

**Forgivable Education Loans for Service (FELS)
Approved Education Programs 2025-2026**

The Forgivable Education Loans for Service Program was established by the North Carolina General Assembly to assist qualified students who are committed to working in North Carolina in designated critical employment shortage professions. Students interested in receiving assistance through the FELS Program should read the loan forgiveness eligibility requirements for the education programs listed below and the FELS Program Rules prior to submitting an application. Required residency, internship, or supervised training positions prior to obtaining full licensure in a profession do not qualify for loan forgiveness. Example: Licensed Professional Counselor Associate or Licensed Clinical Social Worker Associate positions are not eligible for loan forgiveness. Students who do not fulfill the service requirements must repay the loan in cash, plus interest, which begins to accrue upon disbursement of the loan.

Education

A borrower must complete his or her Approved Education Program, obtain licensure from the North Carolina Department of Public Instruction and teach in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in a North Carolina public school or charter school, a school operated by the State of North Carolina, or a school operated by the federal government in North Carolina. Employment as an administrator, substitute teacher, or employment in a nonpublic school, community college, or institution of higher education is not eligible for Loan Forgiveness.

Eligible Education Programs				
	Certificate/ Licensure	Bachelor's	Master's	Doctoral
Elementary Birth through Kindergarten	X	X	X	X
Elementary (Grades K-6)	X	X	X	X
Elementary English As A Second Language	X	X	X	X
Elementary Reading (Grades K-6)	X	X	X	X
Elementary Exceptional Children – General Curriculum (Grades K-6)	X	X	X	X
Elementary Exceptional Children – Adaptive Curriculum (Grades K-6)	X	X	X	X
Middle Grades Math	X	X	X	X
Middle Grades Science	X	X	X	X
Middle Grades Foreign Language	X	X	X	X
Middle Grades English As A Second Language	X	X	X	X
Secondary Math	X	X	X	X
Secondary Comprehensive Science	X	X	X	X
Secondary Biology	X	X	X	X
Secondary Physics	X	X	X	X
Secondary Chemistry	X	X	X	X
Secondary Foreign Language	X	X	X	X
Secondary English As A Second Language	X	X	X	X
School Counseling			X	
School Psychologist			X	X
Special Education	X	X	X	X

Allied Health

A borrower must complete his or her Approved Education Program, obtain full, unrestricted certification or licensure from the applicable licensing board, and work in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that directly provide medical services to North Carolina residents. Teaching and administrative positions do not qualify for loan forgiveness.

Eligible Allied Health Programs				
	Diploma/Associate's	Bachelor's	Master's	Doctoral
Audiology			X	X
Clinical Mental Health Counseling			X	X
Eligible Allied Health Programs Continued				

	Diploma/Associate's	Bachelor's	Master's	Doctoral
Clinical Laboratory Sciences		X	X	
Cytotechnology	X	X		
Community Paramedicine		X		
Dental Hygiene	X	X		
Health Sciences-Emergency Medical Care Concentration			X	
Emergency Medical Science	X	X		
Emergency Medical Technology	X	X		
Imaging	X	X		
Marriage & Family Therapy			X	X
Medical Technology	X	X		
Occupational Therapy			X	X
Occupational Therapy Assistant	X			
Optometry				X
Pharmacy				X
Pharmacy Technician	X			
Physical Therapy				X
Physical Therapy Assistant	X			
Physician Assistant			X	
Radiography	X	X	X	
Radiology	X	X	X	
Rehabilitation and Career Counseling			X	
Respiratory Care Therapy	X	X	X	
Social Work			X	X
Sonography	X	X		
Substance Abuse (Addiction) Counseling			X	
Speech Language Pathology			X	X
Health & Human Sciences-Communication Sciences & Disorders				X

Nursing

A borrower must complete his or her Approved Education Program, obtain applicable licensure from the North Carolina Board of Nursing, and work in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that directly provide medical services to North Carolina residents. A borrower must practice nursing on his or her Approved Education Program funding level. For example, a borrower funded for an Associate's Degree in Nursing (ADN) on the Registered Nurse's (RN) level must complete the Approved Education Program and work as an RN in order to qualify for loan forgiveness. A borrower funded on the RN level does not qualify for loan forgiveness by working as a Licensed Practical Nurse (LPN). **Nurse Educators must teach nursing fulltime at a public or nonprofit post-secondary institution approved by the North Carolina Board of Nursing. * Please note:** BSN-DNP and MSN-DNP graduates must provide direct healthcare delivery to NC residents to qualify for service forgiveness. **Nursing Administration and Nursing Leadership tracks are not approved education programs for receipt of FELs.**

Eligible Nursing Programs				
	Diploma/Associate's	Bachelor's	Master's	Doctoral
Clinical Nurse Specialist			X	X
Nursing – LPN	X			
Nursing – ADN	X			
Nursing – BSN		X		
Nursing – RN to BSN		X		
Nursing – RIBN		X		
*Nursing – BSN-DNP				X
Nursing – MSN			X	
*Nursing – MSN-DNP				X
Nurse Anesthesia			X	X
Nurse Education			X	X
Nurse Practitioner			X	X
Nurse Midwifery			X	

Medicine

A borrower must complete his or her Approved Education Program, obtain full, unrestricted licensure from the applicable licensing board, and practice in a Qualified Position in North Carolina. Eligible Qualified Positions include employment in health care delivery positions that directly provide medical services to North Carolina Residents. Undergraduate courses of study in preparation for graduate/professional study (Ex: pre-medicine, pre-pharmacy) are not approved education programs for receipt of FELS. Teaching and administrative positions do not qualify for loan forgiveness.

Eligible Medical Programs	
	Doctoral
Chiropractic	X
Dentistry	X
Medical Doctor	X
Osteopathy	X
Podiatry	X
Psychology	X

Rural NC Service Programs

The NC General Assembly added Primary Care Medicine and Psychiatry to the FELS program to address the critical demand for physicians practicing primary care medicine and psychiatry in the rural and highest-need areas of North Carolina. Students in these programs must be willing to work in rural county as determined by the NC Department of Commerce. Primary Care Medicine shall include the disciplines of family medicine, general pediatric medicine, general internal medicine, internal medicine/pediatrics, and obstetrics/gynecology.

Eligible Medical Programs	
	Doctoral
Primary Care Medicine	X
Psychiatry	X