

Hospital Nurse Loan Forgiveness Frequently Asked Questions

5/7/2025

Q1. If I apply am I guaranteed to get loan forgiveness?

No, not all who apply will be selected. The number of people selected is based on available funding. Select applications will be scored and reviewed by an independent panel of reviewers.

Q2. What is the two-year requirement?

This refers to a future commitment to work as an RN in a nonprofit hospital or public hospital. If you are selected, you will be asked to sign a service contract where you commit to working at least two years as an RN in a MN nonprofit hospital/MN public hospital. Past work is not counted. There is no one year option.

Q3. Is there a requirement for past work? Would I need to have been working for two years before applying to loan forgiveness?

No, the requirement is that you are working as a RN in a MN nonprofit hospital or MN public hospital by March of the year following application, for example, an applicant who applies in 2024 must be working as an RN by March 2025.

Q4. I have already been working as a RN in a MN nonprofit hospital or MN public hospital, does my past work count?

No, the two-year commitment will begin to be counted when your service contract begins.

Q5. I work in a clinic associated with a hospital, am I eligible?

No, currently just those working for and in the actual hospital are eligible.

Q6. I work at a hospital in another role, not as a RN, am I eligible?

No, currently just RNs in direct patient care at a MN nonprofit hospital/ MN public hospital are eligible. Please see our other funding opportunities for which you may be eligible.

- [Minnesota Health Care Loan Forgiveness Programs](#)
- [Minnesota State Loan Repayment Program \(SLRP\)](#)

Q7. What is direct patient care?

Direct patient care means working with patients, as opposed to other duties such as billing, supervising staff, administrative duties, policy development etc.

Q8. Does virtual/telehealth work count towards the direct patient care hours?

No. Direct care must take place in person.

Q9. My weekly schedule changes some weeks I work 28 hours some weeks I work 32 hours, am I eligible?

Maybe. An FTE of 0.75 or more will typically meet the required hours. If you can meet the average of 30 hours/week for 45 weeks per year for the length of the service commitment you would be eligible. Your employer needs to verify your hours at the end of each contract year, if hours are not met you will need to repay all funds.

Q10. Can I take a leave of absence during my service contract example for maternity/paternity leave or due to job layoff?

Yes, we will pause your contract for up to 12 months and then add the time on to the end of your contract, extending your end date.

Q11. Am I eligible if I work in Minnesota but live outside of Minnesota?

No, you must live and work in Minnesota to participate in the loan forgiveness program.

Q12. Can I change jobs/job sites during the contract?

Yes, if your new role and site meet the program eligibility requirements.

Q13. Can I participate in Federal Public Service Loan Forgiveness (PSLF) and the Hospital Nurse Loan Forgiveness?

Yes, but please be aware that if your loans are forgiven by PSLF during the contract you need to repay the unused funds given to you and you would still need to complete the service requirement.

Q14. When will decisions be made?

All applicants will receive an email, selected or not, by March 2025. You may need to check your spam or junk mail.

Q15. If I am not selected can I reapply?

Currently, the legislature has funded the program for two years. We do not know at this time if the program will continue or if there will be another opportunity to apply.

Q16. Who can I contact if I have other questions?

health.loanforgiveness@state.mn.us

Minnesota Department of Health
Office of Rural Health and Primary Care
PO Box 64975
St. Paul, MN 55164-0882
651-201-3845
health.loanforgiveness@state.mn.us
www.health.state.mn.us

05/07/25

To obtain this information in a different format, call: 651-201-3838.