

KP NUHW Student Loan Repayment Program FAQs

April 2026

What is the KP NUHW Student Loan Repayment Program?

The Student Loan Repayment Program is a benefit negotiated as part of the collective bargaining agreement between Kaiser Permanente and the National Union of Healthcare Workers (NUHW) and is available only to certain KP NUHW members in California. Graduates of accredited education programs can receive repayment for qualified student loans related to education in mental health professions in the following amounts:

- Accredited bachelor's or master's level programs: up to \$2,500 a year with a \$10,000 lifetime total
- Accredited doctorate level programs: up to \$5,000 a year with a \$20,000 lifetime total
- Employees who have completed a bachelor's or master's degree **and** a doctorate, and who have qualifying loans for their respective degrees, may apply consecutively to receive up to an additional \$20,000 in loan repayment for those degrees
- The new lifetime maximum for a bachelor's or master's degree **and** a doctoral degree is \$30,000

Note: Eligible employees must reapply and submit documentation each benefit year.

Am I eligible for loan repayment?

You are eligible if you meet all the criteria:

- Are a member of the NUHW Integrated Behavior Health Services bargaining unit in Northern California or NUHW Psych-Social bargaining unit in Southern California at Kaiser Permanente in the 2025 benefit year, which began on January 1, 2025
- Have a minimum of one year of employment at Kaiser Permanente as of December 31, 2025
- Are an active Kaiser Permanente employee scheduled to work 20 or more hours per week
- Have an existing college loan, or one that was paid off in 2025, for a bachelor's, master's, or doctorate degree in the field of mental/behavioral health ([see details](#))

How do I apply?

The Student Loan Repayment Program is managed by Scholarship America and will open on April 7, 2026. Create an account, complete a new profile, and then apply at [this website](#).

All applicants, both returning and new, will need to register to create an account and complete a new profile before you will have access to the application. When setting up your account, avoid using a school or work email. Instead, use an active, personal email address that you will continue to have access to.

Make sure to answer the questions on the profile. Some do not pertain to your current professional status. These include:

- **Have you applied for a Pell grant?**
- **What is your current grade level?**
- **What is your college graduation date?**

Please answer these questions as if you were in your last academic cycle.

Note: For profile questions related to gender and ethnicity, that information is not used to determine eligibility for this program. If you do not wish to disclose that information, you can choose to reply, "prefer not to answer."

If you have questions on how to complete a profile question, email kaiserloan@scholarshipamerica.org for assistance.

Be ready to provide the following information:

KP NUHW Student Loan Repayment Program FAQs

April 2026

- KP date of hire
- NUID
- Date of graduation
- Student loan balance as of January 1, 2025, or current loan statement balance
- Name of college
- Degree earned
- Loan balance

What documentation do I need to submit with my application?

You need to submit:

- Current loan statement to verify your loan balance
- If you paid your loan balance off after January 1, 2025, or if your loans were forgiven in 2025, provide your loan statement showing your loan balance is zero and/or a copy of the loan forgiveness letter you received
- Final transcript or diploma to verify your completion of degree and field of study

Note: New award recipients must complete and upload a federal W-9 form. This is not part of the application process but must be completed during the award acceptance process to ensure recipients receive a federal 1099 form at the beginning of each year, as required by federal tax law. If you have previously participated in loan repayment, you do not need to submit a new W-9 form.

When is the deadline to apply?

Enrollment for the 2025 benefit year is open April 7, 2026, through May 11, 2026. The application period closes at 1 p.m. Pacific time on Monday, May 11, 2026. Enrollment for the 2026 benefit year will open later in 2026.

How do I find out the status of my application?

After you apply, Scholarship America will notify you that your application has been received and then again when your application status changes.

If your application is approved, Scholarship America will send a loan payment to your home address made payable to your loan servicer. This payment is a supplement to your regular monthly payment and is not meant to replace your payment. It is your responsibility to forward that payment to your loan servicer.

How long does the approval process take?

Key dates and deadlines for the 2025 benefit year are:

- April 7, 2026: Program opens
- May 11, 2026, at 1 p.m. Pacific time: Deadline to submit applications
- July 5, 2026: Congratulatory notifications sent to recipients with the process to accept the award
- August 2026: Awards made payable to the loan servicer/provider mailed to recipient's home address; those who paid off their student loans after January 1, 2025, and before award mailing will receive checks payable to the recipient

Are loan repayments taxable?

Consult with your tax professional to determine if your loan repayment is taxable.

Does my income level determine my eligibility?

No. Your income has no impact on your eligibility for the program.

KP NUHW Student Loan Repayment Program FAQs

April 2026

What kind of loans are eligible for the repayment program?

Qualified student loans related to education in mental health professions are eligible for the program. The education programs must be accredited.

Are there limits on the amount of the repayment?

Yes, qualifying loans will be repaid up to the following amounts:

- Accredited bachelor's or master's level programs: up to \$2,500 a year with a \$10,000 lifetime total
- Accredited doctorate level programs: up to \$5,000 a year with a \$20,000 lifetime total
- Employees who have completed a bachelor's or master's degree **and** a doctorate and who have qualifying loans for their respective degrees may receive an additional \$20,000 in loan repayment
- The new lifetime maximum for a bachelor's or master's degree **and** a doctoral degree is \$30,000

Does loan repayment impact my other education benefit amounts?

No. This program is a stand-alone benefit. Receiving loan repayment funds does not impact the amount of your other education benefits.

How is the loan repaid?

Once your application is approved, Scholarship America will send you a check written out to your loan servicing agency in the amount of repayment you qualified for. It is your responsibility to forward the payment to the loan servicing agency.

Recipients who paid off their student loans after January 1, 2025, and before the awards are mailed will receive checks payable to the recipient. If your loan balance is lower than the amount of repayment you are eligible for, Scholarship America will mail a check payable to you for the amount due.

Who can I contact if I have more questions?

For questions about application status or payments, please contact Scholarship America at kaiserloan@scholarshipamerica.org.