



Nurses for Nursing Homes Frequently Asked Questions

About

1. What is Nurses for Nursing Homes?

Nurses for Nursing Homes is a nationwide effort designed to increase staffing at the nation's nursing homes by recruiting nurses to work in certain qualifying long-term care facilities. Because we know that adequate staffing is the metric most closely linked to good outcomes in nursing home care, CMS is taking steps to incentivize nurses to fill vacant positions where they are needed most. Eligible nurses may receive an incentive for student loan repayment, a stipend, or both in exchange for working an average of 30 hours a week and completing a three-year service commitment at a qualifying facility.

2. What financial support is available?

Eligible participants may qualify for up to a maximum of \$50,000 in support:

- Up to \$40,000 in student loan repayment
- and/or a \$10,000 stipend

Benefits are paid quarterly while participants continue to meet the participation requirements.

3. Who is eligible to receive funds for loan repayment and stipend?

To receive payments, participants must:

- Be a licensed registered nurse (RN) or licensed practical or vocational nurse (LPN/LVN), be employed in a qualifying nursing home, and commit to three years of service. A limited number of state agency nursing home inspector roles also qualify. Nurses that have worked in a nursing home or state agency within the previous 60 days of opening an application account on the application website are not eligible (Exception: For the first 90 days of the initiative [Oct. 26, 2026, to Jan. 24, 2027], RNs or LPNs/LVNs who started working in an eligible nursing home between July 28, 2026, through Oct. 25, 2026, are eligible). Applicants that are still in nursing school or are not currently working for a qualifying nursing home may still open an application account and begin their application. They become eligible by becoming employed by a qualifying nursing home and meeting all other eligibility requirements.
- Work an average of at least 30 hours per week at a qualifying facility.



To receive the loan repayment funds and stipend, you must have qualifying student loan debt. If you do not have qualifying student loan debt, you must have graduated in the last two years to qualify for the stipend.

Please visit NursesforNursingHomes.cms.gov to quickly view the eligibility requirements, open an account, or apply.

4. Can nursing students start an application?

Yes. Nursing students can open an account and begin an application before graduation. To complete an application and qualify for Nurses for Nursing Homes, you must graduate, obtain an active RN or LPN/LVN license, and secure qualifying employment. You must also meet the other eligibility requirements.

Financial Benefits

6. What types of student loans qualify?

Eligible Loans	Not Eligible Loans
Federal Direct Loans (Subsidized and Unsubsidized)	Home equity loans used for education
Federal Stafford Loans	Loans for non-nursing education programs
Federal Perkins Loans	Parent PLUS loans (must be in participant’s name)
Federal Consolidation Loans (if original loans were for nursing education)	Personal loans or credit cards
Private student loans from accredited lenders for nursing education	
Institutional loans from nursing schools	

6. Can I receive both student loan repayment and the stipend?

Yes. Eligible nurses with any eligible student loan debt (regardless of when they graduated) may receive up to \$40,000 in student loan repayment and a \$10,000 stipend. *Applicants must meet the requirements for each benefit.*

7. Can I receive the \$10,000 stipend if I don’t have student loan debt?

Yes. Nurses without student loan debt who graduated within the last two years when they apply may qualify for the \$10,000 stipend if they meet the other time commitment and qualified employment requirements. The two-year period is calculated from the date of graduation.

Applicants must have graduated from an accredited LPN, LVN, two-year RN, four-year RN, or accelerated RN program, including:

- Diploma nursing programs
- Associate Degree in Nursing (ADN) programs
- Bachelor of Science in Nursing (BSN) programs
- Licensed Practical Nurse (LPN) certificate programs
- Licensed Vocational Nurse (LVN) certificate programs
- LPN-to-RN bridge programs
- Accelerated Direct Entry Nursing Programs (BSN, MN or MSN)

8. How and when will I receive the benefits?

Payments are made directly to the nurse on a quarterly basis after verifying the nurse worked an average of 30 hours per week over the quarter. Nurses are responsible for using the payments toward their own student loan debt.

9. Are the student loan repayments and stipends taxable?

Yes. Payments are reported on Form 1099-NEC. Taxes are not withheld from these payments, so participants are responsible for reporting the payments and paying any taxes they may owe. Accepting payments through Nurses for Nursing Homes does not make you a CMS employee. CMS does not determine your facility schedule or day-to-day work.

This information is not tax advice. Participants should consult a qualified tax professional if they have questions about their individual tax situation.

Employment and Service Requirements

10. Where can I work to qualify for Nurses for Nursing Homes?

Participants must work at a qualifying Medicare or Medicaid-certified long-term care facility. Visit [NursesforNursingHomes.cms.gov](https://nursesforaginghomes.cms.gov) to find open nursing positions. Participants can indicate their preferred location during the application process. A limited number of state agency nursing home inspector roles also qualify. Final placement depends on facility needs and availability.

11. How did CMS determine which facilities qualify for Nurses for Nursing Homes, and why aren't all Medicare- and Medicaid-certified nursing homes automatically eligible?

CMS identified eligible nursing homes based on the amount of funds available for each state and estimated the number of nurses that could be recruited. We then designated all facilities in rural areas as eligible, as it is often more challenging to recruit nurses in rural areas. We then solicited input from states on any areas in their state that should be eligible. Finally, we ranked the remaining areas from worst to best with respect to

the ratio of the general population of core-based statistical areas (CBSAs) to registered nurses in that area and estimated the number needed to have an adequate number of nursing homes eligible for the estimated number of potential recruits.

We believe it is important to not have all nursing homes designated as eligible to prioritize nursing homes in areas with an evidence-based labor shortage. If all nursing homes were eligible, then applicants could gravitate to more attractive areas, and areas with higher labor shortages (e.g., rural America) would not benefit from the program. That said, we will continue to monitor the Nurses for Nursing Homes initiative and adjust the methodology for determining eligible facilities based on the results, if needed.

For more details on the methodology used to identify eligible facilities, and a list of all eligible facilities, please view this [webpage](#).

12. Why doesn't CMS include all low-staffed nursing homes (e.g., those with a one or two staffing star rating) as eligible?

A nursing home may be low staffed for a variety of reasons. For example, a nursing home may face local labor shortages but also could be low staffed from budgeting decisions, corporate culture, or other management decisions outside potential recruitment supply. We cannot determine the precise reason a facility is low staffed from the data. Therefore, our methodology to identify eligible nursing homes is based on geographic data and not individual nursing home staffing data.

13. What happens if I need to take extended leave or have an extended absence from work, such as for military deployment, maternity or paternity leave, jury duty, or a family or medical situation?

The 30-hour-per-week requirement is calculated by taking the entire quarter's hours and dividing by the number of weeks. So shorter periods of leave should not cause a nurse to fall below the minimum. Military deployment, jury duty, and paid holidays do not count against the 30-hour-per-week average requirement. For longer types of leave, such as parental leave, nurses can take a leave of absence where participation will be paused and restarted upon their return.

14. Can I change facilities during my three-year commitment?

Yes. If you need to leave your current facility during your three-year commitment, you may transfer to another qualifying facility with CMS approval. You must begin working at the new facility within 90 days of your last day at your previous facility.

Loan repayment and stipend payments will be paused during any period between employment and will resume when you begin working at the new facility. Payment amounts may also be adjusted based on the location of the new facility.

You must provide CMS with the required information before the transfer.

15. What happens if I cannot complete the three-year commitment?

If you are unable to complete your three-year commitment at an eligible facility, you may be able to continue your service at another qualifying facility with CMS approval. If you leave your position and do not immediately begin working at another qualifying facility, your payments will be paused during the break in service.

You may also be eligible for an approved leave of absence for certain circumstances, such as illness, family leave, or other extended leave. Payments will be paused during an approved leave and will resume when you return to work. The length of your service commitment will be extended to account for the period you were away.

If you do not meet Nurses for Nursing Home employment or minimum work-hour requirements, CMS may disenroll you and stop future payments. CMS may consider exceptions based on the circumstances.

Applying

16. What steps should I take to receive benefits?

Visit NursesforNursingHomes.cms.gov to review the requirements for qualifying, open an account, and begin your application. During the review process, CMS will verify the applicant's identity, nursing license, employment history, and student loan documentation, as applicable.

17. Do I apply for a nursing home job through Nurses for Nursing Homes?

No. We help identify open positions with qualifying nursing homes, but individuals will need to apply directly to a nursing home using that facility's preferred method (e.g., their website, job-board posting). Nursing homes will conduct their normal hiring process. CMS and our workforce partners are not involved. Once you have completed their hiring process and received your offer for employment, come back to NursesforNursingHomes.cms.gov and complete your application.

18. What information will I need to apply for Nurses for Nursing Homes?

To complete your application, you will need to submit your nursing degree information, your active RN or LPN/LVN license details (license number, issuing state, type, and expiration), plus proof of qualifying employment. For employment, upload one of the following:

1. If you have not started yet: a signed offer letter or employment agreement that shows the facility name, your role, and start date when available (PDF or image).
2. If you already started working at an eligible nursing home on a date after you opened your account: your most recent paystub (PDF).
3. If you request student loan repayment, also upload your most recent loan servicer statement as a PDF. It should show your outstanding principal and accrued interest and be dated within the last 90 days.

Files must be 10 MB or smaller. After you apply, we may ask for additional documents if we need them to finish review.

If you have not obtained all the required information yet, such as your nursing degree, license, or employment at a qualifying nursing home, you can still open an account and begin your application. However, you cannot be officially qualified until you have submitted all the required information.

19. Is my data secure when I apply?

Yes. Your privacy is protected. We offer multiple secure identity verification options, and when you use one of these services, you're subject to that service's privacy policy and terms of service. ID.me, CLEAR, and Login.gov won't sell your data, and all your information stays with [NursesforNursingHomes.cms.gov](https://nursesforNursingHomes.cms.gov).

20. How long will approval take?

Most complete applications are reviewed within 30 business days. If we need more information, we will email you and review may take longer. If you are selected, you will get a Nurses for Nursing Homes agreement to endorse before you are enrolled.

21. When is the application deadline?

We are accepting applications throughout 2026 and 2027. If you think you'll be able to start working in a qualifying facility in this timeframe, we encourage you to apply as soon as possible. You will be placed in the line when your application is complete. Please note, the incentives for nurses are available on a first-come, first-served basis dependent on available funding. When all the available funds for a particular state have been allocated to eligible nurses working in that state through this initiative, no more nurses will be recruited through this initiative for that state.

22. Does the three-year commitment period begin when my application is accepted, or when I start working at a qualifying facility?

The three-year commitment begins on the date you start working at a qualifying facility. You must complete three years of service to receive the full payment.

For the first 90 days of the Nurses for Nursing Homes initiative, (Oct. 26, 2026, to Jan. 24, 2027), RNs or LPNs/LVNs who started working in an eligible nursing home between July 28, 2026, through Oct. 25, 2026, are eligible. In this case, your payment will be prorated based on the amount of time you have already worked at the facility.