

UPMC Schools of Nursing Tuition Loan Forgiveness Program Frequently Asked Questions



Over the past few years, the clinical care environment has presented many challenges. One way we'd like to diminish those challenges *and* increase the nursing pipeline is to offer a way to offset educational costs. At UPMC, we understand that the cost of higher education can be intimidating, and we're committed to keeping quality, innovative nursing education as affordable as possible.

Introducing the UPMC Schools of Nursing Tuition Loan Forgiveness Program:

Why is UPMC investing in this program?

UPMC is committed to helping develop future nurses join the health care workforce by investing in programs like this to support nursing education. This program makes UPMC Schools of Nursing more accessible to prospective students. We offer flexible programs to accommodate students seeking employment around their class schedules at various UPMC facilities, all while earning their registered nursing license.

What is it?

Students who successfully complete their first semester at one of UPMC's Schools of Nursing (UPMC SON) and continue to meet academic requirements are eligible to receive up to \$7,000/semester in tuition forgiveness for all remaining semesters.

When does this program start?

The program begins January 2023. Students interested in enrolling in UPMC SON for the upcoming academic year must apply by **Thursday, March 1**, to begin the UPMC Mercy School of Nursing program in May 2023.

Apply to any of the six UPMC Schools of Nursing campuses by **Thursday, June 1**, to begin classes in fall 2023. Once accepted, eligible students must complete application process for the Tuition Loan Forgiveness program.

Is there a work commitment?

Yes, you must have your nursing position at UPMC secured *prior* to graduation and begin employment within 30 days of graduation. To begin working as a graduate nurse, you must apply for your Pennsylvania Temporary Practice Permit (TPP). Students must complete NCLEX within two months of graduation.

The work commitment is based on the amount of Tuition Loan Forgiveness you received:

- Up to \$7,000 = One-year work commitment
- Up to \$14,000 = Two-years work commitment
- Up to \$21,000 = Three-years work commitment

Are UPMC staff eligible?

UPMC staff who meet requirements are eligible and encouraged to participate if they are interested in moving into a career in Nursing. UPMC offers tuition advancement for employees supported by Tuition Loan Forgiveness. Work commitments are concurrent. UPMC SON also participate in grant and loan programs for students with financial needs.

Can current students take advantage of the program?

No; however current UPMC SON students, who enrolled prior to January 2023, have the opportunity to take advantage of the Monthly Loan Repayment program.

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What if I don't complete the UPMC SON academic program?

If you do not complete all semesters and requirements for the UPMC SON program you have enrolled in, you will be required to pay back UPMC in full or fulfill your work commitment obligation through employment in an approved non-nursing role at UPMC.

What if I transfer campus locations midway through the program, would I be able to continue with Nursing Tuition Loan Forgiveness at the new location?

Yes, as long as you remain in good academic standing.

If I apply for the Nursing Tuition Loan Forgiveness program, can I change my mind during the program?

Once the agreement is signed, it is legally binding. If you have accepted any Nursing Tuition Loan Forgiveness monies, this must be paid back, or you have the option complete the equivalent work commitment.

What if I decide not to apply for the Nursing Tuition Loan Forgiveness, but change my mind during the program? Can I still apply then?

Yes, you can still apply for Nursing Tuition Loan Forgiveness while you are a nursing student.

What if I previously canceled my application or enrollment, may I participate in the Nursing Tuition Loan Forgiveness program after January 2023?

- Students who cancel during the first two weeks of the first semester ("drop" period) of 2023 will not incur any penalties or fees and can reapply to the program. This is limited to a one-time cancellation.
- Students who withdraw during the first semester of 2023 will not have Nursing Tuition Loan Forgiveness program funds to repay as the *student* is financially responsible for the first semester. The student may return to school and participate in the Nursing Tuition Loan Forgiveness program. This is limited to a one-time cancellation.
- Students who withdraw *after* the first semester due to pregnancy/family leave, medical leave, or a military leave, will pause the tuition funding with no default until they resume the program or until the time in which the nursing school policy for resuming the program has expired.

What if I fail a course while on the Nursing Tuition Loan Forgiveness program, do I need to repeat and pass this course before being placed back on forgiveness?

Yes, the student must cover the cost of the failed course and successfully complete the course to resume the Nursing Tuition Loan Forgiveness program.

What if I withdraw from the UPMC Schools of Nursing and I was eligible for Monthly Loan Repayment program (MLR), do I stay in the MLR program or convert to the Nursing Tuition Loan Forgiveness program when I return?

You would stay in the MLR program.

What's the cost structure for the 32-month or 24-month program related to the Nursing Tuition Loan Forgiveness program?

- The 24-month students, (six term students) will begin receiving funds after term three and will be eligible to receive three terms of funding.
- The 32-month students, (eight term students), will begin receiving funds after term two and be eligible to receive six terms of funding, and will only be eligible for \$3,500 per term rather than \$7,000.

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Is there an expected timeframe for taking my NCLEX examination?

Yes, you are expected to submit your application for testing prior to graduation to receive your Authorization to Test (ATT) and be scheduled for your NCLEX within two months of graduation.

What if I don't pass my NCLEX the first time?

You can schedule to re-test (minimum 45-days after the last test) and continue to work as a Patient Care Technician or an approved non-nursing position at UPMC until you successfully pass the NCLEX. Working in a non-nursing role under these circumstances is applied to the duration of your work commitment.

Work Commitment Questions:

When does my work commitment begin?

Students only begin their work commitment on the first day of approved employment *after* completion of the UPMC SON program. Prior employment for UPMC **does not** count toward your required number of years for loan forgiveness. Refer to the work commitment above.

What if I don't complete the work commitment?

You will be required to repay your balance of tuition loan funding in full.

How much of the Nursing Tuition Loan Forgiveness program funding will be taxable?

When your loan (Nursing Tuition Loan Forgiveness) is forgiven, it becomes a fully taxable for federal, state, and local employment taxes on 100% of the monies.

Are there specific facilities or open positions in which I will be required to work?

Yes, employment opportunities include direct care positions that the hospital has designated as qualifying for the Nursing Tuition Loan Forgiveness program.

Can I be employed with UPMC Travel Staffing (UTS) upon graduating?

No, you need to have one year of nursing experience as per UTS guidelines.

Do I have to remain in the same position for the duration of my work commitment?

Not necessarily. You will need to follow UPMC system policy or union contract regarding time before transferring positions. Exceptions will require CNO approval.

Do current employees have to remain employees while in school?

No. Continuing your employment while in school is not required. It is encouraged that you to speak with your current manager about your interest in becoming a nurse and to help equip them with ways to support you, including flexible work arrangements where available. Should you choose to reduce your employment status or prefer to seek other paid work opportunities within UPMC at any time during your education, please talk with your leader or email nurse@UPMC.edu for personalized career assistance finding the perfect role that fits your academic and personal commitments.