

Hospital Nurse Loan Forgiveness Frequently Asked Questions

8/1/2025

1. If I apply, am I guaranteed to get loan forgiveness?

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

2. What is the two-year requirement?

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

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

No. The requirement is that you are working as an RN in a Minnesota nonprofit hospital or Minnesota public hospital by March 2026 for those applying in 2025.

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

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

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

No. Currently, only those working for, and in, the actual hospital are eligible.

6. I work at the hospital in another role, not as an RN, am I eligible?

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

[Minnesota Health Care Loan Forgiveness Programs - MN Dept. of Health \(state.mn.us\)](https://www.health.state.mn.us/facilities/ruralhealth/funding/loans/index.html)
(<https://www.health.state.mn.us/facilities/ruralhealth/funding/loans/index.html>)

[Minnesota State Loan Repayment Program \(SLRP\) - MN Dept. of Health](https://www.health.state.mn.us/facilities/ruralhealth/funding/repayment/index.html)
(<https://www.health.state.mn.us/facilities/ruralhealth/funding/repayment/index.html>)

7. What is the full-time/30 hours per week requirement?

Minnesota statute requires nurses to be working an average of 30 hours per week in direct patient care to be eligible for the loan forgiveness program. MDH understands for RNs a full-time definition can vary by site/role, MDH is defining full time for hospital nurse as 30 hours per week in direct patient care. Your employer will need to verify your hours at the end of each contract year. If work hours are not met, you will need to repay all funds.

8. My weekly schedule varies, some weeks I work 28 hours some weeks I work 32 hours, am I eligible to apply?

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

9. What is direct patient care?

Direct patient care means working with patients, as opposed to other duties such as billing, supervising staff, administrative duties, policy development etc. Sick time, PTO, or on-call hours are not direct care.

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

No. Direct care must take place in person. In addition, sick time, PTO, and on-call hours are not direct care.

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

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

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

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

13. Can I participate in Federal Public Service Loan Forgiveness (PSLF) in addition to the Loan Forgiveness Program?

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

14. If I live in a bordering state but work in Minnesota, am I eligible?

No. You must live in Minnesota for the duration of your service contract to remain eligible.

15. When will decisions be made?

All applicants will receive an email with selection status by the end of March 2026, for those applying in 2025. You may need to check your spam or junk mail.

16. If I am not selected, can I reapply?

Yes. There is an open application cycle each year.

17. Where can I find more information?

[Minnesota Health Care Loan Forgiveness Programs - MN Dept. of Health](https://www.health.state.mn.us/facilities/ruralhealth/funding/loans/index.html)
(<https://www.health.state.mn.us/facilities/ruralhealth/funding/loans/index.html>)

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

Health.Loan.Forgiveness@state.mn.us

Minnesota Department of Health
Office of Rural Health and Primary Care
PO Box 64882
St. Paul, MN 55164-0882
651-201-3845
Health.Loan.Forgiveness@state.mn.us
www.health.state.mn.us

6/16/2025

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