

## Nurse Scholars Program

# FAQs

### **Application**

♦ **I'm undecided: BSN or ADN?**

If you have not decided which degree program to pursue and are applying to the nursing programs at both community colleges and four-year universities, you may want to be considered for funding in both the BSN and ADN categories. To do this, complete a separate application for each degree category (BSN and ADN) and check-mark the appropriate degree in question 3 of Section A on the undergraduate application. Please make a note on the second application you mail that your transcripts and references have already been sent.

♦ **I am beginning my college studies in the spring semester. Can I obtain funding through NSP?**

Unfortunately, funding must begin in the fall semester of the academic year. If you begin your studies in the spring, you can apply for funding for the following academic year.

♦ **I will not gain admission to the upper division of the BSN nursing program until the spring semester of my junior year. Can I obtain funding through NSP?**

Yes. Currently, the requirement for rising juniors is that they be admitted into the upper division by either the fall or spring semester of their junior year.

### **Credit Hours and Course Load**

♦ **What is a non-contact credit hour?**

A non-contact credit hour refers to the credit an educational institution awards for a course regardless of the amount of class/lab time invested. By contrast, a contact credit hour reflects the number of hours spent in the class/lab per week. If you are unsure if the credit hours you are carrying are considered non-contact, ask your registrar.

♦ **I'm taking 24 credit hours over the course of 3 semesters. Is this considered full-time?**

No, regardless of whether the nursing program at your educational institution considers this course of studies full-time, NSP will only consider it full-time if 12 of the non-contact credit hours are completed in the fall semester and 12 in the spring semester.

♦ **I've taken all my pre-requisite courses and the remaining semesters of the nursing program at my college will include fewer than 12 credit hours per semester. Can I still be funded?**

No, you are considered full-time only if you add an elective to total 12 non-contact credit hours in the fall semester and 12 in the spring semester. This elective does not have to be a nursing related course. As long as you maintain the required level of progress established by your college's nursing program, you may choose any elective to meet the 12 credit hour course load minimum.

- ♦ **My tuition is due and I don't have access to my funds yet. What can I do to make sure my classes aren't dropped?**

By NSP policy, you will not have access to your funds before the first day of the semester. Additionally, your financial aid department must process your funds, which means your tuition may be due before you have access to your funds. If this is the case, take your award letter, promissory note, and/or renewal certificate of receipt to the cashier's or bursar's office to confirm that you have been awarded funding by NSP. Typically, colleges will accept this documentation and not drop your classes.

## **Renewal, Graduation, and Discontinuation of Funding**

- ♦ **Is renewal of NSP funding automatic from year to year?**

No, the recipient must complete the renewal process (see [What to Expect](#) for specifics regarding renewal).

- ♦ **I will not gain admission to the upper division of the BSN nursing program until the spring semester of my junior year. Can I renew funding through NSP?**

Yes. Currently, the requirement for rising juniors is that they be admitted into the upper division by either the fall or spring semester of their junior year. If admitted to the nursing program in the spring, the student must be enrolled at the institution on a full-time basis during the preceding fall semester.

- ♦ **What if I am ineligible to renew?**

If you do not continue to meet the criteria for funding, your account goes from active borrower status to repayment status. At this point, you have several options: you may begin monetary repayment immediately; request postponement of payment until you graduate and then repay monetarily; or request postponement of payment until you graduate and then begin cancellation of your loan through service as a registered nurse in North Carolina.

- ♦ **What if I decide to change my major or, upon graduating, choose to work in another state?**

In either case, you must repay your loan monetarily. If you change your major and are carrying at least 6 non-contact credit hours per semester, you may request postponement of payment until you graduate. If you work in another state, the interest level on your repayment will be higher.

- ♦ **I will be graduating earlier than expected: in December rather than May. What happens in the spring semester following my graduation?**

The financial aid department of your university should return the check for your funds to the NCSEAA. If you do receive the funds, return the funds to the financial aid department for forwarding to NCSEAA.

If you have not previously notified the NCSEAA of the change in your expected graduation date, you must contact them quickly to receive instructions regarding how to transition from an active borrower to repayment or cancellation status. If you do not respond within 90 days of your graduation date to initiate repayment or cancellation of your loan, your status as a borrower will be negatively affected.

## **Employment**

- ◆ **Does NSP provide job placement?**

NSP does not provide job placement.

- ◆ **Where do I have to work as a nurse in order to cancel my loan?**

Any position as a registered nurse in the state of North Carolina, with the exception of one at a military hospital, fulfills the contractual requirement. During your last semester (based on the expected graduation date you provided on your application), you will receive information and instructions from NSP regarding cancellation or repayment of your loan.