

# Dental Student Loan Repayment Programs & Resources

*The following student loan repayment programs and resources are available to newly practicing Dentists. The ADA has compiled the resources as a starting point for dental students and new dentists. Note that other than the noted ADA resources, the ADA does not endorse or sponsor the listed programs and resources.*

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## National Programs

### **Army:** *Active Duty Health Profession Loan Repayment Program (ADHPLRP)*

You can receive up to \$120,000 to pay down your dental school debt. The ADHPLRP provides \$40,000 a year for up to three years. This program may be combined with the Health Professions Bonus. For more information, visit the link below.

[http://www.goarmy.com/amedd/dental/corps\\_benefits.jsp](http://www.goarmy.com/amedd/dental/corps_benefits.jsp)

### **Navy:** *Navy Health Professions Loan Repayment Program (NHPLRP)*

Receive up to \$120,000 to help repay your dental school loans by applying to receive \$40,000 each year for up to three years.\* To be eligible, you must serve as an Active Duty Dental Corps Officer for each year you receive the loan payment. Offers have many variables. To get details and find out which offer would benefit you most, request that a Navy Dental Recruiter contact you. Sign-on bonuses are also available for practicing dentists from \$75,000 to \$300,000\* when you qualify. For more information, visit the link below.

\*Offer depends on specialty and service requirement.

<http://www.navy.com/careers/healthcare/dentist/-educational-financial>

### **Air Force:** *Air Force Active Duty Health Professions Repayment Program (ADHPLRP)*

Repayment may consist of loan amounts for principal, interest, and reasonable educational and living expenses. The maximum repayment for 2009 is \$40,000.00, less tax liability. Payments are sent directly to the lending institution on behalf of the ADHPLRP participant. Participants incur an active duty obligation (ADO) consisting of a minimum of two years, or one year of ADO for each annual repayment, whichever is greater.

Active duty officers can also receive financial aid through the Air Force Tuition Assistance program, the Montgomery GI Bill and the College Loan Repayment Program. Other options include the Airman Education and Commissioning Program (AECPP), Scholarship for Outstanding Airman to ROTC (SOAR), Professional Officers Course-Early Release Program (POC-ERP) and the Airmen Scholarship and Commissioning Program (ASCP). For more information, visit the link below.

<http://www.airforce.com/contact-us/faq/healthcare/-healthcare-pay>

### **Veteran Affairs:** *VA Student Loan Repayment Program*

Under the VA Student Loan Repayment Program, you may be eligible to receive up to \$10,000 per year, with a lifetime maximum of \$60,000, to help you repay your student loans. For more information, visit the link below.

[http://www.va.gov/jobs/job\\_benefits/continue\\_edu.asp](http://www.va.gov/jobs/job_benefits/continue_edu.asp)

## National Programs, continued

### Public Health

The U.S. Public Health Service (USPHS) works in coordination with certain Federal agencies to help ease the financial burden of dental school. USPHS may offer loan repayment and other educational and family support programs. These programs offer up to \$75,000 in signing bonuses for newly commissioned dentists that are called to active duty (CAD) on or after January 29, 2008. For more information, visit the link below.

<http://www.usphs.gov/profession/dentist/compensation.aspx>

### National Health and Human Services: *The National Health Service Corps Loan Repayment Program*

The program provides \$50,000 (or the outstanding balance of qualifying student loans if it is less than \$50,000) tax free, to primary care medical, dental and mental health clinicians in exchange for two years of service at an approved site in a Health Professional Shortage Area. Upon completion of the service commitment, clinicians may be eligible to apply for additional support for extended service. For more information, visit the link below.

<http://nhsc.hrsa.gov/loanrepayment/>

### Indian Health Service: *Loan Repayment Program (LRP)*

The IHS Division of Oral Health offers short and long-term volunteering and career positions, along with loan repayment programs. The LRP will pay participants up to \$20,000 per year in exchange for signing a minimum two-year service contract. The LRP will pay an additional 20 percent annually to the Internal Revenue Service (IRS) to offset the increased tax liability incurred by the participant. Note that the LRP permits only the repayment of health professions educational loans. For detailed qualifications, visit the link below.

<http://www.loanrepayment.ihs.gov/>

## State Level Loan Repayment Programs

The American Dental Association prepared the following list of repayment programs to give dental students and new practitioners an overview of options. This information is subject to change; contact the programs directly for more information.

State	Available Programs	Overview
Alabama	Yes	<b>National Health Service Corps Loan Repayment Program</b> <a href="http://www.adph.org/ruralhealth/index.asp?ID=883">http://www.adph.org/ruralhealth/index.asp?ID=883</a>
		<b>Alabama State Loan Repayment Program</b> <a href="http://www.adph.org/recruit/index.asp?ID=3392">http://www.adph.org/recruit/index.asp?ID=3392</a> Loan repayment is provided for practitioners in exchange for a minimum of two years of service at an approved primary care practice site in a HPSA.
		<b>Contact Information:</b> Alabama Department of Public Health Tel: 800.255.1992
Alaska	Yes	<b>Alaska State Loan Repayment Program</b> <a href="http://www.hss.state.ak.us/dhcs/healthplanning/primarycare/loans/aslrp.htm">http://www.hss.state.ak.us/dhcs/healthplanning/primarycare/loans/aslrp.htm</a> Loan repayment program provides up to \$35,000 per year with a two-year commitment.
		<b>Contact Information:</b> Alaska Department of Health and Social Services Tel: 907.465.4065 robert.sewell@alaska.gov
Arizona	Yes	<b>Arizona Loan Repayment Program</b> <a href="http://www.azdhs.gov/hsd/az_loan_repayment.htm">http://www.azdhs.gov/hsd/az_loan_repayment.htm</a> Loan repayment program is provided for a minimum of two years of service and the amount of repayment varies based upon the type of provider and priority ranking of the service site. The award is in addition to the compensation package offered by the employer.
		<b>Contact Information:</b> Arizona Loan Repayment Program, Arizona Dept of Health Services Tel: 602.542.1219 or 602.542.1066 Email: vallef@azdhs.gov

State	Available Programs	Overview
<p><b>Arkansas</b></p>	<p><b>Yes</b></p>	<p><b>Arkansas Indian Health Service Loan Repayment Program</b>  <a href="http://www.ihs.gov/JobCareerDevelop/DHPS/LRP/">http://www.ihs.gov/JobCareerDevelop/DHPS/LRP/</a>            Amount of Repayment: \$60,000 for a two-year contract. Requirements: Must serve a minimum of two years at a site designated by IHS.</p> <p><b>Contact Information:</b>            Indian Health Service            Tel: 301.443.2486            Jackie.santiago@ihs.gov</p>
<p><b>California</b></p>	<p><b>Yes</b></p>	<p><b>California State Loan Repayment Program/NHSC</b>  <a href="http://www.oshpd.ca.gov/HWDD/SLRP.html">http://www.oshpd.ca.gov/HWDD/SLRP.html</a>            Amount of Repayment: Maximum award is \$120,000 for 4 years service.            Requirements: US citizen with valid California license; free of unserved obligations for service; free of judgments arising from Federal debt; agree to provide FT (40 hours/week) primary care services for at least 2 years in a designated HPSA.</p> <p><b>Contact Information:</b>            OSHPD/HWDD            State Loan Repayment Program            Tel: 916.326.3745            SLRP@oshpd.ca.gov  <a href="http://www.oshpd.ca.gov/HWDD/SLRP.html">www.oshpd.ca.gov/HWDD/SLRP.html</a></p>

State	Available Programs	Overview
Colorado	Yes	<p><b>Colorado Health Professions Loan Repayment Program</b></p> <p><a href="http://hshealth.uchsc.edu/ahec/healthProClinicEd.asp?cat=healthProClinicEd">http://hshealth.uchsc.edu/ahec/healthProClinicEd.asp?cat=healthProClinicEd</a></p> <p>Eligible providers can receive up to \$70,000 for two years of service in a federally designated health professions shortage area. One-half of the total award must come from the community in which the provider practices and will be matched by UCHSC/ Colorado AHEC System's CHPLRP.</p> <p><b>Contact Information:</b>            University of Colorado Health Sciences Center/Colorado AHEC System            Tel: 303.724.0328            Dan.Navarro@uchsc.edu            Amanda.Hastings@uchsc.edu  <a href="http://www.uchsc.edu/ahec">http://www.uchsc.edu/ahec</a></p>
Connecticut	Yes	<p><b>Connecticut State Loan Repayment Program</b></p> <p><a href="http://www.ct.gov/dph/cwp/view.asp?a=3137&amp;q=388042">http://www.ct.gov/dph/cwp/view.asp?a=3137&amp;q=388042</a></p> <p>Amount of Repayment: up to \$45,000 is available for two years of employment.</p> <p>Requirements: US citizen with valid Connecticut state license; free of unserved obligations for service; free of judgments arising from Federal debt. You must agree to provide FT (40 hours/week) primary care services for at least two years in a designated HPSA.            (Program not accepting applications as of October 2009)</p> <p><b>National Health Service Corps Loan Repayment Program</b></p> <p><a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a></p> <p><b>Contact Information:</b>            Elizabeth Hicken            Connecticut Department of Public Health            Tel: 860.509.8096 x8000  <a href="http://www.ct.gov/dph/">http://www.ct.gov/dph/</a></p>

State	Available Programs	Overview
<b>D.C.</b>	<b>Yes</b>	<p><b>DC Loan Repayment Program</b>  <a href="http://dcpca.org/index.php/DC-Loan-Repayment_Program-11-2007.html">http://dcpca.org/index.php/DC-Loan-Repayment_Program-11-2007.html</a></p> <p>Applicants that are District residents and graduates of DC schools are given priority to be accepted for loan repayment. Applicants are required to serve a minimum of two years, with an option to extend their service two additional years. Maximum award is \$120,000 for four years of service.</p> <p><b>Contact Information:</b>            DC Department of Health, Primary Health Program            Tel: 202.442.9168  <a href="http://dcpca.org">http://dcpca.org</a></p>
<b>Delaware</b>	<b>Yes</b>	<p><b>Delaware State Loan Repayment Program</b>  <a href="http://dhcc.delaware.gov/services/slrp.shtml">http://dhcc.delaware.gov/services/slrp.shtml</a></p> <p>Health professionals participating in this program must provide health services in a practice setting approved by the Delaware Health Care Commission. Initial contracts may be signed for a minimum of two (2) years and maximum of three (3) years. Participants may re-apply for contract extensions in one-year increments, not to exceed a total of four (4) years of loan repayment.</p> <p><b>Contact Information:</b>            Loan Repayment Coordinator, Delaware Health Care Commission            Margaret O'Neill Building            Tel: 302.739.2730  <a href="http://dhcc.delaware.gov/">http://dhcc.delaware.gov/</a></p>
<b>Florida</b>	<b>NHSC Only</b>	<p><b>National Health Service Corps Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.bhpr.hrsa.gov/">http://nhsc.bhpr.hrsa.gov/</a></p>

State	Available Programs	Overview
<p><b>Georgia</b></p>	<p><b>NHSC Only</b></p>	<p><b>National Health Service Corps Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a></p>
		<p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.bhpr.hrsa.gov/">http://nhsc.bhpr.hrsa.gov/</a></p>
<p><b>Hawaii</b></p>	<p><b>NHSC Only</b></p>	<p><b>National Health Service Corps Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a></p>
		<p><b>Hawaii Health Corps Program</b> <i>In Development</i>  <a href="http://hawaii.gov/health/family-child-health/rural-health/pco/hpsa.html">http://hawaii.gov/health/family-child-health/rural-health/pco/hpsa.html</a>            Hawaii Health Corps Program working group provides for the development of a plan to establish a program for tuition loan repayments and stipends for physician and dentist participants serving in underserved areas. Working group will develop a plan to establish a program to address physician and dentist shortages in the State.</p>
		<p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.bhpr.hrsa.gov/">http://nhsc.bhpr.hrsa.gov/</a></p>
<p><b>Illinois</b></p>	<p><b>Yes</b></p>	<p><b>Illinois Dental Loan Repayment Assistance Program</b>  <a href="http://www.idph.state.il.us/about/rural_health/rural_home.htm">http://www.idph.state.il.us/about/rural_health/rural_home.htm</a>            For each year a grant recipient practices full time in this State in a designated shortage area as a dentist or dental specialist, the Department awards a grant in an amount equal to the amount in educational loans that the person must repay that year. The total amount in grants that a person may be awarded in this program shall not exceed \$25,000 per year for a four year period. Applicants may apply for an initial two-year grant and one additional two year grant.</p> <p><b>Contact Information:</b>            Illinois Department of Public Health            Tel: 217.782.4977            DPH.MAILUS@illinois.gov</p>

State	Available Programs	Overview
		<p><i>Illinois cont.</i></p> <p><b>Dental Student Grant Act</b>  <a href="http://www.ilga.gov/commission/jcar/admincode/077/07700592sections.html">http://www.ilga.gov/commission/jcar/admincode/077/07700592sections.html</a></p> <p>Provides grants to Illinois students enrolled or accepted in Illinois dental schools, and who contract to practice dentistry in a designated shortage area in the State. Student must be certified by the school as being eligible to receive financial aid. Upon the Illinois licensure of the student to practice dentistry, the student shall serve as a general practice dentist in a designated shortage area in the State. Applicants should apply through the financial aid office of their Illinois dental school.</p> <p><b>Contact Information:</b>            Financial aid office of an Illinois dental school.</p>
<p><b>Indiana</b></p>	<p><b>Yes</b></p>	<p><b>The Indiana Health Care Professional Recruitment and Retention Fund Program (IHCPRRF)</b>  <a href="http://www.in.gov/icpr/webfile/formsdiv/50775.pdf">http://www.in.gov/icpr/webfile/formsdiv/50775.pdf</a></p> <p>Amount of repayment: \$40,000 for two years of service. Requirements: Must agree to provide services in an ISDH-approved, federally designated underserved area for two years.</p> <p><b>Contact information:</b>            Janet Chorpenning            Indiana State Dept of Health            Tel: 317.233.1385            jchorpenning@isdh.state.in.us  <a href="http://www.in.gov/icpr/">http://www.in.gov/icpr/</a></p>
<p><b>Iowa</b></p>	<p><b>Yes</b></p>	<p><b>Iowa Loan Repayment Program</b>  <a href="http://www.idph.state.ia.us/hpcdp/primecarre.asp">http://www.idph.state.ia.us/hpcdp/primecarre.asp</a></p> <p>Requires a two-year practice commitment in a public or non-profit hospital or clinic located in a health professional shortage area (HPSA). Provides up to \$20,000 per year for dentists.</p> <p><b>Contact Information:</b>  <b>Michelle Holst</b>            Department of Public Health            866.227.9878            mholst@idph.state.ia.us</p>

State	Available Programs	Overview
Kansas	Yes	<p><b>Kansas State Loan Repayment Program</b>  <a href="http://www.kdheks.gov/olrh/FundLoan.html">http://www.kdheks.gov/olrh/FundLoan.html</a></p> <p>Health professionals must commit to provide health services at an eligible site located in a federally designated Health Professional Service Area (HPSA) for a minimum of two years.</p> <p><b>Contact Information:</b>            Barbara Huske            Bureau of Local &amp; Rural Health            Tel: 785.296.2742            bhuske@kdheks.gov</p>
Kentucky	Yes	<p><b>Kentucky State Loan Repayment Program</b>  <a href="http://www.mc.uky.edu/ruralhealth/slrp.asp">http://www.mc.uky.edu/ruralhealth/slrp.asp</a></p> <p>The Kentucky State Loan Repayment Program (KSLRP) is a 50/50 matching program that provides loan repayment for qualified educational loans incurred by primary care health professionals. In return, the professionals make a two-year commitment to practice full-time for an eligible sponsoring organization in a federally designated Health Professional Shortage Area (HPSA). The award can be no more than \$35,000 per year (\$17,500 federal funds, \$17,500 matching) for a total of \$70,000 for a two-year obligation.</p> <p><b>Contact Information:</b>            Larry Allen or Tena R. Smith            State Office of Rural Health, University of Kentucky Center for Rural Health            Tel: 800.851.7512            lalle2@uky.edu or trsmit1@uky.edu</p>
Louisiana	Yes	<p><b>Louisiana State Loan Repayment Program</b>  <a href="http://www.dhh.louisiana.gov/faq.asp?ID=1&amp;CID=36H">http://www.dhh.louisiana.gov/faq.asp?ID=1&amp;CID=36H</a></p> <p>Health professionals must provide primary health care services within the officially designated HPSA(s) for a minimum of two years or a maximum of three year. Dentists can receive up to \$13,333 per year for a two-year commitment or up to \$20,000 per year for a three-year commitment.</p> <p><b>Contact Information:</b>            Jeanne R. Haupt, Department of Health &amp; Hospitals            jhaupt@dhh.la.gov</p>

State	Available Programs	Overview
<b>Michigan</b>	<b>Yes</b>	<p><b>Michigan State Loan Repayment Program</b>  <a href="http://www.michigan.gov/mdch/0,1607,7-132-2945_40012-135399--,00.html">http://www.michigan.gov/mdch/0,1607,7-132-2945_40012-135399--,00.html</a></p> <p>The Michigan SLRP provides loan repayment assistance to medical, dental and mental health care professionals who are willing to provide full-time health care services in a Health Professional Shortage Area (HPSA). Awards are available for up to \$25,000 per year.</p> <p><b>Contact information:</b>            Ken Miller, MSA, Departmental Analyst            Michigan SLRP Office Health Policy, Planning and Access            Michigan Department of Community Health            Tel: 517.241.9946            MillerK3@michigan.gov</p>
<b>Maine</b>	<b>Yes</b>	<p><b>Maine State Loan Repayment Program</b>  <a href="http://www.maine.gov/dhhs/bohodr/SLRPSUMM.htm">http://www.maine.gov/dhhs/bohodr/SLRPSUMM.htm</a></p> <p>The SLRP contracts are for two years with additional years possible subject to adequate funding and continued area designation. The SLRP will pay directly to the provider for any documented, valid and outstanding undergraduate and/or graduate loans that have been incurred in obtaining the specific health professional degree, at the rate of \$25,000.00 for a dentist.</p> <p><b>Contact Information:</b>            Charles E. Dwyer, Director            Office of Rural Health and Primary Care            Tel: 207.287.5524            Charles.dwyer@maine.gov</p>

State	Available Programs	Overview
<p><b>Maryland</b></p>	<p><b>Yes</b></p>	<p><b>Maryland Loan Assistance Repayment Program</b>  <a href="http://fha.maryland.gov/ohpp/pco_larp.cfm">http://fha.maryland.gov/ohpp/pco_larp.cfm</a>            In order to receive funds under the State Loan Repayment Program, a health professional must contract to serve in the designated area for a minimum of 2 years or a maximum of four years.</p>
		<p><b>Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP) For Dentists</b>            Through receipt of up to \$99,000 in non-taxable loan repayment assistance over a three-year period, participating dentists agree to serve a minimum of 30% MMAP recipients as a portion of their total patient population per year. The MDC-LARP provides loan repayment for up to five Maryland licensed dentists a year for a three-year commitment.</p>
		<p><b>Contact Information:</b>            Jeanette Jenkins            Department of Health &amp; Mental Hygiene  <a href="mailto:jenkinsj@dhmh.state.md.us">jenkinsj@dhmh.state.md.us</a>            Tel: 410.767.5300</p>
<p><b>Massachusetts</b></p>	<p><b>Yes</b></p>	<p><b>Massachusetts Dental Professional Loan Repayment Programs</b>  <a href="http://www.mass.gov/Eeohhs2/docs/dph/com_health/loan_repay_fact_sheet.pdf">http://www.mass.gov/Eeohhs2/docs/dph/com_health/loan_repay_fact_sheet.pdf</a>            Awards are available for up to \$25,000 per year with a total maximum award of up to \$50,000 for a two year contract.</p> <p><b>Massachusetts State Loan Repayment Program</b>            Health professionals must be employed by or have a contract to work in eligible public or non-profit healthcare organizations located in a federally designated Health Professional Shortage Area (HPSA). Physicians, psychologists, dentists and nurse practitioners are eligible for up to \$25,000 per year (\$50,000 total award over two years). All other qualified health professionals are eligible for up to \$20,000 per year (\$40,000 total award over two years).</p> <p><b>Contact Information:</b>            Julia Dyck, MPH, Director            Primary Care Office, Division of Primary Care and Health Access            Department of Public Health            Tel: 617.624.6060  <a href="mailto:julia.dyck@state.ma.us">julia.dyck@state.ma.us</a>  <a href="http://www.mass.gov/dph/hcworkforcecenter">http://www.mass.gov/dph/hcworkforcecenter</a></p>

State	Available Programs	Overview
<p><b>Minnesota</b></p>	<p><b>Yes</b></p>	<p><b>The Dentist Loan Forgiveness</b></p> <p><a href="http://www.health.state.mn.us/divs/orhpc/funding/loans/dentloan.html">http://www.health.state.mn.us/divs/orhpc/funding/loans/dentloan.html</a>  <a href="http://www.health.state.mn.us/divs/orhpc/funding/loans.index.html">http://www.health.state.mn.us/divs/orhpc/funding/loans.index.html</a></p> <p>Offered to dental students, residents or licensed dentists, who plan to practice for at least 30 hours per week, for at least 45 weeks per year, for a minimum of three years serving at least 25% of their annual patient encounters to state public program enrollees or patients receiving a sliding fee schedule in Minnesota.</p> <p>The Loan Repayment requires that a provider agree to practice a minimum of two years at a HPSA site location.</p> <p><b>Contact Information:</b></p> <p>Minnesota Department of Health            Tel: 651.201.5000  <a href="http://www.health.state.mn.us/divs/orhpc">http://www.health.state.mn.us/divs/orhpc</a></p>
<p><b>Nebraska</b></p>	<p><b>Yes</b></p>	<p><b>The Nebraska Loan Repayment Programs</b></p> <p><a href="http://www.hhss.ne.gov/hew/orh/LoansState.htm">http://www.hhss.ne.gov/hew/orh/LoansState.htm</a></p> <p>Requires that the practitioner agree to a three year practice commitment in a shortage area designated by the Nebraska Rural Health Advisory Commission.</p> <p>To qualify for the NE Student Loan Programs students who are Nebraska residents must be enrolled in or accepted to a dental school in Nebraska. Students must agree to practice one year in a shortage area for each year a student loan is awarded and accept Medicaid patients. Dental students who want to specialize must agree to specialize in general practice, pediatric dentistry, or oral surgery.</p> <p><b>Contact Information:</b></p> <p>Marlene Janssen            Nebraska Office of Rural Health  <a href="mailto:marlene.janssen@nebraska.gov">marlene.janssen@nebraska.gov</a>            Tel: 402.471.2337</p>

State	Available Programs	Overview
Nevada	Yes	<p><b>The Nevada Health Service Corps</b>  <a href="http://www.medicine.nevada.edu/cehso/nhsc.html">http://www.medicine.nevada.edu/cehso/nhsc.html</a></p> <p>Offers loan repayment funds in exchange for a two year, full time commitment to serve in an assigned community.</p> <p><b>Contact Information:</b>            Keith Clark            Nevada Office of Rural Health            Tel: 775.738.3828            clarkk@unr.edu</p>
New Hampshire	Yes	<p><b>New Hampshire State Loan Repayment Program</b>  <a href="http://www.dhhs.state.nh.us/DHHS/RHPC/slrp.htm">http://www.dhhs.state.nh.us/DHHS/RHPC/slrp.htm</a></p> <p>To qualify, dentists who hold advanced degrees must specialize in general dentistry and be willing to commit to a three-year contract (full-time employee) or a two-year contract (part-time employee) with the State of New Hampshire to work in a federally designated medically underserved area.</p> <p><b>Contact Information:</b>            David Roberts, Primary Care Workforce Coordinator            Rural Health &amp; Primary Care            New Hampshire Dept. of Health &amp; Human Services            Tel: 603.271.2276            droberts@dhhs.state.nh.us</p>
New Jersey	Yes	<p><b>The Primary Care Loan Redemption Program</b>  <a href="http://www.umdnj.edu/lrpweb/">http://www.umdnj.edu/lrpweb/</a></p> <p>The Primary Care Loan Redemption Program requires a two year full time commitment from dentists residing in and licensed to practice in N.J. Dentists with advanced degrees must specialize in general dentistry or periodontics.</p> <p><b>Contact Information:</b>            Sharon Bryant            Primary Care Loan Redemption Program of New Jersey            Tel: 973.972.4605            bryantsl@umdnj.edu</p>

State	Available Programs	Overview
<p><b>New Mexico</b></p>	<p><b>Tax Credit or NHSC Only</b></p>	<p><b>Tax Credit</b>            New Mexico offers a \$5,000 tax credit to dentists licensed in NM and practicing in rural or underserved areas:  <a href="http://www.health.state.nm.us/rural_health.shtml">http://www.health.state.nm.us/rural_health.shtml</a></p>
		<p><b>National Health Service Corps Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment">http://nhsc.hrsa.gov/loanrepayment</a></p>
		<p><b>Contact Information:</b>            New Mexico Rural Health Practitioner Tax Credit Program            New Mexico Department of Health            Tel: 505.841.5817</p>
<p><b>New York</b></p>	<p><b>NHSC Only</b></p>	<p><b>National Health Service Corps Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a></p>
		<p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.bhpr.hrsa.gov/">http://nhsc.bhpr.hrsa.gov/</a></p>
<p><b>North Carolina</b></p>	<p><b>Yes</b></p>	<p><b>North Carolina State Loan Repayment Program</b>  <a href="http://www.ncruralhealth.org/services.html - inc1">http://www.ncruralhealth.org/services.html - inc1</a>            North Carolina State Loan Repayment Program offers general practice dentists up to \$70,000 in loan repayment in exchange for a 4 year commitment to practice in designated counties.</p> <p><b>Contact Information:</b>            Judi Ashbaugh            North Carolina Office of Research, Demonstrations and Rural Health            Tel: 800.533.8847  <a href="mailto:jashbaugh@ncfahp.org">jashbaugh@ncfahp.org</a></p>

State	Available Programs	Overview
<p><b>North Dakota</b></p>	<p><b>Yes</b></p>	<p><b>The Dentist Loan Repayment Program</b>  <a href="http://www.ndhealth.gov/oca/">http://www.ndhealth.gov/oca/</a></p> <p>The Dentist Loan Repayment Program offers recent dental school graduates and 4th year dental students up to \$80,000 in loan repayment funds in exchange for a four year commitment to work in a selected community. Three dentists may be selected each year. Preference is given to dentists who will serve in rural underserved areas.</p> <p><b>Contact Information:</b>            Gary Garland            Office of Community Assistance            North Dakota Dept. of Health            701-328-4839            garland@state.nd.us</p>
<p><b>Ohio</b></p>	<p><b>Yes</b></p>	<p><b>Ohio Physician Loan Repayment Program (OPLRP); Bureau of Health Professions State Loan Program (BHP Pr SLRP)</b>  <a href="http://www.odh.ohio.gov/odh">http://www.odh.ohio.gov/odh</a></p> <p>Repayment Minority/Appalachian Loan Repayment Initiative (M/A LRI): Dentists can receive up to \$25,000 annually for the first two-year contract in Ohio's Health Professional Shortage Areas.</p> <p><b>Ohio Dentist Loan Repayment Program</b>  <a href="http://www.odh.ohio.gov/odhPrograms/ohs/oral/safetynet/loanpgm.aspx">http://www.odh.ohio.gov/odhPrograms/ohs/oral/safetynet/loanpgm.aspx</a></p> <p>Available to dental students enrolled in the final year of dental school, dental residents in the final year of pediatric or general practice residency or in advanced education in general dentistry programs and general and pediatric dentists who have been practicing dentistry for no more than three years. Comparison of programs:  <a href="http://www.odh.ohio.gov/ASSETS/DD4119E6EF784932920D58651BD00715/ComparisonofDentalLoanRepaymentPrograms8_08.pdf">http://www.odh.ohio.gov/ASSETS/DD4119E6EF784932920D58651BD00715/ComparisonofDentalLoanRepaymentPrograms8_08.pdf</a></p> <p><b>Contact information:</b>            Ohio Department of Public Health            Tel: 614.644.8496            bchssd@odh.ohio.gov</p>

State	Available Programs	Overview
Oklahoma	Limited	<p><b>Oklahoma Dental Loan Repayment Program (ODLRP)</b>  <a href="http://den.health.ok.gov">http://den.health.ok.gov</a>  <a href="http://www.ok.gov/health">http://www.ok.gov/health</a></p> <p>Available to five dentists annually, one of which will teach at the University of Oklahoma College of Dentistry.</p> <p><b>Contact Information:</b>            Program Manager            ODLRP Dental Health Service            Okla. State Dept. of Health ODLRP@health.ok.gov            Tel: 800.522.0203</p>
Oregon		<p><b>National Health Service Corps</b>  <a href="http://oregon.gov/DHS/ph/hsp/nhservicecorps/index.shtml">http://oregon.gov/DHS/ph/hsp/nhservicecorps/index.shtml</a></p> <p><b>Oregon Health and Science University</b>  <a href="http://www.ohsu.edu/xd/about/news_events/news/orruralhealthofcleanrepmtprogr.cfm">www.ohsu.edu/xd/about/news_events/news/orruralhealthofcleanrepmtprogr.cfm</a></p> <p><b>Contact Information:</b>            NHSC Oregon Dept. of Human Services            Nancy Abrams            Health Systems Planning            Tel: 971.673.1228            nancy.g.abrams@state.or.us</p>
Pennsylvania	Yes	<p><b>Pennsylvania Primary Health Care Practitioner Loan Repayment Program</b>  <a href="http://www.dsf.health.state.pa.us/health/cwp/view.asp?A=169&amp;Q=204515">http://www.dsf.health.state.pa.us/health/cwp/view.asp?A=169&amp;Q=204515</a></p> <p>Loan repayment is provided for practitioners in exchange for three (min.) or four (max.) years of service at an approved primary care practice site in a HPSA.</p> <p><b>Contact Information:</b>            Practitioner Program            Tel: 717.772.5298            LoanRepayment@state.pa.us</p>

State	Available Programs	Overview
		<p><i>Pennsylvania cont.</i></p> <p><b>University of Pennsylvania Resources</b>  <a href="http://www.dental.upenn.edu/financialaid/general.html">http://www.dental.upenn.edu/financialaid/general.html</a></p> <p><b>Contact Information:</b>            Univ. Penn Office of Student Affairs            Tel: 215.898.4550</p>
<b>Puerto Rico</b>	<b>N/A</b>	<p><b>Puerto Rico Department of Health Office of Minority Health</b>  <a href="http://www.omhrc.gov/templates/content.aspx?ID=8064&amp;lvl=2&amp;lvlID=6">http://www.omhrc.gov/templates/content.aspx?ID=8064&amp;lvl=2&amp;lvlID=6</a></p> <p><b>Contact Information:</b>            Puerto Rico Department of Health            Tel: 787.274.7875</p> <p><b>National Health Service Corps</b>  <a href="http://nhsc.hrsa.gov/">http://nhsc.hrsa.gov/</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.bhpr.hrsa.gov/">http://nhsc.bhpr.hrsa.gov/</a></p>
<b>Rhode Island</b>	<b>Yes</b>	<p><b>Rhode Island Health Professional Loan Repayment Program</b>  <a href="http://www.health.state.ri.us">http://www.health.state.ri.us</a></p> <p>Two year service commitment at approved site in health professional shortage area (HPSA). Amount of repayment per year of service: Up to \$35,000 for physicians and dentists. See Web site for detailed eligibility.</p> <p><b>Contact Information:</b>            Maureen Ross, Program Manager, Office of Primary Care            Rhode Island Dept of Health            Tel: 401.22.7633            maureenr@doh.state.ri.us            www.health.state.ri.us</p>

State	Available Programs	Overview
<p><b>South Carolina</b></p>	<p><b>NHSC Only</b></p>	<p><b>National Health Service Corps</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a>            South Carolina qualifies for the National Health Service Corps program. Contact NHSC for more information.</p> <p><b>Contact Information:</b>            South Carolina Dept. Health &amp; Human Services            803.898.2500            South Carolina Office of Rural Health            803.454.3850  <a href="http://www.scorh.net/">http://www.scorh.net/</a></p>
<p><b>South Dakota</b></p>	<p><b>Yes</b></p>	<p><b>State Loan Repayment Program</b>  <a href="http://doh.sd.gov/RuralHealth/StateLoan.aspx">http://doh.sd.gov/RuralHealth/StateLoan.aspx</a>            Program provides repayment of qualifying educational loans for health professionals. In return, the health professional commits to fulfill a service obligation in an eligible practice site within a federally designated health professional shortage area (HPSA) for a minimum of two years.</p> <p><b>Dentist Tuition Reimbursement Program</b>  <a href="http://doh.sd.gov/RuralHealth/Dentist.aspx">http://doh.sd.gov/RuralHealth/Dentist.aspx</a>  <a href="http://www.3rnet.org/">http://www.3rnet.org/</a></p> <p><b>National Health Service Corps Loan Repayment Program</b>  <a href="http://doh.sd.gov/RuralHealth/NHSC.aspx">http://doh.sd.gov/RuralHealth/NHSC.aspx</a></p> <p><b>Contact Information:</b>            Department of Health            SD Office of Rural Health            Tel: 800.738.2301            Tel: 605.773.3517  <a href="http://doh.sd.gov/">http://doh.sd.gov/</a></p>

State	Available Programs	Overview
Tennessee	NHSC Only	<b>NHSC State Loan Repayment Program</b> <a href="http://nhsc.bhpr.hrsa.gov">http://nhsc.bhpr.hrsa.gov</a>
		<b>Health Access Incentive Program</b> <a href="http://health.state.tn.us/Rural/haip.html">http://health.state.tn.us/Rural/haip.html</a> Not available for dentists as of Oct. 2009
		<b>Contact information:</b> Tennessee Dept of Health, Office of Rural Health Tel: 615.532.0195
Texas	Yes	<b>Dental Education Loan Repayment Program (DELRP)</b> <a href="http://www.hhloans.com/borrowers/delrpfactsheet.cfm">http://www.hhloans.com/borrowers/delrpfactsheet.cfm</a> Program provides repayment up to \$10,000 for dentists who commit to 12 consecutive months of service in a Dental Care Health Professional Shortage Areas (DHPSA) ( <a href="http://hpsafind.hrsa.gov/">http://hpsafind.hrsa.gov/</a> ). A match program is available for 24 month commitments.
		<b>National Health Service Corps</b> <a href="http://www.dshs.state.tx.us/chpr/recruit.shtm">http://www.dshs.state.tx.us/chpr/recruit.shtm</a>
		<b>Contact Information:</b> Texas Higher Education Coordinating Board Tel: 800.242.3062 <a href="mailto:loaninfo@thech.state.tx.us">loaninfo@thech.state.tx.us</a>
Utah	NHSC Only	<b>National Health Service Corps</b> <a href="http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm">http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm</a>
		<b>The Health Professional Education Financial Assistance Program was discontinued in 2009.</b> For more information visit: <a href="http://health.utah.gov/primarycare/scholarloanmenu.html">http://health.utah.gov/primarycare/scholarloanmenu.html</a>
		<b>Contact Information:</b> Utah Department of Health Bureau Primary Care, Rural, & Ethnic Health Tel: 801.538.6113 Fax: 801.538.6387 <a href="mailto:elolsen@doh.state.ut.us">elolsen@doh.state.ut.us</a>

State	Available Programs	Overview
Vermont	Yes	<p><b>Vermont Educational Loan Repayment Program for Dentists</b>  <a href="http://www.med.uvm.edu/ahec/TB8+BL+I.asp?SiteAreaID=94">http://www.med.uvm.edu/ahec/TB8+BL+I.asp?SiteAreaID=94</a></p> <p>Funded by the State of Vermont through the Department of Health, and is administered by the University of Vermont College of Medicine Area Health Education Centers (AHEC) Program. The goal of this program is to ensure a stable and adequate supply of dentists to meet the health care needs of Vermonters and increase access for the Medicaid population.</p> <p><b>Contact information:</b>            University of Vermont, College of Medicine            ahec@uvm.edu            Tel: 802.656.7926  <a href="http://www.med.uvm.edu/opc">http://www.med.uvm.edu/opc</a>  <a href="http://www.vtahec.org">http://www.vtahec.org</a></p>
Virginia	Yes	<p><b>National Health Service Corps</b>  <a href="http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm">http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm</a></p> <p><b>Virginia State Loan Repayment Program</b>  <a href="http://www.vdh.virginia.gov/ppova/loan.htm">http://www.vdh.virginia.gov/ppova/loan.htm</a></p> <p><b>Contact Information:</b>            Primary Practice Opportunities of Virginia            Tel: 800.864.7440            ppova.recruitment@vdh.virginia.gov</p>
Washington	Yes	<p><b>Health Professional Loan Repayment</b>  <a href="http://www.doh.wa.gov/hsga/ocrh/slrp/default.htm">http://www.doh.wa.gov/hsga/ocrh/slrp/default.htm</a>  <a href="http://www.hecb.wa.gov/paying/waaidprgm/HealthLoanRepayPage.asp">http://www.hecb.wa.gov/paying/waaidprgm/HealthLoanRepayPage.asp</a></p> <p>Serve in medically underserved/shortage areas of the state; minimum commitment of three years. Amount of repayment per year of service: Up to \$25,000 (based on debt burden).</p> <p><b>Contact Information:</b>            Chris Wilkins            Washington State Dept. of Health, Office of Community and Rural Health            Tel: 360.705.6665            health@hecb.wa.gov</p>

State	Available Programs	Overview
West Virginia	Yes	<p><b>West Virginia State Loan Repayment Program/ National Health Service Corps</b></p> <p><a href="http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm">http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm</a></p> <p><a href="http://www.wvochs.org/dr/loans.aspx">http://www.wvochs.org/dr/loans.aspx</a></p> <p><b>Contact information:</b>            Office of Community and Rural Health Services, Division of Recruitment            Tel: 888.442.3456  <a href="http://www.wvochs.org/dr/default.aspx">http://www.wvochs.org/dr/default.aspx</a></p>
Wisconsin	Yes	<p><b>Health Professions Loan Assistance Program (HPLAP)</b></p> <p><a href="http://www.worh.org/hplap_info">http://www.worh.org/hplap_info</a></p> <p>Physicians and dentists can receive up to \$50,000 and NPs, PAs, RDHs and CNMs can receive up to \$25,000 in loan repayment assistance over a three year period.</p> <p><b>Contact Information:</b>            Wisc. Office of Rural Health            UW School of Medicine and Public Health            Tel: 800.385.0005  <a href="http://www.worh.org/workforce">http://www.worh.org/workforce</a></p>
Wyoming	Yes	<p><b>Wyoming Healthcare Professional loan Repayment Program</b></p> <p>Program was not funded in 2009. View other options at:  <a href="http://wdh.state.wy.us/rfhd/rural/Workforce_Development.html">http://wdh.state.wy.us/rfhd/rural/Workforce_Development.html</a></p> <p><b>Wyoming-Nebraska Dental Education Program Agreement</b></p> <p>Creighton and University of Nebraska have an agreement with the State of Wyoming for up to 10 Wyoming residents per year (40 over four years). Benefit: Tuition, fees and other costs for attending dental school paid for by the State of Wyoming. Wyoming residents are eligible and participants must agree to practice in Wyoming for three years and accept patients eligible for the Wyoming Medical Assistance and Services Act (is this Medicaid/SCHIP). Wyoming state residents apply to Creighton</p> <p><b>Contact Information:</b>            Wyoming Office of Rural Health            Rural and Frontier Health Division            Tel: 307.777.2930</p>

## Resources

### **3RNet**

The National Rural Recruitment and Retention Network (3RNet) helps health professionals find practice opportunities in rural and underserved areas throughout the country. Any rural health facility—hospital, clinic, health center, IHS facility, or private practice—can post job openings in primary care to the Rural Recruitment and Retention (3RNet) Web site.

<http://www.3rnet.org>

### **ADA Department of State Government Affairs (SGA)**

SGA tracks state-level loan repayment programs and other financial incentives to practice by state in the Provisions for Loan Forgiveness/Repayment [hyperlink] document. In addition, SGA monitors the legislative environment and produces a State Legislative Report and other advocacy related news. You can access this information on:

<http://www.ada.org/goto/advocacy>

### **American Dental Education Association (ADEA)**

ADEA is the voice of dental education. Its members include all U.S. and Canadian dental schools and many allied and postdoctoral dental education programs, corporations, faculty, and students. Listed below are a handful of student loan resources available on ADEA's Web site.

#### [Financing a Dental Education](#)

In this section, you'll find a PDF of State and Federal Loan Repayment Programs as well as a comprehensive resource on financing a dental education as part of the *ADEA Official Guide to Dental Schools*.

#### [Faculty Loan Repayment and Grant Programs](#)

In this section, you'll find links to a number of loan repayment and grant programs designed for faculty. Examples of the programs include HRSA Health Professions Faculty Loan Repayment Program (FLRP) and the HRSA Minority Faculty Fellowship Program (MFFP).

### **Dental Schools**

Many dental schools and advanced programs offer financial assistance and, in some cases, loan repayment programs. Contact your school's financial aid office for more information. For a list of dental schools, visit the link below.

[http://www.ada.org/prof/ed/programs/search\\_ddsmd\\_us.asp](http://www.ada.org/prof/ed/programs/search_ddsmd_us.asp)

### **Health Workforce Information Center**

The Health Workforce Information Center is a comprehensive online library that will help you find and stay up-to-date on:

- Health workforce programs and funding sources
- Workforce data, research and policy
- Educational opportunities and models
- News and events

<http://www.healthworkforceinfo.org>

### **Constituent (State) Dental Societies**

State dental societies may have information on state legislation affecting loan repayment or track programs in your area. Contact your society staff for more information.

<http://www.ada.org/goto/constituents>

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### **Contact Us**

This document was developed by the ADA Office of Student Affairs (OSA). Due to fluctuating programs and funding, information in this document is subject to change. Please contact the program directly for the most current repayment information.

For more information on ADA student membership or services, contact the OSA at 312.440.7470, [studentaffairs@ada.org](mailto:studentaffairs@ada.org) or visit us at [www.ada.org/goto/student](http://www.ada.org/goto/student).