

NC Forgivable Loans for Service
2023-2024 Annual Report to the Joint Legislative Education Oversight Committee
December 1, 2024

The North Carolina General Assembly created the Forgivable Education Loans for Service (FELS) program ([G.S. 116-209.45, et. seq.](#)) in 2011 to provide financial assistance in the form of forgivable loans to qualified students who are committed to working in North Carolina in order to respond to critical employment shortages.

Funding and Loans

The annual appropriation for the 2023-24 year was \$16,594,166. A total of \$19,956,549 was loaned to 1,989 students under the FELS program. Most borrowers repay their forgivable loan in service to North Carolina. However, some do not. New loans are funded by the annual appropriation plus receipts from borrowers who are repaying in cash.

2023-24 Student Count and Funds by Category

Field	Students	Amount
Allied Health	761	\$8,344,720
Medical	375	\$5,174,167
Nursing	712	\$5,494,916
Education	141	\$942,746
Total	1989	\$19,956,549

2023-24 Student Count and Funds by Field of Study

Field	Students	Amount
Allied Health-Addiction (Substance Abuse) Counseling	1	\$10,000
Allied Health-Audiology	13	\$175,000
Allied Health-Clinical Laboratory Sciences	7	\$30,000
Allied Health-Dental Hygiene	2	\$5,250
Allied Health-Emergency Medical Science	6	\$33,750
Allied Health-Imaging	1	\$3,500
Allied Health-Occupational Therapy	101	\$1,082,000
Allied Health-Occupational Therapy Assistant	7	\$18,750
Allied Health-Optometry	58	\$798,000
Allied Health-Pharmacy	127	\$1,771,000
Allied Health-Physical Therapy	156	\$1,996,962
Allied Health-Physical Therapy Assistant	4	\$10,500
Allied Health-Physician Assistant	119	\$1,100,000

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Field	Students	Amount
Allied Health-Radiology	2	\$5,250
Allied Health-Radiography	4	\$10,500
Allied Health-Social Work	48	\$423,064
Allied Health-Sonography	1	\$3,000
Allied Health-Speech Language Pathology	38	\$374,000
Allied Health-Clinical Mental Health Counseling	63	\$471,694
Allied Health-Rehabilitation and Career Counseling	3	\$22,500
Education (Teaching)-Elementary (Grades K-6)	66	\$368,250
Education (Teaching)-Elementary Birth through Kindergarten	3	\$17,500
Education (Teaching)-Elementary English as a Second Language	1	\$5,000
Education (Teaching)-Elementary Reading (Grades K-6)	4	\$24,250
Education (Teaching)-Elementary Exceptional Children Adaptive Curriculum	1	\$7,000
Education (Teaching)-Middle Grades English as a Second Language	1	\$5,000
Education (Teaching)-Middle Grades-Math	6	\$34,000
Education (Teaching)-Middle Grades-Science	1	\$10,000
Education (Teaching)-Secondary Comprehensive Science	2	\$14,000
Education (Teaching)-Secondary Foreign Language	1	\$7,500
Education (Teaching)-Secondary Math	4	\$27,000
Education (Teaching)-Special Education	17	\$94,246
Education (Teaching)-School Psychology	34	\$329,000
Medical-Chiropractic Care	16	\$224,000
Medical-Dentistry (DDS)	22	\$308,000
Medical-Dentistry (DMD)	159	\$2,216,667
Medical-Medical Doctor (MD)	162	\$2,215,500
Medical-Osteopathy (DO)	9	\$126,000
Medical-Psychology (PhD)	7	\$84,000
Nursing-Clinical Nurse Specialist	1	\$5,000
Nursing-Nurse	434	\$2,391,464
Nursing-Nurse Anesthesia	105	\$1,445,350
Nursing-Nurse Education	39	\$268,500
Nursing-Nurse Practitioner	131	\$1,374,602
Nursing-Nurse Midwifery	2	\$10,000
Total	1989	\$19,956,549