

West Virginia Nursing Scholarship/Loan Policy and Procedural Manual

Section I. Program Description

The West Virginia Nursing Scholarship/Loan is funded by \$10.00 supplemental licensure fee paid by all nurses. These funds are aggregated in a state special revenue account. The purpose of the Nursing Scholarship/Loan is to provide financial aid to students in nursing or doctoral education programs who agree to practice as a nurse in West Virginia or teach in a state nursing program in West Virginia. A scholarship/loan may be repaid with interest over a fixed period. Unlike other loans, a scholarship/loan may convert to an interest-free scholarship if the recipient completes a required service obligation. Current West Virginia Code (§18C-3-4) and legislative rules (Title 133, Series 58) govern the operations of the Nursing Scholarship Program.

Section II. Definitions

- A. Scholarship/Loan Award Cycle – A one-year time frame that includes 3 traditional Fall, Spring and Summer Semesters starting in September and ending in the following month of August. One scholarship/loan award cycle may include up to three separate award disbursements. Three disbursements (Fall, Spring and Summer) equals one scholarship/loan award cycle.
- B. Anniversary Date – The date in which a recipient begins employment at a qualifying employment site following degree completion. Each recipient's service obligation will be calculated out from this anniversary date.
- C. Interest Rate – Interest will be charged at a rate prescribed by the Vice Chancellor for Administration and will begin to accrue at the time the repayment period begins (see section XIII). The interest rate will be outlined on the scholarship/loan agreement also known as the promissory note.
- D. Approved Nursing Program – West Virginia nursing programs that have obtained national nursing accreditation or are approved by either the West Virginia RN or LPN boards of nursing.
- E. LPN – Licensed Practical Nurse.
- F. RN – Registered Nurse. This definition includes students in either a bachelor of science in nursing (BSN) or associate of science in nursing (ASN) programs.
- G. MSN – Master of Science in Nursing. This definition only includes master's level nursing programs and does not include any other types of master's degrees.
- H. Doctoral program – This definition includes students in either a nursing or education doctoral degree program. It does not include any other types of doctoral level programs.

Section III. Application Process

- A. The application is available at the West Virginia Center for Nursing website at www.wvcenterfornursing.org and on the CFVW website at www.cfvw.com.
- B. All applicants must complete a Nursing Scholarship/Loan application by June 1 to be considered for the scholarship/loan.
- C. An LPN scholarship/loan applicants may apply provisionally during the open scholarship/loan application timeframe. Applicants are not required to be enrolled in a nursing program at the time of initial application submission. Students interested in a nursing program or in the initial nursing program admission process (i.e. interviews and entrance testing) may submit an initial nursing scholarship/loan application. Students

who apply before enrolling and are selected for an award will be required to show proof of enrollment before their award is disbursed.

- D. An RN scholarship/loan applicants may apply provisionally during the open scholarship/loan application timeframe if the student intends to reach 50 percent of his or her program completion during the scholarship/loan award cycle.
- E. Master's, doctoral, and LPN teaching certificate applicants may apply provisionally during the open scholarship/loan application timeframe. Employment as a nurse educator is not required at the time of application if the applicant intends to teach in a qualifying nursing program within the next 12 months. Program enrollment and written verification of a teaching position in a qualifying nursing program will be required prior to any scholarship/loan award disbursement.
- F. At the time of application, RN, MSN and doctoral applicants must select each semester (Fall, Spring, and/or Summer) during the award cycle that they wish to be considered for an award. Only the semesters that are selected at the time of application will be considered for awards.
- G. At the time of application, LPN and LPN teaching certificate applicants are not required to select the individual semesters. LPN programs are not generally divided into semester terms.
- H. Applicants are only eligible to apply for one degree level of the scholarship/loan program (i.e. LPN, RN, master's or doctoral) from one institution per year. In the event a recipient transfers educational programs, the recipient may request special permission to transfer eligible funds to a new program. This transfer may only be permitted if the awardee had not been disbursed funds from the initial program and the new program meets all applicable requirements. If permission is granted, the applicant must request a funds transfer in writing to the West Virginia Center for Nursing Administrator.

Section IV. Student Eligibility

- A. To be eligible to draw down an LPN or RN scholarship/loan award, an applicant must meet the following minimum requirements:
 - a. Enrollment in an approved West Virginia LPN or RN program (see section II).
 - b. Be in good academic standing with his or her academic institution.
 - c. For the LPN award, have completed at least 50 percent of the curriculum required to receive an LPN diploma and sign an agreement to work as an LPN in West Virginia for one year following program completion.
 - d. For the RN award, have completed at least 50 percent of the curriculum required to receive a RN degree and sign an agreement to work as a RN in West Virginia for two years following program completion.
- B. To be eligible for the nursing master's degree (MSN) or doctoral nursing or education scholarship/loan award, an applicant must meet the following minimum requirements:
 - a. Be employed as an educator in an approved West Virginia school of nursing (see section II).
 - b. Be accepted into a master's degree in an approved West Virginia nursing program or accepted into an approved West Virginia doctoral nursing or education program at the time of application.
 - c. Be continuously employed as an educator in an approved West Virginia school of nursing while pursuing his or her master's or doctoral degree.

- d. Sign an agreement to teach in an approved West Virginia school of nursing for two years following completion of the program (see section II).
- C. To be eligible for the LPN teaching certificate scholarship/loan award, an applicant must meet the following minimum requirements:
 - a. Be accepted into a West Virginia LPN teaching certificate program.
 - b. Be continuously employed as an LPN educator by an approved West Virginia LPN program while pursuing his or her LPN teaching certificate (see section II).
 - c. Sign an agreement to teach for one year upon completion of the LPN teaching certificate program in a West Virginia LPN program.

Section V. Academic Requirements

- A. Applicants must achieve both a cumulative and nursing GPA criterion set annually by the West Virginia Center for Nursing Recruitment and Retention Committee. The GPA criteria is subject to change annually.
- B. RN, MSN and doctoral applicants are required to complete 15 weeks of course work or a semester equivalent based on the nursing or doctoral program requirements for each semester term.
 - a. Limited exceptions may be granted based on unique nursing program schedules or program requirements.
- C. LPN applicants are required to have at least 8 weeks of course work remaining after the date an award is granted.

Section VI. Selection Process

- A. The number and amount of awards will be determined yearly based on the availability of funds in the program in any given program cycle, and may not exceed the amounts authorized by West Virginia Code §18C-3-4.
- B. Priority for scholarships/loans shall be given to in-state residents.
- C. Applicants who previously received an award from the Nursing Scholarship Program are eligible to reapply for the scholarship/loan in subsequent program cycles.
- D. Awards will be processed without regard to age, gender, race, disability, national origin, sexual orientation, veteran's status or religion.
- E. RN, MSN and Doctoral scholarship/loan applicants are eligible for awards for each semester they have applied and meet eligibility criteria.
 - a. Eligibility criteria will be assessed one time during the scholarship/loan cycle; once the student reaches at least his or her midpoint in his or her program.
- F. LPN applicants are eligible for one award payment for the duration of their program.
 - b. Eligibility criteria will be assessed one time during the scholarship/loan cycle; once the student reaches his or her midpoint in his or her program.

Section VII. Notification of Scholarship/Award

- A. Applicants who are selected for an award will be emailed an award notification announcement that will provide a link to an online promissory note/loan agreement.
- B. Applicants that are considered ineligible will be notified by email. They will have 7 days to notify the West Virginia Center for Nursing Administrator and supply additional information/documentation in order to have their award decision reconsidered.
- C. Awardees will have a minimum of 7 days to review and sign the promissory note/loan agreement.

- D. Awardees who decline the award are required to notify the West Virginia Center for Nursing Administrator in writing or email of their desire to decline the award.

Section VIII. Scholarship/Loan Program Agreement

- A. Scholarship/loan recipients must sign a scholarship/loan program agreement, in the form of an online promissory note, which shall fully disclose the terms and conditions under which a recipient is required to teach or practice nursing in West Virginia.

Section IX. Award Payment

- A. All award payments will be sent directly to the institution indicated and verified on the initial scholarship/loan application.
- B. Recipients will need to contact their institution's financial aid department to verify receipt of payments and account balances.
- C. Award payments are eligible for tuition costs and mandatory fees as indicated by the recipient's institution. An award for any student may not exceed the full cost of education for program completion, as defined by the recipient's institution.
- D. In the event a recipient has a balance less than the award amount, all unused funds will be returned to the West Virginia Center for Nursing.

Section X. Service Obligation Documentation Requirements

- A. It is the recipient's responsibility to provide evidence of meeting the scholarship/loan's service obligation requirements. The recipient must submit the West Virginia Nursing Scholarship/Loan Program employment verification form as evidence of compliance with the teaching and/or practice requirements. This form may be found at wvcenterfornursing.org or cfvv.com. If the recipient fails to submit proper verification, then the award converts to a loan and must be paid back even if the recipient is working or teaching in West Virginia.
- B. An initial employment verification form shall be submitted within 6 months of the recipient's graduation date and after securing employment that meets the service obligation of this scholarship/loan. After the initial employment verification form is received, the recipient's anniversary date will be determined by the time in which he or she was employed in a qualifying service position, following degree completion.
- C. Each employment verification form will defer payments for one year. If a recipient has a one-year service obligation, a final employment verification form must be submitted confirming a full year of service in a qualifying employment position. Once the final employment verification is received and reviewed, the recipient's award is cancelled.
- D. If the recipient has a service obligation of more than one year in length, the recipient must submit additional verification forms for subsequent years on or after his or her anniversary date (see section II), until his or her service obligation is met.
- E. Employment verification forms received prior to the recipient's anniversary date will only be considered if they are received within 15 days of the recipient's anniversary date (see section II).
- F. Upon completion of his or her training program, a recipient will receive a grace period of up to six months to secure employment that qualifies for the service requirement.
- G. If a recipient fails to complete his or her training program or fails to teach or practice nursing as required by the scholarship/loan agreement, he or she will be required to make monetary repayment of the scholarship/loan.

- H. A recipient who receives an award in multiple yearly scholarship/loan award cycles (see section II) from the Nursing Scholarship/Loan Program may not concurrently complete the service requirement associated with the awards.
- I. **Federal law currently prohibits concurrent service of a West Virginia Nursing Scholarship Program obligation with some federal programs' service obligations, such as the Nurse Corps' Scholarship Program or the National Health Service Corps' loan repayment program.**

Section XI. Qualifying Service Requirements

- A. A qualified employment position will be a position that has a minimum requirement of a nursing license.
- B. Any RN or LPN scholarship/loan recipient is required to work full-time in West Virginia per the terms and conditions of his or her agreement. A full-time status will be defined based on his or her employer's definition of full-time status.
 - a. A recipient may meet the service requirements through more than one form of employment. A recipient may practice and teach concurrently at a nursing education program. He or she will be eligible to meet the service obligation requirement if the combination of employment is equivalent to a full-time status of 36 hours or more per week.
 - b. Written documentation from both the nursing program employer and practice employer will be requested confirming sufficient hours.
- C. Any master's or doctoral degree scholarship/loan recipient is required to work full-time in West Virginia per the terms and conditions of the scholarship/loan agreement. At minimum, part of his or her work must include employment as an educator in an approved nursing program in West Virginia (see section II). Full time status will be defined per terms of employment within the West Virginia nursing program.
 - a. A recipient may meet the service requirements through more than one form of employment. A recipient may practice and teach concurrently at a nursing education program. He or she will be eligible to meet the service obligation requirement if the combination of employment is equivalent to a full-time status of 36 hours or more per week.
 - b. Written documentation from both the nursing program employer and practice employer will be requested confirming a full-time appointment.
- D. Any LPN teaching certificate scholarship/loan recipient is required to work full-time in West Virginia per the terms and conditions of the scholarship/loan agreement. At minimum, part of his or her work must include employment as an educator in a nursing program in West Virginia. Full time status will be defined per terms of employment within the West Virginia nursing program
 - a. A recipient may meet the service requirements through more than one form of employment. A recipient may practice and teach concurrently at a nursing education program. He or she will be eligible to meet the service obligation requirement if the combination of employment is equivalent to a full-time status of 36 hours or more per week.
 - b. Written documentation from both the nursing program employer and practice employer will be requested confirming a full-time appointment.
- E. Limited exemptions of a documented full-time service obligation not meeting the above criteria may be granted.

- a. The recipient must provide a written waiver form outlining his or her employment status.
- b. This form will be reviewed individually by the West Virginia Center for Nursing Administrator and Board Chair to determine if the recipient is meeting the specific intentions and guidelines of the nursing scholarship/loan program.

Section XII. Deferment

- A. In the event of extended leave (i.e. maternity leave, employer approved family medical leave, extended illness), a recipient must submit written documentation describing the event and his or her request to delay or defer his or her repayment obligation.
 - a. The documentation will be reviewed by the West Virginia Center for Nursing Administrator in collaboration with Senior Director of Financial Aid. A written decision will be made granting or denying a delay in the repayment obligation.
 - b. This decision is eligible for an appeal (see section XV).
- B. In the event of employment status change (i.e. change of employers), documentation must be supplied indicating less than a two-week gap in employment. If there is greater than a two-week gap in employment, the recipient's repayment obligation will be extended by the amount of time equal to the gap in employment status up to 6 months.
 - a. If a gap of employment is greater than 6 months, then the recipient may be considered out of compliance with his or her service obligation and subject to monetary repayment.
 - b. This decision is eligible for an appeal (see section XV).
- C. In the event a recipient is unable to secure a nursing license or full-time employment within the allotted six-month grace period, the recipient may be considered out of compliance with his or her service obligation and subject to monetary repayment.
 - a. If the recipient wishes to defer monetary repayment beyond the six-month grace period, the recipient must provide a written document describing his or her circumstances and his or her request for further delay in repayment.
 - b. The documentation will be reviewed by the West Virginia Center for Nursing Administrator in collaboration with Senior Director of Financial Aid. A written decision will be made granting or denying a delay in the repayment obligation.
 - c. This decision is eligible for an appeal (see section XV).
- D. Additionally, a deferment may be granted for the following reasons:
 - a. Periods of documented enrollment of at least half-time and attendance as a regular student in a course of study for at least half-time at an accredited institution of higher education.
 - b. During documented active duty service, not in excess of four years, as a member of the armed services of the United States.
 - c. Other conditions and circumstances including documented disability, unemployment or other economic hardship.
 - d. A written deferment request must be submitted to the West Virginia Center for Nursing and then will be approved by the Vice Chancellor for Administration.
- E. If a deferment request is approved, a student may defer making scheduled installment payments and interest does not accrue during the approved deferment period.
- F. In the event of non-compliance with the deferment terms, payment in full is due 60 days from the date of non-compliance.

Section XIII. Monetary Repayment of Scholarship/Loan

- A. If a recipient does not fulfill the service requirement, he or she shall be obligated to repay the principal and any interest that accrues on his or her scholarship/loan award.
 - a. The recipient will enter into a repayment agreement governing the terms of his or her repayment.
 - b. Interest will accrue from the day on which the recipient falls out of compliance with the service obligation.
 - c. Limited exceptions for alternative payment plans may be granted for extenuating circumstances.
- B. If a recipient completes his or her training program but fails to begin the service requirement within six months of graduation, interest will accrue from the end of the grace period.
- C. If a recipient fulfills a portion of the service requirement, interest will accrue from the day on which the recipient ceased to fulfill the remainder of the service requirement.
 - a. The principal balance will be prorated based on the number of days worked while in compliance with the service obligation.
- D. If a recipient fails to complete his or her training program, interest will accrue from the day on which the recipient terminates training or six months after dropping below half-time enrollment.
- E. The repayment period may be extended during periods of deferment.
- F. Accounts in default or a repayment agreement more than 120 days past due are considered delinquent, and may be referred to a collection agency, reported to a credit bureau, or both.
 - a. Accounts that have been referred to collections less than 90 days may be withdrawn from collections without penalty.
 - b. For accounts more than 90 days with a collection agency, the award itself may be cancelled if the recipient had fulfilled his or her required service obligation, but the recipient must pay any associated collection fees.
- G. Failure to comply with the repayment schedule may result in the West Virginia Center for Nursing and/or the Higher Education Policy Commission incurring costs and fees to collect the amount due from the recipient. The recipient agrees to pay all reasonable collection costs, including attorney fees, court costs, and other fees. The recipient further agrees to reimburse the Center/Commission for the fees of any collection agency, which may be based on a percentage at a maximum of 33.3% of the debt, and all costs and expenses, including reasonable attorney fees, incurred in such collection efforts.

Section XIV. Forgiveness

- A. In the event of a recipient's death or documented permanent and total disability, the unpaid amount of the repayment obligation shall be forgiven.

Section XV. Appeals

- A. An applicant may appeal in writing the denial of an award, service obligation requirements, alternative payment plans, or any other decision within 15 days of receiving notification.
 - a. The Senior Director of Financial Aid and the West Virginia Center for Nursing Administrator will consult and issue a written decision upholding or reversing the initial decision within fifteen days of receipt of the appeal.

- b. An applicant or institution may further appeal the decision of the Senior Director and Administrator within 15 days of receipt of notification of the decision to the Vice Chancellor for Administration. The Vice Chancellor for Administration may consult with the Board Chair of the West Virginia Center for Nursing and shall issue a written decision upholding or reversing the Senior Director and Administrator's decision within 20 days of receipt of the appeal. The decision of Vice Chancellor for Administration is final.
- c. Any appeal made should set forth in detail the grounds for the appeal. The decision rendered at each level shall address in writing each ground raised.

Section XVI. Timeline

A. Nursing Scholarship Calendar

- a. April 15 – Application becomes available
- b. June 1 – Online Nursing Scholarship Submission Deadline
- c. June – Institutions update and verify information in Financial Aid Management System.
- d. July – Fall award notifications email sent and awardees complete scholarship/loan agreement
- e. September – Beginning of Fall Semester
- f. July – October
 - i. Deadline for promissory note within 7 days of award notification
 - ii. Invoices produced, signed and sent to procurement for processing
 - iii. Payments sent directly to the institutions
- g. December – Institutions must update applications for those students who first reach their midpoint for spring semester
- h. January – Beginning of Spring Semester
- i. January – February
 - i. Spring award notification email sent for students meeting spring midpoint.
 - ii. Deadline for Promissory note within 7 days of award notification.
 - iii. Invoices produced, signed and sent to procurement for processing.
 - iv. Payments sent directly to the institutions
- j. June – Beginning of Summer Semester
- k. May – June
 - i. May – Institutions must update applications for those who reach their midpoint
 - ii. Summer award notification email sent for students meeting summer midpoint.
 - iii. Deadline for promissory note within 7 days of award notification
 - iv. Invoices produced, signed and sent to procurement for processing.
 - v. Payments sent directly to the institutions

Statement of Approval

This signifies that the West Virginia Nursing Scholarship policy for the West Virginia Center for Nursing and Higher Education Policy Commission was reviewed and approved.

West Virginia Center for Nursing Board Chair:

_____ Date: _____
Ronald Moore

Senior Financial Aid Director of Higher Education Policy Commission:

_____ Date: _____
Brian Weingart