



Forgivable Education Loans for Service

AMOUNT	AWARDS AVAILABLE	APPLICATION DATE	DEADLINE
up to \$7,000 for Certificate/Licensure Associate & Bachelor's up to \$14,000 for Master's & Doctoral Degrees	Varies	The 2025 application will open on Monday, January, 6	March 1

Description

Established by the North Carolina General Assembly in 2011, the Forgivable Education Loans for Service provides financial assistance to qualified students enrolled in an approved education program and committed to working in critical employment shortage professions in North Carolina. The North Carolina State Education Assistance Authority provides administration for the program. For the 2024-2025 academic year the approved degree programs and approved institutions can be found via the Scholarship Resource Section.

Eligibility

- Be a legal North Carolina resident and NC resident for tuition purposes
 - Your North Carolina residency status is checked automatically with the Residency Determination Service (RDS) in an overnight process once you submit your FELS application. If applicants haven't completed residency determination, they may do so at the [North Carolina Residency Determination Service Website](#).
- At the time of application, present a cumulative minimum grade point average (GPA) of:
 - 3.00 for graduating high school students (weighted GPA)
 - 2.80 for undergraduate students pursuing an associate or bachelor's degree
- Recipients must not be in default, or does not owe a refund, under any federal or State loan or grant program
- Maintain Satisfactory Academic Progress according to the enrolling policy of the institution
- Be willing to work in NC in a designated critical employment shortage profession
- Must plan to enroll at least part-time in a FELS Approved Program at a FELS Eligible Institution

Application Requirements

Complete a [FELS Application](#)

- The 2025 application will open on Monday, January 6. Applications will be entered into a lottery for award consideration.
- If you are seeking your associate's or bachelor's degree, provide a copy of your transcript with your application.

Other Information

FELS loan recipients must sign a promissory note that will require them to seek loan forgiveness through employment in an approved position or repay the loan in cash. Loan forgiveness is described in the FELS Rules. Generally, a loan for one academic year will be forgiven for one year of full-time employment. Loans will accrue interest at the rate of 7% per year from the date of the loan disbursement. Recipients cannot receive FELS funding concurrently with other state-funded loans.

For bachelor's degree programs, priority is given to juniors and seniors who have been accepted into the program (or who will be accepted by the start of the fall semester).

Note: FELS recipients must be enrolled either Part-Time or Full-Time based on their institution's academic policy. This is effective Fall 2021. The award amount will be pro-rated based on the chart below.

Certificate/Licensure, Associate, and Bachelor's Degree Programs			
Credits	Certificate/Licensure and/or Associate Degree	Bachelor's Degree: Sophomores	Bachelor's Degree: Juniors and Seniors
Full-Time	\$3,000 (\$1,500/semester)	\$3,000 (\$1,500/semester)	\$7,000 (\$3,500/semester)
Part-Time	\$1,500 (\$750/semester)	\$1,500 (\$750/semester)	\$3,500 (\$1,750/semester)
Max Total Loan Limits	\$6,000	\$20,000	

Master's and Doctoral Degree Programs		
Credits	Master's Degree	Doctoral Degree
Full-Time	\$10,000 (\$5,000/semester)	\$14,000 (\$7,000/semester)
Part-Time	\$5,000 (\$2,500/semester)	\$7,000 (\$3,500/semester)
Max Total Loan Limits	\$20,000	\$56,000

*Sophomores are only eligible at the bachelor's level if the student has been accepted into their degree of study.