

NURSING STUDENT LOAN FORGIVENESS PROGRAM

Background

By 2035 the state of Florida is projected to have an unprecedented shortage of more than **59,000 nurses**. There are numerous factors that influence the adequacy of the nursing workforce including the number of faculty, enrollment capacity, and nurses leaving the profession due to retirement.

What is the Nursing Student Loan Forgiveness Program (NSLFP)?

The NSLFP was established by the Florida Legislature in 1989 to provide a financial incentive for those pursuing a career in nursing to seek employment in areas of the state where nursing shortages exist. The program is structured to assist in the repayment of nursing education loans.

Where does the funding for the NSLFP come from?

The NSLFP is currently funded by a \$5 fee that is assessed at the time of initial nursing licensure and renewal. From the available funds, nursing education loan repayments are paid directly to the participant's lender and are capped at \$4,000 annually per enrolled nurse for a maximum of 4 years. Because funding is limited, some nurses are unable to benefit from this program.

Nursing Loan Forgiveness Program Employers, 2018–2021				
Employer Type	2018	2019	2020	2021
Teaching Hospitals	331	343	311	250
Public Schools	5	13	15	19
Community Health Centers	6	11	18	16
County Health Departments	15	21	25	16
State Medical Facilities	11	17	15	15
Hospitals for Children	36	24	14	5
Family Practice Teaching Hospitals	14	7	3	1
Match Facilities*	0	0	0	0
Total	418	436	401	322

In 2021, a total of 322 graduates received \$1.2 million, which averages to \$3,729 per graduate. Of these graduates across all nursing program, 242 were from bachelor's level RN programs. Overall, there has been no significant increase in the available funding and fewer nurses are receiving benefits due to increasing in-state tuition costs which have more than doubled between 1987–88 and 2017–18.

Employer Match Facilities

Florida licensed hospitals, birth centers, and nursing homes must be matched on a dollar-for-dollar basis by contributions from the employing institutions.

Nursing Loan Forgiveness Employers

The [Florida Talent Development Council Nursing Education Trends Report](#) shows four-year trends in how the funds are being allocated. According to the most recent report from the Florida Center for Nursing, 61.8% of Florida's RNs work in the hospital setting. ***It is important to note that nurses employed by designated match facilities have not been eligible for the program.***

[FTDC: Nursing Education Trends Report, December 2022](#)

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What are the designated employment sites for eligibility?

The following employer categories are listed in order of priority per s. 1009.66, F.S.:

1. State of Florida Operated Medical and Healthcare Facilities
2. Public Schools
3. Department of Health County Health Departments
4. Federally Sponsored Community Health Centers
5. Teaching Hospitals
6. Family Practice Teaching Hospitals
7. Specialty Hospitals for Children
8. Employer Match Facilities

Program Repayment Data

The below chart shows that as the number of individuals who qualify for the program goes down, the average amount paid goes up. In 2021, a total of 322 graduates received an average of \$3,729.

Nursing Loan Forgiveness Program Repayment Data, 2018-2021

Loan Repayment Detail	2018	2019	2020	2021
Total Graduates Receiving Payments	418	436	401	322
Bachelors in Nursing	336	365	319	242
Associate in Nursing	49	53	64	64
Licensed Practical Nurse	13	16	16	15
Not Reported	20	2	2	1
Average Amount Paid	\$2,913.49	\$2,800.03	\$3,046.36	\$3,729.49
Total Amount Paid	\$ 1,217,839.28	\$1,220,815.08	\$1,221,588.51	\$1,200,895.54

Taking Action to Support Florida's Nursing Workforce

The Nursing Student Loan Forgiveness Program is an important way to recognize the critical role that nurses play in providing access and care for Florida's most vulnerable individuals. The loan forgiveness program can provide nurses with the opportunity to significantly reduce the financial burden of a profession that is a calling to serve and care for others.

MODERNIZING THE NURSING STUDENT LOAN PROGRAM



- FHA supports modernizing the existing loan repayment program by removing the dollar-for-dollar employer matching for other Florida licensed hospitals, nursing homes, and birth centers.
- FHA supports a recurring appropriation of \$1.3 million to double the available program funding. This would allow more than 300 more nurses to be eligible for the program in the next fiscal year.

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