

NEW MEXICO
HIGHER EDUCATION
DEPARTMENT



Fostering Student Success from Cradle to Career

UNDERSTANDING NEW MEXICO'S TUITION-FREE COLLEGE PROGRAMS

May 12, 2023

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WHY TUITION-FREE COLLEGE?

- Promotes **access** to college degrees and career training programs
- Limits or **eliminates** student loan **debt**
- Promotes **family** and **economic prosperity**
- **Strengthens communities** and our state!





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Tuition-free college for New Mexicans

With the New Mexico Opportunity and Lottery Scholarships, there are options for New Mexicans to pursue college and career training without worrying about the cost of tuition and fees.

READY TO GET STARTED?

I am a recent high school graduate

I am a returning student

I am not sure



THE HISTORY OF TUITION-FREE COLLEGE IN NEW MEXICO

- New Mexico was the first state in the nation to implement a tuition-free college program.
- The New Mexico Lottery Scholarship was established in law in 1996 to provide tuition-free college to recent high school graduates.
- Gov. Lujan Grisham expanded tuition-free college to more New Mexicans with the New Mexico Opportunity Scholarship, which was created as a budget item in 2020 and made the program permanent by law.
- Both scholarships are available to New Mexico residents!

WHAT'S NEW?

Expanding the Opportunity Scholarship

- Provides tuition-free college and required fees for part-time and full-time returning adult students and those pursuing career training certificates. *
- Can be used to cover tuition during a Lottery student's qualifying semester if a bridge scholarship does not cover full tuition.
- Can be used to cover required fees for eligible Lottery and non-Lottery Scholarship recipients.
- Can be used to pay for tuition in the summer.
- Students can benefit from the scholarship for multiple career training certificates, up to 90 credit hours for an associate degree, or up to 160 credit hours for a bachelor's degree.





WHAT IS NEW MEXICO'S TUITION-FREE COLLEGE PROGRAM?

Understanding the Opportunity Scholarship

Opportunity Scholarship

- ✓ *Student must be a New Mexico Resident (12 consecutive months). 5.7.18 NMAC RESIDENCY FOR TUITION PURPOSES defines residency.*
- ✓ *Out-of-state members of an American Indian Nation, Tribe or Pueblo, located wholly or partially in New Mexico, can qualify regardless of their state of residence. The institution may require an official letter from the Indian Nation, Tribe or Pueblo.*
- ✓ *Student may receive funding for up to 90 attempted credit hours for an associate degree and up to 160 attempted hours for a bachelor's degree.*
- ✓ *Students with disabilities may request a reduction in the credit hour requirement.*
- ✓ *Students have the option to enroll in the summer semester for 3-9 credit hours and receive funding. Summer is not considered under the continuous enrollment eligibility requirement.*
- ✓ *Students must maintain continuous enrollment (fall and spring semesters) with a 2.5 cumulative GPA beginning the first semester of receiving the Opportunity Scholarship.*

Opportunity Scholarship

- ✓ *The Opportunity Scholarship may be applied to fund 100% of tuition and fees after all other state aid has been applied.*
- ✓ *Student must enroll in a minimum of 6 credit hours and maximum of 18 credit hours in the Fall and Spring semesters.*
- ✓ *Students are encouraged, but not required to complete the FAFSA. Federal aid such as a Pell Grant can be used for other college costs such as books, housing, meal plans, transportation, etc.*
- ✓ *Students may earn multiple workforce certificates. (CIP codes provided in packets)*
- ✓ *Exceptional mitigating circumstances may be considered when granting a probationary semester. Lead Financial Aid Directors may exercise professional judgment in granting probationary semesters.*

Opportunity Scholarship

- ✓ *Bridge, 3% or other institutional scholarships are applied first during the first semester to prevent supplanting other state aid. Other institutional aid may be applied in the second semester after Opportunity Scholarship has been applied.*
- ✓ *Students who do not qualify for a probationary period and lose eligibility for the scholarship may petition for reinstatement after 2 years.*
- ✓ *Fees are defined as mandatory fees up to \$50.00 per credit hour for all students and course-specific fees, unless otherwise approved. Fees for capital projects, bonds and institutional debt service are not allowed.*
- ✓ *Differential tuition is **not covered** by the Opportunity Scholarship.*

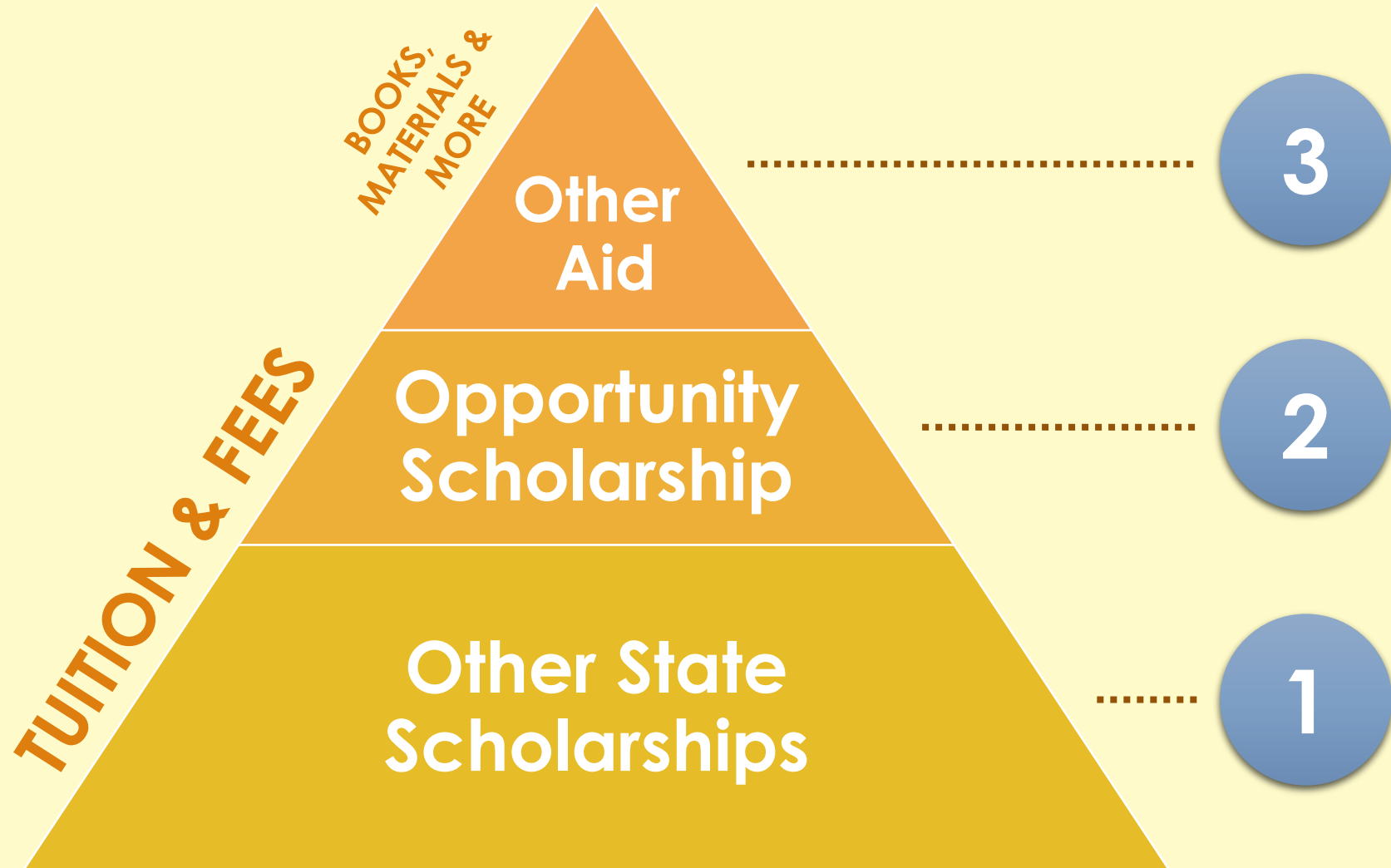
Opportunity Scholarship

Examples of Approved High-Demand Certificate and Trade Programs

(CIP code list in packets)

- ✓ Architecture & Engineering
- ✓ Arts, Design & Entertainment
- ✓ Business, Finance, & Management
- ✓ Community & Social Services
- ✓ STEM & IT
- ✓ Construction & Extraction
- ✓ Education & Library Services
- ✓ Food Preparation
- ✓ Healthcare Practice & Technology
- ✓ Healthcare Support
- ✓ Legal Careers
- ✓ Life, Physical, & Social Sciences
- ✓ Management
- ✓ Office & Admin Support
- ✓ Personal Care & Service
- ✓ Protective Service
- ✓ Sales
- ✓ Transportation & Materials Moving

Stacking Financial Aid for Opportunity Scholarship Awardees



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LOTTERY, LOAN- FOR-SERVICE AND LOAN REPAYMENT PROGRAMS

April 5, 2023

Financial Aid Division:

Dr. Harrison Rommel, Director

Heather Romero, Financial Aid Manager

Mia Candelaria, Program Manager



Financial Aid Division

The New Mexico Higher Education Department, Financial Aid Division is dedicated to helping students in pursuing their educational goals by educating students, parents and the community about state aid opportunities. The Financial Aid Division provides over \$200 million dollars each year in financial aid to students in New Mexico. A variety of programs are offered to meet the needs of our state's diverse population.



Lottery Scholarship

Eligibility:

- ✓ Student must be a resident of New Mexico.
- ✓ Student must have graduated from a public or accredited private New Mexico high school, completed requirements as a home-schooled student registered with the New Mexico Public Education Department, or received a high school equivalency credential recognized by the state of New Mexico while maintaining residency in New Mexico.
- ✓ Student must enroll full-time at a public postsecondary educational institution in New Mexico within sixteen months of graduation or receipt of a high equivalency credential and maintain continuous full-time enrollment. First time enrollment within the sixteen-month period following graduation must be at a New Mexico public post-secondary educational institution. If the student enrolls full-time at ANY out of state institution or private in-state institution the student shall forfeit eligibility.

Lottery Scholarship

Eligibility Cont:

- ✓ Student must enroll in and earn 15 credit hours per semester at a four-year New Mexico public university.
- ✓ Student must enroll in and earn 12 credit hours per semester at a two- year New Mexico public community college.
- ✓ Student must maintain a 2.5 or greater cumulative grade point average (GPA) each semester of enrollment.
- ✓ Students with disabilities may qualify for reduced credit hour requirements and additional semesters of the scholarship.

FAQ:

Frequently Asked Questions

What if a student lost Lottery, can they receive the Opportunity Scholarship?

No, the student may petition for reinstatement of the Lottery Scholarship. If the student is not granted a probationary semester and loses the lottery scholarship, the student may receive the Opportunity Scholarship no sooner than two-years following the end of the semester when the Lottery Scholarship was lost pursuant to 5.7.37.12 NMAC or 5.7.20.12 NMAC. A returning student learner who loses eligibility for the Opportunity Scholarship pursuant to 5.7.37.12 NMAC, and has not been approved for a probationary semester, may petition for reinstatement of eligibility for the Opportunity Scholarship as a returning student learner no sooner than two years following the end of the semester when eligibility was lost.



FAQ:

Frequently Asked Questions

What if a student graduated from a New Mexico High School and wanted to enroll only half-time at a New Mexico Public Institution, could the student receive the Lottery Scholarship?

No, the student must enroll full-time to receive lottery, however the student has a sixteen-month grace period to enroll full-time. During that sixteen-months the student may enroll half-time at a New Mexico Public Institution and receive the Opportunity Scholarship. Once the sixteen-month grace period has expired, the student must enroll full-time and start Lottery.



Health Professions Student Loan-For-Service Programs *Allied, Medical and Nursing*

New Mexico Health Professions Student Loan-For-Service Programs increase the number of health professionals in the areas of the state which have experienced shortages of health practitioners by making educational loans to students seeking certification/licensure in an eligible health profession.

As a condition of each loan, the student shall declare their intent to practice as a health professional in a designated shortage area within the state of New Mexico. For every year of service provided in a designated shortage area within New Mexico, a portion of the loan will be forgiven. If the entire service agreement is fulfilled 100% of the loan is eligible for forgiveness. Penalties will be assessed if the service agreement is not satisfied.



Health Loan-For-Service

Eligibility:

- ✓ New Mexico Resident (12 consecutive months)
- ✓ Attend a public post-secondary institution in New Mexico
- ✓ Undergraduate or graduate student
- ✓ Enrolled at least half-time
- ✓ Demonstrate financial need
- ✓ Student must declare their intent to practice as a health professional in a designated shortage area within the state of New Mexico

Allied Health Loan-For-Service

Purpose:

To increase the number of allied health providers in areas of the state which are experiencing shortages of health practitioners by making educational loans to students seeking certification/licensure in an eligible health field.

Eligible health fields include:

Physical Therapy, Occupational Therapy, Speech-Language Pathology, Audiology, Pharmacy, Respiratory Care, Laboratory Technology, Mental Health-Social Services, Emergency Medical Services, Nutrition and Dental Hygiene Etc.

Enrollment Requirements:

At least half-time enrollment in an undergraduate or graduate degree program at a New Mexico public post-secondary educational institution.

Award Amount:

Based on financial need of the student and may not exceed **\$12,000** per year (\$6,000 per semester).

Duration:

The award is for a period of one year but may be renewable for up to four years upon resubmission of an application each year.

Application Date:

May 15th thru July 1st

Medical Health Loan-For-Service

Purpose:

To increase the number of physicians or physician assistants in areas of the state which are experiencing a shortage of health professionals by making educational loans to students entering medical school.

Enrollment Requirements:

At least half-time enrollment in the University of New Mexico School of Medicine program.

Award Amount:

Based on financial need of the student and may not exceed **\$25,000** per year (\$12,500 per semester).

Duration:

The award is for a period of one year but may be renewable for up to four years upon resubmission of an application each year.

Application Date:

May 15th thru July 1st

Nursing Health Loan-For-Service

Purpose:

To increase the number of nurses in areas of the state which are experiencing nurse shortages by making educational loans to students entering nursing programs.

Enrollment Requirements:

At least half-time enrollment in an undergraduate or graduate degree nursing program at a New Mexico public post-secondary educational institution.

Award Amount:

Based on financial need of the student and may not exceed **\$12,000** per year (\$6,000 per semester).

Duration:

The award is for a period of one year but may be renewable for up to four years upon resubmission of an application each year.

Application Date:

May 15th thru July 1st

Nurse Educator Health Loan-For-Service

Purpose:

The purpose of the New Mexico Nurse Educator Loan-for-Service is to enhance the ability of college and university-employed nursing educators and future nursing educators to obtain Bachelor of Science, Master of Science and Doctor of Philosophy degrees.

Award Amount:

Annual award amounts will be based on enrollment.

9 credit hours and above	\$7,500 (\$3,750 fall/ \$3,750 spring)
6-8 credit hours	\$5,000 (\$2,500 fall/ \$2,500 spring)
5 credit hours or less	\$2,500 (\$1,250 fall/ \$2,500 spring)

Duration:

The award is for a period of one year but may be renewable for up to four years upon resubmission of an application each year.

Application Date:

May 15th thru July 1st

Western Interstate Commission on Higher Education (WICHE) Loan-For-Service Program

Purpose:

To allow New Mexico students to enroll at selected out-of-state graduate or professional programs which are not offered at New Mexico public universities. New Mexico pays a support fee to the admitting school to help cover the cost of student's education. As a condition of each loan, the student shall declare their intent to return to New Mexico to practice as a professional in their field of study. For every year of service provided, a portion of the loan will be forgiven. If the entire service agreement is fulfilled 100% of the loan is eligible for forgiveness. Penalties will be assessed if the service agreement is not satisfied.

Fields Supported by New Mexico:

- Dentistry
- Veterinary Medicine
- Optometry

Eligibility Requirements:

- ✓ U.S. Citizen or permanent resident alien
- ✓ Graduated from a New Mexico public accredited high school or resided in New Mexico for three consecutive years prior to application (tax forms required for all three years)
- ✓ Attend an eligible public or private school for Veterinary Medicine, Dentistry or Optometry.

Western Interstate Commission on Higher Education (WICHE) Loan-For-Service Program Cont.

Award Amount:

Dentistry 23/24 AY	Support Fee \$29,250.00
Veterinary Medicine 23/24 AY	Support Fee \$34,650
Optometry 23/24 AY	Support Fee \$20,125.00

*support fees slightly increase each year.

Duration:

Award is renewable for up to four years.

Application Dates & Webpage:

The application for New WICHE applicants is available in August of each year.

Western Interstate Commission on Higher Education (WICHE) Schools

Dentistry

- [A.T. Still University, Mesa AZ](#)
- [Midwestern University, Glendale Campus AZ](#)
- [Loma Linda University, Loma Linda, CA](#)
- [University of California, Los Angeles, CA](#)
- [University of California, San Francisco, CA](#)
- [University of the Pacific, San Francisco, CA](#)
- [University of Southern California, Los Angeles, CA](#)
- [Western University of Health Sciences, Pomona, CA](#)
- [University of Colorado, Denver, CO](#)
- [University of Missouri Kansas City, Kansas City, MO](#)
- [Creighton University, Omaha, NE](#)
- [Roseman University of Health Sciences NV](#)
- [Oregon Health & Science University, Portland, OR](#)
- [University of Utah UT](#)
- [University of Washington, Seattle, WA](#)

Veterinary Medicine

- [Colorado State University, Fort Collins, CO](#)
- [Midwestern, Glendale, AZ](#)
- [Oregon State University, Corvallis, OR](#)
- [Washington State University, Pullman, WA](#)

Optometry

- [Midwestern University, Glendale Campus. Arizona College of Optometry. Glendale, AZ.](#)
- [Marshall B. Ketchum University. Southern California College of Optometry. Fullerton, CA.](#)
- [Western University of Health Sciences. College of Optometry. Pomona, CA.](#)
- [Pacific University. College of Optometry. Forest Grove, OR.](#)

Health Professional Loan Repayment Program (HPLRP)

The purpose of the New Mexico Health Professional Loan Repayment Program (HPLRP) is to provide repayment for outstanding student loans of practicing health professionals. As a condition of the program, a health professional must make a two-year service commitment to practice full-time in a designated medical shortage area in New Mexico. The HPLRP is a competitive program. Application to the program does not guarantee funding.



Health Loan Repayment Program (HPLRP)

Eligibility:

- ✓ U.S. Citizen or permanent resident alien ;
- ✓ New Mexico Resident (12 consecutive months) ;
- ✓ Licensed or certified in the state of New Mexico by the date service agreement begins (July 1st) ;
- ✓ Employed full time (40 hours a week) Preference is given to graduates of New Mexico public post secondary institutions.

Health Loan Repayment Program (HPLRP) cont.

Eligible Professions:

DO, MD, Osteopathic Physician Assistant, Physician Assistant, Nurse Practitioner/Advance Practice Nurse, Registered Nurse, Audiologist, Emergency Medical Technician, Laboratory Technician, Nutritionist, Occupational Therapist, Pharmacist, Physical Therapist, Radiology Technician, Respiratory Care Provider, Speech Language Pathologist, Dentist, Dental Hygienist CP, LADAC, LCSW, LMHC, LMSW, LPC, LPCCC, MD/Psychiatry, MFT, Psy D., Other

Health Loan Repayment Program (HPLRP) cont.

Award Amount:

The maximum allowable award is \$25,000.00 per year. Other factors may affect the award amount (e.g. the applicants amount of student loan debt and available funding for the program).

Recipients are eligible to apply for renewal upon completion of a two-year obligation.

Application Dates & Webpage:

March 15th thru May 1st

Teacher Loan Repayment Program (TLRP)

The purpose of the Teacher Loan Repayment Program (TLRP) is to increase the number of teachers in designated high-need teacher positions in public schools through an educational loan repayment program. The program provides for repayment of the principal and reasonable interest accrued on loans obtained from the federal government for teacher education purposes.



Teacher Loan Repayment Program (TLRP)

Eligibility

Must be a teacher who is currently teaching in one of the following High-need positions:

- Have an endorsement and currently teaching bilingual education;
- Have an endorsement and currently teaching early childhood education or special education;
- Have an endorsement and currently teaching science, technology, engineering, mathematics or career technical education courses; or
- Teaching in a low performing school which serves a high percentage of economically disadvantaged students (40% or more of the students receive free & reduced lunch)

General Eligibility Requirements

- Bona fide citizen of the United States;
- Bona fide New Mexico resident (12 consecutive months);
- Currently teaching on one of the high-need teacher position listed above (minority teachers filing a high-need position are given preference)
- Licensed New Mexico teacher;
- Have taught at least three years in New Mexico;
- Preference is given to graduates of New Mexico public post-secondary institutions;

Teacher Loan Repayment Program (TLRP) cont.

Award Amount:

The maximum allowable award is \$6,000.00 per year for a two-year obligation. Awards are dependent upon specific public school's need for the designated high-need teacher position, the teacher's total education indebtedness and available balances in the TLRP fund. Recipients are eligible for renewal upon completion of a two-school year obligation period. Recipients will be required to sign a contract committing to serve at an eligible employment site for a period of two (2) school years. Payments are made annually to the loan servicer directly upon verification of employment.

Application Date:

June 1st – August 1st

Number of Teachers Currently on the Program:

1,411

Q&A: Question & Answer Session



Questions?

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THANK YOU!

Contact us!

Financial Aid Hotline:

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