Forgivable Education Loans for Service

College works.

Nursing • Teaching • Allied Health • Medicine
Forgivable Education Loans for Service (FELS) can help you obtain the degree you want—and they don’t have to be repaid in cash if you stay in North Carolina to work in your field.

Who receives FELS?
Forgivable Education Loans for Service are available for qualified students who are enrolled in one of the approved education programs and are committed to working in North Carolina in areas with a critical need for more employees, such as nursing, teaching, allied health fields, or medicine.

How do they work?
Loan funds are provided to help students with their higher education expenses. Prior to receiving any funding, recipients sign a promissory note agreeing to work in North Carolina after graduation in an approved position one year for each academic year of funding received.

Who is eligible?
In order to qualify for FELS, you must be a North Carolina legal resident, maintain satisfactory academic progress according to the policies of your institution, and meet minimum GPA requirements. There may be other requirements as well; visit CFNC.org/FELS for more details.

At CFNC.org/FELS, you can find:
- A list of approved education programs
- Eligible institutions
- Student eligibility requirements
- Annual loan amounts and limits

How do I apply?
The application for the upcoming academic year will be available starting in December at CFNC.org/FELS. Applications and supporting documentation must be received by March 1. You can also call CFNC at 866-866-CFNC for information about applying and qualifying for FELS.