Primary care providers may be eligible for the NHSC Loan Repayment Program if they meet the following criteria:

- U.S. citizen or U.S. national
- Work at an NHSC-approved site
- Licensed in one of the following disciplines:
  - Medicine (MD/DO)
  - Physician Assistant (primary care)
  - Nursing (Nurse Practitioner, Certified Nurse-Midwife, Psychiatric Nurse Specialist)
  - Dentistry (DDS, DMD); Dental Hygienist
  - Mental and Behavioral Health (Health Service Psychologist, Licensed Clinical Social Worker, Licensed Professional Counselor, Marriage and Family Therapist)
- Have unpaid educational loans

NHSC’s mission is to build healthy communities by supporting qualified medical, dental, mental and behavioral health care providers working in areas of the United States with limited access to care.
The NHSC Students to Service (S2S) Program provides up to $120,000 to medical students (MD and DO) in their final year of school in return for a three year service commitment to practice medicine in a community with limited access to care. And with your continued NHSC service, all of your remaining educational debt can be paid off.

**BASED ON A 2015 MEDICAL SCHOOL GRADUATE WITH A DEBT OF $175,000:**

**WITH STUDENTS TO SERVICE**

- **DEBT AFTER RESIDENCY:** $106,000
  - $120,000 tax-free award PLUS $10,000 savings on interest

  In total, an S2S award recipient will pay $144,000, owing $1,200 a month.

**WITHOUT STUDENTS TO SERVICE**

- **DEBT AFTER RESIDENCY:** $236,000
  - Under forbearance, $61,000 in interest accrues on $175,000

  In total, a medical school graduate will pay $319,000, owing $2,700 a month.

**OTHER S2S PROGRAM BENEFITS INCLUDE:**

- **ASSISTANCE FINDING A JOB**
  - at one of the thousands of NHSC-approved sites located in each site

- **FINANCIAL SUPPORT**
  - to attend job interviews with NHSC-approved sites

- **RELOCATION ASSISTANCE**
  - one time within the U.S. or its Territories

The 2015 S2S application cycle opens in September. Visit NHSC.hrsa.gov to learn more today!
# National Health Service Corps Scholarship Program

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Students pursuing a career in primary health care are eligible to receive funding for their education in exchange for practicing in rural, urban, and frontier communities in Health Professional Shortage Areas (HPSAs) with limited access to care, upon graduation and licensure.</th>
</tr>
</thead>
</table>
| Eligible Disciplines | Enrolled or accepted in the following primary health care disciplines in an eligible degree program in a U.S. state or territory:  
- Primary Care Physician (MD or DO)  
- Dentist (DDS or DMD)  
- Family Nurse Practitioner (NP)  
- Certified Nurse-Midwife (CNM)  
- Primary Care Physician Assistant (PA) |
| Service Commitment | 1-year service commitment per scholarship year or partial scholarship year; 2-year minimum and 4-year maximum. |
| Financial Benefits | Funding for a maximum of 4 years:  
- Tuition  
- Required fees  
- Reasonable educational costs  
- Monthly support stipend |
| Tax Liability | Only stipend is taxable. |
| Where Members Serve | NHSC Scholars must practice at an NHSC-approved site in a Health Professional Shortage Area (HPSA) with a minimum score that is determined annually.  
- NHSC sites are located in 50 states, DC, and territories and may be a:  
  - Federally Qualified Health Center (FQHC)  
  - FQHC Look-alike  
  - Rural Health Clinic  
  - Hospital-affiliated Primary Care Outpatient Clinic  
  - Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU)  
  - State or Federal Correctional Facility  
  - Private Practice (Solo/Group)  
- Other Health Facilities:  
  - Community Mental Health Facility  
  - Community Outpatient Facility  
  - Critical Access Hospital  
  - Free Clinic  
  - Immigration and Customs Enforcement (ICE) Health Service Corps  
  - Mobile Unit  
  - School-based Health Program  
  - State and County Department of Health Clinic |
| Application Requirements | U.S. citizen (U.S. born or naturalized) or U.S. national |
| Web Site | NHSC.hrsa.gov/scholarships |
# National Health Service Corps Loan Repayment Program

## Program Description

The National Health Service Corps (NHSC) Loan Repayment Program (LRP) offers primary care medical, dental, and mental and behavioral health care providers the opportunity to have their student loans repaid, while earning a competitive salary, in exchange for providing health care in urban, rural, or frontier communities with limited access to care.

## Financial Benefits

The NHSC Loan Repayment Program offers two levels of funding, based upon the need of the community in which a provider works, as defined by a HPSA score.

<table>
<thead>
<tr>
<th>Financial Benefits</th>
<th>2 Years Full-time</th>
<th>2 Years Half-time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sites with HPSA Score of 14+</strong></td>
<td>Up to $50,000</td>
<td>Up to $25,000</td>
</tr>
<tr>
<td><strong>Sites with HPSA Score of 0-13</strong></td>
<td>Up to $30,000</td>
<td>Up to $15,000</td>
</tr>
</tbody>
</table>

With continued service, NHSC providers may be able to pay off all of their student loans.

## Service Commitment

### Full-Time Option:

2 years of *full-time* service (minimum 40 hours/week, 45 weeks/year) at an NHSC-approved site.

- For all health professionals, except as noted below: 32 hours/week providing patient care at an NHSC-approved site.
- For OB/GYNs, Certified Nurse-Midwives, Mental and Behavioral Health providers, Pediatric Dentists and Geriatric Service providers: 21 hours/week providing care at an NHSC-approved site; 19 hours/week providing patient care at an alternate site.
- No more than 8 hours/week may be spent on practice-related duties.
- Up to 8 hours/week may be spent teaching in a clinical setting.

### Half-Time Options:

2 years of *half-time* service (minimum 20 hours/week, 45 weeks/year) at an NHSC-approved site.

- For all health professionals, except as noted below: 16 hours/week providing patient care at an NHSC-approved site.
- For OB/GYNs, Certified Nurse-Midwives, Mental and Behavioral Health providers, Pediatric Dentists and Geriatric Service providers: 11 hours/week providing patient care at an NHSC-approved site; 9 hours providing patient care at an alternate site.
- No more than 4 hours/week may be spent on practice-related duties or teaching.

*Continued*
**Eligible Disciplines**

<table>
<thead>
<tr>
<th>Medicine (MD/DO)</th>
<th>Nursing</th>
<th>Dentistry (DDS, DMD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Family Medicine</td>
<td>• Primary Care Nurse Practitioner</td>
<td>• Dental Hygienist</td>
</tr>
<tr>
<td>• Obstetrics/Gynecology</td>
<td>(adult, family, pediatric,</td>
<td>• Mental and Behavioral Health</td>
</tr>
<tr>
<td>• General Internal Medicine</td>
<td>psychiatric/mental health,</td>
<td>• Health Service Psychologist</td>
</tr>
<tr>
<td>• Geriatrics</td>
<td>geriatrics and women’s health)</td>
<td>• Licensed Clinical Social Worker</td>
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<tr>
<td>• General Pediatrics</td>
<td></td>
<td>• Licensed Professional Counselor</td>
</tr>
<tr>
<td>• General Psychiatry</td>
<td></td>
<td>• Marriage and Family Therapist</td>
</tr>
<tr>
<td>• Physician Assistant (primary care)</td>
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<td></td>
</tr>
</tbody>
</table>

**Where Members Serve**

- NHSC clinicians must work at an NHSC-approved site in a Health Professional Shortage Area (HPSA).
- HPSAs are located around the country in rural, urban and frontier communities.
- NHSC-approved sites are generally outpatient facilities providing primary medical, dental, and/or mental and behavioral health services. These facilities may be a:
  - Federally Qualified Health Center (FQHC)
  - FQHC Look-Alike
  - Rural Health Clinic
  - Hospital-affiliated Primary Care Outpatient Clinic
  - Indian Health Service, Tribal, and Urban Indian Health Clinic (ITU)
  - Private Practice (Solo/Group)
  - State or Federal Correctional Facility
  - Other Health Facilities:
    - Community Mental Health Facility
    - Community Outpatient Facility
    - Critical Access Hospital
    - Free Clinic
    - Immigration and Customs Enforcement (ICE) Health Service Corps
    - Mobile Unit
    - School-based Health Program
    - State and County Department of Health Clinic

**Application Requirements**

- U.S. citizen (U.S. born or naturalized) or U.S. national

**Tax Liability**

- Not taxable

**Web Site**

- NHSC.hrsa.gov/loanrepayment
# National Health Service Corps Students to Service Loan Repayment Program

## Program Description
Under the National Health Service Corps (NHSC) Students to Service Loan Repayment Program (S2S LRP), medical students (MD or DO) in their final year of school are eligible to receive loan repayment assistance in return for working in underserved rural and urban communities throughout the country, known as Health Professional Shortage Areas (HPSAs), of greatest need.

## Eligibility
- U.S. citizen (U.S. born or naturalized) or U.S. national
- Enrolled as a full-time student in the final year at a fully accredited medical school in an eligible allopathic or osteopathic degree program
- Planning to complete an accredited primary medical care residency in an NHSC-approved specialty (Internal Medicine, Family Practice, Pediatrics, OB/GYN, Geriatrics, and Psychiatry)

## Service Commitment
- Upon completion of residency, 3 years of full-time or 6 years of half-time service
  - Full-Time Clinical Practice — no less than 40 hours per week, for a minimum of 45 weeks a year
  - Half-Time Clinical Practice — no less than 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks per year

## Financial Benefits
- Loan repayment assistance up to $120,000 with 3 years of full-time or 6 years of half-time service
- Eligible providers may be able to pay off all qualifying student loans through continued service. They may apply for additional funding once their initial service obligation is completed. Funding is based on availability.

## Where Members Serve
NHSC Students to Service Loan Repayment Program participants must work at NHSC-approved sites in federally designated HPSAs of greatest need throughout the United States and its Territories. The NHSC publishes a list of approved sites each year. Review the NHSC Jobs Center to learn more about primary care job vacancies and information about NHSC-approved sites.

Sites may be:
- Federally-Qualified Health Center (FQHC)
- FQHC Look-Alike
- Rural Health Clinic (RHC)
- Hospital Affiliated Primary Care Out-Patient Clinic
- Critical Access Hospital
- Federal Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU)
- Public Health Department
- State or Federal Correctional Facility
- Private Practice (Solo/Group)
- Other Health Facility

## How Awards Are Determined
The NHSC will prioritize applications based on:
- **Disadvantaged Background.** The applicant must submit certification from a school that he/she: (i) was identified as having a “disadvantaged background” based on environmental and/or economic factors or (ii) received a Federal Exceptional Financial Need Scholarship.
- **Applicants Likely to Remain in a HPSA.** The NHSC will also give funding preference to applicants who display characteristics that indicate a higher likelihood of continuing to serve in a HPSA once the service commitment is completed as outlined in their application essay and letters of recommendation.

## Tax Liability
Not taxable

## Web Site
http://NHSC.hrsa.gov/loanrepayment/studentstoserviceprogram/index.html