAA for approval.

**What is a qualified position? Am I required to work in a designated shortage area in North Carolina?**

You may qualify for loan forgiveness by working full-time or part-time as a nurse educator in North Carolina. Again, borrowers who signed promissory notes that restrict loan forgiveness to working at a community college must fulfill the entire loan forgiveness obligation at a community college.

If you opt to work at least part-time, you will earn one-half the service credit of a full-time service period. You must work one full academic year in order to earn any service. If you fail to complete an entire year of service, you will not earn service credit.

Borrowers who opt to work part-time must work some full-time periods during the service eligibility period in order to complete their service obligation within the seven year eligibility period. All work sites must be approved by the SEAA.

**What forms do I submit to the SEAA?**

Once you are licensed by the North Carolina Board of Nursing and secure employment in a qualifying position, you must submit an Application for Service Cancellation form to the SEAA for approval.

**How long must I work to fulfill my scholarship-loan obligation?**

You must complete your loan forgiveness obligation within seven years of graduation from the Nurse Educators of Tomorrow program, excluding periods of approved deferment. You will earn one year of loan forgiveness for each year of full-time employment. Borrowers who work at least part-time will earn one-half the service credit of a full-time position for each year of employment. All work sites must be approved by the SEAA.

**What if I change my worksite?**

If there is a worksite change before you complete your scholarship loan obligation, you must seek approval from the SEAA prior to the change to ensure that the new site qualifies for loan forgiveness. Should you have a break in employment prior to completing your scholarship-loan obligation, you should notify the SEAA immediately of the status change.

**What if I have a break in employment?**

If you have a break in employment prior to the completion of your obligation to the State of North Carolina, you may be eligible to postpone or defer payments. To apply for deferment, you must submit a Postponement Request Form to the SEAA for approval.
Eligible deferments include: personal illness, Family Medical Leave, full-time student enrollment, and unemployment.

**What happens if I cannot fulfill my loan forgiveness obligation?**

You made a commitment to repay this scholarship-loan when you signed the promissory note accepting educational funding from the SEAA. If you cannot repay the scholarship-loan through loan forgiveness, then you must repay it in cash within ten (10) years of graduation or withdrawal from the Nurse Educators of Tomorrow program. For additional instructions on cash repayment, click on the [Cash Repayment](#) link.

**Whom should I contact if I have additional questions concerning my NURSE EDUCATORS OF TOMORROW scholarship-loan?**

Additional information is available in the [Nurse Educators of Tomorrow Rules and Regulations](#) or you may contact Repayment Services at the address and telephone numbers below between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.

SEAA - Repayment Services  
P.O. Box 14223  
RTP, NC 27709-4223  

(919) 549-8614, option # 2 (Local)  
(800) 700-1775, option # 2 (Toll Free)  

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