NNOHA
National Network for Oral Health Access

Loan Repayment Quick Facts

National Health Service Corps (NHSC) Loan Repayment Programs

- Offers primary care medical, dental, and mental/behavioral health clinicians the opportunity to have their student loans repaid in exchange for serving in a high-need, underserved area for a specified period.
    - Dentists and dental hygienists are eligible to participate in this program.
- Open to licensed health care providers who are committed to serving communities in need, including physicians, dentists, nurse practitioners, and mental/behavioral health professionals.
    - Approved sites are located in Dental Health Professional Shortage Areas (DHPSAs), with scores that describe dental need of a community and determined by the Health Resource and Services Administration (HRSA).
    - If your health center is not an approved NHSC site, speak to your administration about applying for NHSC site approval.
- Participants commit to serving full time (at least 40 hours per week with a minimum of 32 hours involving direct patient care) or part-time (at least 20 hours per week with a minimum of 16 hours involving direct patient care) for a minimum of two years at an approved site located in a DHPSA.
- Offers up to $75,000 in loan repayment for an initial **full-time** two-year service commitment, with the option to extend and receive additional funding for continued service.
    - Offers up to $37,5000 for an initial part-time two-year service commitment.
- Requires completing an application, including documentation of student loan debt and verification of employment at an approved site, and applicants are selected based on factors such as DHPSA score, professional qualifications, and commitment to serving underserved populations.
- Once approved, participants and their health centers are required to complete annual in-service verification processes to ensure compliance with NHSC Service Requirements, including time away from work.

Click here for more information about NHSC loan repayment programs.

Indian Health Service (IHS) Loan Repayment

- Offers repayment of qualified health profession educational loans in exchange for full-time clinical practice in Indian health programs serving American Indian and Alaska Native communities.
- Health professionals such as physicians, nurses, dentists, and behavioral health providers can qualify for loan repayment assistance.
- Participants must commit to serving at an Indian health program site for a minimum of two years, with the option to extend their service contract annually until their loans are repaid.
- Offers up to $50,000 per year towards the repayment of qualified educational loans for **full-time** service, with a maximum repayment amount of $20,000 per year for **part-time** service.
- Applicants must submit an application demonstrating their eligibility, including documentation of educational loans, professional licenses, and employment verification at an Indian health program site. Participants are selected based on factors such as community need, qualifications, and commitment to serving Native populations.

Click here for more information about IHS loan repayment programs.

State Sponsored Loan Repayment Programs

- All 50 states and Washington, D.C. offer at least one student loan relief program that could pay off part or all of educational debt balance, typically in exchange for a specified number of years of eligible work in a qualifying career and/or location.
- Most state programs are eligible for healthcare providers like physicians, dentists, nurses.
    - Some states do offer programs for dental hygienists.
- Requirements and amounts vary by state and the program.
- Places to check for information: state health departments, state education departments, state primary care associations, and/or state oral health coalitions.
    - These contacts may not sponsor the loan directly, but can provide additional information and connection to those who do run the loan repayment program.

Click here for more information about state sponsored loan repayment programs.

Public Service Loan Forgiveness (PSLF)

- Borrowers must work full-time (minimum 30 hours) for a qualifying employer, which includes government organizations at any level (federal, state, local, or tribal), not-for-profit organizations with tax-exempt status under Section 501(c)(3) of the Internal Revenue Code, or other types of not-for-profit organizations that provide certain types of qualifying public services.
    - Examples include federally qualified health centers, free clinics, or other community health centers.
    - It is recommended an interested applicant apply to determine if current employer is eligible.
- Unlike other loan repayment programs, this program does *not* provide payment towards your loan in exchange for service in an approved location and/or profession.
    - Instead, this program offers an opportunity for remaining balance of eligible federal loans to be forgiven once requirements are met.
- To be eligible for loan forgiveness, borrowers must make 120 qualifying payments under a qualifying repayment plan.
    - Qualifying repayment plans include all income-driven repayment plans and the 10-year Standard Repayment Plan.
    - These payments do not need to be consecutive.
    - Payments made during NHSC, IHS, and/or state loan repayment programs often count towards the required 120 payments and annual certification is recommended to ensure these payments are eligible and counted.
- Employment must be in a public service job, which encompasses a wide range of occupations, including but not limited to, teaching, public health, law enforcement, public interest law services, and early childhood education.
    - Clinicians as well as administrators at community health centers may be eligible for participation in this program.
- After making 120 qualifying payments (typically over 10 years if paid consecutively), borrowers may apply for forgiveness of the remaining balance on their Direct Loans.
    - Private student loans and loans made under the Federal Family Education Loan (FFEL) Program or the Perkins Loan Program do not qualify.
- Borrowers must submit the Public Service Loan Forgiveness (PSLF) application to receive loan forgiveness after completing the 120 qualifying payments.
    - It's advisable to submit the Employment Certification Form annually or whenever changing employers to ensure that employment qualifies for PSLF.

Click here for more information about Public Service Loan Forgiveness.