



Moravian University Nurse Faculty Loan Program (NFLP)

2026-2027 Academic Year

Moravian University was approved to continue its Nurse Faculty Loan Program (NFLP) and received a federal grant from the Health Resources and Services Administration (HRSA). An agency within the U.S. Department of Health and Human Services, HRSA is committed to improving the health of the nation's people.

The NFLP provides loans to full-time or part-time graduate students who will serve as full-time nurse faculty, full-time-equivalent adjunct faculty, and/or nurse practitioner practice partners (i.e., preceptors) upon graduation.

The program allows up to 85% loan cancellation for those who serve in educator roles, as defined by Moravian University's program, over a four-year period. MSN students in the Nurse Educator or Nurse Practitioner programs are eligible to apply for an NFLP loan.

What is the NFLP Loan?

The NFLP awards funds for tuition, fees, and books to eligible students for the 2025–2026 academic year and may be renewed for up to five years, contingent upon the availability of HRSA funding.

MSN borrowers may cancel up to 85% of the accessed NFLP funds if employment as an educator begins within nine (9) months of graduation. The borrower can receive loan forgiveness of 20% of the loan each of the first three consecutive years, with an additional 25% forgiven after the fourth year. At that point, only 15% remains to be repaid.

If the loan recipient does not fulfill employment obligations, the loan must be repaid at the prevailing market rate.

How Can I Get a Nurse Faculty Loan?

To receive an NFLP loan, the prospective awardee must complete an NFLP application and be approved. The NFLP loan recipient must meet the following requirements:

- Be a U.S. citizen or national or a lawful permanent resident of the U.S.
- Enroll full-time or part-time in Moravian University's MSN program.
- Maintain a GPA of 3.0 or higher.
- Have no judgment liens entered against him or her based on a federal debt while receiving the loan.
- Promise to serve as full-time nurse faculty, full-time-equivalent adjunct faculty, or practice partner (i.e., preceptor) for nurse practitioner students.
- Sign a Promissory Note with Moravian Financial Aid Services.
- Attend a preceptor orientation or educational sessions.
- Complete Geisinger's Clinical Preceptor Foundations Academy (CPFA) free, online program before starting a nurse faculty or preceptor role. (Note: MSN Nurse Educators students are not required to complete the CPFA)
- Failure to complete this requirement may result in ineligibility to begin or continue serving as a preceptor and affect NFLP eligibility or continuation.

Additional Information on Loan Cancellation Eligibility

The NFLP loan is repayable over 10 years beginning nine months after the borrower completes MSN program requirements, is no longer enrolled, and/or does not serve in a designated educator role after graduation.

The maximum loan amount is \$35,500 per student per academic year. The loan accrues interest at 3% per year on the unpaid balance.

If the MSN student does not complete the graduate program or fails to meet employment or professional preparation requirements (including completion of the Geisinger CPFA), the prevailing market interest rate will be applied to loan repayment. To meet the requirements for loan cancellation, the student must be employed as an educator in one of three possible roles, as described in the following table of loan forgiveness eligibility examples.

NFLP Borrowers Employment Eligibility for Loan Cancellation: Examples	
HRSA NFLP Requirements	Moravian University Descriptions
1. Employment as a full-time faculty member	Employment as a full-time nursing faculty member with teaching, scholarship and service obligations as defined by the University and SON; Employee benefits received.
2. Employment as part-time/adjunct faculty member in combination with other part-time positions that equate to full-time employment	<p>Employment as part-time clinical faculty with multiple approaches for full-time equivalent teaching workload: <i>Examples:</i></p> <p><u>Classroom Only:</u> Six, 4-credit courses or 24 credits per academic year = 12 contact hours/week over 32 weeks per academic year (16 weeks per semester) <i>Total Classroom Contact Hours = 384 Contact Hours</i></p> <p><u>Clinical Only</u> - 4 Clinical Groups of Students per year = 192 contact hours per group per semester x 4 Clinical Groups per academic year <i>Total Clinical Contact Hours = 768 Contact Hours</i></p>
3. Employment as designated joint- appointment faculty as a full-time NP preceptor in an academic-practice partnership framework	<p>Employment as an NP practice-partner who negotiates a contract with his or her employer to serve as a full-time equivalent preceptor for NP students in the SON for 400 hours per year, i.e. academic partner</p> <p><i>Examples:</i></p> <p><u>Preceptor of NP Students</u> - Serving as a preceptor for 4 students per year for clinical practicum experiences that are 100 contact hours.</p> <p><u>Preceptor of NP Students</u> – Serving as a preceptor for 2 students per year for clinical practicum experiences that are 200 contact hours.</p>