**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3577**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. McDaniel, Spann-Wilder and Cobb-Hunter

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Introduced in the House on January 14, 2025

Currently residing in the House Committee on **Education and Public Works**

Summary: Nursing loan and scholarship forgiveness

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

12/12/2024 House Prefiled

12/12/2024 House Referred to Committee on **Education and Public Works**

1/14/2025 House Introduced and read first time ([House Journal‑page 251](h:\hj\20250114.docx))

1/14/2025 House Referred to Committee on **Education and Public Works** ([House Journal‑page 251](h:\hj\20250114.docx))

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**VERSIONS OF THIS BILL**

[12/12/2024](https://www.scstatehouse.gov/sess126_2025-2026/prever/3577_20241212.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY AMENDING SECTION 59‑110‑60, RELATING TO SCHOLARSHIPS, STUDENT LOANS, AND GRANTS UNDER THE SOUTH CAROLINA CRITICAL NEEDS NURSING INITIATIVE ACT, SO AS TO expand the availability of LOANS FOR NURSING EDUCATION TO STUDENTS WHO CONTRACTUALLY AGREE TO PRACTICE NURSING IN CERTAIN CRITICAL NEEDS GEOGRAPHIC AREAS, AND TO PROVIDE REQUIRED TERMS AND CONDITIONS OF SUCH CONTRACTS.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Section 59‑110‑60 of the S.C. Code is amended by adding:

(G)(1) In addition to the loans provided in subsection (C), funds from the Critical Needs Scholarship, Loan, and Grant program may be used, subject to funding availability, for nursing education loans not to exceed:

(a) ten thousand dollars per loan for students pursuing licensed practical nurse (LPN) or nursing assistant (NA) diplomas;

(b) twenty thousand dollars per loan for students pursuing an associate’s degree in nursing from an accredited program;

(c) twenty thousand dollars per loan for students pursuing a bachelor’s degree in nursing from an accredited program and who have received an associate’s degree in nursing from an accredited program; and

(d) forty thousand dollars per loan for students pursuing a bachelor’s degree in nursing from an accredited program and who have not received an associate’s degree in nursing from an accredited program.

(2)(a) A loan made pursuant to this subsection must be based upon the condition that the loan recipient apply for a license to practice nursing in South Carolina at the earliest practicable opportunity and that, within six months after the applicant is so licensed to practice, he will engage in the practice of nursing in a service area in this State where nursing needs are critical as determined by the Office for Health Care Workforce Research in collaboration with the Revenue and Fiscal Affairs Office and the South Carolina Center for Nursing Leadership.

(b) The recipient of a loan provided pursuant to this subsection is required to enter a contract with the commission, which is considered a contract with the State of South Carolina agreeing to the terms and conditions upon which the loan is granted, and practice in such critical needs areas in this State for one year for each year in which he received the loan, and upon completion of this practice requirement the loan is considered paid in full.

(3) A loan contract:

(a) shall include penalties for wilful and unjustifiable noncompliance, which must include a demand for loan repayment plus interest at a per annum rate equal to the then prevailing prime rate plus two percent from the date funds were advanced to the recipient;

(b) shall include other terms and conditions that the commission considers appropriate to carry out the provisions of this section; and

(c) may provide for the deferral of payments during the time in which the loan recipient practices in the critical needs area.

SECTION 2. This act takes effect upon approval by the Governor.

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