



NORTH CAROLINA  
STATE EDUCATION  
ASSISTANCE AUTHORITY

Financial Support to Help You Make a Difference

# Forgivable Education Loans for Service

Are you interested in:



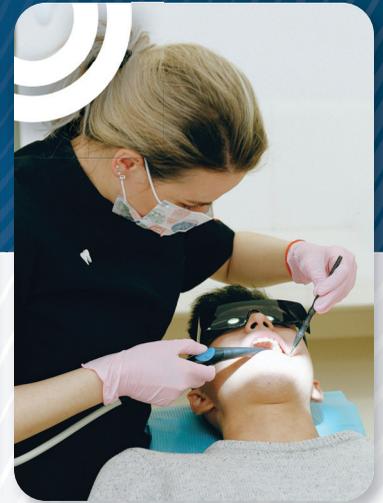
> Teaching



> Nursing



> Allied Health



> Medicine

> Forgivable Education Loans for Service (FELS) can help you obtain the degree you want — and funds don't have to be repaid in cash if you stay in North Carolina to work in your field.



[CFNC.org/FELS](https://www.cfnc.org/FELS)

866-866-CFNC



## Who Receives FELS?

- > Forgivable Education Loans for Service are available for qualified students who are enrolled in one of the approved FELS programs and are committed to working in North Carolina in critical need areas such as nursing, teaching, allied health, or medicine.

At [CFNC.org/FELS](https://www.cfnc.org/FELS), you can find:

- A list of approved FELS programs
- Eligible institutions
- Student eligibility requirements
- Annual loan amounts and limits

## Who is eligible?

- > In order to qualify for FELS, you must be a legal North Carolina 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](https://www.cfnc.org/FELS) for more details.

## How do I apply?

- > The application for the upcoming academic year will be available starting in January at [CFNC.org/FELS](https://www.cfnc.org/FELS). Applications and supporting documentation must be received by March 1. You can also call NCSEAA at **866-866-CFNC** for information about applying and qualifying for FELS.

## 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 for one year and for each academic year of funding received.



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The North Carolina State Education Assistance Authority (NCSEAA) is the State agency that has been helping North Carolinians pay for education since 1965. NCSEAA administers financial aid and savings programs, helps students and families understand how to make paying for college more manageable, and provides resources for education professionals about financial aid.