

Georgia Medical Examiner Loan Repayment Program

REGULATIONS - 3800

2025 - 2026 Award Year



Effective Date – July 1, 2025

GSFA | Georgia Student
Finance Authority

**2082 East Exchange Place
Tucker, Georgia 30084**

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3802. Program Overview.

The Georgia Medical Examiner Loan Repayment Program was created beginning with the 2023-2024 (FY 2024) Award Year. The purpose of the program is to attract licensed physicians to become Medical Examiners employed full-time by the Division of Forensic Sciences of the Georgia Bureau of Investigation.

Recipients agree to work full-time for the Georgia Bureau of Investigation as a medical examiner for an opportunity to have a portion of their student loan debt to be paid through this loan repayment program. Recipients may qualify for up to five years of participation in the program with five qualifying years of employment.

State revenues provide the funding for this program, as authorized each year by the State of Georgia's Annual Operating Budget. The program is administered by the Georgia Student Finance Authority (GSFA), in accordance with Official Code of Georgia Annotated (O.C.G.A.) § 20-3-460 and these regulations.

3803. Definitions. (Electronic Link)

3804. General Eligibility Requirements.

3804.1. Citizenship.

1. Applicants must be a United States Citizen, born or naturalized, or an Eligible Non-Citizen according to the Federal Title IV Regulations, at the time the qualifying employment service time began for which this loan repayment program is sought.

3804.2. Georgia Residency.

1. An applicant must have established and maintained Domicile in the State of Georgia prior to the 12 consecutive months of employment and at the time of applying for the loan repayment program.

3804.3. Defaulted Loan.

1. An applicant must not be in default on a Federal Title IV or State of Georgia educational student loan.

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3805. Program Specific Eligibility Requirements.

3805.1. Employment Status and Commitment.

1. Applicants must be employed as a full-time medical examiner by the Division of Forensic Sciences of the Georgia Bureau of Investigation.
2. Applicants must fulfill twelve consecutive months of employment service on or after December 31, 2023, as a full-time medical examiner for the Georgia Bureau of Investigation for each year of requested loan repayment award.
 - a. Employment service prior to January 1, 2023 cannot be used to fulfill the twelve consecutive months employment service requirement.
 - b. Twelve consecutive months of employment service cannot be used for more than one loan repayment from the Georgia Medical Examiner Program.
 - c. No partial year employment service shall be considered for loan repayment.
 - d. Georgia Bureau of Investigation must confirm an applicant's employment service dates and job position.
 - e. Applicants may qualify for up to five years of the Georgia Medical Examiner Loan Repayment program with five years of eligible employment service.

3805.2. Student Loan Debt Requirements.

1. An eligible applicant must have an outstanding balance on one or more eligible student loans.
2. The student loan(s) must be in the name of the applicant.
3. The student loan(s) must be in good standing.
4. The applicant must continue to make their loan payments as directed by the lender agreement(s).
5. Eligible student loans include:
 - a. Federal Direct or Stafford Loans
 - b. Federal Graduate PLUS Loans
 - c. Federal Consolidation Loans
 - d. Federal Perkins Loans
 - e. GSFA issued student loans

6. Ineligible student loans for the Georgia Medical Examiner Loan Repayment Program include:
- a. Federal Parent PLUS Loans;
 - b. Federal Consolidation Loans used to repay Federal Parent PLUS Loans;
 - c. Any portion of Federal Consolidation Loans used to repay a spouse's loans;
 - d. Private loans;
 - e. Federal student loans or GSFA issued student loans which have an existing service obligation or repayment plan through an alternative loan repayment or loan forgiveness program, or a condition of employment.

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3806. Loan Repayment Program Documents and Application Agreement Requirements.

3806.1. Loan Repayment Application Agreement and Documents.

1. Upon the fulfillment of one year of employment service as a medical examiner with the Division of Forensic Sciences of the Georgia Bureau of Investigation, an applicant must complete and submit to GSFA, the Georgia Medical Examiner Loan Repayment Application Agreement, Employer Verification form and Loan Lender Verification form. All three forms are available online as of July 1.
 - a. The Georgia Medical Examiner Loan Repayment Application Agreement is to be completed and submitted, by the recipient.
 - b. The applicant must provide the Employer Verification form to an administrator of the Georgia Bureau of Investigation, who is authorized to verify the applicant's employment.
 - c. The applicant must provide the Lender Verification Form to their eligible Lender(s) for completion.
 - i. The Lender is required to provide borrower and loan information, including but not limited to account number, loan balance and loan status for a loan repayment to be made on an eligible applicant's behalf.
2. The Application Agreement, Employer Verification and Lender Verification Forms must be completed and submitted to GSFA for each year the applicant wishes to be considered for Georgia Medical Examiner Loan Repayment Program.
3. GSFA shall review the completed Application Agreement and all supporting documentation to verify and determine an applicant's eligibility for a loan repayment program award.
 - a. Applicants are approved based on eligibility and a first come first serve basis as funds are available.

3807. Award Requirements and Procedures for Disbursing Funds.

1. Annual graduated loan repayment amounts are based on a recipient's year of eligibility and participation in the Georgia Medical Examiner Loan Repayment Program.
 - a. The maximum annual graduated loan repayment amounts are:
 - i. The maximum loan payment amount the 1st year is \$12,000;
 - ii. The maximum loan payment amount the 2nd year is \$18,000;
 - iii. The maximum loan payment amount the 3rd year is \$24,000;
 - iv. The maximum loan payment amount the 4th year is \$30,000;
 - v. The maximum loan payment amount the 5th year is \$36,000.
 - b. The annual award amount cannot exceed the recipient's outstanding balance of the eligible student loans as provided with the Lender Verification Form.
 - c. The aggregate loan repayment limit per recipient is \$120,000 over the five year eligibility period.
2. Graduated loan repayment awards for subsequent years are based on the recipient applying each year and meeting all eligibility requirements as described in *Sections 3804 and 3805* of these regulations.
3. A recipient's loan repayment award will be remitted directly to the lender, indicated on the submitted Lender Verification Form, for payment towards an eligible outstanding student loan.
4. Recipients cannot be issued a refund from the lender based on loan repayments made from the program.
5. Recipients are approved based on eligibility and a first come first serve basis as funds are available.

3808. Records Retention Requirements.

3808.1. Length of Retention.

1. GSFA shall maintain accurate records, books, documents and other evidence concerning the Georgia Medical Examiner Loan Repayment Program including, but not limited to, individual recipient files for whichever is longer:
 - a. Three years after the Award Year in which the aid was awarded; or
 - b. For such other period as required by an applicable statute, rule, or regulation

3808.2. Documentation.

1. Documentation contained within an individual recipient's file or record, which supports the original determination of a recipient's eligibility, must be retained by GSFA's office.
2. GSFA is permitted to maintain these documents in an imaged media format. The imaged media format must be capable of reproducing an accurate, legible, and complete copy of the original document.
 - a. Such documentation may include, but is not limited to, copies of Service Agreement Applications, Employer Verification and Lender Verification, or other such documentation as it pertains to the Georgia Medical Examiner Loan Repayment Program.

3809. Administrative Reviews and Exceptions.

3809.1. Administrative Reviews.

1. The Georgia Medical Examiner Loan Repayment Program regulations apply to each applicant considered for Georgia Medical Examiner Loan Repayment funds by the administrative staff of GSFA.
2. If an applicant believes a Georgia Medical Examiner Loan Repayment Program rule or regulation was incorrectly applied in his or her case, the applicant has the right to file a written request for an Administrative Review with GSFA.
 - a. GSFA will review the case and notify the applicant of the determination.

3809.2. Exceptions.

1. Requests for Exceptions to the Georgia Medical Examiner Loan Repayment Program regulations cannot be considered, reviewed or granted under any circumstances.

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