

UPMC Schools of Nursing Tuition Loan Forgiveness Program



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 to 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 (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 began in January 2023 for the following UPMC Schools of Nursing locations: UPMC Jameson at UPMC Hamot, UPMC Hamot, UPMC Mercy, UPMC Shadyside, UPMC Shadyside at UPMC Harrisburg, and UPMC St. Margaret.

The program began with the May 2025 cohort at the **Washington Health System School of Nursing (WHS SON)** location. The program begins with the Fall 2026 cohort at the **UPMC Mercy School of Nursing at UPMC Altoona (ALT SON)** location.

Is there a work commitment?

Yes, as part of program expectations, students need to have a nursing position with UPMC **secured prior to graduation and plan to begin employment within 30 days post-graduation**. To begin working as a graduate nurse, you must apply for your Pennsylvania Temporary Practice Permit (TPP). If for any reason that you are unable to start employment within 30 days, you must contact us.

The work commitment is based on the amount of Nursing 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 that 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 Nursing Tuition Loan Forgiveness. The work commitments are concurrent. UPMC Schools of Nursing also participate in grant and loan programs for students with financial needs.

Can I participate in this program if I enrolled before January 2023?

No, students who enrolled at UPMC SON before January 2023 or at WHS SON before May 2025 have the opportunity to take advantage of the Monthly Loan Repayment program.

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School of Nursing Questions:

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 mid-way through the program, would I be able to continue on Nursing Tuition Loan Forgiveness at the new location?

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

If I apply for Nursing Tuition Loan Forgiveness, 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 to 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 Jan 2023, or after May 2025 at WHS SON, or after Fall 2026 at ALT SON?

- Students who cancel during the first 2 weeks of the first semester ("drop" period) of 2023, or May 2025 at WHS SON, or Fall 2026 at ALT SON, 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, or May 2025 at WHS SON, or Fall 2026 at ALT SON, will not have Nursing Tuition Loan Forgiveness 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. This is limited to a one-time cancellation.
- Students who withdraw *after* the first semester due to pregnancy/family leave, medical LOA, or a military LOA, 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 Nursing Tuition Loan Forgiveness, 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 Nursing Tuition Loan Forgiveness?

- 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, but will only be eligible for \$3500 per term rather than \$7000.

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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 School of Nursing 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 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 Nursing Tuition Loan Forgiveness.

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

No, you need to have 1 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.