

U.S. Department of Health and Human Services

HRSA

Health Resources & Services Administration

NOTICE OF FUNDING OPPORTUNITY

Fiscal Year 2024

Bureau of Health Workforce

Division of Nursing and Public Health

Nurse Faculty Loan Program (NFLP)

Funding Opportunity Number: HRSA-24-015

Funding Opportunity Type(s): Competing Continuation, New

Assistance Listing Number: 93.264

Application Due Date: February 5, 2024

Ensure your SAM.gov and Grants.gov registrations and passwords are current immediately!
We will not approve deadline extensions for lack of registration.
Registration in all systems may take up to 1 month to complete.

Issuance Date: November 7, 2023

Nawall Kertache
Project Officer, Division of Nursing and Public Health
Call: (301) 443-4499
Email: NFLP@hrsa.gov

See [Section VII](#) for a complete list of agency contacts.

Authority: 42 U.S.C. § 297n-1 (Public Health Service Act Section 846A).

508 COMPLIANCE DISCLAIMER

Persons using assistive technology may not be able to fully access information in this file. For assistance, email or call one of the HRSA staff listed in [Section VII Agency Contacts](#).

SUMMARY

Funding Opportunity Title:	Nurse Faculty Loan Program
Funding Opportunity Number:	HRSA-24-015
Assistance Listing Number:	93.264
Due Date for Applications:	February 5, 2024
Purpose:	To increase the number of qualified nursing faculty nationwide by providing low interest loans for individuals studying to be nurse faculty and loan cancellation for those who then go on to work as faculty
Program Objective(s):	<ol style="list-style-type: none">1. Increasing the number of qualified nursing faculty nationwide by supporting training of advanced education nursing students who will serve as nurse faculty upon graduation, with a focus on doctorate preparation;2. Decreasing the financial barrier of serving as nurse faculty through loan cancellation; and3. Expanding clinical training capacity by increasing access to designated joint nurse faculty (serving as APRN preceptors, etc.).
Eligible Applicants:	Domestic accredited schools of nursing with advanced education nursing programs Native American tribal governments (federally recognized) Native American tribal organizations (other than federally recognized tribal governments) See Section III of this notice of funding opportunity (NOFO) for complete eligibility information.

Anticipated FY 2024 Total Available Funding:	\$26,500,000 <i>We're issuing this notice to ensure that, should funds be appropriated for this purpose, we can process applications and award funds appropriately.</i>
Estimated Number and Type of Award(s):	Up to 90 grants
Estimated Award Amount:	Up to \$3,000,000 per award, subject to the availability of appropriated funds (This ceiling amount reflects the maximum requested award amount, which is part of the NFLP Formula calculation)
Cost Sharing or Matching Required:	Yes
Period of Performance:	July 1, 2024 through June 30, 2025 (1 year)
Agency Contacts:	Business, administrative, or fiscal issues: Timothy P. Coyle Grants Management Specialist, Division of Grants Management Operations, OFAM Email: TCoyle@hrsa.gov Program issues or technical assistance: Nawall Kertache Project Officer, Division of Nursing and Public Health Bureau of Health Workforce Email: NFLP@hrsa.gov

Application Guide

You (the applicant organization / agency) are responsible for reading and complying with the instructions included in this NOFO and in [HRSA R&R Application Guide \(R&R Application Guide\)](#). Visit [HRSA's How to Prepare Your Application](#) page for more information.

Technical Assistance

We will hold a pre-application technical assistance (TA) webinar for applicants seeking funding through this opportunity. The webinar will provide an overview of pertinent information in the NOFO and an opportunity for applicants to ask questions. Visit the HRSA Bureau of Health Workforce's [open opportunities](#) website to learn more about the resources available for this funding opportunity.

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I. Program Funding Opportunity Description

1. Purpose

This notice announces the opportunity to apply for funding under the Nurse Faculty Loan Program (NFLP).

The NFLP program seeks to increase the number of qualified nursing faculty nationwide by providing [low interest](#) loans for individuals studying to be nurse faculty and loan cancellation for those who then go on to work as faculty. A robust, geographically dispersed nurse faculty workforce is essential to producing the nursing workforce needed to meet US health care needs. Successful applicants establish and operate a student loan program including maintaining a fund, providing loans to students enrolled in advanced education nursing degree programs, and monitoring compliance with program requirements. In exchange for completion of up to four years of post-graduation full-time nurse faculty employment in an accredited school of nursing, graduates receive cancellation of up to 85 percent of the original student loan amount (plus interest thereon) as authorized by the program. Advance Practice Registered Nurses (APRNs) who serve as full-time preceptors within an academic-practice partnership framework are considered faculty under the NFLP, to support the expansion of clinical training opportunities for nursing students.

[For more details, see Program Requirements and Expectations.](#)

2. Background

The NFLP program is authorized by 42 U.S.C. § 297n-1 (Public Health Service Act Section 846A).

HRSA projections show shortages and maldistribution of the nursing workforce supply across the United States¹ as the need for health care grows.¹ Shortages and maldistribution are partially attributed to nursing school faculty shortages, which affect nursing program enrollments. The American Association of Colleges of Nursing (AACN) found that over 80,000 qualified applicants were turned away from baccalaureate and graduate nursing programs due, in part, to faculty shortages.² Nursing schools have reported a shortage of faculty and/or clinical preceptors as top reasons for not accepting all qualified applicants into their programs.

¹ U.S. Department of Health and Human Services, Health Resources and Services Administration, National Center for Health Workforce Analysis. (Nov 2022). Nurse Workforce Projections, 2020-2035. Rockville, MD. <https://bhw.hrsa.gov/sites/default/files/bureau-health-workforce/Nursing-Workforce-Projections-Factsheet.pdf>

² American Association of Colleges of Nursing. (2020). Fact Sheet: Nursing Faculty Shortage. Washington, DC. <https://www.aacnnursing.org/Portals/42/News/Factsheets/Faculty-Shortage-Factsheet.pdf>

Faculty age continues to climb, narrowing the number of productive years educators teach. According to AACN's report on 2021-2022 Salaries of Instructional and Administrative Nursing Faculty, the average ages of doctorally prepared nurse faculty holding the ranks of professor, associate professor, and assistant professor were 62.5, 56.7, and 50.6 years, respectively.³ For master's degree-prepared nurse faculty, the average ages for professors, associate professors, and assistant professors were 55.0, 54.7, and 48.6 years, respectively. A wave of faculty retirements is expected across the U.S. over the next decade, one third of the current nursing faculty workforce in baccalaureate and graduate programs are expected to retire by 2025.⁴ This finding underscores the urgency for the nursing education community to address the impending exodus of senior faculty and to develop new faculty for succession. Effective tools to encourage nurses to become nurse faculty include student support and mentorship, adequate nurse educator preparation, and monetary support to pursue education, including fellowships and loan forgiveness.

Partnerships are vital to address the shortage of nurse faculty, including preceptor shortages. Partnerships between NFLP award recipients and other academic institutions or practice institutions are beneficial in addressing both nurse faculty shortages and the limited supply of APRN preceptors, as well as increasing diversity among nurse faculty. These partnerships provide an avenue for shared resources and increase opportunities for recruitment of diverse student populations, teaching/learning, student nurse educator development activities, and employment post-graduation. To better understand this NOFO, go to the dictionary of key program-related terms at [Health Workforce Glossary](#).

II. Award Information

1. Type of Application and Award

Application type(s): Competing Continuation, New

We will fund you via a grant.

We'll decide a recipient's funding using a formula described in [Section V](#).

2. Summary of Funding

We estimate \$26,500,000 will be available to fund 90 recipients. You may apply for a ceiling amount of up to \$3,000,000.

³ American Association of Colleges of Nursing. (2020). Fact Sheet: Nursing Faculty Shortage. Washington, DC. <https://www.aacnnursing.org/Portals/42/News/Factsheets/Faculty-Shortage-Factsheet.pdf>

⁴ Fang, & Kesten, K. (2017). Retirements and succession of nursing faculty in 2016–2025. *Nursing Outlook*, 65(5), 633–642. <https://doi.org/10.1016/j.outlook.2017.03.003>

The period of performance is July 1, 2024, through June 30, 2025 (1 year).

This program notice depends on the appropriation of funds. If funds are appropriated for this purpose, we will proceed with the application and award process.

Support beyond the first budget year will depend on:

- Appropriation
- Satisfactory progress in meeting the project's objectives
- A decision that continued funding is in the government's best interest

[45 CFR part 75 - Uniform Administrative Requirements, Cost Principles, and Audit Requirements for HHS Awards](#) applies to all HRSA awards.

This program does not allow NFLP funds to be used for any indirect costs.

III. Eligibility Information

1. Eligible Applicants

You can apply if your organization is in the United States, the District of Columbia or in one of the US territories, and is:

- A domestic accredited school of nursing with advanced education nursing programs
- Any school(s) of nursing affiliated with this application must be accredited at the time of application – and for the duration of the award – by a recognized body or bodies, or a state agency, approved by the Secretary of Education for nurse education accreditation. Applicants must submit official documentation of accreditation in [Attachment 1](#) for all affiliated nursing programs. A domestic community-based organization, tribe or tribal organization, if otherwise eligible
- Individuals are not eligible applicants

2. Cost Sharing or Matching

Cost sharing or matching is required for this program. Recipient institutions are required to deposit an institutional capital contribution (ICC) that is equal to not less than one-ninth of the FY 2024 Federal award amount, hereafter referred to as the Federal Capital Contribution (FCC). The ICC must be deposited at the time the FCC is received and deposited into the loan fund account.

3. Other

We may not consider an application for funding if it contains any of the following non-responsive criteria:

- Exceeds the funding ceiling amount
- Fails to satisfy the deadline requirements referenced in [Section IV.4](#)

Maintenance of Effort

You must agree to maintain non-federal funding for award activities. This must be at least at the same spending level for the fiscal year prior to the fiscal year for which you receive the award, as 42 U.S.C. § 296b(b) (Public Health Service Act section 803(b)) requires.

Federal funds should add to, not replace, existing non-Federal expenditures for such activities. Complete the Maintenance of Effort information and submit as [Attachment 3](#). For NFLP, the MOE is based on the ICC contributed to the prior fiscal year and the estimated ICC amount for the next fiscal year.

We will enforce statutory MOE requirements through all available mechanisms.

Multiple Applications

We will only review your **last** validated application before the Grants.gov [due date](#).

Multiple applications from an organization are not allowed. An organization is an entity with its own [Unique Entity Identifier](#) (UEI). You can submit only one application per campus. A campus is defined as a division of a university that has the same name but has a separate UEI and is separate with its own grounds, buildings (e.g., school of nursing), and faculty. For example, the University of Homestate at Smalltown and the University of Homestate at Anytown can each submit an application for this program.

Beneficiary Eligibility

An eligible beneficiary receiving support from award funds under this program must be a citizen, non-citizen national of the United States, an individual lawfully admitted for permanent residence to the United States, or any other “qualified alien” under section 431(b) of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, Pub. L. 104-193, as amended. Individuals on temporary or student visas are not eligible to participate and cannot receive NFLP support. Students enrolled in post-master’s nursing certificate programs and Clinical Nurse Leader (CNL) programs are eligible for NFLP funding.

IV. Application and Submission Information

1. Address to Request Application Package

We **require** you to apply online through [Grants.gov](#). Use the SF-424 Research and Related (R&R) workspace application package associated with this notice of funding

opportunity (NOFO). Follow these directions: [How to Apply for Grants](#). If you choose to submit using an alternative online method, see [Applicant System-to-System](#).

Form Alert: For the Project Abstract Summary, applicants using the SF-424 R&R Application Package are encountering a “Cross-Form Error” associated with the Project Summary/Abstract field in the “Research and Related Other Project Information” form, Box 7. To avoid the “Cross-Form Error,” you must attach a blank document in Box 7 of the “Research and Related Other Project Information” form, and use the Project Abstract Summary Form in workspace to complete the Project Abstract Summary. See [Section IV.2.i Project Abstract](#) for content information.

Note: Grants.gov calls the NOFO “Instructions.”

Select “Subscribe” and enter your email address for HRSA-24-015 to receive emails about changes, clarifications, or instances where we republish the NOFO. You will also be notified by email of documents we place in the RELATED DOCUMENTS tab that may affect the NOFO and your application. *You’re responsible for reviewing all information that relates to this NOFO.*

2. Content and Form of Application Submission

Application Format Requirements

Submit your information as the *R&R Application Guide* and this program-specific NOFO state. **Do so in English and budget figures expressed in U.S. dollars.** There’s an Application Completeness Checklist in the *R&R Application Guide* to help you.

Application Page Limit

The total number of pages that count toward the page limit shall be no more than **40 pages** when we print them. We will not review any pages that exceed the page limit. Using the pages within the page limit, HRSA will determine eligibility using [Section III. Eligibility Information](#) of the NOFO.

These items do not count toward the page limit:

- Standard OMB-approved forms you find in the NOFO’s workspace application package
- Abstract (standard form (SF) “Project_Abstract Summary”)
- Proof of non-profit status (if it applies)

If there are other items that do not count toward the page limit, we’ll make this clear in Section IV.2.vi [Attachments](#).

If you use an OMB-approved form that is not in the HRSA-24-015 workspace application package, it may count toward the page limit.

Failure to include all required documents as part of the application may result in an application being considered incomplete or non-responsive. **Where required,**

applications received without the appropriate tables will be deemed non-responsive to the NOFO and will not be considered for funding under this notice.

Applications must be complete and validated by Grants.gov under HRSA-24-015 before the [deadline](#).

Debarment, Suspension, Ineligibility, and Voluntary Exclusion Certification

- When you submit your application, you certify that you and your principals⁵ (for example, program director, principal investigator) can participate in receiving award funds to carry out a proposed project. That is, no federal department or agency has debarred, suspended, proposed for debarment, claimed you ineligible, or you have voluntarily excluded yourself from participating.
- If you fail to make mandatory disclosures, we may take an action like those in [45 CFR § 75.371](#). This includes suspending or debaring you.⁶
- If you cannot certify this, you must include an explanation in [Attachment 7-15: Other Relevant Documents](#).

(See Section 4.1 viii “Certifications” of the *R&R Application Guide*)

Program Requirements and Expectations

Award recipients funded under this funding opportunity are required to implement the following:

1. Establish, if not already established, and maintain an interest-bearing student loan fund, and deposit in the student loan fund account:
 - (a) the FCC (this is the federal award made to the institution),
 - (b) an amount equal to not less than one-ninth of the FCC, contributed by such school, referred to as ICC,
 - (c) collections of principal and interest on loans made from the fund, and
 - (d) any other earnings on the loan fund such as interest borne on the account.
2. Develop a standard operating procedure to guide project administration.
3. Draw down, within 60 days of receipt of the FCC, the entire FCC amount, contribute the ICC amount and deposit both the FCC and ICC funds into a distinct, interest bearing NFLP student loan fund account.
4. Actively recruit eligible registered nurses to enroll in the advanced education nursing degree program that prepares them to become nurse faculty.
5. Conduct an active training program to increase competence and prepare students who will serve as nurse faculty/preceptors, on how to deliver didactic and clinical

⁵ See definitions at [eCFR :: 2 CFR 180.995 -- Principal](#), and [eCFR :: 2 CFR 376.995 -- Principal \(HHS supplement to government-wide definition at 2 CFR 180.995\)](#).

⁶ See also 2 CFR parts [180](#) and [376](#), [31 U.S.C. § 3354](#), and [45 CFR § 75.113](#).

curricula that reflects best practices in teaching and care delivery. This includes using loan funds to cover the cost of student nurse educator development activities⁷ within the course of study, as a reasonable educational expense.

6. Disburse NFLP loan funds to advanced education nursing students. NFLP loans can only be used to pay the cost of tuition, fees, books, laboratory expenses, other reasonable education expenses and costs of collection of loaned principal, accrued interest and/or penalty, in accordance with NFLP's purpose, objectives, and goals. Applicants/awardees that do not disburse NFLP loan funds will be identified as non-compliant and subject to additional penalties (such as remittance of unobligated funds), up to and including termination of the NFLP award.
7. Encourage post-graduation employment by connecting nurse faculty graduates with employment resources and opportunities, including in communities of need (rural, urban, and tribal underserved areas) upon graduation.
8. Collect principal and interest for all loans made from the NFLP student loan fund (and any other earnings of the fund) for deposit into the fund. NFLP funds may be used to cover the costs of collection of NFLP loans, including designated institutional structures to collect costs such as reasonable costs for personnel and third-party servicers.
9. Provide cancellation of up to 85 percent of the original student loans (plus interest thereon) for completion of up to four years of post-graduation full-time nurse faculty employment (see below).
 - a) 20% of the principal and the interest on the amount of the unpaid loan balance upon completion of each of the first, second, and third year of full-time faculty employment; and
 - b) 25% of the principal and the interest on the amount of the unpaid loan balance upon completion of the fourth year of full-time faculty employment.

Full-Time Employment – Refers to the status of a student borrower who has graduated and is employed and serving in a nurse faculty capacity that qualifies for loan cancellation. For the purpose of the NFLP, the institution which provided NFLP support to a borrower is responsible for making the determination about students' meeting the full-time employment requirement. This must include one of the following criteria: (1) employment as a full-time faculty member at an accredited school of nursing; (2) employment as a part-time faculty member at an accredited school of nursing in combination with another part-time faculty position or part-time clinical preceptor/educator position affiliated with an accredited school of nursing that together equates to full-time employment; or (3) designation of nurse faculty in a joint nurse faculty

⁷ Student nurse educator development activities should be incorporated as part of the curriculum/course of study and include (but are not limited to), completion of nurse educator courses, mentorship, teaching practicum, teaching assistantships, nurse education focused workshops, and certification.

appointment serving as a full-time advanced practice registered nurse preceptor for an accredited school of nursing, within an academic-practice partnership framework.

Joint Nurse Faculty Appointment – Joint nurse faculty appointments are appointments that involve practicing as both a clinician and nurse faculty member with mutually established responsibilities in both the academic institution and practice entity.⁸ APRNs may be assigned a joint nurse faculty appointment for serving as preceptors for APRN students in an affiliated school of nursing, while maintaining their primary staff appointment. For the purpose of NFLP, an NFLP graduate who is designated as nurse faculty (a joint nurse faculty appointment) serving as an APRN student preceptor in a full-time capacity, qualifies for loan cancellation. The joint nurse faculty appointment can only be designated to a NFLP graduate who holds a primary appointment as a practicing APRN for a health care entity, and who agrees to, and is qualified to precept APRN students.

- i. The NFLP graduate must receive loan cancellation in exchange for their service as a full-time APRN preceptor in a joint nurse faculty appointment.
- ii. The NFLP institution that provided NFLP support to the borrower is responsible for making the determination about whether a borrower meets the full-time employment requirement for preceptorship service consistent with the requirements outlined in this funding opportunity.
- iii. The school of nursing whose students are being precepted must provide the designation of nurse faculty for the NFLP graduate, and complete all required documentation (e.g., employment certification and documentation of full-time status) needed for the graduate to receive loan cancellation in exchange for full time preceptorship service.

The NFLP graduate's affiliation with the accredited school of nursing must be formally documented by entering into a formal agreement as part of an academic-practice partnership based on the institution's existing policies. The academic-practice partnership may occur between the academic institution (with students to precept) and the NFLP graduate's employing (health care/practice) institution; or directly between the academic institution and the NFLP graduate. The designation of nurse faculty for the NFLP graduate serving as a full time APRN preceptor in a joint nurse faculty appointment must be denoted through a formal agreement documenting the individual as nurse faculty.⁹

⁵ U.S. Department of Health and Human Services, Health Resources and Services Administration, National Center for Health Workforce Analysis. (2017). National and Regional Supply and Demand Projections of the Nursing Workforce: 2014-2030. Rockville, Maryland

⁹ Joint Appointments are faculty appointments for faculty members who make a substantial contribution to the academic institution or department and who typically hold a primary staff appointment in an affiliated health care institution. Examples of joint appointments in academic institutions include Faculty Associate appointments which are offered to individuals who make significant contributions to the academic unit's

10. Evaluate the program:

- a. Award recipients must adhere to [HHS Evaluation Policy](#) and evaluation standards and best practices described in [OMB Memorandum M-20-12](#) when evaluating their program.
- b. Award recipients are required to participate in federally-designed evaluations to assess program effectiveness and efficiency upon request.

Program-Specific Instructions

Include application requirements and instructions from Section 4 of the *R&R Application Guide* (budget, budget narrative, and personnel requirements, assurances, certifications, and abstract).

Award recipients are encouraged to:

- Establish collaborative partnerships or engagements to recruit students, provide access to training resources, and connect graduates with post-graduation employment opportunities. This includes engaging and/or partnering with community-based entities, such as HRSA-supported health centers and other HRSA-funded organizations and connecting students and graduates with HRSA training and employment resources.

Collaborative Academic and Academic-Practice Partnerships –

Collaborative partnerships are formal and strategic relationships between entities established to advance their mutual interests related to practice, education, and research. Collaboration between academic and preceptor practice partners leverages resources to maximize student learning; ensure safety of care delivery; and optimize patient outcomes.¹⁰ Collaborative academic partnerships with preceptors/health facilities provide crucial access to preceptors and clinical training opportunities for APRN students/graduates, foster clinical innovation, and promote continuing education. For the purposes of this NOFO, academic partnership activities may include networking opportunities, training, student nurse educator development activities, and nurse faculty employment post-graduation opportunities.

- Enhance the didactic and experiential training curriculum and activities to develop competencies of NFLP beneficiaries to address health disparities, social

teaching or research mission, such as serving regularly as preceptors; and Affiliate Clinical Faculty appointments which are offered to select qualified professionals employed outside of the academic institution, providing primarily clinical related service (for example clinical preceptors). These individuals are recognized for their commitment and service to the practice mission of the academic institution.

¹⁰ American Association of Colleges of Nursing. (2019). Special Survey on Vacant Faculty Positions for Academic Year 2018-2019. Washington, DC.

determinants of health (SDOH), health equity, and behavioral health integration for populations they serve upon graduation.

- Recruit, train, support and graduate students including those from diverse populations, such as those from disadvantaged backgrounds.
- Support an organizational culture of wellness using evidence-based/evidence-informed strategies aimed at promoting resiliency and reducing burnout in the nursing workforce.

i. *Project Abstract*

Use the Standard OMB-approved Project Abstract Summary Form that you'll find in the workspace application package. Do not upload the abstract as an attachment or it may count toward the page limit. See [Form Alert](#) in Section IV.1 Application Package. For information you must include in the Project Abstract Summary Form, see Section 4.1.ix of the R&R Application Guide. When applicable, identify if a funding priority/ preference is being requested.

ii. *Project Narrative*

This section must describe all aspects of the proposed project. Make it brief and clear.

Provide the following information in the following order. Please use the section headers. This ensures reviewers can understand your proposed project.

- *Introduction and Purpose* –
 - Briefly describe the purpose of the proposed project, the need for nurse faculty, the target population to be served, and how the project will increase the number of qualified nursing faculty nationwide.
- *Organizational Information* –
 - Briefly describe your mission, structure, and scope of current activities. Explain how these elements all contribute to the organization's ability to carry out the program requirements and meet program expectations. Include a project organizational chart as [Attachment 3](#).
 - Discuss how you'll follow the approved plan, account for federal funds, and record all costs to avoid audit findings.
 - Describe organizations who will partner with you to fulfill the goals of the program and meet the training objectives. Include, noting overall page limits, select copies of *Statement of Collaborative Academic/Academic-Practice Partnership* ([Attachment 6](#)) with key organizations.
 - The staffing plan and job descriptions for key faculty/staff must be included in *Attachment 2 (Staffing Plan and Job Descriptions)*. However, the biographical sketches must be uploaded in the SF-424 RESEARCH

& RELATED Senior Key Person Profile form that can be accessed in the Application Package under “Mandatory.”

- Sketches *do not count towards the page limit*. Include biographical sketches for people who will hold the key positions you describe in *Attachment 2*. Keep it to two pages or less per person. Do **not** include personally identifiable information (PII).

Project Director for the proposed project must have at a minimum an advanced education preparation with a master’s or doctoral level degree. HRSA encourages applicants to select Project Directors who are nursing educators/nursing education administrators with demonstrated competence, appropriate academic preparation, experience as an educator, and administrative expertise (including but not limited to fiduciary oversight of loan funds, preparation and submission of the Annual Performance Reports).

NOTE: If the Project Director is not a nurse educator/ administrator, then he/she must have direct affiliation with the nursing education unit at the institution. There may only be one Project Director for the NFLP project.

Financial management staff: NFLP projects should include a financial management role that provides oversight of the fiduciary components of the NFLP funds. The financial management staff is responsible for coordinating activities related to loan fund account establishment/maintenance, loan provision to students, loan cancellation and write-off, loan repayment and collection, and financial record keeping. The financial management staff will also be responsible for data collection and ensuring timely reporting of data to HRSA. NFLP funds may be used to cover the reasonable costs for personnel, third-party servicers and other designated institutional structures responsible for NFLP loan collection.

Biographical Sketches

Provide a biographical sketch for key faculty/staff contributing to the project (at a minimum, include a biographical sketch for the Project Director). Include the individual’s current position and sufficient detail to assess their qualifications for the position. ***Each biographical sketch should be limited to two pages as they count toward the overall page limit.*** Include all degrees and certificates.

Biographical sketches (see [Appendix C](#) for sample) must be uploaded in the [SF-424 RESEARCH & RELATED Senior/Key Person Profile \(Expanded\)](#) form that can be accessed in Grants.gov via the NOFO Application Package under “Mandatory.”

Biographical sketches should include the following information:

- Senior/key personnel name
- Position Title

- Education/Training - beginning with baccalaureate or other initial professional education, such as nursing, including postdoctoral training and residency training if applicable:
 - Institution and location
 - Degree (if applicable)
 - Date of degree (MM/YY)
 - Field of study
- Section A (*required*) **Personal Statement**. Briefly describe why the individual's experience and qualifications make them particularly well-suited for their role (e.g., PD/PI) in the project that is the subject of the award.
- Section B (*required*) **Positions and Honors**. List in chronological order previous positions, concluding with the present position. List any honors. Include present membership on any Federal Government public advisory committee.
- Section C (*optional*) **Other Support**. List both selected ongoing and completed (during the last 3 years) projects (federal or non-federal support). Begin with any projects relevant to the project proposed in this application. Briefly indicate the overall goals of the projects and responsibilities of the Senior/Key Person identified on the biographical sketch.
- When applicable, biographical sketches must include training, language fluency and experience working with populations that are culturally and linguistically different from their own.

- *Need* –

Use and cite demographic data whenever possible to support the information provided. In your application:

- Demonstrate the alignment of the project with HRSA's mission to improve the health of underserved and vulnerable populations by strengthening the health workforce and connecting skilled professionals to communities in need.

- *Approach* –

- Describe methods and/or activities that you will implement to address the stated needs, purpose, objectives and program requirements.
- If applicable, include a plan to disseminate reports, products, and/or project outputs so that key target audiences receive the project information.
- Identify strategies, tools and/or activities to address diversity, burnout, SDOH, increase health literacy, and advance health equity.

- *Work Plan* –

- Describe steps you will take to achieve each of the objectives proposed during the entire period of performance.
- Describe the timeframes, deliverables, and key partners required during the grant period of performance to address each of the needs described in the Purpose and Need section.
- Describe the collaborative academic or academic-practice partnership formed to encourage and support training, student nurse educator development, and post-graduation faculty employment.

- *Sustainability* –

In your application:

- Propose a clear plan for project sustainability to continue supporting the number of students trained to become qualified nursing faculty, including a description of specific actions you will take to maintain support for students. The description should include sources of supplemental funding to maintain your training efforts. Discuss challenges that you'll likely encounter in sustaining the program and approaches that you will use to resolve these challenges.

iii. ***Budget***

NFLP is a formula-based program that does not require submission of a budget.

Program Income

You must use any program income you generate from awarded funds for approved project-related activities. Use program income under the addition alternative ((45 CFR § 75.307(e)(2)). Find post-award requirements for program income at [45 CFR § 75.307](#).

iv. ***Budget Justification Narrative***

NFLP is a formula-based program, so no budget justification narrative is needed.

v. ***Program-Specific Forms***

You must also complete and electronically submit the NFLP Program Specific Data Forms (NFLP Tables) by the established and published application [due date](#). A reference copy of the program specific form is provided under [Appendix B](#) of this NOFO. The NFLP Tables are essential in determining the award calculation. Incomplete or missing data may result in HRSA deeming the application nonresponsive, and the application might not be considered for funding.

vi. *Attachments*

Provide the following attachments in the order we list them.

Most attachments count toward the [application page limit](#). Indirect cost rate agreement and proof of non-profit status (if it applies), biographical sketches, and accreditation documentation are the only exceptions. They will not count toward the page limit.

Clearly label each attachment. Upload attachments into the application. Reviewers will not open any attachments you link to.

Attachment 1: Accreditation Documentation – Required

You must submit accreditation or approval documentation to be deemed eligible. [See Section III.1](#). If your accreditation/approval status cannot be verified you will be considered nonresponsive and deemed ineligible.

- Schools of nursing or other programs (Ed.D., DNP, PhD, ScD etc.) affiliated with the proposed project that provide formal degree programs must be accredited/approved by a recognized body or bodies or State agency approved by the Secretary of the U.S. Department of Education for the purposes of nursing education, including advanced nursing education.
- Applicants must submit documentation that:
 - demonstrates continuing accreditation/approval from the relevant accrediting/ approval body and that they are not on probation,
 - includes the name of the accrediting/ authorizing body, the date of initial accreditation/approval, and the date of the next expected accrediting/ approval body review (or expiration date of current accreditation/approval).
- Applicants on provisional accreditation status must provide proof of this status.

Substantive Change Notification

Accredited nursing programs that modify (for example, a change to a BSN-DNP program) or add a nursing specialty that requires substantive change notification to the national nursing accrediting body, must include documentation of approval of the change from the accrediting agency.

Newly Established Programs of Nursing Accreditation

A new program of nursing that, by reason of an insufficient period of operation, is not, at the time of the submission of an application, eligible for accreditation by a recognized body or bodies or State agency, shall be deemed accredited for the purposes of this program if the Secretary of Education finds, after consultation with

the appropriate recognized State approval or accrediting body or bodies, that there is reasonable assurance that the program will meet the accreditation standards of such body or bodies prior to the beginning of the academic year following the normal graduation date of students of the first entering class in such a program. The Letter of Reasonable Assurance from the U.S. Department of Education must be submitted with the application.

Attachment 2: Biographical Sketch- Required

Upload a biographical sketch for the Project Director and other key staff (as applicable), not to exceed two pages in length. Biographical sketches for key personnel in the SF-424 RESEARCH & RELATED Senior Key Person Profile (Expanded) form that can be accessed in the Application Package under “Mandatory”.

Attachment 3: Maintenance of Effort Documentation - Required

Provide a baseline total cost for the prior fiscal year. Provide an estimate for the next fiscal year using a table like this one. We’ll enforce statutory MOE requirements. **For NFLP, the MOE is based on the ICC contributed for the prior fiscal year and the estimated ICC amount for the next fiscal year.**

NON-FEDERAL EXPENDITURES	
FY 2023 (Actual)	FY 2024 (Estimated)
Actual FY 2023 non-federal funds, including in-kind, expended for activities proposed in this application. Amount: \$ _____	Estimated FY 2024 non-federal funds, including in-kind, designated for activities proposed in this application. Amount: \$ _____

Attachment 4: Loan Disbursement Plan - Required

Upload a disbursement plan for the new NFLP funds being requested in this application, in a tabular format. Institutions must include a schedule of the disbursements planned for students who will receive loan support during the funded period of performance.

The detailed schedule must document the following in **Section A**:

- Number of students you plan to support, listed by full-time or part-time status;
- The date of the disbursements for the full academic year period (e.g., fall/spring/summer);
- The estimated loan amount for each student (eligible costs and fees include the cost of tuition, fees, books, lab expenses, and other reasonable education expenses); and

- The estimated collection cost.

For continuation (renewal) applicants with unused past NFLP funds received under previous grant awards: In addition to the information collected in Section A, the applicant must provide as **Section B** a supplementary disbursement plan for those unused NFLP funds to include the following:

- Number of students you project to support using the unused NFLP funds, listed by full-time or part-time status;
- The date of the disbursements for the full academic year period (e.g., fall/spring/summer);
- The estimated loan amount for each student (eligible costs and fees include the cost of tuition, fees, books, lab expenses, and other reasonable education expenses); and
- The estimated collection cost.

Attachment 5: Default Rate Corrective Action Plan (For competing continuation applicants, if applicable; not counted in page limit) – Required if applicable

Institutions applying as competing continuations with NFLP loan default rates greater than 5 percent must submit a corrective action plan that demonstrates how they will reduce the default rate to: (a) less than or equal to 5 percent; or (b) one-half the default rate reported for the previous reporting period, whichever is greater. You must implement the corrective action plan during the budget year, with the understanding that failure to do so may result in becoming ineligible for future funding or becoming subject to additional penalties, up to and including, award termination. The default rate corrective action plan must be signed by the Project Director, the Authorizing Official, or both, and must include:

- A description of the factors that have contributed to the default rate exceeding the 5 percent threshold; and
- A work plan with specific activities and associated timelines to reduce the default rate to either (1) under 5 percent or (2) half the current default rate (whichever is greater) during the period of performance.

Attachment 6: Statement of Collaborative Academic/Academic- Practice Partnership – Required if applicable

Provide evidence of a collaborative academic/academic-practice partnership. A copy of a formal partnership agreement between the applicant organization and the partner entity or entities must be attached. A sample agreement and clear partnership plan may also be attached in lieu of a formal agreement. The applicant organization must ensure that the partner organization(s) maintains accreditation throughout the period of performance, as applicable. The partnership plan must also include a description of the academic-practice partnership plan to support graduates serving as APRN preceptors in order to receive loan cancellation.

Attachment 7-15: Other relevant documentation (e.g., Debarment, Suspension, Ineligibility, and Voluntary Exclusion Certification, etc.). Include here any other document that is relevant to the application.

3. Unique Entity Identifier (UEI) and System for Award Management (SAM)

A UEI is required to apply for this funding. You must register in the SAM.gov to receive your UEI.

You cannot use a DUNS number to apply. For more details, visit the following webpage: [General Service Administration's UEI Update](#)

After you register with SAM, maintain it. Keep your information updated when you have: an active federal award, application, or plan that an agency is considering.¹¹

When you register, you must submit a notarized letter naming the authorized Entity Administrator.

We will not make an award until you comply with all relevant SAM requirements. If you haven't met the requirements by the time we're ready to make an award, we will deem you unqualified and award another applicant.

If you already registered on Grants.gov, confirm that the registration is active and that the Authorized Organization Representative (AOR) has been approved.

To register in Grants.gov, submit information in two systems:

- [System for Award Management \(SAM\) \(SAM Knowledge Base\)](#)
- [Grants.gov](#)

Effective March 3, 2023, individuals assigned a SAM.gov [Entity Administrator](#) role must be an employee, officer, or board member, and cannot be a non-employee. This change is to ensure entities are in control of who has permission to control roles within their entity.

Here's what this means:

- Entity Administrators assigning roles to non-employees will only be able to assign a Data Entry role or lower.
- Any entities assigning Entity Administrator roles using an Entity Administrator Role Request Letter (formerly called "notarized letter") will no longer be able to assign the Entity Administrator role to a non-employee.
- Entity Administrator roles assigned to non-employees will be converted to Data Entry roles. With a Data Entry role, non-employees can still create and manage entity registration data entry but cannot manage roles.

¹¹ Unless 2 CFR § 25.110(b) or (c) exempts you from those requirements or the agency approved an exemption for you under 2 CFR § 25.110(d).

If you are an entity using a non-employee or if you are a non-employee working with an entity to manage registrations, please read (and share) [more about this change on the BUY.GSA.gov blog](#) to know what to expect.

Note: Allow enough time to register with SAM and Grants.gov. We do not grant application extensions or waivers if you fail to register in time.

4. Submission Dates and Times

Application Due Date

Your application is due on *February 5, 2024, at 11:59 p.m. ET*. We suggest you submit your application to Grants.gov at least 3 calendar days before the deadline to allow for any unexpected events. See the *R&R Application Guide*'s Section 8.2.5 – Summary of emails from Grants.gov.

5. Intergovernmental Review

The NFLP grant program does not need to follow the terms of [Executive Order 12372](#) in 45 CFR part 100.

See Section 4.1 ii of the *R&R Application Guide* for more information.

6. Funding Restrictions

You may request funding for a period of performance of 1 year.

The General Provisions in Division H of the [Consolidated Appropriations Act, 2023 \(P.L. 117-328\)](#) apply to this program. See Section 4.1 of the *R&R Application Guide* for information. Note that these and other restrictions will apply in fiscal years that follow, as the law requires.

Program-specific Restrictions

Award funds cannot be used for indirect costs. Awardees may use a reasonable amount of funds toward loan collection costs for NFLP loans, including designated institutional structures to collect costs such as personnel and third-party servicers.

- NFLP loan support is only made to eligible students to cover the cost of tuition, fees, books, lab expenses, and other reasonable education expenses (including student nurse educator development activities) for the duration of their course of study;
- NFLP loan support can't exceed \$40,000 per student for any academic period; and
- NFLP funds are only used for loan support, with the exception of covering the costs of collection of loaned principal and accrued interest and penalty.

Grant funds cannot be used to develop student nurse educator development activities.

You cannot use funds under this notice:

- to acquire real property,
- for construction,
- or to pay for equipment costs not directly related to the purposes of this award.

You must have policies, procedures, and financial controls in place. Anyone who receives federal funding must comply with legal requirements and restrictions, including those that limit specific uses of funding.

- Follow the list of statutory restrictions on the use of funds in Section 4.1 (**Funding Restrictions**) of the *R&R Application Guide*. We may audit the effectiveness of these policies, procedures, and controls.
- 2 CFR § 200.216 prohibits certain telecommunications and video surveillance services or equipment. For details, see the [HRSA Grants Policy Bulletin Number: 2021-01E](#).

V. Application Review Information

1. Review Criteria

NFLP is a formula-based program. We review your application on its technical merit. Our process also helps you understand the criteria we use in our review.

We distribute NFLP funds among eligible entities with complete applications. The formula uses the data you supplied in your application. We will calculate FY 2024 award amounts based on the following:

- Number of Terms/Quarters
- Tuition/Fees/Expenses Amount Per Term/Quarter
- Total Number of Doctoral and Master's Students Requested for Support
- Total Number of Continuing and New Students Requested for Support
- Amount of Loan Fund Disbursed and Projected Loan Fund Balance
- Amount of Federal Funds Requested
- Default Rate Percentage

The doctoral funding priority required by section 847(f) of the PHS Act within the NFLP formula is applied by allocating a larger portion of the funds to support doctoral students.

The formula calculation may allocate zero funds to an application (for example, for high unused/unobligated account balance), which may result in no funds being awarded to you.

2. Review and Selection Process

NFLP funds are distributed among participating institutions as formula-based awards. Program data reported on the NFLP Program Specific Data Form and other program sources such as the annual performance reports are used to determine funding and administer the program. All required program data tables must be submitted electronically in Grants.gov as part of the application.

When we make award decisions, we also consider the following when selecting applications for award:

- Completeness of application
- Funding availability
- Risk assessments
- Other pre-award activities, as described in Section V.3 of this NOFO

For continuation (renewal) applicants, in determining NFLP award decisions, the application review and award determination process will consider:

- the amount of unused/unobligated NFLP fund balance from previous awards;
- the NFLP loans made by the institution over recent periods;
- the NFLP loan default rate. Continuation applicants/current awardees that are above the default rate threshold (greater than 5 percent per last annual performance report) and noncompliant with loan disbursements for two years or more, will be deemed ineligible for future funding or be subject to additional penalties, up to and including, remittance of unobligated funds as well as suspension and/or termination of the NFLP award. HRSA will initiate termination for grants with inactive accounts and unused/unobligated loan funds for a period of 2 consecutive years or greater.

Priority Point(s)

This program includes a funding priority, as authorized by Section 847(f) of the Public Health Service Act. HRSA will award a funding priority to NFLP applicants that support doctoral nursing students. Under the NFLP, a funding priority will be applied through the formula calculation to eligible applicants that support students enrolled in doctoral nursing programs (e.g., PhD, DNP, and Ed.D. in Nursing Education). HRSA applies the doctoral funding priority within the NFLP formula by allocating a larger portion of the funds to support doctoral students.

3. Assessment of Risk

If you have management or financial instability that directly relates to your ability to carry out statutory, regulatory, or other requirements, we may decide not to fund your high-risk application ([45 CFR § 75.205](#)).

First, your application must get a favorable merit review. Then we:

- Review past performance (if it applies)
- Analyze the cost of the project/program budget
- Assess your management systems
- Ensure you continue to be eligible
- Make sure you comply with any public policies.

We may ask you to submit additional information (for example, an updated budget) or to begin activities (for example, negotiating an indirect cost rate) as you prepare for an award.

However, even at this point, we do not guarantee that you'll receive an award. After a full review we'll decide whether to make an award, and if so, if special conditions are required, and what level of funding is appropriate.

Award decisions are discretionary and final. You cannot appeal them to any HRSA or HHS official or board.

We review information about your organization in the [Federal Awardee Performance and Integrity Information System \(FAPIIS\)](#). You may comment on anything that a federal awarding agency previously entered about your organization. We will consider your comments, and other information in [FAPIIS](#). We will use this to judge your organization's integrity, business ethics, and record of performance under federal awards when we complete the review of risk. We will report to FAPIIS if we decide not to make an award because we have determined you do not meet the minimum qualification standards for an award ([45 CFR § 75.212](#)).

VI. Award Administration Information

1. Award Notices

The Notice of Award (NOA) is issued on or around the [start date](#) listed in the NOFO. . See Section 5.4 of the *R&R Application Guide* for more information.

Receipt of Funds

Awarded institutions will receive the NFLP award via electronic funds transfer. The HHS Payment Management System (PMS) will establish an account for new institutions receiving an award. For information regarding drawdown of funds, contact the Division of Payment Management System at <http://www.dpm.psc.gov/>.

You must draw down the full FY 2024 NFLP award amount from PMS within sixty days of receipt of the award and deposit the funds into an interest-bearing student loan fund established by the institution. Institutions must conduct all loan activity through the student fund, rather than multiple drawdowns from the PMS account. The student loan fund must contain the following:

- FCC loan dollars awarded;

- ICC matching amount (equal to not less than one-ninth of the FCC);
- Proceeds from the collections of principal and interest on NFLP loans made from the fund; and
- All other earnings of the fund.

NFLP schools are permitted to retain unused NFLP loan funds in the revolving institutional NFLP fund account without fiscal year restriction. We perform routine reviews of account inactivity and loan fund use and may require institutions that have not made loan awards to students in the past 2-years to remit unused loan fund balances to us. Continuation (renewal) applicants must draw down from the Payment Management System (PMS) and loan previously awarded funds and may be deemed ineligible for future funding for failure to draw down funds and make loans to students. Institutions failing to draw down funds and make loans to students will be considered non-compliant with NFLP requirements. In addition, we will initiate termination for grants with inactive accounts and unobligated loan funds for a period of two (2) consecutive years or greater.

2. Administrative and National Policy Requirements

See Section 2.1 of the *R&R Application Guide*.

If you receive an NOA and accept the award, you agree to conduct the award activities in compliance/accordance with:

- All provisions of [45 CFR part 75](#), currently in effect or started during the award period
- In addition, the following apply:
 - Failure to draw down funds from the PMS within 60 days.
 - Failure to disburse funds and make loans to students for 2 consecutive years or greater.
 - Use of NFLP loan funds for purposes other than the allowable expenses outlined in the [program requirements](#).
- Other federal regulations and HHS policies in effect at the time of the award. In particular, the following provision of 2 CFR part 200, which became effective on or after August 13, 2020, is incorporated into this NOFO: [2 CFR § 200.301 Performance measurement](#).
- Any statutory provisions that apply.
- The Assurances (standard certification and representations) included in the annual SAM registration.

Accessibility Provisions and Non-Discrimination Requirements

If you receive an award, you must follow all applicable nondiscrimination laws. You agree to this when you register in SAM.gov. You must also submit an Assurance of Compliance ([HHS-690](#)). To learn more, see the [HHS Office for Civil Rights website](#).

Please contact the [HHS Office for Civil Rights](#) for more information about obligations and prohibitions under federal civil rights laws or call 1-800-368-1019 or TDD 1-800-537-7697.

The HRSA Office of Civil Rights, Diversity, and Inclusion (OCRDI) offers technical assistance, individual consultations, trainings, and plain language materials to supplement OCR guidance and assist HRSA recipients in meeting their civil rights obligations. Visit [OCRDI's website](#) to learn more about how federal civil rights laws and accessibility requirements apply to your programs, or contact OCRDI directly at HRSACivilRights@hrsa.gov.

Executive Order on Worker Organizing and Empowerment

[Executive Order on Worker Organizing and Empowerment \(E.O. 14025\)](#) encourages you to support worker organizing and collective bargaining. Bargaining power should be equal between employers and employees.

This may include developing policies and practices that you could use to promote worker power. Describe your plans and activities to promote this in the application narrative.

Subaward Requirements

If you receive an award, you must follow the terms and conditions in the NOA. You'll also be responsible for how the project, program, or activity performs; how you and others spend award funds; and all other duties.

In general, subrecipients must comply with the award requirements (including public policy requirements) that apply to you. You must make sure your subrecipients comply with these requirements. [45 CFR § 75.101 Applicability](#) gives details.

Data Rights

All publications you develop or purchase with award funds must meet program requirements.

You may copyright any work that's subject to copyright and was developed, or for which ownership was acquired, under an award.

However, we reserve a royalty-free, nonexclusive, and irrevocable right to your copyright-protected work. We can reproduce, publish, or otherwise use the work for federal purposes and allow others to do so. We can obtain, reproduce, publish, or otherwise use any data you produce under the award and allow others to do so for federal purposes. These rights also apply to works that a subrecipient develops.

3. Reporting

Award recipients must comply with Section 6 of the *R&R Application Guide* and the following reporting and review activities:

- 1) **Federal Financial Report.** Not required for this program.
- 2) **Progress Report(s).** Not required for this program.
- 3) **Performance Reports.** Recipients must submit a Performance Report through the Electronic Handbooks (EHBs) annually. The required performance measures for this program are outlined in the Project Narrative Section IV's Impact Sub-section (a). Further information will be provided in the NOA.

The annual performance report will address all academic year activities from July 1 to June 30, and will be due to us on July 31 each year. If award activity extends beyond June 30 in the final year of the period of performance, we may require a Final Performance Report (FPR) to collect the remaining performance data. The FPR is due within 90 calendar days after the period of performance ends.

NFLP Financial Report. The NFLP financial forms (NFLP forms 1-4) are required to capture data on maintenance of the NFLP loan fund. These forms are part of the Annual Performance Reports but are a separate reporting deliverable.

Final Program Report. Not required for this program.

4) Other Required Reports and Products

Audit Requirements. Institutions must comply with the audit requirement of 45 CFR 75 Subpart F. Information on the scope, frequency, and other aspects of the audits can be found on the Internet at [eCFR — Code of Federal Regulations](#).

Payment Management Requirements. The funds for this award are sub-accounted in the Payment Management System (PMS) and will be in a B type (sub accounted) account. "B" accounts do not require FFR reporting. This type of account allows recipients to identify specifically the individual award for which they are drawing funds and will assist HRSA in monitoring the award. NFLP requires recipients to establish and maintain a revolving fund through which to conduct all loan activity, and to draw down all funds upon receipt. Funds are considered disbursed upon draw down, and therefore, recipients are not required to report quarterly using the FFR.

Remittance of Unobligated Funds. Institutions who maintain an NFLP loan fund account with a record of non-disbursement of loans to students for two (2) consecutive years or greater may be required to remit the loan fund balance.

NFLP Account Close-Out/Termination. HRSA will initiate and process termination of awards i) for NFLP grants with inactive accounts and unobligated

loan funds for a period of 2 consecutive years or greater; and ii) for award recipients who fail to correct identified deficiencies/take necessary action to correct their noncompliant status.

NFLP Loan Interest Rate. The NFLP loan bears interest on the unpaid balance of the loan. A rate of 3 percent per annum will be applied beginning 3 months after the Borrower graduates from the advanced nurse education program; and after obtaining employment as nurse faculty within 12 months following graduation. If the Borrower serves as nurse faculty for more than 1 year but less than 4 years, rate continues at 3 percent per annum. A prevailing market rate will be applied if the Borrower fails to complete the advanced nurse education program or fails to obtain employment as nurse faculty within 12 months following graduation.

NFLP Formula Modifications. The award formula calculation has been modified to factor the institution's default rate and the amount of unobligated cash balance from previous awards. See [section V.1](#).

- 5) **Federal Awardee and Integrity Reporting.** The NOA will contain a provision for integrity and performance reporting in [FAPIIS](#), as [45 CFR part 75 Appendix I, F.3](#) and [45 CFR part 75 Appendix XII](#) require.

VII. Agency Contacts

Business, administrative, or fiscal issues:

Timothy P. Coyle
Grants Management Specialist
Division of Grants Management Operations, OFAM
Health Resources and Services Administration
Call: (301) 443-4243
Email: TCoyle@hrsa.gov

Program issues or technical assistance:

Nawall Kertache
Project Officer, Division of Nursing and Public Health
Attn: Nurse Faculty Loan Program
Bureau of Health Workforce
Health Resources and Services Administration
Call: 301-443-0921
Email: NFLP@hrsa.gov

You may need help applying through Grants.gov. Always get a case number when you call.

Grants.gov Contact Center (24 hours a day, 7 days a week, excluding federal holidays)
Call: 1-800-518-4726 (International callers: 606-545-5035)
Email: support@grants.gov
[Search the Grants.gov Knowledge Base](#)

Once you apply or become an award recipient, you may need help submitting information and reports through [HRSA's Electronic Handbooks \(EHBs\)](#). Always get a case number when you call.

HRSA Contact Center (Monday – Friday, 7 a.m. – 8 p.m. ET, excluding federal holidays)
Call: 877-464-4772 / 877-Go4-HRSA
TTY: 877-897-9910
Electronic Handbooks Contact Center

The EHBs login process changed on May 26, 2023, for applicants, recipients, service providers, consultants, and technical analysts. To enhance EHBs' security, the EHBs now uses **Login.gov** and **two-factor authentication**. Applicants, recipients, service providers, consultants, and technical analysts must have a Login.gov account for the new login process. For step-by-step instructions on creating a Login.gov account refer to the [EHBs Wiki Help page](#).

VIII. Other Information

Technical Assistance

See [TA details](#) in Summary.

Tips for Writing a Strong Application

See Section 4.7 of the [HRSA R&R Application Guide \(R&R Application Guide\)](#).

Appendix: A: Sample NFLP Terms

1. **Under the Nurse Faculty Loan Program (“NFLP”) HRSA-23-006, as authorized by Section 846A of the Public Health Service Act (“the Act”), the Secretary of the Department of Health and Human Services (“HHS”) enters into an agreement with a school of nursing to establish and operate a student loan fund to increase the number of qualified nursing faculty. This agreement is memorialized through the Notice of Award.**

- a. The Fund

Institutions must establish and operate a distinct, interest-bearing NFLP loan fund (“the Fund”) used only for making NFLP loans to eligible students and for the costs associated with collection of these loans. Eligible institutions are awarded funds in the form of a Federal Capital Contribution (FCC) and are required to deposit an Institutional Capital Contribution (ICC) that is no less than one-ninth of the requested FCC into this fund.

The school will deposit into the Fund:

- o The FCC,
- o An ICC equal to not less than one-ninth of the FCC,
- o Collections of principal and interest on NFLP loans made from the Fund, and
- o All other earnings of the Fund.

NFLP schools are permitted to retain unused NFLP loan funds in the revolving institutional NFLP fund account without fiscal year restriction.

HRSA performs routine reviews of account inactivity and loan fund use and may require institutions that have not made loan awards to students in the past 2-years to return unused loan fund balances to HRSA or may take other enforcement actions.

- b. Eligible Borrowers:

The school must determine that a student borrower is eligible before awarding a NFLP loan, as well as adhere to all eligibility requirements in the Notice of Funding Opportunity when selecting students for the NFLP loan.

- c. Making NFLP Loans to Students:

The school will make NFLP loans to eligible students for the cost of tuition, fees, books, lab expenses, and other reasonable education expenses. The school should offer full support, or the amount requested by the student to cover the full or partial tuition/fees on a first-come-first-serve basis for an academic year until funds are expended. An NFLP loan may not exceed \$40,000 per student for any academic year.

The school must develop student budgets that treat students within groups consistently but are sensitive to individual circumstances.

The school must establish a process to: identify prospective student borrowers, verify their eligibility, and make loans consistent with institutional policies, federal laws and regulations; to include a signed promissory note and disclosure of terms/conditions. This process may also include sending a loan award notification letter to each student borrower requiring the student’s signature to indicate acceptance or rejection of the NFLP loan and its terms and conditions.

The school must execute an NFLP Promissory Note, indicating students’ intent to become nursing faculty, when making an NFLP loan. The borrower must sign the Promissory Note prior to disbursement of loan funds and receive a copy from the school. A new Promissory

Note is not necessary each time a student receives funds. Modification of the Promissory Note template requires prior approval of HHS. Any statutory amendment to section 846A, or other applicable authorities, affecting the terms of the NFLP loan will require the Promissory Note be amended, as applicable, for future loans and, in some circumstances, an amendment to previously executed Promissory Notes.

Full-Time Employment – Refers to the status of a student borrower who has graduated and is employed and serving in a nurse faculty capacity that qualifies for loan cancellation. For the purpose of the NFLP, the institution which provided NFLP support to a borrower makes the determination about meeting the full-time employment requirement. This must include one of the following criteria: (1) employment as a full-time faculty member at an accredited school of nursing; (2) employment as a part-time faculty member at an accredited school of nursing in combination with another part-time faculty position or part-time clinical preceptor/educator position affiliated with an accredited school of nursing that together equates to full-time employment; or 3) designation of nurse faculty in a joint nurse faculty appointment serving as full-time advanced practice registered nurse preceptor for an accredited school of nursing, within an academic-practice partnership framework.

Loan Disbursements: Schools should prioritize loans to continuing NFLP borrowers ahead of new NFLP borrowers, and disbursements must be clearly documented. Schools must cease disbursements of NFLP loans to borrowers that are no longer in compliance with the terms of the NFLP award, in situations such as the following: withdrawal from the institution/course of study, failure to meet the academic standards of the institution, and request to terminate NFLP participation.

d. Interest:

The NFLP loan will bear interest on the unpaid balance of the loan at the:

- Rate of 3 percent per annum beginning 3 months after the Borrower graduates from the advanced nurse education program; and after obtaining employment as nurse faculty within 12 months following graduation. If the Borrower serves as nurse faculty for more than 1 year but less than 4 years, rate continues at 3 percent per annum.
- Prevailing market rate if the Borrower fails to complete the advanced nurse education program or fails to obtain employment as nurse faculty within 12 months following graduation.

e. Cancellation:

The school will cancel up to 85% of the principal and interest of an NFLP loan over a 4-year period as follows:

Upon the borrower's completion of each the first, second, and third year of full-time employment consistent with the NOFO definition the school will cancel 20% of the original principal of and all accrued interest on the NFLP loan; and

Upon borrower's completion of the fourth year of full-time employment as a faculty member at an accredited school of nursing the school will cancel 25% of the original principal of and all accrued interest on the NFLP loan.

f. Repayment:

The NFLP loan is repayable over a 10-year period beginning 9 months after the borrower completes the advanced nurse education program, ceases to be enrolled as a student in the advanced nurse education program, or ceases full-

time employment as nurse faculty. The school must provide the borrower with a repayment schedule.

g. Loan Servicing and Collection:

The school must have in place structures and policies that enable collection on principal and interest on all loans made from the NFLP student loan fund. NFLP funds may be used to cover the costs of collection of NFLP loans including designated institutional structures to collect costs such as personnel and third-party servicers.

The school must conduct and document an entrance interview for each academic year the student receives an NFLP loan. This documentation must include:

A student-signed statement of the borrower's rights and responsibilities regarding the NFLP loan, including the service obligation and cancellation; and

Personal information provided by the borrower to assist in loan cancellation and collection. The school must provide the borrower with a repayment schedule.

Exit Process: Institutions must establish and maintain a process to inform and track borrowers' employment and repayment statuses after completion or cessation of the course of study. Institutions should document the exit process with NFLP borrowers.

h. Default by the Borrower:

If an NFLP borrower defaults on the loan, the school must immediately stop the disbursement of the NFLP loan and begin collection on the loan. Default means:

An NFLP borrower has failed to make payments as required by the Borrower's Promissory Note and repayment agreement.

Loss of the status as a student in good standing, as defined by the school for the advanced nurse training program.

Failure to gain, maintain, or provide evidence of employment, within 12 months of graduation, as a full-time faculty member, at an accredited school of nursing, or part-time faculty member at an accredited school of nursing in combination with another part-time faculty position or part-time clinical preceptor/educator position affiliated with an accredited school of nursing that together equates to full-time employment, or employment as designated joint-appointment faculty serving as full time advanced practice registered nurse (APRN) preceptor within an academic-practice partnership framework affiliated with an accredited school of nursing.

i. Records:

All records associated with NFLP awards, including Borrower Records, must be maintained in accordance with 45 CFR 75.361. The school must establish and maintain borrower records for each NFLP loan recipient, including at a minimum the following:

- School's copy of the loan notification letter(s)
- Original copy of signed Promissory Note(s)
- Signed disclosure Statement of Borrower's Rights and Responsibilities.

- Records of enrollment status for each academic year of NFLP support.
- Records of payments and cancellation.
- Records of approved leave of absence, break in service, deferment, forbearance, or default (as applicable).

The school must retain all records relating to an NFLP loan for a minimum of 3 (three) years after the loan is retired.

Failure to meet NFLP requirements may impact future NFLP grant funding per applicable grant regulations at 45 CFR § 75.371. Institutions that exceed a default rate of greater than 5% will be considered non-compliant with NFLP requirements. The default rate is calculated as the percent of the institution's total outstanding student loan principal subject to repayment, which is past due for a period of greater than 120 days. HRSA will assess award recipients for program compliance including to determine whether an institution has a default rate greater than 5%, on June 30 of each year. When non-compliance is determined (e.g., a NFLP grantee has a default rate greater than 5%), HRSA will notify the institution of its non-compliant status, as well as any required steps to come into compliance, including any necessary action on the part of the grantee. Grant recipients will be provided with a time-phased approach to resolve compliance issues. Failure to comply with the grant requirement within the specified time frame may result in administrative actions up to and including, withholding further Federal awards for the project, as well as the suspension and/or termination of the NFLP grant.

- j. FEDERAL CAPITAL CONTRIBUTION (FCC): This award represents the HHS/HRSA share of the funds, specifically the FCC award amount made available to establish or continue the NFLP loan fund at your institution.
- k. INSTITUTIONAL CAPITAL CONTRIBUTION (ICC): Institutions are required to contribute an ICC amount equal to at least 1/9th of the FCC award amount. Institutions have the option of contributing a larger share to the loan fund. The ICC amount is in addition to the FCC award amount and must be deposited into the NFLP loan fund.
- l. NFLP LOANS TO STUDENTS: Nursing students who receive NFLP loan support must be enrolled in an eligible Master's or Doctoral nursing degree program at the time the NFLP loan is established.

Remedies for Non-Compliance

Institutions will be considered non-compliant with NFLP requirements for the following reasons:

- Failure to draw down funds from the PMS within 60 days.
- Failure to disburse funds and make loans to students for 2 consecutive years or greater.
- Use of NFLP loan funds for purposes other than the allowable expenses outlined in the [program requirements](#).
- Failure to comply with any other program requirement.

Institutions deemed noncompliant will be considered ineligible for future funding or be subject to additional penalties, up to and including, remittance of unobligated funds as well as suspension

and/or termination of the NFLP award. HRSA will initiate termination for grants with inactive accounts and unused/unobligated loan funds for a period of 2 consecutive years or greater.

If a non-Federal entity fails to comply with Federal statutes, regulations, or the terms and conditions of a Federal award, HRSA may impose additional conditions, as described in § 75.207. If HRSA determines that noncompliance cannot be remedied by imposing additional conditions, HRSA may take one or more of the following actions, as appropriate in the circumstances:

- (a) Temporarily withhold cash payments pending correction of the deficiency by the non-Federal entity or more severe enforcement action by the HHS awarding agency or pass-through entity.
- (b) Disallow (that is, deny both use of funds and any applicable matching credit for) all or part of the cost of the activity or action not in compliance.
- (c) Wholly or partly suspend (suspension of award activities) or terminate the Federal award.
- (d) Initiate suspension or debarment proceedings as authorized under 2 CFR part 180 and HHS awarding agency regulations at 2 CFR part 376 (or in the case of a pass-through entity, recommend such a proceeding be initiated by an HHS awarding agency).
- (e) Withhold further Federal awards for the project or program.

Appendix B: Sample Nurse Faculty Loan Program Specific Data Form

NOTE: This is for reference only, The NFLP Program Specific Data Forms (NFLP Tables) must be submitted electronically with the application.

OMB Number: 0915-0314
Expiration Date: 8/31/2026

CURRENT FISCAL YEAR? (Formatted DATE Field)				
Instruction: Enter the fiscal year date that is provided in the current NFLP Funding Opportunity Announcement cover page.				
PREVIOUS NFLP APPLICANT? ____ Yes ____ No				
Instruction: Select 'YES' if your school has ever received past NFLP funding. Enter 'NO' if your school has never received NFLP funding.				
A. Program Information				
Select Type of Institution:	<input type="checkbox"/> Public <input type="checkbox"/> Private			
Select Type of Entity:	<input type="checkbox"/> School/College of Nursing <input type="checkbox"/> Other Entity/Department within the Institution that offers a Graduate Nursing Degree Program			
Provide Educator Component/Course Offered:	Applicants may add new educator courses offered or edit/delete previous educator courses specified.			
B. Accreditation				
State the applicable accreditation for the graduate nursing program(s) offered and provide the required documentation:				
C. Federal Funds Requested				
Indicate the total Federal Capital Contribution (FCC) Amount Requested.				
D1. NFLP Loan Fund Balance/Unused Accumulation				
Indicate the institution's NFLP loan fund balance as of the past reporting period end date.				
D2. NFLP Loan Fund Default Rate				
Does the institution's NFLP default rate exceed the threshold (>5%)?				Yes ____ No ____
If yes, has a corrective action plan been included as part of your application?				Yes ____ No ____
D3. Last NFLP Student Loan Award				
Has an NFLP loan been disbursed from the institution's NFLP loan fund within the last two academic years?				Yes ____ No ____
E.1 NFLP Enrollees Information by Degree - Continuing Students Expected to Request NFLP Support				
	Master's Degree		Doctoral Degree	
Type of Institution	FT	PT	FT	PT
Public - In-state				
Public - Out-of-				
Private				
TOTALS:				
E.2 NFLP Enrollees Information by Degree - New Students Expected to Request NFLP Support				
	Master's Degree		Doctoral Degree	
Type of Institution	FT	PT	FT	PT
Public - In-state				
Public - Out-of-				
Private				
TOTALS:				

E.3 NFLP Graduates Information (Prior Year)				
	Total Number of NFLP Graduates		Total Number of NFLP Graduates Employed as Nursing Faculty	
	Master's	Doctoral	Master's	Doctoral
TOTALS:				

E.4 NFLP Enrollees by Nurse Practice Role		
Nurse Practice Role	NFLP Enrollees (07/01/20XX - 06/30/20XX)	
	Master's	Doctoral
Primary Care Nurse Practitioner		
Acute Care Nurse Practitioner		
Nurse – Midwife		
Nurse Anesthetist		
Clinical Nurse Specialist		
Public Health Nurse		
Nurse Administrator		
Nurse Educator		
Other Nurse Specialty 1 (Insert):		
TOTALS:		

F. Tuition, Terms and Credit Hours									
Tuition	Master's Program				Doctoral Program				
	In-State		Out-of-State		In-State		Out-of-State		
	FT	PT	FT	PT	FT	PT	FT	PT	PT
Program Degree Level (Select From List):									
Tuition Costs per TERM : Private Institution									
Type of Term									
# of Terms/Quarters per year									
Minimum Credit Hours Required for Full-time Status									

Public Burden Statement:

The Nurse Faculty Loan Program forms are used to collect the data required to make award determinations for eligible applicants, to monitor and evaluate institutional performance, and to determine that due diligence has been exercised in the cancellation of any remaining loan funds for NFLP borrowers. An agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0915-0314 and it is valid until 08/31/2026. Public reporting burden for this collection of information is estimated to average 6.25 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland, 20857 or paperwork@hrsa.gov.

Appendix C: Sample Biographical Sketch Form

BIOGRAPHICAL SKETCH

Provide the following information for the Senior/key personnel and other significant contributors.
Follow this format for each person. **DO NOT EXCEED TWO PAGES PER PERSON.**

NAME		POSITION TITLE	
EDUCATION/TRAINING (<i>Begin with baccalaureate or other initial professional education, such as nursing, include postdoctoral training and residency training if applicable.</i>)			
INSTITUTION AND LOCATION	DEGREE (if applicable)	MM/YY	FIELD OF STUDY

Please refer to the NOFO instructions in order to complete this section.

Appendix D: HRSA Training Resources

- **Area Health Education Centers (AHEC):** Improves access to health care through academic-community partnerships. These partnerships: Increase diversity among health workers, broaden the distribution of the health workforce, improve health care quality, and improve health care in rural and other high-need areas.

<https://bhw.hrsa.gov/funding/apply-grant#health-careers>

Regional Public Health Training Centers (PHTC): Provide specialized training for public health students and workers. The training focuses on: Technical, Scientific and Leadership skills. Public health workers and students can use their resources to expand their careers. <https://bhw.hrsa.gov/funding/regional-public-health-training-centers>

- **Scholarships for Disadvantaged Students (SDS):** Promotes diversity among the health professions by providing awards to eligible health professions and nursing schools, for schools to provide scholarships to students from disadvantaged backgrounds who have a demonstrated financial need and are enrolled full-time in a health profession program or nursing program.

<https://www.hrsa.gov/grants/find-funding/hrsa-20-006>

- **HRSA Loan Repayment and Employment Resources**

Faculty Loan Repayment Program (FLRP): Helps recruit and retain health professions faculty members and encourages students to pursue faculty roles in their chosen health care field, which is vital for supporting the next generation of educators. Repays a portion of health professional student loan debt (\$40,000 max over two years) for an eligible faculty member, in return for service at an eligible health professions school. NFLP graduates may apply for FLRP after receiving 4 years of loan cancellation under the NFLP.

<https://bhw.hrsa.gov/funding/apply-loan-repayment/faculty-lrp>

- **National Health Service Corps Loan Repayment Program (NHSC LRP):** Provides loan repayment for health professionals in an eligible discipline, with qualified student loan debt for education that led to the health professions degree. In exchange, the recipient serves at least two years at an NHSC-approved site in a Health Professional Shortage Area (HPSA). NFLP graduates working as joint faculty preceptors, may apply for NHSC LRP after receiving 4 years of loan cancellation under the NFLP.

<https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html>

Nurse Corps Loan Repayment Program (Nurse Corps LRP): Pays up to 85% of unpaid nursing education debt for nurses with qualifying nursing educational debt, in exchange for serving at least two years full-time as a nurse in a facility with a critical shortage of nurses or as nurse faculty in an accredited school of

nursing. The Nurse Corps LRP gives funding preference to those who need the most help financially. NFLP graduates may apply for Nurse Corps LRP after receiving 4 years of the loan cancellation under the NFLP.

<https://bhw.hrsa.gov/funding/apply-loan-repayment/nurse-corps>

- **HRSA's Health Workforce Connector:** Features career and training opportunities, customized profiles, powerful filters and virtual job fairs. The HRSA's Health Workforce Connector provides a place for NHSC- and Nurse Corps-approved sites and the qualified clinicians and trainees that need to come together. Clinicians can find career and training opportunities by location, discipline, or other criteria, while the sites can recruit qualified candidates.
<https://connector.hrsa.gov/connector/>
- **Primary Care Associations (PCAs):** Provide training and technical assistance to health centers to support the provision of comprehensive, high quality primary healthcare and improve the health of individuals and communities, through increasing access to comprehensive primary care; fostering a workforce to address current and emerging needs; etc. PCAs can help health centers and look-alikes plan for the growth of health centers in their state, as well as develop strategies to recruit and retain staff.
<https://bphc.hrsa.gov/qualityimprovement/strategicpartnerships/ncapca/associations.html>
- **Find a Health Center:** Health centers integrate access to pharmacy, mental health, substance use disorder, and oral health services in areas where economic, geographic, or cultural barriers limit access to affordable health care. By emphasizing coordinated care management of patients with multiple health care needs and the use of key quality improvement practices, including health information technology, health centers reduce health disparities.
<https://findahealthcenter.hrsa.gov/>

Other Technical Assistance Resources

Below you will find examples of helpful resources for NFLP Program and Technical Assistance

[HRSA's Guide for Rural Health Care Collaboration and Coordination](#)

[Rural Referral Centers](#)

[Community Health Needs Assessments](#)

Appendix E: Page Limit Worksheet

The purpose of this worksheet is to give you a tool to ensure the number of pages uploaded into your application is within the specified [page limit](#). (Do not submit this worksheet as part of your application.)

The Standard Forms listed in column 1 do not count against the page limit; however, attachments to the Standard Forms listed in column 2 do count toward the page limit. For example, the Budget Narrative Attachment Form does not count, however the attachment uploaded in that form does count against the page limit.

Standard Form Name (<i>Forms themselves do not count against the page limit</i>)	Attachment File Name (<i>Unless otherwise noted, attachments count against the page limit</i>)	# of Pages Applicant Instruction – enter the number of pages of the attachment to the Standard Form
Application for Federal Assistance (SF-424 R&R - Box 18)	SFLLL (Disclosure of Lobbying Activities)	<i>My attachment = ___ pages</i>
Application for Federal Assistance (SF-424 R&R - Box 21)	Cover Letter Attachment	<i>My attachment = ___ pages</i>
Project/Performance Site Location(s)	Additional Location(s)	<i>My attachment = ___ pages</i>
RESEARCH & RELATED BUDGET – C. Equipment Description	Additional Equipment	<i>My attachment = ___ pages</i>
RESEARCH & RELATED BUDGET – L. Budget Related	Budget Justification	<u><i>Not required for this NOFO</i></u>

Standard Form Name (Forms themselves do not count against the page limit)	Attachment File Name (Unless otherwise noted, attachments count against the page limit)	# of Pages Applicant Instruction – enter the number of pages of the attachment to the Standard Form
RESEARCH & RELATED Other Project Information	Project Narrative	<i>My attachment = ____ pages</i>
RESEARCH & RELATED Other Project Information	Bibliography & References Cited	<i>My attachment = ____ pages</i>
RESEARCH & RELATED Other Project Information	Facilities & Other Resources	<i>My attachment = ____ pages</i>
RESEARCH & RELATED Other Project Information	Equipment	<i>My attachment = ____ pages</i>
NFLP Program Specific Form	Other Attachments	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 1: Accreditation Documentation - Required	<u><i>Not included in page limit</i></u>
RESEARCH & RELATED Senior/Key Person Profile)	Attachment 2: Biographical Sketch - Required	<u><i>Not included in page limit</i></u>
Attachments Form	Attachment 3: Maintenance of Effort (MOE) Documentation - Required	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 4: Loan Disbursement Plan - Required	<i>My attachment = ____ pages</i>

Standard Form Name (<i>Forms themselves do not count against the page limit</i>)	Attachment File Name (<i>Unless otherwise noted, attachments count against the page limit</i>)	# of Pages Applicant Instruction – enter the number of pages of the attachment to the Standard Form
Attachments Form	Attachment 5: Default Rate Corrective Action Plan - Required if applicable	<u>Not included in page limit</u>
Attachments Form	Attachment 6: Statement of Collaborative Academic/Academic-Practice Partnership - Required if applicable	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 7: Other Relevant Documentation	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 8: Other Relevant Documentation	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 9: Other Relevant Documentation	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 10: Other Relevant Documentation	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 11: Other Relevant Documentation	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 12: Other Relevant Documentation	<i>My attachment = ____ pages</i>

Standard Form Name (Forms themselves do not count against the page limit)	Attachment File Name (Unless otherwise noted, attachments count against the page limit)	# of Pages Applicant Instruction – enter the number of pages of the attachment to the Standard Form
Attachments Form	Attachment 13: Other Relevant Documentation	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 14: Other Relevant Documentation	<i>My attachment = ____ pages</i>
Attachments Form	Attachment 15: Other Relevant Documentation	<i>My attachment = ____ pages</i>
# of Pages Attached to Standard Forms		Applicant Instruction: Total the number of pages in the boxes above.
Page Limit for HRSA-24-015 is 40 pages		My total = __ pages