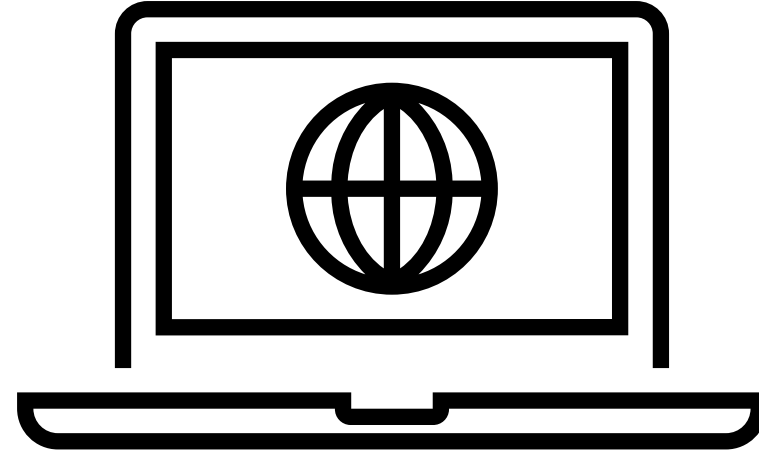


Loans Preview / Overview

- Loan Application Process: Online
 - All Applicants must file FAFSA
 - Application – Web Link



Application Complete –
What Happens Next?



- Awarding Process
 - Selection and Awarding - HEAB
 - Award Certification - Institution

Application Process Step 1



- All loan applicants must file a Free Application for Federal Financial Student Aid (FAFSA)
- studentaid.gov



Application Process Step 2

- Financial Aid Office (not HEAB) sends the student a loan application web link

Financial Aid responsible for student selection

- One web link for all loan programs
- Not Yet Available
- Easy Application Process for students - student must choose appropriate loan program to apply for



State of Wisconsin
Higher Educational Aids Board (HEAB)
Grants, Loans, and Scholarship System (GLASS)

Apply Online for HEAB Financial Aid Programs

Introduction

Select the link below to fill out an application for your student. HEAB will review and process your application to determine if an award will be made.

Apply for HEAB Grants

Nursing Student Loan Program Application

[Apply for NSL - click here to apply](#)

The Nursing Student Loan Program provides loans to Wisconsin resident undergraduates or graduate students who are enrolled at least half-time at an eligible in-state institution that prepares them to be licensed as nurses, either RN or LPN. The maximum award per year is \$3,000 with an overall lifetime maximum of \$15,000. The student who participates in this program must agree to be employed as a licensed nurse in Wisconsin. Repayment of the total loan debt can be partially achieved by service. For each of the first two years the student works as a nurse or nurse educator full time and meets the eligibility criteria, 25% of the loan may be forgiven. A maximum of 50% forgiveness is available under this program. The balance remaining after forgiveness must be repaid at an interest rate of 5%. If the student does not work as a nurse or nurse educator and meet the eligibility criteria, the loan must be repaid at an interest rate of 5%.

Teacher Loan Program Application

[Apply for TLP - click here to apply](#)

The Teacher Loan Program provides loans to Wisconsin resident, undergraduate sophomores, juniors, or seniors who are enrolled at least half-time at a University of Wisconsin System institution or a non-profit, independent college or university in the state of Wisconsin. Students must be enrolled in programs leading to teacher licensure in a discipline identified as a teacher shortage area for the state of Wisconsin by the United States Department of Education and have an overall GPA of 3.0 or higher based on a 4.0 scale. The maximum award per year is \$10,000 with an overall maximum of \$30,000. Students who participate in this program must agree to teach, full-time, in an elementary or secondary school in the city of Milwaukee or in a county defined as "rural" by the statute authorizing this program. For each year the student meets all forgiveness criteria requirements, 25% of the loan is forgiven. If the student does not meet the forgiveness criteria requirements, the loan must be repaid at an interest rate of 5%.

Minority Teacher Loan Program Application

[Apply for MTL - click here to apply](#)

The Minority Teacher Loan Program provides loans to Wisconsin resident, minority, undergraduate sophomores, juniors, or seniors who are enrolled at least half-time at a University of Wisconsin System institution or a non-profit, independent college or university in the state of Wisconsin. Students must be enrolled in programs leading to teacher licensure in a discipline identified as a teacher shortage area for the state of Wisconsin by the United States Department of Education and have an overall GPA of 3.0 or higher based on a 4.0 scale. The maximum award per year is \$10,000 with an overall maximum of \$30,000. According to the Wisconsin Statutes, a minority student is defined as a Black American, American Indian or Alaska Native, Hispanic, person of Asian or Pacific Island origin, or person whose ancestry includes two or more



Higher Educational Aids Board

heab.state.wi.us

Student Application Process – Page 1: Program Information

Nursing Student Loan Program Information 2026-2027

Overview

The Higher Educational Aids Board (HEAB) manages and services the State of Wisconsin Nursing Student Loan (NSL) program*. The program provides education loans of \$1000 minimum to \$3000 maximum per year. The overall lifetime maximum a student can borrow under this program is \$15000.

Eligibility

To be eligible for this loan, the student must:

1. be a Wisconsin resident;
2. be enrolled in a participating UW, Wisconsin Technical College, private, non-profit, or Tribal post secondary institution in the state;**
3. be enrolled at least half-time (as determined by the school) in a degree or certificate program leading to a nursing license (RN or LPN), master's degree in nursing or doctoral degree in nursing;
4. make satisfactory academic progress (per federal student financial aid criteria);
5. intend to graduate within four (4) years if attending a college or university or within two (2) if attending a technical college;
6. demonstrate financial need; and
7. agree to practice full-time as a licensed nurse and/or as a nurse educator in Wisconsin for the term of the forgiveness period.

Application Process

Complete application. FAFSA completion is required to process. Once all application materials are submitted, agency will create an initial award. School Financial Aid will certify enrollment and amount of award. Funds actually awarded may be reduced by school Financial Aid Office based on entire financial aid available. After initial award by this agency, a loan disclosure statement will be emailed to you.

After certification and award confirmation by School Financial Aid office, the loan will be disbursed directly to the college or university. Subsequent academic year loans are subject to this process.

Forgiveness and Repayment

1. This is NOT a full forgiveness program. The maximum forgivable amount is 50% of the amount borrowed.
2. To earn the forgiveness available under this program, you must (1) complete the program for which the loan was awarded and (2) obtain licensure from the Wisconsin Department of Safety and Professional Services Health Services (if applicable). Thereafter, for each of the first two years the student practices nursing or teaches (as nurse educator) full-time in the State of Wisconsin, 25% of the loan will be forgiven. If the student does not practice nursing/teaching full-time, the amount forgiven will be proportional to the time spent practicing (based upon the employing institution's definition of full time).
3. If the student does not practice nursing/teaching in the State of Wisconsin and/or meet the eligibility criteria, the loan(s) must be repaid. The current interest rate is 5%.
4. If the nursing student falls below half-time enrollment, repayment will commence no sooner than six months after falling below half-time.
5. If a student transfers to another program other than nursing, repayment will commence no sooner than six months after transfer, unless the student qualifies for deferment (attending full-time).

If you have questions about this information, contact;

Peter Zammuto by phone at 608-267-2209, or e-mail at peter.zammuto@wisconsin.gov

*There are Federal Loan Programs for nursing students, which should not be confused with this Wisconsin Nursing Student Loan program, Wisconsin statute 39.393

**The following institutions participate in the nursing programs. They are:

UW System

UNIVERSITY OF WISCONSIN-EAU CLAIRE
UNIVERSITY OF WISCONSIN - GREEN BAY
UNIVERSITY OF WISCONSIN-MADISON
UNIVERSITY OF WISCONSIN-MILWAUKEE
UNIVERSITY OF WISCONSIN-OSHKOSH
UNIVERSITY OF WISCONSIN-PARKSIDE
UNIVERSITY OF WISCONSIN - STEVENS POINT

Private Non-Profit

ALVERNO COLLEGE
BELLIN COLLEGE
CARROLL UNIVERSITY
CARTHAGE COLLEGE
CONCORDIA UNIVERSITY
EDGEWOOD COLLEGE
HERZING UNIVERSITY
MARANATHA BAPTIST UNIVERSITY
MARIAN UNIVERSITY
MARQUETTE UNIVERSITY
MILWAUKEE SCHOOL OF ENGINEERING
MOUNT MARY UNIVERSITY
ST. NORBERT COLLEGE
VITERBO UNIVERSITY
WISCONSIN LUTHERAN COLLEGE

Technical

BLACKHAWK TECHNICAL COLLEGE
CHIPPEWA VALLEY TECHNICAL COLLEGE
FOX VALLEY TECHNICAL COLLEGE
GATEWAY TECHNICAL COLLEGE
LAKESHORE TECHNICAL COLLEGE
MADISON AREA TECHNICAL COLLEGE
MID-STATE TECHNICAL COLLEGE
MILWAUKEE AREA TECH COLLEGE
MORAIN PARK TECHNICAL COLLEGE
NICOLET AREA TECHNICAL COLLEGE
NORTHCENTRAL TECHNICAL COLLEGE
NORTHEAST WISCONSIN TECHNICAL COLLEGE
NORTHWOOD TECHNICAL COLLEGE
SOUTHWEST WISCONSIN TECH COLLEGE
WAUKESHA COUNTY TECHNICAL COLLEGE
WESTERN TECHNICAL COLLEGE

Please check here to acknowledge that you have reviewed this information:

☒ I have read and understand the information above and would like to complete the online application for the Nursing Student Loan

Application Instructions

- Hold your cursor over or click the  information icon for more information about the question.
- All required questions on a page must be answered to navigate to the next page.
- Your application is automatically saved as you navigate from page to page.
- All required fields must be completed to submit the application.
- Once you submit the application, you will receive a confirmation email.

Apply for Nursing Student Loan

[Exit](#) [Save and Continue](#)

* Indicates Required Field



Higher Educational Aids Board

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Student Application Process – Page 2: Demographics

Nursing Student Loan Program Applicant Information 2026-2027

Personal Information

First Name * Last Name *

Middle Name Suffix Date of Birth *
(mm/dd/yyyy)

Prior Last Name

Social Security Number (SSN) * Confirm SSN *

Contact Information

Permanent Address

Street * City *

State * Zip * County *

Mailing Address

Same as Permanent Address ☐

Street/P.O. Box * City *

State * Zip * County *

Home Phone * Mobile Phone

A non-education and non-work email address is preferred.

Email * Confirm Email *

Alternate Email Confirm Alternate Email

Other Information

Grade Level for the 2026-2027 Academic Year: *

Planned Enrollment Status for the 2026-2027 Academic Year: *

Expected Graduation Date: * Institution: *

(mm/dd/yyyy)

Employer Name:

Employer Address

Street City

State Zip

Position/Title Length of Time at Position

* Indicates Required Field



Student Application Process - Page 3: Loan Agreement

Agreeing to Terms of the Loan Agreement

Understandings

Terms of the Loan

Terms of Forgiveness



Nursing Student Loan Program Terms and Requirements 2026-2027

Loan Agreement

Terms and Requirements

In applying for this loan, I understand and agree to the following terms and requirements:

Understandings

1. My school is authorized to credit my loan funds to my school account and refund to the Higher Educational Aids Board (HEAB) any amount up to the full amount of the loan.
2. My electronic signature is legally binding and has the same validity as a handwritten signature.
3. The email address(s) I provide are the primary method of communication from the HEAB. If the email address communication method is unsuccessful, communication will be sent via USPS. If there is a change to either email or physical address, I will provide HEAB an update within 10 days of the change.
4. The award will be determined by the financial aid (FA) office of my school. The award may be disbursed over the course of the academic year, split into multiple disbursements. Depending upon eligibility and other awards, the total award may be reduced. At the time of each disbursement, HEAB will send a disclosure document indicating the exact amount disbursed under this program.

☒ I have read and agree to the Understandings

Terms of the Loan

1. Fifty percent (50%) of this loan will be repaid to the State of Wisconsin.
2. Fifty percent (50%) of the loan may be forgiven for work as a nurse/nurse educator in Wisconsin.
3. If I do not meet the criteria for the full 50% forgiveness, the total amount not forgiven will be repaid to State of Wisconsin.
4. I shall promptly notify the Board of all changes in my name, permanent address, telephone number, educational institutions attended, places of employment, and my status as a nurse licensed in Wisconsin.
5. I shall notify the Higher Educational Aids Board within 30 days of graduating, withdrawal or transfer from this institution.
6. I am not an employee of the educating institution who receives any sort of tuition reduction or remission.

☒ I have read and understand the Terms of the Loan

Terms of Forgiveness

1. Be licensed as a nurse (RN or LPN) and employed in Wisconsin as a nurse/nurse educator.
2. Provide proof of employment when initially hired and every 12 months thereafter until the account is fully forgiven.
3. 25% of the loan will be forgiven for each year of full-time work. Forgiveness will be prorated for part-time work.
4. Any amount not forgiven within four (4) years of graduation, unless this time is otherwise extended by the Higher Educational Aids Board, shall be repaid to the State of Wisconsin.

☒ I have read and understand the Terms of Forgiveness



Higher Educational Aids Board

heab.state.wi.us

Student Application Process - Page 3: Loan Agreement

Agreeing to Terms of the Loan Agreement (2nd half of page)

Terms of Repayment



Sign and Date



Submit



Terms of Repayment

1. If loan eligibility criteria (Wisconsin resident, enrollment in participating institution, enrollment at least half time in a degree or certificate program leading to a nursing license (RN or LPN), masters or doctoral degree in nursing, satisfactory academic progress, demonstration of financial need and agree to practice full-time as a licensed nurse and / or nurse educator in Wisconsin for the term of the forgiveness period) fails to be maintained, the initial date of repayment shall be determined by the board, but will begin no sooner than six months after the recipient is no longer eligible, withdraws or graduates from the eligible institution.
2. If forgiveness terms are met, repayment will begin immediately upon the expiration of the forgiveness period or immediately when 50% forgiveness has been reached. Interest shall not be charged during the forgiveness period.
3. The interest rate is 5% and will not be increased. No late fees or origination fees will be applied.
4. Monthly payments, as determined by the board, shall be no less than \$50.00 including principal and interest.
5. Loans must be repaid in full no more than 10 years from the initial date of repayment as determined by the Board.
6. Loans may be prepaid at any time without penalty.
7. All obligations to repay the account shall cease upon proof of permanent disability or death of the recipient.
8. Delinquent loans may be turned over to the State of Wisconsin Department of Revenue for collection.
9. As defined in the Board's administrative rules and procedures, the Board shall grant deferments for up to 3 years for military service, Peace Corps, or VISTA; up to 24 months for temporary unemployment or pregnancy; and forbearance of varying length. Recipients returning to school will be deferred as long as they maintain full time status. Interest shall not accrue during periods of deferment. All requests for deferment and forbearance must be directed to the Board.

☐ I have read and understand the Terms of Repayment

Notices to Applicant

1. Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
2. You are **STRONGLY** encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
3. The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

Signature of Recipient:

Student First Name (Required):

*

Student Last Name (Required):

*

Date (Required):

*
(mm/dd/yyyy)

I accept the loan under these conditions, responsibilities, and rights, and so signify my application with my signature. I will retain a signed copy of this agreement form for my records. I agree that by clicking the "Submit" button below, I am e-signing the application and agreeing to the terms of this program and executing this application electronically.

By clicking "Submit", I accept, agree to, and affirmatively consent to the use of electronic signatures in the loan agreement, and I agree that such action shall be my deemed my original signature and will constitute delivery of such. I also agree that my electronic signature shall be given full force and effect, as if they were original, hand-executed documents.

By clicking on the "Submit" button below, I certify that I have read, agree to and understand all the provisions of this Application.

Click "Submit" to apply for the Nursing Student Loan.

[Back](#) [Exit](#) [Submit](#)



Higher Educational Aids Board

heab.state.wi.us

Application Submitted: Student View

Your Application

Name: First Name Last Name

Tracking Code: VTR1LN3LL8NNCSVNVRSCLL

You have successfully completed and submitted an application for Minority Teacher Loan Program on 7/27/2026 11:10:09 AM

Click [here](#) to print a PDF copy of your application and Loan Agreement to keep for your records.
You will also receive an email containing this information.



Application Submitted: GLASS View

Annual Award Summary:

Program	Annual Award	Certified to Date	Paid to Date
NSL	\$0.00	\$0.00	\$0.00
WG-TC	\$1,752.00	\$0.00	\$0.00
TOTAL Awards	\$1,752.00	\$0.00	\$0.00

 Application Complete

Ready for Agency / HEAB Selection and Awarding
- - > HEAB Approves loan and then ready for
School to certify



Fall of 2026-2027 Academic Year

Enrollment Status:

SAP:

SAI

Campus ID:

Terms To Disburse:

Type of Leave:

Nursing Degree Program:

Full-time

Yes

-1500

2788989

<Choose One>

<Choose One>

<Choose One>

Status	Certification Codes	Program	New Term Amount	Term Award	Paid
		NSL		\$0.00	\$0.00
		WG-TC		\$876.00	\$0.00

>

Save



Application Submitted: GLASS View

Annual Award Summary:

Program	Annual Award	Certified to Date	Paid to Date
NSL	\$0.00	\$0.00	\$0.00

 **Incomplete**

Works the same as grants: clicking the icon brings up a pop-up window

Fall of 2026-2027 Academic Year

Enrollment Status:

SAP:

SAI

Campus ID:

Terms To Disburse:

Type of Leave:

Nursing Degree Program:

Full-time

Yes

<Choose One>

<Choose One>

<Choose One>

Status	Certification Codes	Program	New Term Amount	Term Award	Paid
		NSL		\$0.00	\$0.00

>

 Save



Application Submitted: GLASS View

Annual Award Summary:

Program	Annual Award	Certified to Date	Paid to Date
NSL	\$0.00	\$0.00	\$0.00
WG-UW	\$0.00	\$0.00	\$0.00
TOTAL Awards	\$0.00	\$0.00	\$0.00



Works the same as grants: clicking the icon brings up a pop-up window

Fall of 2026-2027 Academic Year

Enrollment Status:

SAP:

SAI:

Campus ID:

Terms To Disburse:

Type of Leave:

Nursing Degree Program:

Status	Certification Codes	Program	New Term Amount	Term Award	Paid
		NSL		\$0.00	\$0.00
		WG-UW		\$0.00	\$0.00



In Conclusion

- HEAB is working very hard to bring this functionality to GLASS
- Appearing in a financial aid product near you soon!

