New Applicants
The Forgivable Education Loans for Service Program application is available online through the CFNS.org/FELS page. The priority deadline for FELS applicants is April 1, 2015.

The application must be submitted electronically on or before the date listed above. All supporting documentation to the application (transcripts, acceptance letters, etc.) must be postmarked by the date listed above.

Reminder: Email is the official form of communication between the FELS Program and the applicant. It is strongly recommended that applicants keep their contact information up to date on the SEAA Student Portal www.cfnc.org/seaastudent.

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. For the 2014-15 academic year eligible degree programs may be found by clicking the link below. The North Carolina State Education Assistance Authority provides administration for the program.

Eligibility
A recipient must meet the following eligibility criteria to be considered for FELS:
- Be a legal North Carolina resident and NC resident for tuition purposes
- 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
  - 3.20 for students pursuing a graduate or professional degree.
- Register with the Selective Service System, if required;
- 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 (SAP) according to the enrolling policy of the institution;
- Be willing to work in NC in a designated critical employment shortage profession.

Value
Annual loan amounts are as follows:
- Certificate or associate degree programs: $3,000
- Bachelor's degree programs: freshmen and sophomores $3,000
- Bachelor's degree programs: junior and senior: $7,000
- Master's degree programs: $10,000
- Graduate certificate programs: $10,000
- Doctoral degree programs: $14,000

Maximum Aggregate Loan Limits:
- Certificate and/or associate degree programs: $6,000
- Bachelor's degree programs: $20,000
- Master's degree programs: $20,000
- Graduate certificate programs: $20,000
- Doctoral degree programs: $56,000

Note: For 2015-16, FELS recipients must be enrolled for at least six credit hours each semester to qualify for funding for undergraduate or graduate programs. The award amount will be pro-rated according to number of credit hours. While the rules for the program provide for a minimum of 3 credit hours for graduate programs, the policy for 2015-16 establishes a minimum of 6 credit hours per semester.

Related Links
Eligible Institutions
Approved Education Programs
FELS Rules