North Carolina Forgivable Education Loans for Service (FELS)

Established by the North Carolina General Assembly in 2011, the Forgivable Education Loans for Service Program provides financial assistance to qualified students who are committed to working in North Carolina in fields designated as critical employment shortage professions. For the 2016-17 academic year, eligible degree programs may be found by clicking the link in the “The Application Process” section below.

Who May Apply?

A recipient must meet the following eligibility criteria to be considered for FELS:

- Be a legal North Carolina resident and NC resident for tuition purposes
- At the time of application, present a cumulative grade point average (GPA) of:
  - 3.00 for graduating high school students (weighted GPA)
  - 2.80 for undergraduate students pursuing an associate or bachelor's degree
  - 3.20 for students pursuing a graduate or professional degree
- Register with the Selective Service System, if required
- Must not be in default, or do not owe a refund, under any federal or State loan or grant program
- Maintain Satisfactory Academic Progress according to the enrolling policy of the institution
- Be willing to work in NC in a designated critical employment shortage profession
- Must plan to enroll in at least six credit hours in an Approved Program at an Eligible Institution

  Note: You do not have to be admitted to the program when you apply, but you must be admitted prior to receiving funding, if selected

What are the amounts for the loan?

Annual Loan Amounts are as follows:
- 12 credits or more - Certificate, Diploma or Associate degree programs: $3,000 ($1,500/semester)
- 12 credits or more - Bachelor's degree program: freshman and sophomore $3,000 ($1,500/semester)
- 12 credits or more - Bachelor's degree program: junior and senior: $7,000 ($3,500/semester)
- 9 credits or more – Master's degree program: $10,000 ($5,000/semester)
- 9 credits or more - Doctoral degree program: $14,000 ($7,000/semester)
- 6 – 11 credits - Certificate, Diploma or Associate degree programs: $1,500 ($750/semester)
- 6 – 11 credits - Bachelor's degree program: freshman and sophomore $1,500 ($750/semester)
- 6 – 11 credits - Bachelor's degree program: junior and senior: $3,500 ($1,750/semester)
- 6 – 8 credits - Master's degree program: $5,000 ($2,500/semester)
- 6 – 8 credits - Doctoral degree program: $7,000 ($3,500/semester)

Maximum Aggregate Loan Limits:
- Certificate and/or Associate degree programs: $6,000
- Bachelor's degree program: $20,000
- Master's degree program: $20,000
- Doctoral degree program: $56,000
The Application Process: What happens next?

- Submit the online application as soon as possible (eligible applications will be considered as funds allow), but no later than April 1, 2016.
- You may also be required to request that an official grade transcript be sent to SEAA (see instructions below).

For current high school students or high school students who have not attended college: If your public high school participates in the electronic transcript program with CFNC, you may request your transcript to be sent to NCSEAA using the Transcript Manager. If you decide to use the Transcript Manager, make sure you select "NCSEAA" in the "college/university" list. If your high school does not participate in the CFNC Transcript Manager, please request that your transcript be submitted directly from the counseling center to SEAA via email (preferred) to information@ncseaa.edu or via fax to 919.248.4687. If currently in high school, the transcript must include your Fall 2015 grades. The deadline for receipt of the transcript is April 1, 2016.

For current college students or students who have previously attended college (undergraduate, graduate and professional): Please request an official academic transcript from all colleges you have attended within the last 10 years (even for just one class, even if all credits transferred). If you last attended more than 10 years ago, please request an official transcript from the most recent college attended. Transcripts may be submitted via email (preferred) to information@ncseaa.edu, via fax to 919.248.4687 or via mail to the address listed below. Transcripts must be submitted directly from the college authorities. For current college students, your transcript must include your Fall 2015 grades. The deadline for receipt of the transcript is April 1, 2016.

The following approved education programs do not require submission of a transcript - eligibility will be determined by your admission to the program:

**Allied Health:**  
(graduate/professional degree level)
- Addiction (Substance Abuse) Counseling
- Clinical Mental Health Counseling
- College Counseling and Career Development Counseling
- Couple and Family Counseling
- Occupational Therapy
- Pharmacy
- Physical Therapy
- Physician Assistant
- Rehabilitation and Career Counseling
- School Counseling
- Speech-Language Pathology

**Nursing:**  
(graduate/professional degree level)
- Nurse Educator
- Nurse Practitioner
- Nursing

**Medical:**  
(graduate/professional degree level)
- Medical Doctor (MD)
- Dentist (DDS, DMD)
- Osteopathy (DO)
- Podiatry (DPM)
- Psychology (PhD, Psy.D)

FELS Approved Programs

FELS Eligible Schools

Mailing Address:

NCSEAA – FELS Program  
PO Box 13663  
Research Triangle Park, NC 27709-3663