Professional and Practical Nurse Student Loan Program

Policies and Procedures

June 2014

Missouri Department of Health and Senior Services
Office of Primary Care and Rural Health

Contact Information for the Program
Office Hours: 8:00am-5:00pm, CST
Monday through Friday
1-800-891-7415
Gail.Ponder@health.mo.gov

NOTICE: PLEASE KEEP THIS DOCUMENT

Applicants selected to participate in the Professional and Practical Nurse Student Loan Program (aka Nurse Student Loan) should retain these policies and procedures as a reference guide to the program. The Policies and Procedures describe the Nurse Student Loan Program authorized by Missouri Revised Statutes Chapter 335 Nurse Practice Act Section 335.212-242 and defined in 19 Missouri Code of State Regulations 10-6.010. The regulation first and foremost establishes the overall structure for the Professional and Practical Nurse Student Loan Program. Future changes in the governing statute and implementation of regulations will also be applicable to your participation in this Program.
## Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>2</td>
</tr>
<tr>
<td>Applicant Eligibility</td>
<td>3</td>
</tr>
<tr>
<td>Application Process for New Applicants</td>
<td>4</td>
</tr>
<tr>
<td>Selection Criteria and Funding Priorities for New Nursing Applicants</td>
<td>5</td>
</tr>
<tr>
<td>Notification of Selection of New Nursing Students</td>
<td>6</td>
</tr>
<tr>
<td>Professional and Practical Nurse Student Loan Financial Information</td>
<td>7</td>
</tr>
<tr>
<td>Re-Application Process and Expectations for Nursing Students</td>
<td>8</td>
</tr>
<tr>
<td>Fulfilling the Nurse Student Loan Obligation</td>
<td>10</td>
</tr>
<tr>
<td>Nurse Student Loan Deferment</td>
<td>12</td>
</tr>
<tr>
<td>Defaulting on Nurse Student Loan Obligation</td>
<td>13</td>
</tr>
<tr>
<td>Changing Jobs</td>
<td>14</td>
</tr>
<tr>
<td>Glossary Terms</td>
<td>15</td>
</tr>
<tr>
<td>Professional and Practical Nurse Student Loan Program Contact Information</td>
<td>19</td>
</tr>
<tr>
<td>AHEC Contact Information</td>
<td>20</td>
</tr>
<tr>
<td>Exhibit 1: Health Professional Student Loan Application</td>
<td>22</td>
</tr>
<tr>
<td>Exhibit 2: Sample Nurse Student Loan Contract</td>
<td>24</td>
</tr>
<tr>
<td>Exhibit 3: Health Professional Loan Recipient Survey</td>
<td>26</td>
</tr>
</tbody>
</table>
Introduction

Program Background
The Missouri Department of Health and Senior Services (DHSS), Professional and Practical Nurse Student Loan Program (aka Nurse Student Loan Program) was established in August 1998 by revisions to the Nursing Practice Act statutes of Missouri. The Nurse Student Loan Program (NSL) is designed to increase the number of nurses in areas with nursing workforce shortages by providing educational support to students in training, in exchange for service in a Department of Health and Senior Services’ (DHSS) approved areas of defined need.

This program utilizes a pipeline approach developed through the Primary Care Resource Initiative for Missouri (PRIMO), which addresses the needs of students from high school through graduate school and addresses the particular nursing needs of communities, to expand the availability of professional nursing care. Key to the success of the NSL is the identification, support and placement of those individuals likely to practice in DHSS-approved areas of defined need.

Student Loan Profile
The NSL is a competitive state-wide program which awards forgivable loans to students pursuing nurse health care training leading to Missouri licensure in one of the following fields:

- Licensed Practical Nurse
- Diploma
- Associate Degree
- Bachelor Degree
- Masters Degree
- Advanced Practice Nurse
- Doctoral Nurse

In return for this financial support, nursing students are required to fulfill a service obligation by providing primary hands-on health care services in a DHSS-approved area of defined need upon completion of their training. The obligation is one (1) year of qualified employment for each school year a loan is received, with a minimum 1-year obligation and a maximum 5-year commitment (even if more than 5 loans have been provided).

Students uncertain of a commitment to practice in a DHSS-approved area of defined need in Missouri are advised not to apply for this program. To remain eligible for the Nurse Student Loan Program, students are encouraged to meet the criteria as described in “Nursing Student Expectations.”

DHSS-approved Area of Defined Need
A DHSS-approved area of defined need is a geographic area, facility, or a population group which has been determined by DHSS as experiencing a shortage of primary nursing care providers. This includes those areas designated as Health Professional Shortage Areas (HPSA).
Primary Nursing Care Services
Primary Nursing Care Services are defined as the hands-on provision of direct primary and preventive health care services by a licensed nurse.

Applicant Eligibility
Applicants must meet the following requirements in order to be eligible for the NSL.

Missouri Resident
To be eligible, the applicant must be a Missouri resident attending a Missouri educational institution. Missouri residents are those who have lived in this state for more than one year for any purpose other than to attend an educational institution.

Course of Study
To be eligible, applicants must have been accepted by, enrolled or be currently attending a school offering a course of study leading to a nursing degree on a full-time basis (or taking as many classes as available). Doctoral nursing students may attend on a part-time basis. Nursing students must maintain a 2.5 grade point average once in the program.

Participating Schools and Programs Located in Missouri
The schools and educational programs for which loan support is requested must be in the State of Missouri. These schools must have an eighty percent (80%) pass rate in the desired nursing program. A list can be found on the State Board of Nursing’s website at: http://pr.mo.gov/nursing-schools.asp.

No Conflicting Obligations
Applicants who are already obligated to a Federal, State, or other entity for professional practice or service after academic training (such as the National Health Service Corps), with the exception of the National Guard or Military Reserves, are not eligible for the NSL.
Application Process for New Applicants

In order to be eligible for the NSL an application (Exhibit 1, pages 22 and 23) must be submitted via hard copy to DHSS and post marked between January 1 and midnight, May 31 of every calendar year.

Incomplete applications will not be processed and the applicant will not be considered for funding. The application is available for download on the NSL website at: http://health.mo.gov//living/families/primarycare/healthprofloans/index.php or you may contact the program at (800) 891-7415 to request an application.

Submission of Supporting Documentation
All supporting documentation must be submitted via hard copy and post-marked before midnight, May 31 of each calendar year. Supporting documentation includes the following items:

- Proof of Missouri residency. All new and previous applicants must include proof of Missouri residency. A copy of one of the following examples will suffice: Current Missouri Drivers License, Current State of Missouri Identification Card, or current Missouri Voter’s Registration. Incomplete applications are not reviewed.

- Previous applicants are to include a copy of their last semester’s grade point average. New applicants can submit a copy of a grade point average if it is available.

- New applicants should enclose a narrative and/or documentation explaining extenuating circumstances regarding financial situation.

- All Area Health Education Center (AHEC) Career Enhancement Scholars (ACES) and ACES+ participants must submit a Letter of Recommendation from their Regional AHEC Office. Pages 20 and 21 of this document, provides a listing of the regional offices.
Selection Criteria and Funding Priorities for New Nursing Applicants

The NSL is very competitive. Due to the competitiveness of the program, students are advised to apply for other funding sources. This section describes the factors that are considered in approving applications.

Selection Criteria
The Nurse Student Loan Program considers all correctly submitted applications with supporting documentation that demonstrate a commitment to serve and express a strong interest in providing nursing services to the medically underserved in DHSS-approved areas of defined need in Missouri. Please remember not all completed applications with supporting documentation will receive a student loan due to limited funding. Funding is not provided on a first come/first serve basis.

Funding Priorities and Preferences
Applicants who demonstrate a high potential for providing nursing care services to the medically underserved in areas of defined need in Missouri are competitively evaluated. The following priorities and preferences (listed in no particular order) are applied:

- Priority and preference is given to previously participating nursing student loan recipients and applicants with a history of participating in encouraged programs that seek to improve access to care for the underserved, such as the ACES/ACES + Program.

- Priority and preference is given to minority students of underrepresented ethnic/racial/gender groups. Underrepresented means racial and ethnic populations that are under-represented in the designated health profession discipline relative to the number of individuals who are members of the population involved.

- Priority and preference is given to students from DHSS-approved areas of defined need.

- Priority and preference is given to students who demonstrate a willingness to work in rural, underserved or in Health Professional Shortage Areas.

- Priority and preference is given to students who demonstrate financial need.
Notification of Selection of New Nursing Students

Individuals selected for nursing student loans are notified via letter with an enclosed contract no later than the end of August of each calendar year. If the individual does not respond to the NSL by the deadline specified by the letter, the contract offer may be rescinded and offered to an alternate individual.

Before signing a Health Professional Student Loan Contract (Exhibit 2 on pages 24 and 25) applicants should review the entire Policies and Procedures Manual and the contract to ensure a complete understanding of the obligation to serve full-time in a DHSS-approved area of defined need, and the financial consequences of failing to fulfill that obligation.

Notification of Alternate Status
Individuals selected as alternates are notified via letter and contract as early as possible following program’s knowledge of availability of alternate funds.

Notification of Non-Selection
Individuals whose applications did not fall within the competitive range to be considered by the NSL are notified no later than October of each calendar year.
Professional and Practical Nurse Student Loan Financial Information

Method of Payment
Direct Deposit is mandatory. All NSL payments are paid directly to the student’s financial institution through direct deposit. A Vendor Input ACH/EFT Application will be included with the letter and contract. These forms will be sent on a yearly basis with the contract to update any pertinent information and must be returned with the contract. **It is vital addresses on the Vendor Input Form and contract match. If they are incorrect, notify the program immediately so as not to delay payments any longer than necessary. It is the nursing student’s responsibility to update the program with any address changes.**

Taxation of Nurse Student Loans
The NSL does not withhold taxes from loan payments; therefore, tax reporting documents will not be issued to participants or to the Internal Revenue Service (IRS). Since the laws for federal and state income taxes vary from year to year, please consult your tax preparer or tax advisor to verify the taxability of these Nurse Student Loans.

Interest on Nurse Student Loans
Interest accrues at the rate of 9.5% per year from the date of loan disbursement.

Maximum Loan Amounts
Nursing students who attend school to become a Licensed Practical Nurse (LPN) are provided a one-time payment of $2,500.00. All other nursing degrees are provided $5,000.00 per year.
Re-Application Process and Expectations for Nursing Students

For current NSL participants, in order to re-apply for continued support while in school/professional training you are expected to comply with the following criteria on a yearly basis. Failure to comply and fulfill the below expectations each year may disqualify you from receiving future loan support.

On a yearly basis, all nursing students are to:

1. Submit a complete contract renewal packet to DHSS no later than June 30 or contact the Nurse Student Loan Program by May 31 to explain why the date cannot be met and to request an extension. These contract renewal packets will be mailed to students approximately the second week of April.

2. Contact their regional AHEC Office, if they participate in an AHEC program, to discuss career goal intentions and determine what participation involvement is expected.

3. Submit proof of maintaining at least a 2.5 grade point average. The document can be copy; it is not necessary to send an official transcript.

4. If not all of the forms included with the contract renewal packet are returned timely or complete, this will potentially cause a delay in the payment or for an alternate to be provided the funds.

5. Anyone who does not wish to accept the contract must write “void” across the contract and return the voided contract along with a completed Health Professional Loan Recipient Survey (Exhibit 3, page 26).

Nursing Students Expectations
The NSL has certain expectations of participating nursing students:

1. Any changes in educational plans, program completion, physical address changes, employment addresses after graduation, employment status, or change in employment, must be relayed to the NSL immediately.

2. Participants must maintain a 2.5 grade point average in order to remain in school and adequately progress towards completion of a degree/training program.

3. Health Professional Loan Recipient Surveys must be returned as requested.

4. When there are any requests for additional information, participants must relay this information by the date requested.

5. Advanced Practice Nurses may desire to contact the Missouri Primary Care Association (MPCA) six months to one year prior to graduation. The Missouri Primary Care
Association maintains a listing of placement opportunities which meet employment qualifications. This is not mandatory.

6. Participants must contact the NSL regarding questions to verify whether prospective employment qualifies for forgiveness.

7. Within six months after graduation, participants must begin work in a DHSS-approved area of need for one year for every loan received in order to have the loan(s) forgiven. For those who received five or more loans, the maximum number of years of employment for full forgiveness is five years.

8. Failure to find qualifying employment (either in a DHSS-approved area of need or in the health professional discipline for which the loan was provided), maintain qualifying employment for the entire forgiveness obligation time period, or failure to return requested Health Professional Loan Recipient Surveys, will result in being placed into cash repayment/default status.

9. Participants are expected to understand interest on the loan(s) accrues from the time of disbursement at 9.5%.
Fulfilling the Nurse Student Loan Obligation

Nursing students incur one (1) year of obligation for each year they receive NSL loan support, with a minimum one (1)-year and a maximum five (5)-year obligation. Nursing students are obligated to provide full-time, direct nursing health care services in a DHSS-approved area of defined need in Missouri to be considered for Forgiveness status.

To earn forgiveness, full-time employment must begin within 6 months of the end of the nursing degree program. The exact start date of any obligation period is dependent upon the official date of training completion and the start date of employment in a position requiring licensure.

The number of nurse student loans received determines the number of years needed to repay the obligation through forgiveness. Forgiveness of loans for less than five years is on a year-for-loan basis. For instance, if a nursing student accepts three (3) loans, then the obligation period is three (3) years. For those students receiving funding for five (5) years or more, forgiveness is earned at the rate of 20% per year (5 years). While part-time employment is permissible, the preference is for students to obtain employment on a full-time basis in order to earn forgiveness. Part-time employment will be prorated for forgiveness.

A nursing student who completes the required number of years of health professional service, and submits the appropriate documentation, is considered to have fulfilled their obligation and repaid their loan(s) (Paid in Full-Forgiveness status).

Please note: Nursing students are not placed by the NSL; participants must individually find employment in a qualifying location.

Full-Time
Every nursing student is expected to engage in the full-time clinical practice of the nursing profession for which he or she was awarded NSL support. Full-time is defined as a minimum of 30 hours per week.

Please note: Work settings and schedules in state and federal facilities may be significantly different than community-based systems of care. Nursing students interested in practicing at state and federal facilities need to discuss the details with DHSS.

Nursing Student Pre-Employment Process
Prior to accepting an offer of employment, all nursing students are advised to contact DHSS to clarify the potential employment will meet the criteria for earning forgiveness of student loans. Nurses can earn forgiveness by working at any hospital or Federally Qualified Health Center (FQHC) in the state of Missouri. Prior to a nursing student being placed into forgiveness, the NSL must have a complete Health Professional Loan Recipient Survey form which explicitly states the beginning date of employment and exact location where the services will be performed.
Verifying Forgiveness Compliance
Every nursing student graduate in Forgiveness status must complete and submit a Health Professional Loan Recipient Survey Form (Exhibit 3, page 26) for every six months of service. The form, which is signed by the student graduate and the nurse’s employer, will verify the compliance/non-compliance with the practice requirements during that six-month period. Failure to submit six month verification forms may jeopardize graduates from being granted forgiveness of their obligation.

Please note: Nursing students are eligible for repayment of outstanding educational debt through the State of Missouri Health Professional Loan Repayment Program or the National Health Service Corp (NHSC) Loan Repayment Program after they have completed their NSL obligation.
Nurse Student Loan Deferment

Deferment is the temporary postponement of fulfilling the NSL obligation due to extenuating circumstances, such as critical illness of the participant or immediate family member, or a documented, severe handicapping condition of the participant. Upon written request from the nursing student, DHSS may grant a deferral of repayment of principal and interest when the deferral is determined to be in the best interest of the Program and the State of Missouri.

Requests for Deferment
All requests for deferral must be submitted in writing and include the reason for requesting the deferral and the time period being requested. When necessary include full medical and financial documentation. DHSS reviews all deferral requests on a case by case basis. Written requests should be submitted to DHSS, Office of Primary Care and Rural Health, P O Box 570, Jefferson City, MO 65102.

Approval of Deferment
All requests for deferral are approved by DHSS on a case-by-case basis. Deferments will not be approved for non-qualifying employment or programs which the NSL determines are not consistent with the goals of the program.

Nursing students who officially change to a non-covered discipline degree, drop out of school, or are unable to commit themselves to providing nursing services in a DHSS approved area of need are advised to not continue participating in the Nurse Student Loan Program and formally establish a repayment plan. See “Defaulting on Nurse Student Loan Obligation” for further detail.

Verifying Deferment Compliance
Every nursing student in Deferment must submit a Health Professional Loan Recipient Survey once every six months to verify compliance of their deferral. Return of the form is mandatory to maintain Deferral status. If the survey form is not received DHSS will place the student into Cash Repayment status.
Defaulting On Nurse Student Loan Obligation

Failure to Complete Academic Training
Nursing students who are dismissed from school for academic or disciplinary reasons, or who voluntarily terminate academic training before graduation from the educational program for which loan support was awarded, will be declared in default of their NSL commitment and held liable to the State of Missouri for repayment of all loan funds paid plus interest. All funds received by participants accrue interest at the rate of 9.5% from the time of initial payment.

Cash repayment of the loans begins the first day of the calendar month following the month the nursing student is found to be in default. For instance, if a nursing student is found to be in default during the month of July, cash repayment would begin on the first calendar day of the month of August. Cash repayment periods are a maximum of 60 months (5 years) unless otherwise approved by DHSS.

Failure to Complete Obligation or Failure to Meet Terms of Deferment
Nursing students who, for any reason, fail to complete their obligation or meet the terms of deferment will be declared in default of their loan obligation. When nursing students default on their obligation, they are held liable to the State of Missouri for repayment of all loan funds paid plus interest. All funds received by participants accrue interest at the rate of 9.5% from the time of initial disbursement.

Cash repayment of the loans begins the first day of the calendar month following the month the nursing student is found to be in default. For instance, if a nursing student is found to be in default during the month of July, Cash Repayment would begin on the first calendar day of the month of August. Cash repayment periods are a maximum of 60 months (5 years) unless otherwise approved by DHSS.

Default Debt
If the default debt is not paid within 60 months (5 years), and subsequent collections are unsuccessful, the nursing student will be referred to DHSS Office of General Counsel and the Missouri Attorney General’s Office for enforced collection. Recovery through Wage Garnishment may be enforced to repay the default debt. The State of Missouri may also offset State Income Tax refunds and apply those payments to repay the default debt. The State Board of Nursing may also be notified.

Waiver or Cancellation of Nurse Student Loan Obligation
In the unfortunate event of a nursing student’s death, any obligation is cancelled.
Changing Jobs

The Nurse Student Loan Contract does not specify a particular employer. Once qualifying employment is established, it is the nursing student’s responsibility to notify DHSS of any potential changes of employment. Transfer of Forgiveness status to another employment site should be approved by DHSS in advance in order to determine if new the new employment will qualify for Forgiveness. Should nursing students be unable to fulfill their obligation with the approved employer, they must notify DHSS immediately, in writing and/or via telephone. If the nursing student leaves their employer without advance approval from DHSS he or she may be placed in Default status. DHSS must have the ending date of employment with any qualifying employer on the former employer’s letterhead, via a Health Professional Loan Recipient Survey Form, or through a copy of a resignation letter. Without this information, the Professional and Practical Nurse Student Loan Program may restart the forgiveness of a nursing student based on the start date of employment with a new qualifying employer.

It is the nursing student’s responsibility to keep DHSS/Nurse Student Loan Program current on any employment changes. Students may utilize the Health Professional Loan Recipient Survey Form as a tool to notify DHSS.
### Professional and Practical Nurse Student Loan Glossary Terms

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<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>ACES (AHEC Career Enhancement Scholars)</td>
<td>ACES is coordinated through regional AHEC offices and provides academic enrichment and health exploration activities as well as local professional shadowing opportunities. This program begins with <strong>students in grades 9-12</strong> who display a strong interest in pursuing a career in primary care. Participation is not mandatory to participate in the Nurse Student Loan Program.</td>
</tr>
<tr>
<td>ACES + (AHEC Career Enhancement Scholars Plus)</td>
<td>ACES + is a resource coordinated through regional AHEC offices and is a second stage of programming and career preparation for <strong>undergraduate college students</strong> who are pursuing a career in primary care. The program is focused on students interested in and capable of succeeding in the increasingly competitive health professions environment. Participation is not mandatory to participate in the Nurse Student Loan Program.</td>
</tr>
<tr>
<td>AHEC (Area Health Education Center)</td>
<td>AHECs enhance access to quality health care, particularly primary and preventive care, by improving the supply and distribution of health professionals throughout the entire state by creating partnerships, amplifying resources, and helping to educate communities on the need to proactively recruit, train, and retain healthcare personnel.</td>
</tr>
<tr>
<td>Approved Area of Defined Need</td>
<td>A DHSS-approved area of defined need is a geographic area, facility, or a population group which has been determined by DHSS as experiencing a shortage of primary medical health care providers or has inadequate access to health care providers. This includes those areas designated as Health Professional Shortage Areas (HPSA).</td>
</tr>
<tr>
<td>Cancellation/Waiver</td>
<td>In the unfortunate event of a nursing student’s death, any obligation is cancelled.</td>
</tr>
<tr>
<td>Cash Repayment</td>
<td>Nursing students, who for any reason, fail to complete their obligation, return requested documents, find non-qualifying employment, etc must repay their Nurse Student Loan monetarily. Nursing students are held liable to the State of Missouri for repayment the Nurse Student Loan funds paid plus interest. All loans received accrue simple interest at the rate of</td>
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9.5%. Cash Repayment begins the first day of the calendar month following the month the student is found to be in default. Cash Repayment periods are a maximum of 60 months (5 years).

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<tr>
<th>Default</th>
<th>Nursing students who for any reason, fail to complete their obligation in part or in full through Forgiveness or Cash Repayment, are declared in default of their Nurse Student Loan. If the default debt is not paid within 60 months (5 years), and subsequent collections are unsuccessful, the nursing student may be referred to DHSS Office of General Counsel and the Missouri Attorney General’s Office for enforced collection. Recovery through Wage Garnishment may be enforced to repay the default debt. The State of Missouri may also offset State Income Tax refunds and apply those payments to repay the default debt.</th>
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<tbody>
<tr>
<td>Deferment</td>
<td>Deferment is the temporary postponement of fulfilling the Nurse Student Loan obligation due to extenuating circumstances. All requests for a deferral will be reviewed and approved by DHSS on a case-by-case basis.</td>
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<tr>
<td>DHSS</td>
<td>Missouri Department of Health and Senior Services</td>
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<tr>
<td>Facilities (State and Federal)</td>
<td>State and Federal facilities may include public health centers, hospitals, Veterans Administration facilities or correctional institutions.</td>
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<tr>
<td>Forgiveness</td>
<td>Nurse students who gain qualifying employment in a DHSS approved area or Health Professional Shortage Area (HPSA) is considered to be in Forgiveness status for the nurse student loan(s) received and working toward fulfillment of contract obligation.</td>
</tr>
<tr>
<td>FQHC</td>
<td>Federally Qualified Health Centers are local, non-profit community-owned health care providers. They provide high-quality, affordable primary care and preventive services to all persons, regardless of income or insurance status. They bill Medicare, Medicaid, Commercial / Private Insurers, and provide a sliding fee scale. FQHCs are located in or serve federally-designated, medically-underserved areas and/or populations.</td>
</tr>
<tr>
<td><strong>Full-Time</strong></td>
<td>A full-time clinical practice is defined as a minimum of 30 hours per week.</td>
</tr>
<tr>
<td><strong>Health Professional Loan Recipient Survey</strong></td>
<td>Nursing students shall submit to the department verification of their current school, residency or employment status, address, anticipated completion date, and preferred practice site. The survey form is a vital tool utilized by DHSS to determine compliance with the Nurse Student Loan Program.</td>
</tr>
<tr>
<td><strong>Health Professional Shortage Area</strong></td>
<td>Health Professional Shortage Areas (HPSA) are designated by the U.S. Department of Health and Human Services Health Resources Service Administration as having shortages of primary medical care, dental or mental health providers and may be geographic (a county or service area), demographic (low income population) or institutional (comprehensive health center, federally qualified health center or other public facility).</td>
</tr>
<tr>
<td><strong>Health Professional Student Loan Contract</strong></td>
<td>Legal document utilized to establish the agreement of financial assistance in return for health professional services in a defined area of need.</td>
</tr>
<tr>
<td><strong>ICP</strong></td>
<td>Individual Career Plans are created for all Area Health Education Center’s ACES and ACES+ participants to assure the necessary health professional academic goals are achieved.</td>
</tr>
<tr>
<td><strong>Licensed Nurse</strong></td>
<td>A nursing student who has successfully graduated, passed nursing boards and is issued a nursing license by the Missouri Professional Registration/State Board of Nursing.</td>
</tr>
<tr>
<td><strong>NHSC</strong></td>
<td>National Health Service Corps is part of the Federal Department of Health and Human Services' Health Resources and Services Administration (HRSA). The NHSC is committed to improving the health of the Nation’s underserved. NHSC coordinates the NHSC Scholars Program and the NHSC Loan Repayment Program. Contact HRSA, if interested.</td>
</tr>
<tr>
<td><strong>Nurse Practice Act</strong></td>
<td>The first Board of Nurse Examiners was appointed in 1909, with the Nurse Practice Act becoming effective in March 1909. The Nurse Practice Act (NPA) is the</td>
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accumulation of statutes, Chapter 335.011 to 335.257 (http://www.moga.mo.gov/statutes/C335.HTM) published in the Revised Statutes of Missouri (1994).

The NPA exists to govern and regulate the profession of licensed nurses, set standards for the approval of nursing schools in Missouri, determine the scope of practice of licensed nurses, and define who may use the title of registered nurse (R.N.) and licensed practical nurse (L.P.N.) within the State of Missouri. Rules are promulgated to provide guidance for the Board to carry out the mandate of the NPA.

<table>
<thead>
<tr>
<th><strong>Nursing Student</strong></th>
<th>A student who participates in the Professional and Practical Nurse Student Loan Program in order to receive financial assistance for a nursing education. In return, once licensed, the student agrees to work in an area of need in the State of Missouri.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Obligation</strong></td>
<td>Nursing students incur one (1) year of obligation for each year they receive a student loan, with a minimum one (1)-year obligation and a maximum five (5)-year commitment. Nursing students are obligated to provide full-time primary nursing health care services in a DHSS-approved area of defined need in Missouri. Obligation should begin no later than six (6) months following the completion date of training.</td>
</tr>
<tr>
<td><strong>Professional and Practical Nurse Student Loan Program</strong></td>
<td>Also known as Nurse Student Loan. This program was designed as an incentive to increase the number of primary nursing professionals in areas of need within the state for an increased access to care.</td>
</tr>
<tr>
<td><strong>State Board of Nursing</strong></td>
<td>The mission of the Missouri State Board of Nursing is to protect the public by development and enforcement of state laws governing the safe practice of nursing.</td>
</tr>
<tr>
<td><strong>Vendor ACH/EFT Input Form</strong></td>
<td>Nurse students must complete the Vendor ACH/EFT Input Form to be established as a recipient of state funds.</td>
</tr>
</tbody>
</table>
Professional and Practical Nurse Student Loan Contact Information

Missouri Department of Health and Senior Services
Office of Primary Care and Rural Health
L. Gail Ponder
912 Wildwood Drive
Jefferson City MO 65109
Telephone: 800-891-7415
Fax: 573-522-8146
Email: Gail.Ponder@health.mo.gov

Missouri State Board of Nursing
3605 Missouri Boulevard
P.O. Box 656
Jefferson City, MO 65102-0656
Telephone: 573.751.0681
Fax: 573.751.0075
TTY: 800.735.2966
Voice Relay: 800.735.2466
Email: nursing@pr.mo.gov
http://pr.mo.gov/nursing.asp
AHEC Contact Information

Area Health Education Centers

**East Central Missouri AHEC**
3033 North Euclid Ave., Bldg. #3
St. Louis, MO 63118
Phone: (314) 772-9979
Fax: (314) 772-9982
Email: abrown@ecmoahec.org
Web: www.ecmoahec.org

**Mid-Missouri AHEC**
1110 West 11th Street
Rolla, MO 65401
Phone: (573) 364-4797
Fax: (573) 364-8972
Email: jshipley@rollanet.org
Web: www.midmoahec.org

**Northeast Missouri AHEC**
115 N. Rubey St.
Macon, MO 63552
Phone: (660) 385-6491
Fax: (660) 385-6493
Email: mmollick@nemoahec.org
Web: www.nemoahec.org

**Northwest Missouri AHEC**
5325 Faraon St.
St. Joseph, MO 64506
Phone: (816) 271-7146
Fax: (816) 271-6786
Email: Paula.Overfelt@heartland-health.com
Web: www.nwmoahec.org
**Southeast Missouri AHEC**
506D Hazel St
Poplar Bluff, MO 63901
Phone: (573) 785-2444
Fax: (573) 785-5568
Email: sandy@semoahec.org
Web: www.semoahec.org

**Southwest Missouri AHEC**
901 S. National Ave.
Springfield, MO 65897
Phone: (417) 836-8348
Fax: (417) 836-8770
Email: reginabowling@missouristate.edu
Web: ahec.missouristate.edu

**West Central Missouri AHEC**
c/o LINC 3100 Broadway, Suite 1100
Kansas City, MO 64111
Phone: (816) 889-5055 x1308
Fax: (816) 889-5051
Email: staylor@kclinc.org
Web: www.wcmoahec.org
Exhibit 1: Sample Student Loan Application
RESIDENCY TRAINING PROGRAM INFORMATION

This section must be completed by the residency program director or their designate.

PROGRAM NAME

PROGRAM TYPE

STREET

CITY

STATE

ZIP CODE

COUNTY

TELEPHONE NUMBER

FAX NUMBER

APPLICANT IS APPLYING FOR

PROGRAM DIRECTOR OR DESIGNEE NAME

EMAIL ADDRESS

I certify that the physician referred to in this application is participating in this institution's primary care residency program and all information contained in the Residency Training Program Information section above is complete and true to the best of my knowledge.

RESIDENCY PROGRAM DIRECTOR OR DESIGNEE

DATE

SPONSORSHIPS

ARE YOU A PARTICIPANT IN THE FOLLOWING LOAN PROGRAMS OFFERED BY MISSOURI DEPARTMENT OF HEALTH AND SENIOR SERVICES OR ANY PRIMO SUPPORTED PROGRAMS?

☐ ☐ MISSOURI PROFESSIONAL AND PRACTICAL NURSING STUDENT LOAN PROGRAM

☐ ☐ PRIMARY CARE RESOURCE INITIATIVE FOR MISSOURI (PRIMO)

☐ ☐ PRIMO SUPPORTED HEALTH PROFESSIONAL STUDENT RECRUITMENT PROGRAM (E.G. AHEC)

PROGRAM NAME AND YEARS OF PARTICIPATION

ATTENTION: PLEASE READ BEFORE SUBMITTING APPLICATION

• All applications must be complete, signed, and accompanied by all required documentation. Incomplete applications will not be processed.

• Proof of Missouri residency is REQUIRED. (e.g. Copy of current Missouri driver's license, state identification card, or voter's registration).

• All PREVIOUS STUDENTS must include with their application a copy of their last semester's Grade Point Average (GPA).

• Please include documentation showing any community/employer support received. (e.g., employer is paying for your tuition in return for your employment following graduation/licensure).

• You may attach a narrative and documentation explaining extenuating circumstances that prevent you from obtaining sufficient financial aid.

• ACEs recommendation.

• Please attach any other pertinent information for which there was inadequate space for inclusion on this application.

APPLICANT SIGNATURE

I certify that the information contained in this application is true, complete and correct to the best of my knowledge.

I do hereby authorize the release of personal, financial and academic information related to my educational status from my past or current educational institution to the Missouri Department of Health and Human Services or its authorized agent.

SIGNATURE

DATE

MAILING ADDRESS

PRIMARY CARE & RURAL HEALTH

HEALTH PROFESSIONAL INCENTIVES PROGRAM

MISSOURI DEPARTMENT OF HEALTH AND SENIOR SERVICES

PO BOX 570, JEFFERSON CITY, MO 65102-0570

The Missouri Department of Health and Senior Services
To be the leader in promoting, protecting and partnering for health.
Exhibit 2: Sample Nurse Student Loan Contract

MISMOUR DEPARTMENT OF HEALTH AND SENIOR SERVICES
PRIMARY CARE AND RURAL HEALTH
P.O. BOX 570 JEFFERSON CITY, MO 65102
HEALTH PROFESSIONAL STUDENT LOAN CONTRACT

MALOBE'S NAME
(LAST FIRST, MIDDLE INITIAL)

□ PRIMO
□ PROFESSIONAL AND PRACTICAL NURSE

ADDRESS

STREET

CITY

STATE

ZIP CODE

BIRTHDATE

SOCIAL SECURITY NUMBER

FOR ACADENIC YEAR TO

LENDING INSTITUTION

The Missouri Department of Health and Senior Services;

TERMS

I agree to pay the State of Missouri, or its authorized agent, the principal sum of ________________________________ dollars ($_________________________) plus interest, in United States currency, upon maturity of this note.

INTEREST

I hereby agree to pay simple interest on the unpaid loan principal at a rate of nine and one-half (9.5) percent per annum from the issue date of the state check until the principal and accumulated interest are paid.

MATUREITY

This note will mature when the borrower ceases to be an eligible student at a participating school or when the borrower ceases his/her training.

FORGIVENESS

Borrowers may earn forgiveness by engaging in full-time qualifying employment in an area of defined need in Missouri. Repayment through forgiveness will begin within six (6) months after completion of the borrower’s education or primary care training. Forgiveness schedules are determined by the borrower’s educational program and the number of loans the borrower has received.

ADDITIONAL AGREEMENTS

The borrower fully understands and agrees to the following:

1. The borrower will use the proceeds of this loan for educational and related expenses.

2. Upon request by the Department or any change in enrollment status, residency plans, practice location, type of practice, name or address the borrower will send written notice to the Department within thirty (30) days.

3. The borrower is making a commitment to provide health care services, upon completion of his/her education or primary care training, in an area of defined need as determined by the Missouri Department of Health and Senior Services.

4. If the borrower’s eligibility status changes (no longer a qualifying student or student in good standing) and the borrower is not providing qualifying services in an area of defined need, repayment of the loan principal and interest will begin within ninety (90) days of the date the borrower ceases to be in qualifying eligibility status. Payment in full will be complete no more than sixty (60) months from that date.

CONTINUED ON BACK

MO 580-1400 (3-12) AN EQUAL OPPORTUNITY AFFIRMATIVE ACTION EMPLOYER
HEALTH PROFESSIONAL STUDENT LOAN CONTRACT

ADDITIONAL AGREEMENTS, CONT.

5. The borrower will submit to the Missouri Department of Health and Senior Services proof of his/her enrollment, program eligibility and academic standing within thirty (30) days of the Department’s request and within thirty (30) days of the end of each semester or summer session.

6. Upon completion of the educational program/training and becoming licensed, should the borrower at any time choose not to provide health care services in a defined area of need, repayment of the loan principal and interest become due and owing immediately, and must be repaid within five (5) years of the breach.

7. If the borrower violates any of the provisions of this loan contract or promissory note, including notifying the Missouri Department of Health and Senior Services of changes of address, the Missouri Department of Health and Senior Services may call the note due immediately.

8. When necessary to protect the interest of the state in any loan transaction under the Health Professional Student Loan Program, the Missouri Department of Health and Senior Services may institute any action to recover any amount owed.

9. In the event the borrower is unable to maintain forgiveness status for this loan, and thereby is liable to repay all or a portion of this money to the Missouri Department of Health and Senior Services, he/she agrees to repay any attorney’s fees the Department incurs during its collection efforts against the borrower.

REMEDIES

The Department retains all administrative, civil and criminal remedies for breach of this contract by the borrower.

MODIFICATION/EXTENSION

This contract may not be amended or modified without prior written agreement of the parties.

EXECUTION: The Debtor must sign and date before a notary public and return to the Department for execution.

<table>
<thead>
<tr>
<th>FOR THE BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIGNATURE</td>
</tr>
<tr>
<td>TITLE</td>
</tr>
<tr>
<td>DATE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FOR THE DEPARTMENT OF HEALTH AND SENIOR SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUTHORIZED SIGNATURE</td>
</tr>
<tr>
<td>TITLE</td>
</tr>
<tr>
<td>DATE</td>
</tr>
</tbody>
</table>

NOTARIZATION

<table>
<thead>
<tr>
<th>STATE</th>
<th>Notary Public Embossed or Blank Ink Rubber Stamped Seal</th>
</tr>
</thead>
<tbody>
<tr>
<td>COUNTY</td>
<td></td>
</tr>
<tr>
<td>SIGNED AND SWORN BEFORE ME BY THE BORROWER</td>
<td></td>
</tr>
<tr>
<td>THIS DAY OF MONTH OF YEAR</td>
<td></td>
</tr>
<tr>
<td>NOTARY PUBLIC SIGNATURE</td>
<td></td>
</tr>
<tr>
<td>MY COMMISSION EXPIRES</td>
<td></td>
</tr>
<tr>
<td>NOTARY PUBLIC NAME (TYPED OR PRINTED)</td>
<td></td>
</tr>
</tbody>
</table>

ND 86-196E (3-12)
### Exhibit 3: HEALTH PROFESSIONAL LOAN RECIPIENT SURVEY

MISSOURI DEPARTMENT OF HEALTH AND SENIOR SERVICES  
PRIMARY CARE AND RURAL HEALTH  
PO. BOX 570, JEFFERSON CITY, MISSOURI 65102  
800-991-7415 OR (573) 751-6219  
HEALTH PROFESSIONAL LOAN RECIPIENT SURVEY

**PARTICIPANT INFORMATION**

<table>
<thead>
<tr>
<th>NAME</th>
<th>SOCIAL SECURITY NUMBER</th>
<th>EMAIL ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>STREET</td>
<td>PROFESSIONAL LICENSE NUMBER</td>
<td>ISSUE DATE</td>
</tr>
<tr>
<td>CITY</td>
<td>STATE</td>
<td>ZIP CODE</td>
</tr>
</tbody>
</table>

Are you still enrolled in school?  
☐ YES  ☐ FULL TIME  ☐ PART TIME  ☐ CURRENT YEAR IN SCHOOL __________  ☐ EXPECTED GRADUATION DATE __________  
☐ NO  ☐ DATE STUDIES CEASED __________  ☐ OR DATE OF GRADUATION __________

**PARTICIPANT SIGNATURE**  
DATE

If you are still in school/training have a representative of your program complete, sign and stamp the appropriate section below. If you are no longer attending school or have completed your education, please have your current employer complete the “Employment Section”.

**SCHOOL SECTION**

<table>
<thead>
<tr>
<th>SCHOOL NAME</th>
<th>PROGRAM NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>STREET</td>
<td>STREET</td>
</tr>
<tr>
<td>CITY</td>
<td>STATE</td>
</tr>
<tr>
<td>ZIP CODE</td>
<td>PHONE</td>
</tr>
<tr>
<td>FAX NUMBER</td>
<td>PROGRAM TYPE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SCHOOL START DATE</th>
<th>SCHOOL COMPLETION DATE</th>
<th>RESIDENCY START DATE</th>
<th>RESIDENCY COMPLETION DATE</th>
</tr>
</thead>
</table>

**SCHOOL/PROGRAM SIGNATURE**  
DATE

**NOTARY OR SCHOOL/PROGRAM STAMP**

**EMPLOYMENT SECTION**

<table>
<thead>
<tr>
<th>EMPLOYER</th>
<th>YOUR PARTICIPANT POSITION TITLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>STREET</td>
<td>CITY</td>
</tr>
<tr>
<td>STATE</td>
<td>ZIP CODE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYMENT SITE IF DIFFERENT THAN ADDRESS ABOVE</th>
<th>COUNTY OF EMPLOYMENT</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>EMPLOYMENT START DATE / END DATE</th>
<th>HOURS WORKED PER MONTH</th>
</tr>
</thead>
</table>

**EMPLOYER’S SIGNATURE**

<table>
<thead>
<tr>
<th>TITLE</th>
<th>DATE</th>
</tr>
</thead>
</table>

All Health Professional Loan Recipients are required to complete and return survey forms at least bi-annually and when their status changes. Failure to do so within the allotted time frame will result in a breach of their contract. If you have questions, please contact 800-991-7415.

MED 385-2515 (4/10)