

## Funding Your Graduate Nursing Education

The first place to go when seeking funding for your graduate nursing education is the financial aid office at your academic institution. Most grant and loan programs administered by the U.S. Department of Education, such as Perkins Loans, PLUS Loans, and Stafford Loans, are managed through the nursing school's financial aid office. Eligibility for some programs, including Perkins Loans, is based on financial need. In order to receive any assistance through these programs, you must complete a **Free Application for Federal Student Aid or FAFSA** online at <http://www.fafsa.ed.gov>.

### *Federal Financial Aid Offered by Your School of Nursing*

Schools of nursing manage a variety of scholarship and loan programs for students pursuing graduate nursing degrees. Some programs do not require repayment while traditional loan programs have a payback requirement. Other programs may also require a post-graduation service commitment. Funded by the Division of Nursing at the Health Resources and Services Administration (HRSA), these programs include:

- **NURSE Corps Loan Repayment Program**, formerly the Nursing Education Loan Repayment Program (NELRP), helps alleviate the shortage of nurses across the country by offering loan repayment assistance to registered nurses and advance practice nurses, such as nurse practitioners, working at Critical Shortage facilities and nurse faculty employed at accredited schools of nursing. Program participants receive up to 60 percent of their qualifying student loans in exchange for a 2-year service commitment – and an additional 25 percent of their original loan balance for an optional third year. See <http://www.hrsa.gov/loanscholarships/repayment/nursing>.
- **Advanced Nursing Education** provides financial assistance to graduate nursing students including full or partial support for the costs of tuition, books, program fees, and reasonable living expenses.
- **Nursing Student Loan Program** assists graduate nursing students with a maximum of \$17,000 at low interest, with a preference for those with financial need. The repayment period is 10 years. The program provides \$3,300 in non-taxable loans to students during their first two years of study and \$5,200 for their last two years.

The U.S. Department of Education administers the [Graduate Assistance in Areas of National Need \(GAANN\)](#) program that provides fellowships, through schools of nursing, to assist graduate students with excellent records who demonstrate financial need and plan to pursue a research-focused doctoral degree. Nursing has been identified as an area of national need.

**Important Note:** Not all schools of nursing offer these funding opportunities, so check first with the financial aid department of the schools of nursing you are considering attending.

**Federal Financial Aid that Nursing Students Can Apply For** The Division of Nursing at HRSA also offers loan and scholarship programs for which individual students can apply, including:

- **NURSE Corps Scholarship Program**, formerly the Nursing Scholarship Program, helps students complete their nursing education by paying tuition, fees, other education costs,

while providing a monthly living stipend. The program is open to full-time nursing students accepted or enrolled in diploma, associate, baccalaureate or graduate nursing programs at accredited schools located in the U.S. Upon graduation, scholarship program members fulfill a service commitment at a Critical Shortage Facility. See <http://www.hrsa.gov/loanscholarships/NURSECORPS/>.

The [Bureau of Health Professions](#) at HRSA also offers funding opportunities for graduate students. These programs include:

- The **Faculty Loan Repayment Program** provides up to \$40,000 in loan repayment for individuals from disadvantaged backgrounds who serve as faculty at eligible health professions schools for a minimum of two years. See <http://www.hrsa.gov/loanscholarships/repayment/Faculty>.
- The **Scholarships for Disadvantaged Students Program** provides scholarships to full-time students from disadvantaged backgrounds who demonstrate financial need. See <http://www.hrsa.gov/loanscholarships/scholarships/disadvantaged.html>.

### State Sponsored Scholarship and Loan Forgiveness Programs

Some states have developed programs that offer loan forgiveness for nursing faculty or have proposed legislation to provide funding assistance to nurse educators. To find out if a program is available in your state or if one is being considered, see these resources:

- [Rural Assistance Center](#)
- [AACN's State Advocacy Resources for Nurse Educators](#)

Individuals are encouraged to check with their state higher education agency or board of nursing to find out what other financial aid programs are available. To make contact with your local board, see <https://www.ncsbn.org/contactbon.htm>.

### Private Scholarships and Specialty Area Programs

In addition to federal and state financial aid programs for graduate nursing students and nurse educators, dozens of programs are available through private organizations and specialty-focused agencies. Below is a sampling of available programs.

- The [Johnson & Johnson Campaign for Nursing's Future-AACN Minority Nurse Faculty Scholars Program](#) provides \$18,000 in annual scholarship funding to individual graduate students from minority backgrounds who agree to teach after graduation.
- The **Foundation of the National Student Nurses' Association** administers the [Promise of Nursing Faculty Fellowship](#) for registered nurses looking for a career in nursing education.
- The [National Hartford Centers of Gerontological Nursing Excellence](#) offers pre- and post-doctoral scholarships for graduate students specializing in academic geriatric nursing.

- The [American Cancer Society](#) offers separate scholarships for students interested in cancer nursing. Scholarships may be renewed for up to two years for master's-degree students (\$10,000/year) and four years for doctoral-degree students (\$15,000/year).
- The [Epilepsy Foundation](#) provides a number of research grants for individuals, including graduate students, pursuing research in the area of epilepsy.
- The **American Nurses Association** administers the [Minority Fellowship program](#) for nursing students pursuing a doctoral degree and a career focused on the prevention and treatment of mental illness and substance abuse.
- **Resources for Graduate and Post-Graduate Nursing Students**
- [American Association of Critical-Care Nurses \(AACN\)](#) offers Continuing Professional Development Scholarships to help members enrich their careers and acquire knowledge and skills beyond traditional academic nursing education. A limited number of scholarships for specific academic courses will continue to be awarded.
- [American Cancer Society](#) provides scholarships in cancer nursing. Doctoral Scholarships in cancer nursing provide support for study in a doctoral degree program in nursing or a related area that will prepare the graduate for a career as a cancer nurse scientist. The Graduate Scholarship in cancer nursing practice supports graduate students pursuing a master's degree in cancer nursing or a doctorate of nursing practice.
- [American Indian Graduate Center \(AIGC\)](#) announces the availability of graduate fellowships for American Indian and Alaska Native students from federally recognized U.S. tribes.
- [American Assembly for Men in Nursing Foundation](#) and Johnson & Johnson's Campaign for Nursing's Future are offering a new \$1,000 scholarship program for male students pursuing professional nursing education programs.
- [American Medical Resource Institute](#) offers an annual scholarship program for students pursuing a career in the healthcare industry. One applicant will be awarded \$1,000 for completing a 2000-word essay covering one of two healthcare topics. A winner will be chosen on merit.
- [Association for Professionals in Infection Control and Epidemiology \(APIC\) Graduate Student Award](#) supports research that advances infection prevention and evidence-based implementation science. The award is given to a student seeking to complete a master's or doctoral degree. The award will provide a total of \$5,000 for project costs
- [Council of Graduate Schools](#) maintains a list of graduate fellowship opportunities for those entering graduate programs. Read eligibility requirements carefully to see how best to market your nursing graduate study.
- [Disadvantaged Faculty Loan Repayment Program \(FLRP\)](#) provides for repayment of education loans for individuals from disadvantaged backgrounds who agree to serve for at least two years as faculty members at eligible health professions and nursing schools.
- [DiversityNursing.com](#), a niche website for Nurses from student Nurses up to CNO's, is offering a \$5,000 Education Award. You must be enrolled as a full-time or part-time student in an accredited School of Nursing in a professional registered nurse program (baccalaureate, graduate, associate degree or diploma) OR work Full-Time, Part-Time or Per Diem as a Registered Nurse, LPN, Nurse Practitioner or Nurse Leader/Administrator at a U.S. based organization.

- [ExceptionalNurse.com](#) awards a \$500 Anna May Rolando scholarship to a qualified student with a disability. Preference is given to graduate students.
- [Giva Corporate Outstanding Nursing Student Scholarship](#)  
Giva awards scholarships to students currently enrolled in an accredited nursing program in the United States or Canada. A scholarship in the amount of \$1000 each will be awarded based on their 600-1000-word essay on 'How will you use your talents and education to make the world a better place for future generations? What are your career and personal goals and why?'
- [Hispanic Association of Colleges & Universities](#) offers scholarships for graduate and undergraduate students attending a HACU Member or Partner college or university.
- [Indian Health Service \(IHS\)](#) administers a program to help repay undergraduate and graduate loans of health professionals in return for full-time clinical service in Indian health programs.
- [March of Dimes](#) awards scholarships to registered nurses enrolled in graduate programs of maternal-child nursing.
- [Maryland State Nursing Scholarship](#) is available to Maryland residents seeking an undergraduate or graduate degree in nursing.
- [National Association of Neonatal Nurses \(NANN\)](#) offers scholarships for members pursuing a BSN or graduate degree in neonatal nursing or nursing administration.
- [National Black Nurses Association \(NBNA\)](#) offers a Student Nurse of the Year award to an NBNA member in pursuit of a baccalaureate or other advanced nursing degree.
- [National Center for Health Statistics \(NCHS\)/AcademyHealth Health Policy Fellowship](#) is designed for two selected scholars to work collaboratively with NCHS staff on a wide range of projects. Over the course of this 13-month program, fellows will conduct new and innovative analyses as well as participate in developmental and health policy activities related to the design and content of future NCHS surveys. All applicants are strongly encouraged to complete the online 'Statement of Interest' form prior to applying. Once the form has been submitted, AcademyHealth and NCHS staff will follow up to provide both guidance on the proposal and assistance on the application process. To learn more about the Health Policy Fellowship, please visit [www.academyhealth.org/nchs](http://www.academyhealth.org/nchs).
- [National Hartford Center of Gerontological Nursing Excellence \(NHCGNE\)](#) (formerly known as Building Academic Geriatric Nursing Capacity or BAGNC). NHCGNE will be accepting applications for a single scholar/fellow award in 2015. If a scholar candidate is successful, the award will total \$100,000 (\$50,000 per annum) with the requirement that 10% of that amount be contributed by the institution where the scholar is located. This contribution may be in the form of tuition waivers, research assistantships, teaching assistantships, grants-in-aid or scholarships. Neither in-kind support nor student loans are acceptable as matching funds. No indirect costs are allowed to the school and waivers of these indirect costs cannot be considered matching funds.
- [National Health Service Corps](#), a division of the U.S. Department of Health and Human Services, has information about scholarships and loan repayment programs for health care professionals who practice in a medically underserved area.
- [Nurse.org](#) offers the Healthcare Leaders Scholarship to students entering or currently pursuing an educational program related to nursing or medicine.

- [\*\*NURSE Corps Loan Repayment Program\*\*](#), formerly the Nursing Education Loan Repayment Program (NELRP), this program helps alleviate the shortage of nurses across the country by offering loan repayment assistance to registered nurses and advance practice nurses, such as nurse practitioners, working at Critical Shortage facilities and nurse faculty employed at accredited schools of nursing. Program participants receive up to 60 percent of their qualifying student loans in exchange for a 2-year service commitment – and an additional 25 percent of their original loan balance for an optional third year.
- [\*\*NURSE Corps Scholarship Program \(NCSP\)\*\*](#), formerly the Nursing Scholarship Program, this program helps students complete their nursing education by paying tuition, fees, other education costs, while providing a monthly living stipend. The program is open to full-time nursing students accepted or enrolled in diploma, associate, baccalaureate or graduate nursing programs at accredited schools located in the U.S. Upon graduation, scholarship program members fulfill a service commitment at a Critical Shortage Facility.
- [\*\*Nurse Practitioner Health Association\*\*](#) offers a variety of scholarships (\$1,000 to \$5,000 awards) to students in Nurse Practitioner programs for outstanding research, leadership and academic achievements.
- [\*\*Nurses' Educational Funds, Inc.\*\*](#) offers a scholarship for nurses enrolled in an accredited master's or doctoral level nursing program.
- [\*\*Nursing Economic\\$ Foundation\*\*](#) awards up to four \$5,000 scholarships will be awarded to registered nurses in a Masters or Doctoral nursing program with an emphasis on administration or management for the upcoming school year.
- [\*\*Nursing Home Abuse\*\*](#) awards a \$5,000 scholarship, exclusively for US students pursuing a degree that will help combat nursing home abuse. The scholarship will cover non-tuition related expenses such as rent, childcare, textbooks, utilities and groceries for the academic year.
- [\*\*Online Nursing Programs\*\*](#) awards \$500 to a student currently enrolled in a nursing or related health care administration degree program.
- [\*\*Promise of Nursing Regional Faculty Fellowship\*\*](#) awards \$1,000 to \$7,500 to students committed to the nurse educator role. This scholarship is offered through The Foundation of the National Student Nurses' Association.
- [\*\*Sigma Theta Tau International/The Council for the Advancement of Nursing Science\*\*](#) awards one \$5,000 research grant to encourage qualified nurses to improve the health of the world's people through research. Eligible candidates must be a member in good standing of both STTI and CANS and hold at minimum a Master's degree or equivalent.
- [\*\*Tillman Military Scholars\*\*](#) program supports our nation's active and veteran service members and their spouses by removing financial barriers to completing a degree program of choice. The scholarships cover not only direct study-related expenses such as tuition and fees, but also other needs, including housing and child care.
- [\*\*The Oncology Nursing Society Foundation\*\*](#) awards academic scholarships specifically for students pursuing a master's or doctoral degree or a post-master's certificate.
- [\*\*TYLENOL® Future Care Scholarship Program\*\*](#) awards a total of \$250,000 in scholarship funds to 40 undergraduate and graduate students pursuing an education in healthcare.

- [Respiratory Health Association of Metropolitan Chicago](#) is currently accepting applications for a \$2,500 Advance Practice Nursing Scholarship for those specializing in acute and/or critical care that are residents of Illinois.
- [The Senior Care Scholarship](#) is available to students enrolled in a bachelor's degree or graduate level program in any field related to gerontology, medicine, nursing, social work, or sociology at an accredited four-year university. A scholarship in the amount of \$1000 each will be awarded based on their letter of introduction and a 500-word essay on why they have chosen to go into a field that will serve our aging population.
- [The State Nursing Assumption Program of Loans for Education \(SNAPLE\)](#) program offers up to \$25,000 in loan repayments for nurses serving as faculty at a regionally accredited college or university in California.
- [Giva Corporate Outstanding Nursing Student Scholarship](#)  
Giva awards scholarships to students currently enrolled in an accredited nursing program in the United States or Canada. A scholarship in the amount of \$1000 each will be awarded based on their 600-1000-word essay on 'How will you use your talents and education to make the world a better place for future generations? What are your career and personal goals and why?'
- [Hispanic Association of Colleges & Universities](#) offers scholarships for graduate and undergraduate students attending a HACU Member or Partner college or university.
- [The Indian Health Service \(IHS\)](#) administers a program to help repay undergraduate and graduate loans of health professionals in return for full-time clinical service in Indian health programs.
- [Maryland State Nursing Scholarship](#) is available to Maryland residents seeking an undergraduate or graduate degree in nursing.
- [National Association of Hispanic Nurses \(NAHN\)](#) awards \$2,000 annually to students earning a master's degree in a maternal-child nursing program and \$1,000 to student members enrolled in any level nursing program, including baccalaureate.
- [National Black Nurses Association, Inc \(NBNA\)](#) provides annual scholarships for students who are a NBNA member or local chapter member, currently enrolled in an undergraduate nursing program, and have at least one full year of school remaining. These scholarship funds range from \$1,000-\$5,000.
- [National Health Service Corps](#), a division of the U.S. Department of Health and Human Services, has information about scholarships and loan repayment programs for health care professionals who practice in a medically underserved area.
- [National Student Nurses' Association](#) offers a scholarship program for students enrolled in baccalaureate, generic doctorate, generic master's, diploma, or associate degree programs.
- [Nurse.org](#) offers the Healthcare Leaders Scholarship to students entering or currently pursuing an educational program related to nursing or medicine.
- [Nurse Loan Repayment and Scholarship Program](#) administered by The Division of Nursing at HRSA, is available for registered nurses. Participants must serve at a health facility in an underserved area to receive loan repayments.
- [Nurses' Educational Funds, Inc.](#) offers a scholarship for nurses enrolled in an accredited master's or doctoral level nursing program.
- [Student-Caregiver Scholarship](#) is offering three \$1,500 scholarships to university students attending an accredited U.S. college or university who care for aging relatives.

- [\*\*The Senior Care Scholarship\*\*](#) is available to students enrolled in a bachelor's degree or graduate level program in any field related to gerontology, medicine, nursing, social work, or sociology at an accredited four-year university. A scholarship in the amount of \$1000 each will be awarded based on their letter of introduction and a 500-word essay on why they have chosen to go into a field that will serve our aging population.
  - [\*\*The State Nursing Assumption Program of Loans for Education \(SNAPLE\)\*\*](#) program offers up to \$25,000 in loan repayments for nurses serving as faculty at a regionally accredited college or university in California.
  - [\*\*Tafford Uniforms\*\*](#) is doing its part to support the development of this critical profession. Tafford will award two (2) \$1,000 scholarships each semester to nursing students in accredited US nursing programs.
  - [\*\*Tillman Military Scholars\*\*](#) program supports our nation's active and veteran servicemembers and their spouses by removing financial barriers to completing a degree program of choice. The scholarships cover not only direct study-related expenses such as tuition and fees, but also other needs, including housing and child care.
  - [\*\*TYLENOL® Future Care Scholarship Program\*\*](#) awards a total of \$250,000 in scholarship funds to 40 undergraduate and graduate students pursuing an education in healthcare.
- **General Resources**
  - [\*\*Bureau of Health Professions\*\*](#) financial aid page offers a useful introduction to all financial assistance programs under the Health Resources and Services Administration.
  - [\*\*College Board\*\*](#) provides an up-to-date scholarship search, as well as advice on how to apply for a scholarship and spot a scholarship scam.
  - [\*\*ExploreHealthCareers.org\*\*](#) is a comprehensive Web portal that gives students a reliable, and comprehensive source of accurate, up-to-date information about the health professions, including a searchable list of funding opportunities.
  - [\*\*FastWeb\*\*](#) is an online scholarship search.
  - [\*\*Federal Student Aid\*\*](#)  
The office of Federal Student Aid provides grants, loans, and work-study funds for college or career school. It offers more than \$150 billion each year to help millions of students pay for higher education.
  - [\*\*FedMoney.org\*\*](#) is an online guide to all U.S. federal government financial aid programs.
  - [\*\*FinAid.com\*\*](#) is a great Web resource for all financial aid information.
  - [\*\*Futures in Nursing\*\*](#) is a national financial aid agency with a focus on Pennsylvania.
  - The [\*\*Rural Assistance Center \(RAC\)\*\*](#) is a product of the U.S. Department of Health and Human Services' Rural Initiative established in December 2002 as a rural health and human services " information portal. RAC helps rural communities and other rural stakeholders access the full range of available programs, funding, and research that can enable them to provide quality health and human services to rural residents.
  - [\*\*International Education Financial Aid \(IEFA\)\*\*](#) scholarship search is a resource for financial aid, college scholarship and grant information for international students wishing to study abroad.
  - [\*\*Johnson & Johnson's Discover Nursing\*\*](#) Web site has an extensive nursing scholarships search feature.

- [MinorityNurse.com](#) maintains a listing of scholarship and fellowship money for students pursuing undergraduate or graduate work in nursing.
- [New Look Laser Tattoo Removal Semiannual Scholarship](#) - a merit-based scholarship for students pursuing higher education with an emphasis in one of the following fields: nursing, medicine, natural or applied sciences, or engineering.
- **Nursing Student Loan** program information may be found at <http://www.hrsa.gov/loanscholarships/loans/nursing.html>.
- [SallieMae](#) grants loans and provides information about applying for and managing student loans.
- [Scholarship Experts](#) is a free and trusted scholarship resource that allows students to search for updated and accurate scholarship information.
- [SeniorAdvice.com Scholarships](#) offers two separate \$1000 scholarships to an eligible student who has been a caregiver for an adult relative or a volunteer in a senior living community within the past year. Student must be attending college or university in the Spring of 2017, will receive \$1000 for tuition and/or books.
- [Sigma Theta Tau International](#) maintains a list of nursing scholarships available through organizations and specific nursing schools.
- [The Student Guide](#) is the most comprehensive resource on student financial aid from the U.S. Department of Education. Grants, loans, and work-study are the three major forms of financial aid available through the federal Student Financial Assistance Programs. Updated each year, The Student Guide tells you about the programs and how to apply for them.
- [U.S. Department of Education](#) is a potential source of financial aid.
- [U.S. Department of Health and Human Services](#) provides information on nursing student loans.
- [Vanderbilt School of Nursing](#) maintains an extensive list of scholarships and loan repayment resources, including a number of scholarships offered by specialty organizations and associations.
- **Loan Repayment or Forgiveness Programs**
- [Army Nurse Corps Benefits](#) provides full scholarships for students interested in becoming a Nurse Anesthetist as well as the Health Professions Loan Repayment Program in Exchange for active duty service in the U.S. Army.
- [Disadvantaged Faculty Loan Repayment Program \(FLRP\)](#) provides for repayment of education loans for individuals from disadvantaged backgrounds who agree to serve for at least two years as faculty members at eligible health professions and nursing schools.
- [Federal Student Aid](#)  
The office of Federal Student Aid provides grants, loans, and work-study funds for college or career school. It offers more than \$150 billion each year to help millions of students pay for higher education.
- [Indian Health Service \(IHS\)](#) administers a program to help repay undergraduate and graduate loans of health professionals in return for full-time clinical service in Indian health programs.
- [National Health Service Corps](#), a division of the U.S. Department of Health and Human Services, has information about scholarships and loan repayment programs for health care professionals who practice in a medically underserved area.

- [\*\*NURSE Corps Loan Repayment Program\*\*](#), formerly the Nursing Education Loan Repayment Program (NELRP), this program helps alleviate the shortage of nurses across the country by offering loan repayment assistance to registered nurses and advance practice nurses, such as nurse practitioners, working at Critical Shortage facilities and nurse faculty employed at accredited schools of nursing. Program participants receive up to 60 percent of their qualifying student loans in exchange for a 2-year service commitment – and an additional 25 percent of their original loan balance for an optional third year.
- [\*\*State-Sponsored Loan Forgiveness Programs\*\*](#)
- [\*\*Tenet Healthcare System\*\*](#) has introduced a student loan repayment program at participating hospitals. A state-by-state list of eligible facilities is available on their website.
- [\*\*The Health Professions Education Foundation\*\*](#) is currently offering the Bachelor of Science Scholarship and Loan Repayment program.
- [\*\*The Kaiser Permanente Student Financial Aid Program\*\*](#) awards need-based nursing scholarships and merit-based forgivable loans to students in California. Loans are available in a variety of nursing and professional/technical specialties, and may be forgiven through qualifying employment with [\*\*Kaiser Permanente\*\*](#).
- [\*\*The State Nursing Assumption Program of Loans for Education \(SNAPLE\)\*\*](#) program offers up to \$25,000 in loan repayments for nurses serving as faculty at a regionally accredited college or university in California.
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Finally, there are many online databases that nursing students are encouraged to visit to search for sources of assistance. These include:

- The [\*\*Michigan State University Libraries\*\*](#) maintain an excellent resource page for nursing students seeking financial assistance.
- Developed by the Johnson & Johnson Campaign for Nursing's Future, [\*\*Discovernursing.com\*\*](#) features a searchable database of financial aid opportunities.
- The [\*\*Rural Assistance Center \(RAC\)\*\*](#) is a product of the U.S. Department of Health and Human Services' Rural Initiative established in December 2002 as a rural health and human services " information portal. RAC helps rural communities and other rural stakeholders access the full range of available programs, funding, and research that can enable them to provide quality health and human services to rural residents.
- [\*\*MinorityNurse.com\*\*](#) maintains a listing of scholarship and fellowship money for students from diverse backgrounds, including opportunities to fund graduate study.
- [\*\*ExploreHealthCareers.org\*\*](#) provides easy access to students seeking information about health careers, including a searchable directory of funding opportunities.
- Several general interest **scholarship search engines** are available on the Web and may include opportunities for graduate nursing students. See [\*\*http://www.finaid.com\*\*](http://www.finaid.com) and [\*\*http://www.fastweb.com\*\*](http://www.fastweb.com).