

ARTICLE 54-04.1
NURSING EDUCATION LOANS

Chapter

~~54-04.1-01 Nursing Education Loan Program~~

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CHAPTER 54-04.1-01
NURSING EDUCATION LOAN PROGRAM

Section

~~54-04.1-01-01 Nursing Education Loan Program 54-04.1-01-02~~

~~Program Continuation [Repealed]~~

~~54-04.1-01-01. Nursing education loan program.~~

~~The board of nursing shall create a nursing education loan program. The program may be funded by:~~

- ~~1. Ten dollars of each registered nurse and licensed practical nurse biennial renewal fee.~~
- ~~2. Principle and interest payments made toward nursing education loans that do not qualify for repayment by employment.~~
- ~~3. Donations and bequests from individuals wishing to further the intent of the nursing education loan program.~~
- ~~4. Additional funds as may from time to time be designated by the board.~~

~~**History:** Effective October 1, 1987; amended effective November 1, 1990; March 1, 1992; February 1, 1998; May 1, 2003; April 1, 2014.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

~~54-04.1-01-02. Program continuation.~~

~~Repealed effective March 1, 1992.~~

CHAPTER 54-04.1-02 QUALIFICATIONS

Section

54-04.1-02-01—Qualifications

54-04.1-02-01. Qualifications.

To qualify for a nursing education loan, the applicant must:

1. ~~Have all necessary application forms completed and on file in the board office by July first of the year in which the applicant wishes to be considered by the board for a nursing education loan; and~~
2. ~~Demonstrate one of the following:~~
 - a. ~~Be accepted into and enrolled in a North Dakota board-approved undergraduate nursing education program for practical nurses or registered nurses;~~
 - b. ~~Have a current North Dakota license and have been accepted into and enrolled in an educational program that is accredited by a United States department of education-recognized regional or national accreditation entity and acceptable to the board; or~~
 - c. ~~Be a resident of North Dakota for refresher courses and accepted into a refresher course that meets board requirements.~~

History: ~~Effective October 1, 1987; amended effective October 1, 1989; March 1, 1992; November 1, 1996; May 1, 2003; April 1, 2004; July 1, 2008; April 1, 2014.~~

General Authority: NDCC 43-12.1-08

Law Implemented: NDCC 43-12.1-08(2)(g)

CHAPTER 54-04.1-03 DISBURSEMENTS

Section

- ~~54-04.1-03-01—Amount of Loans~~
- ~~54-04.1-03-02—Note Required~~
- ~~54-04.1-03-03—Disbursements~~
- ~~54-04.1-03-04—Subsequent Disbursements [Repealed]~~
- ~~54-04.1-03-05—Disbursements—Where Made~~
- ~~54-04.1-03-06—Reapplication~~

~~54-04.1-03-01. Amount of loans.~~

~~To the extent funds are available, educational loans will be made in the following amounts:~~

- ~~1. Students accepted into a nondegree licensed practical nurse program may receive a loan of no more than one thousand dollars.~~
- ~~2. Students in an associate degree licensed practical or registered nurse program may receive a loan of no more than two thousand dollars for the entire program, including a one plus one program.~~
- ~~3. Students in a baccalaureate registered nurse program may receive a loan of no more than three thousand dollars.~~
- ~~4. Graduate nurse students including students in a post-master's certificate program may receive a loan of no more than four thousand dollars to complete studies for a master's degree in nursing.~~
- ~~5. Graduate nurse students pursuing a doctorate may receive a loan of up to five thousand five hundred dollars.~~
- ~~6. Licensed practical nurses or registered nurses may receive a loan of no more than the cost of the course for a board-approved nurse refresher course.~~

~~**History:** Effective October 1, 1987; amended effective October 1, 1989; March 1, 1992; February 1, 1998; May 1, 2003; April 1, 2004; April 1, 2011.~~

~~**History:** Effective October 1, 1987; amended effective October 1, 1989; March 1, 1992; February 1, 1998; May 1, 2003; April 1, 2004; April 1, 2011.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

~~54-04.1-03-02. Note required.~~

~~Before the loan is disbursed, recipients and their board-approved cosigner must sign a note to the North Dakota board of nursing for repayment of the loan. Interest will accrue at the rate of nine percent per annum or the maximum contract rate of interest established under the provisions of North Dakota Century Code section 47-14-09, whichever is the lesser.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992; January 1, 1994.~~

General Authority: NDCC 43-12.1-08

Law Implemented: NDCC 43-12.1-08(2)(g)

~~54-04.1-03-04. Subsequent disbursements.~~

~~Repealed effective May 1, 2003.~~

~~54-04.1-03-05. Disbursements – Where made.~~

~~For practical nurse students and registered nurse students, the disbursements will be made to the sponsor institution of the nursing program they are attending. For graduate nurse students, the disbursements will be made directly to the student. A receipt of payment signed by the loan recipient will be required when the disbursement is made directly to the recipient.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992; May 1, 2003; April 1, 2004.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

~~54-04.1-03-06. Reapplication.~~

~~Reapplication may occur annually if the applicant has not received the total loan amount allowed by section 54-04.1-03-01.~~

~~**History:** Effective May 1, 2003.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

CHAPTER 54-04.1-04 REPAYMENT BY EMPLOYMENT

Section

- ~~54-04.1-04-01—Repayment of Loan by Employment~~
- ~~54-04.1-04-02—Notification of Employment~~
- ~~54-04.1-04-03—Termination of Employment~~
- ~~54-04.1-04-04—Employment Affidavits Required~~
- ~~54-04.1-04-05—Deferment~~
- ~~54-04.1-04-06—Loan Forgiveness for Military Deployment~~ **54-04.1-04-01.**

Repayment of loan by employment.

~~The loan may be repaid by nursing employment as a licensed nurse in North Dakota or by holding a North Dakota nursing license while serving in any branch of the United States military after graduation. The repayment rate will be one dollar per hour of employment.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992; May 1, 2003; July 1, 2008.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

54-04.1-04-02. Notification of employment.

~~Within sixty days after graduation, recipients must provide the board of nursing with the name and address of their employer. If the loan recipient does not become employed within sixty days of graduation, monetary repayment must begin according to section 54-04.1-05-01.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992.~~

~~**General Authority:** NDCC 43-12.1-08 **Law**~~

~~**Implemented:** NDCC 43-12.1-08(2)(g)~~

54-04.1-04-03. Termination of employment.

~~The interest will begin to accrue on the unpaid balance from the date of termination of employment. If employment in North Dakota is terminated before the loan is canceled, the applicable interest rate will be the rate designated on the signed note.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992; April 1, 2014.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

54-04.1-04-04. Employment affidavits required.

~~Employment credit will be given for those nursing education loans qualifying for loan repayment under section 54-04.1-04-01 upon receipt of a completed employment affidavit. The note will be returned to the recipient when the entire loan has been repaid.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992; April 1, 2014.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

54-04.1-04-05. Deferment.

~~A request for delay of repayment may be granted at the discretion of the board of nursing.~~

~~**History:** Effective October 1, 1987; amended effective April 1, 2004.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

~~**54-04.1-04-06. Loan forgiveness for military deployment.**~~

~~The loan may be forgiven at the discretion of the board upon proof of military deployment.~~

~~**History:** Effective April 1, 2011.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

CHAPTER 54-04.1-05 MONETARY REPAYMENT

Section

- 54-04.1-05-01 Repayment Requirements
- 54-04.1-05-02 Demand for Payment
- 54-04.1-05-03 Cancellation of Note Due to Disability or Death

~~54-04.1-05-01. Repayment requirements.~~

~~Repayment of the loan must meet the following requirements:~~

- ~~1. Payments must begin within sixty days after graduation or withdrawal from the nursing program unless such period is extended by the board.~~
- ~~2. Payments of at least fifty dollars per month or other amount determined by the board must be made to the North Dakota board of nursing monthly until the note is canceled.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992; January 1, 1994; April 1, 2014.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

~~54-04.1-05-02. Demand for payment.~~

~~Demand for payment will be made on delinquent accounts. If the account is not brought up to date within thirty days of receipt of the demand for payment, the account will be referred to the collection agency, and the board may initiate disciplinary action against the licensee for professional misconduct.~~

~~**History:** Effective October 1, 1987; amended effective March 1, 1992; May 1, 2003.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~

~~54-04.1-05-03. Cancellation of note due to disability or death.~~

~~In the event of total disability, as defined for social security benefits, or death of the recipient, the notes and accrued interest shall be canceled.~~

~~**History:** Effective October 1, 1987.~~

~~**General Authority:** NDCC 43-12.1-08~~

~~**Law Implemented:** NDCC 43-12.1-08(2)(g)~~