The Forgivable Education Loans for Service Program was established by the North Carolina General Assembly to provide assistance to 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 educational programs listed below and the FELS Program Rules prior to submitting an application. Students who do not fulfill the service requirements must repay the loan in cash, plus interest that 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.