

# HAVE YOUR LOANS REPAID!



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## **LOAN REPAYMENT OPTIONS FOR UCSF STUDENTS & GRADUATES**

Many loan repayment programs that fully or partially repay student loan debt in return for service are available. Service generally means primary care in a health care shortage area or in urban hospitals. When evaluating the programs, keep in mind that having part of your loans repaid generally leads to some increased tax liability.

Individual states also offer loan forgiveness or repayment programs to health care professionals. The Association of American Medical Colleges (AAMC) also published an online listing of loan repayment and forgiveness programs offered by various states.

**NOTE: THE PROGRAMS IN THIS BOOKLET ARE SUBJECT TO CHANGE.**

## **PROGRAMS FOR PHYSICIANS AND DENTISTS**

### **CALIFORNIA STATE LOAN REPAYMENT PROGRAM**

<http://www.oshpd.ca.gov/HWCDD/stateloan/index.htm>

This is the State of California's version of the National Health Service Corps (NHSC) State Loan Repayment Program. It is designed to place primary care physicians, nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, and general practice dentists (DDS or DMD) in health professional shortage areas of California. Primary care is defined as family practice, general pediatrics, general internal medicine, obstetrics/gynecology, clinical psychiatry, and general psychiatry. Applicants must be U.S. citizens, with current and unrestricted California licenses to practice their profession, and be committed to practicing full-time.

Participants receive payment of up to \$25,000 of educational debt per year for the first two years of service and up to \$35,000 for a third or fourth year. This is in addition to their salary and benefits. A minimum service of two years is required.

Applications may be submitted at any time, but those who apply earlier are more likely to receive a loan repayment award.

### **FACULTY LOAN REPAYMENT PROGRAM (FLRP)**

<http://bhpr.hrsa.gov/DSA/flrp>

The purpose of the Faculty Loan Repayment Program is to attract and retain individuals from disadvantaged backgrounds to serve as faculty members at health professions schools. Eligible programs include medicine, dentistry, nursing (RN's only), pharmacy, physical therapy, and clinical psychology.

Participants agree to serve as a faculty member of a health professions school for a minimum of two years. In return, the federal government agrees to pay, for each year of service, up to \$20,000 of the outstanding principal and interest on the participants' educational loans. These amounts are paid in addition to the faculty salary or other payments from the school.

Schools are expected to match the amount paid by FLRP in addition to faculty salary; however, if a school is facing financial difficulties, it may request a waiver of its payments through use of the “undue financial hardship” clause.

Prior to submitting an application for a loan repayment contract, individuals must have a signed contract or letter of intent with an eligible school to serve as a full-time or part-time faculty member for at least two years.

### **HEALTH PROFESSIONS EDUCATION LOAN REPAYMENT PROGRAM**

<http://www.healthprofessions.oshpd.state.ca.us/progfacts.htm>

The purpose of the Health Professions Education Loan Repayment Program is to increase the number of dentists, dental hygienists, nurse practitioners, certified midwives, and physician assistants who are practicing direct patient care in medically underserved areas of California. Loan repayments are awarded to practitioners who are employed or who have a tentative offer of full-time employment in a medically underserved area of California to repay governmental or commercial loans incurred while pursuing their professional education. Eligible applicants may receive up to \$20,000 over a two-year period, and would have a service obligation of 2 years. This program is made possible by a grant from the Vitamin Cases Consumer Settlement Fund.

For more information, contact Health Professions Education Foundation.

### **INDIAN HEALTH SERVICE (IHS) LOAN REPAYMENT PROGRAM**

<http://www.IHS.gov>

Physicians, nurses, dentists, pharmacists, physical therapists, and other health professionals may receive up to \$20,000 per year toward repayment of their health professions educational loans when working for the Indian Health Service (IHS). This is in addition to their salary and benefits. A two-year minimum commitment is required. Loan repayments are considered taxable income; thus, IHS will also pay up to 20% of the increased federal tax caused by this loan repayment directly to the Internal Revenue Service (IRS) on behalf of the recipients.

Funding priority is historically given to nurses, nurse midwives, mental health practitioners, and physicians in anesthesiology, emergency room medicine, general surgery, obstetrics/gynecology, ophthalmology, psychiatry, orthopedic surgery, otolaryngology/otorhinolaryngology, and radiology.

### **NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) EXTRAMURAL CLINICAL RESEARCH LOAN REPAYMENT PROGRAM (ECR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals from disadvantaged backgrounds into clinical research careers. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of clinical research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.

The ECR-LRP provides for repayment of educational loan debt of qualified health professionals from disadvantaged backgrounds who agree to conduct clinical research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid each year, for up to two years of research.

**NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) LOAN REPAYMENT PROGRAM FOR HEALTH DISPARITIES RESEARCH (HDR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals in research careers that focus on minority health disparities research or research related to the medically underserved. Fifty percent of the HDR-LRP awards will be made to individuals from health disparities populations. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.

The HDR-LRP provides for repayment of educational loan debt of qualified health professionals who agree to engage in basic, clinical or behavioral research directly relevant to health disparities research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid per year for the two years of research.

**NATIONAL HEALTH SERVICE CORPS (NHSC) LOAN REPAYMENT PROGRAM**

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

Primary care physicians, dentists, dental hygienists, primary care nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, and clinical psychologists may receive up to \$35,000 per year toward repayment of their health professions educational loans through the National Health Service Corps (NHSC) Loan Repayment Program. Primary care physicians are defined as doctors who specialize in family medicine, general pediatrics, obstetrics/gynecology, general internal medicine, or general psychiatry. Qualified loans include Federal Stafford Loan (subsidized and unsubsidized), Health Professions Student Loan (HPSL), Federal Perkins Loan, Nursing Student Loan (NSL), other campus-based loans, and private education loans through commercial lenders.

NHSC program pays up to \$25,000 each year for a minimum two-year commitment and up to \$35,000 per year for years three and four. Participants also receive a competitive salary and benefits package. Loan repayments are considered taxable income; thus, NHSC will also pay 39% of the loan repayment amount to cover income tax liability.

Applicants must have a valid license to practice in the assigned state at the time of service. U.S. citizenship is required.

Site selection is based on the staffing needs of the NHSC. Sites are generally community or migrant health centers that are located in high priority under-served areas nationwide. Participants contract privately with NHSC sites for salaries and benefits; salaries are competitive. NHSC assists recipients with site selection and matching.

NHSC recommends that physicians contact them during the last few months of residency training.

## **NATIONAL HEALTH SERVICE CORPS STATE LOAN REPAYMENT PROGRAM (SLRP)**

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

The National Health Service Corps (NHSC) State Loan Repayment Program (SLRP) is a part of the NHSC's overall strategy to improve access to primary and preventive health service for underserved communities and populations. NHSC provides matching funds directly to States to operate their own loan repayment programs. The federal government and States provide a dollar-for-dollar match to assist in the repayment of qualifying educational loans for eligible participants.

Primary care health professionals who are providing full-time clinical services in a public or non-profit facility located in a federally designated Health Professional Shortage Area are eligible for this program. Eligibility requirements and benefits vary from State to State.

Eligible participants include primary care physicians, mental health professionals, clinical psychologists, nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, dentists, and dental hygienists. Primary care is defined as family medicine, general pediatrics, general internal medicine, general psychiatry, or obstetrics/gynecology.

Applicants must have a valid, unrestricted license and/or certificate to practice in the State they choose, have no other unserved obligations for service, and be free of judgment arising from Federal debt.

Interested applicants should contact National Health Service Corps for a list of states that participate in the program. For the State of California, see "California State Loan Repayment Program."

## **NATIONAL INSTITUTES OF HEALTH (NIH) EXTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are five extramural loan repayment programs offered by NIH: Loan Repayment Program for Clinical Researchers (CR-LRP); Loan Repayment Program for Pediatric Research (PR-LRP); Loan Repayment Program for Contraception and Infertility Research (CIR-LRP); Loan Repayment Program for Health Disparities Research (HD-LRP) to attract qualified health professionals to minority health and health disparities research for the purpose of improving minority health and reducing health disparities; Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds (ECR-LRP).

Participants in these programs can receive educational loan repayment up to \$35,000 annually. In addition, payment equal to 39% of loan repayment are credited to the Internal Revenue Service on behalf of the participants to offset Federal tax liabilities incurred.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., Psy. D., D.D.S., D.M.D., D.O., D.P.M., Pharm.D., D.C., N.D., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

Applicants would agree to conduct qualifying research supported by a domestic non-profit foundation, non-profit professional association, or other non-profit institution, or a U.S. government agency.

For information, see the eligibility requirements section of the NIH LRP website: [www.lrp.nih.gov/about/extramural/eligibility.htm](http://www.lrp.nih.gov/about/extramural/eligibility.htm)

### **NATIONAL INSTITUTES OF HEALTH (NIH) INTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are four major intramural loan repayment programs through NIH. The NIH General Research Loan Repayment Program (General-LRP) is designed to attract qualified physicians, nurses, and scientists to conduct research at the NIH. The NIH Clinical Research Loan Repayment Program (CR-LRP) is designed to recruit qualified health professionals from disadvantaged backgrounds to serve as clinical researchers. And the NIH AIDS Research Loan Repayment Program (AIDS-LRP) is designed to attract qualified physicians, nurses, and scientists to HIV/AIDS research and research training. The General Research LRP for ACGME Fellows is a pilot initiative currently available to fellows employed by the NIH in sub-specialty and residency training programs accredited by the ACGME. Qualifying fellows must hold a 3-year appointment at the NIH.

The loan repayment programs pay a maximum of \$35,000 a year toward a participant's outstanding eligible educational debt. This is in addition to the participant's basic pay and benefits as employees of NIH. In return, participants must sign a contract agreeing to conduct qualified research activities as NIH employees: CR-LRP and AIDS-LRP for a minimum of 2 years; General-LRP for a minimum of 3 years. The General Research LRP for ACGME Fellows pays a maximum of \$20,000 per year in loan repayment for up to three years. Participants may apply for annual contract renewals and continue to receive loan repayment benefits. The LRP's will repay lenders directly for principal, interest, and related expenses of qualified government and commercial educational loans obtained for undergraduate, graduate, and health professional school expenses.

Loan repayment benefits are considered taxable income. Thus, concurrent with each loan repayment, NIH make payments for direct credit to participants' IRS tax accounts (Federal tax) at the rate of 39% of loan repayments. Reimbursement for additional Federal, State, or local taxes may be requested.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., D.D.S., D.M.D., D.O., D.V.M., Pharm.D., A.D.N./B.S.N., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

All applicants must first obtain employment with NIH (i.e., employees, visiting fellows, CRTA, IRTA). For more information call 1-866-849-4047.

For information about postdoctoral positions at the NIH, access the NIH Office of Education website at: [www.training.nih.gov](http://www.training.nih.gov)



For more information on NIH Intramural Loan Repayment eligibility requirements, see the website: [www.lrp.nih.gov/about/intramural/index.htm](http://www.lrp.nih.gov/about/intramural/index.htm)

#### **U.S. AIR FORCE, ARMY, and NAVY FINANCIAL ASSISTANCE PROGRAM**

<http://www.airforce.com>

<http://www.goarmy.com>

<http://www.navy.com>

Medical and dental residents of certain specialties at postgraduate level 1 or above may participate and receive an annual grant of \$27,003 plus a monthly stipend of \$1279 for 10.5 months in 2005-06, as well as reimbursement for approved educational expenses. During the required 14-day active-duty-for-training phase, participants will be given separate pay and allowances according to the grade in which they are appointed. This is in addition to their residency salary.

Participants must be eligible for appointment as a commissioned officer. For each year of participation, residents must serve at least one year, plus one year in active Federal Service upon completion of specialty training. Minimum service requirement is three years.

While on active Federal Service, participants will also be entitled to full pay and benefits depending on area of specialization and experience.

#### **U.S. ARMY DENTAL CORPS' ADVANCED EDUCATION IN GENERAL DENTISTRY RESIDENCY PROGRAM**

<http://www.goarmy.com>

This program provides a comprehensive training including: oral diagnosis and treatment planning, periodontics and preventive dentistry, oral surgery, restorative dentistry, fixed and removable prosthodontics, general dentistry, endodontics, pediatric dentistry, and orthodontics.

Selected applicants with no other service obligation will be required to serve on active duty for a minimum of three years, which includes the one year of residency. Selectees with prior service obligations will be required to serve the one year residency in addition to any prior obligation. When training is completed, the majority of graduates will be assigned to utilization tours, primarily at smaller clinics in the U.S. and overseas. A sincere effort will be made to accommodate geographic assignment preferences.

Interested applicants should call 1-800-USA-ARMY or contact the local U.S. Army health care recruiter for more information.

A similar program is available through the U.S. Navy as well. Contact 1-800-USA-NAVY for more information.

#### **U.S. ARMY, ARMY RESERVE, and ARMY NATIONAL GUARD HEALTH CARE PROFESSIONAL LOAN REPAYMENT PROGRAM (HPLR)**

<http://www.goarmy.com>

Dentists, physician assistants, and physicians currently practicing in selected specialties are eligible for up to \$50,000 in loan repayment (\$20,000 for first two years and \$10,000 for

third year) in addition to military drill pay. Specialties include family practice, internal medicine, preventive medicine, OB/GYN, emergency medicine, general surgery, and orthopedic surgery. This list is subject to change annually depending upon the needs of the Army.

#### **U.S. ARMY, ARMY RESERVE, and ARMY NATIONAL GUARD HEALTH CARE PROFESSIONAL ACCESSION BONUS PROGRAM**

<http://www.goarmy.com>

Dentists, physician assistants, and physicians currently practicing in selected specialties are eligible to receive a bonus of \$30,000 (\$10,000 per year for up to three years) in addition to military drill pay. Specialties include family practice, internal medicine, preventive medicine, OB/GYN, emergency medicine, general surgery, and orthopedic surgery. This list is subject to change annually depending upon the needs of the Army.

#### **U.S. ARMY, ARMY RESERVE, and ARMY NATIONAL GUARD "STRAP" PROGRAM**

<http://www.goarmy.com>

The Army Reserve offers a Specialized Training Assistance Program (STRAP) for medical residents and fellows in selected specialties. This program provides a monthly stipend of \$1279 plus approximately \$6764 for 12 weekend drills and 15 days of Annual Training, a total of \$22,082 for 2005-06. There is no Army training required during residency. After completion of residency, participants will work in an Army hospital unit for two years for each year that they received a stipend, working no more than 12 days a year and will be paid for their work.

This program is for medical residents, fellows, and physicians in the following specialties: family practice, internal medicine, preventive medicine, OB/GYN, emergency medicine, general surgery, and orthopedic surgery. This list is subject to change annually depending upon the needs of the Army.

All per diem and travel costs are paid by the U.S. Army, Army Reserve, or Army National Guard. Physicians are now also eligible for the Health Professional Loan Repayment Program of \$50,000.

#### **U.S. NAVAL RESERVE LOAN REPAYMENT PROGRAM**

<http://www.usnavalreserve.com>

The Naval Reserve offers financial incentives in addition to regular monthly pay to qualified health care professionals. The Loan Repayment Program (LRP) is available to certain medical and dental specialists, as well as masters degree nurses in critical specialties such as Nurse Anesthesia, who have completed their training or who are in training. Reservists can earn a loan repayment of up to \$20,000 after each year of satisfactory service performed, up to a maximum of \$50,000. The Naval Reserve offers an incentive stipend with the LRP. A monthly stipend of \$1,273 for 2005-06 will be given during the entire training, along with drill pay and the LRP.

Most reservists serve in a part-time status consisting of two days a month and an annual two-week period of duty called Annual Training (AT). During Residency, the individual will fall under the MIT Program (Military in Training). Their obligation to the Reserves during MIT is to drill twice a year until their Residency is complete.

#### **U.S. NAVAL RESERVE SELECTED RESERVE BONUS PROGRAM**

<http://www.usnavalreserve.com>

The Naval Reserve offers financial incentives to qualified health care professionals in certain specialties. The bonus amount is based on the officer's specialty and the number of years obligated to serve in the Naval Reserve (from one to three years). The bonus of \$30,000 is paid in annual increments equal to the term of the initial affiliation contract.

The specialties that are of focus in 2006 and 2007 for all Navy Reserve Programs are general surgery, general anesthesia, orthopedic surgery, pulmonology, cardiovascular/critical care internist, colon rectal surgery, neurological surgery, peripheral vascular surgery, infectious disease, oral surgery, and Nurse Anesthesia.

#### **U.S. NAVY RESERVE PROGRAM FOR MEDICAL RESIDENTS AND FELLOWS**

<http://www.usnavalreserve.com>

Medical school graduates are eligible to join the Navy Reserve medical program for Residents and Fellows. Department of the Navy policy prohibits the mobilization of Residents and Fellows in case of war, crisis, or national emergency so residents and fellows are fully protected. Participation is purely voluntary and participants may discontinue at any time, both during and after residency/fellowship.

There are two options to this program:

##### **OPTION 1: "NON-COMMITMENT" PROGRAM**

Participants receive a monthly pay starting at \$417 per month plus payment to cover conferences, seminars, and CME conference fees. Free unlimited domestic air travel on military flights. Reduction of up to 50% in car and home insurances.

##### **OPTION 2: "COMMITMENT" PROGRAM**

Same facts and benefits as Option 1 plus up to \$50,000 to repay medical school loans, \$1,250 per month stipend in cash, in addition to the \$417 monthly pay. In return, participants agree to serve a years in the Navy Reserve after completion of residency/fellowship for each year of stipend. The minimum commitment is two years in the Navy Reserve.

For more information contact local recruiter LT Laren Nilsen at (650) 537-1033 or by email: [lauren.nilsen@navy.mil](mailto:lauren.nilsen@navy.mil)

## **PROGRAMS FOR MEDICAL AND DENTAL STUDENTS**

### **HEALTH PROFESSIONS EDUCATION SCHOLARSHIP PROGRAM**

<http://www.healthprofessions.oshpd.state.ca.us/progfacts.htm>

The purpose of the Health Professions Education Scholarship Program is to increase the number of dentists, dental hygienists, nurse practitioners, certified midwives, and physician assistants who are practicing direct patient care in medically underserved areas of California. Scholarships are awarded to students enrolled in these specialties who have demonstrated financial need. Eligible applicants may receive up to \$20,000 (\$10,000 per year) and would have a service obligation of 2 years.

For more information, contact Health Professions Education Foundation.

### **INDIAN HEALTH SERVICE (IHS) SCHOLARSHIP PROGRAM**

<http://www.IHS.gov>

The Indian Health Service provides financial assistance to American Indian and Alaska Native (Federally recognized only) health professions students for up to four years. Eligible programs include medicine, dentistry, nursing, pharmacy, physical therapy, clinical psychology, and counseling psychology.

Each scholarship is awarded for a one-year period but can be renewed. IHS will make direct payment to the recipient's school for tuition and fees. Recipients will receive 12 monthly stipends (\$1213 before tax for 2005-06) plus a lump sum amount for books and supplies plus commute.

For each year of support, recipients will serve one year in a designated health professional shortage area approved by the IHS after graduation. The minimum service obligation is two years.

### **NATIONAL HEALTH SERVICE CORPS (NHSC) SCHOLARSHIP PROGRAM**

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

The National Health Service Corps (NHSC) offers scholarships to family nurse practitioner, nurse-midwifery, dental students going into general or pediatric dentistry, and medical students specializing in general internal medicine, family medicine, general pediatrics, psychiatry, and obstetrics/gynecology. This scholarship provides payment of tuition and fees, payment toward books, supplies and equipment, and 12 monthly stipends (\$1157 before tax in 2005-06). Selected applicants have priority for continued financial support for up to four years, based on the availability of funds.

Applicants must be U.S. citizens or nationals (not permanent residents). For each year of support, recipients will serve one year in a health professional shortage area, upon completion of training, as assigned by the NHSC. Efforts will be made to accommodate

participants to their choice of sites. The minimum service obligation is two years.

Priority for selection is given to applicants who were recipients of the federal Exceptional Financial Need Scholarship, who have primary care practice goals and who come from disadvantaged backgrounds.

Applications are available in the Office of Student Financial Services. The deadline each year is usually in late March.

### **U.S. ARMED FORCES SCHOLARSHIP PROGRAMS**

**Various branches of the U.S. Armed Forces offer scholarships and stipends in exchange for military service as followed:**

#### **U.S. AIR FORCE HEALTH PROFESSIONS SCHOLARSHIP PROGRAM (HPSP)**

<http://www.airforce.com>

The HPSP program provides full tuition and required fees, payment toward books, supplies and equipment, and 10.5 monthly stipends of \$1279 in 2005-06 to students. The Air Force requires 45 days of Active Duty Training period (with pay and allowances as an Air Force second lieutenant) while in school. For each year of support, participants would incur active duty service for a year after completion of internship and residency training. The minimum active duty service obligation after graduation is three years.

#### **U. S. ARMY HEALTH PROFESSIONS SCHOLARSHIP PROGRAM (HPSP)**

<http://www.goarmy.com>

The HPSP program provides full tuition and required fees, payment toward books, supplies and equipment, and 10.5 monthly stipends of \$1279 in 2005-06 to students. The Army requires 45 days of Active Duty Training period (with pay and allowances as an Army second lieutenant) while in school. This annual training provides the opportunity to learn about the Army Medical Department. Scholarship recipients must agree to one year of active duty service for each year of support after completion of internship and residency training. The minimum active duty service obligation after graduation is three years.

#### **U.S. NAVAL RESERVE STIPEND PROGRAM**

<http://www.usnavalreserve.com>

The Naval Reserve STIPEND Program of \$1273/ month is for oral maxillofacial surgery residents, certain medical specialists, surgeons (listed above) and Naval Reserve Nurses enrolled in advanced training in Nurse Anesthesia needed by the Naval Reserve. Stipends are made on a monthly basis. For each year financial assistance is given, participants incur a two-year drilling obligation in the Naval Reserve after completion of the training program. Participants receive drill pay in addition to the STIPEND payment.

Most reservists serve in a part-time status consisting of two days a month and an annual two-week period of duty called Annual Training (AT).

#### **The U.S. NAVY HEALTH PROFESSIONS SCHOLARSHIP PROGRAM (HPSP)**

<http://www.navy.com>

This program offers scholarships and stipends to medical and dental students, with terms and conditions similar to the Army Health Professions Scholarship described above. This Program pays for full tuition and fees, a stipend of \$1,279/ month and 25 days ACDUTRA available/ yr. In addition, the Navy offers scholarships to medical and dental students in exchange for service in the Naval Reserve Medical Corps or the Navy Dental Corps. Contact the Navy at (800) USA-NAVY for more information, visit the Navy's web site, or contact local recruiter: LT Lauren Nilsen at (650) 537-1033. Email: [lauren.nilsen@navy.mil](mailto:lauren.nilsen@navy.mil)

#### **The U.S. NAVY HEALTH SERVICES COLLEGIATE PROGRAM (HSCP)**

<http://www.navy.com>

This program is available to dental, pharmacy, and physical therapy students. This program provides students with up to \$42,000 to cover college costs and living expenses with potential for increase in rank with referrals, which increases your pay.

Following graduation, participants will begin their career as a commissioned U.S. Navy Officer in a guaranteed position in their chosen health care specialty.

For more information, call (800) USA-NAVY, visit the Navy's web site, or contact local recruiter: LT Nilsen at (650) 537-1033 or email [Lauren.Nilsen@navy.mil](mailto:Lauren.Nilsen@navy.mil)

### **PROGRAMS FOR NURSES**

#### **CALIFORNIA STATE LOAN REPAYMENT PROGRAM**

<http://www.oshpd.ca.gov/HWCDD/stateloan/index.htm>

This is the State of California's version of the National Health Service Corps (NHSC) State Loan Repayment Program. It is designed to place primary care physicians, nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, and general practice dentists (DDS or DMD) in health professional shortage areas of California. Primary care is defined as family practice, general pediatrics, general internal medicine, obstetrics/gynecology, clinical psychiatry, and general psychiatry. Applicants must be U.S. citizens, with current and unrestricted California licenses to practice their profession, and be committed to practicing full-time.

Participants receive payment of up to \$25,000 of educational debt per year for the first two years of service and up to \$35,000 for a third or fourth year. This is in addition to their salary and benefits. A minimum service of two years is required.

Applications may be submitted at any time, but those who apply earlier are more likely to receive a loan repayment award.

### **FACULTY LOAN REPAYMENT PROGRAM (FLRP)**

<http://bhpr.hrsa.gov/DSA/flrp>

The purpose of the Faculty Loan Repayment Program is to attract and retain individuals from disadvantaged backgrounds to serve as faculty members at health professions schools. Eligible programs include medicine, dentistry, nursing (RN's only), pharmacy, physical therapy, and clinical psychology.

Participants agree to serve as a faculty member of a health professions school for a minimum of two years. In return, the federal government agrees to pay, for each year of service, up to \$20,000 of the outstanding principal and interest on the participants' educational loans. These amounts are paid in addition to the faculty salary or other payments from the school.

Schools are expected to match the amount paid by FLRP in addition to faculty salary; however, if a school is facing financial difficulties, it may request a waiver of its payments through use of the "undue financial hardship" clause.

Prior to submitting an application for a loan repayment contract, individuals must have a signed contract or letter of intent with an eligible school to serve as a full-time or part-time faculty member for at least two years.

### **FEDERAL PERKINS LOAN CANCELLATION**

Nurses and Physical Therapists are eligible to have their Federal Perkins Loan canceled under the "nurse or medical technician" clause (see Federal Perkins Loan Promissory Note, #D under "Cancellations").

To qualify, applicants must work full-time for at least 12 consecutive months at a non-profit hospital or agency. For the first two years of full-time employment, 15% of their principal loan amount will be canceled each year; 20% each year for the third and fourth years; 30% for the fifth year.

After being hired at an eligible non-profit hospital or agency, the employer must complete a request for postponement form. After the first 12 months of full-time employment, the employer must submit the cancellation request. The postponement and cancellation requests must be done annually.

Interest does not accrue during the postponement period. If applicant becomes ineligible for postponement or cancellation, payment on loan begins immediately.

For more details, contact UCSF Student Accounting Office at (415) 476-8699.



## **HEALTH PROFESSIONS EDUCATION LOAN REPAYMENT PROGRAM**

<http://www.healthprofessions.oshpd.state.ca.us/progfacts.htm>

The purpose of the Health Professions Education Loan Repayment Program is to increase the number of dentists, dental hygienists, nurse practitioners, certified midwives, and physician assistants who are practicing direct patient care in medically underserved areas of California. Loan repayments are awarded to practitioners who are employed or who have a tentative offer of full-time employment in a medically underserved area of California to repay governmental or commercial loans incurred while pursuing their professional education. Eligible applicants may receive up to \$20,000 over a two-year period, and would have a service obligation of 2 years. This program is made possible by a grant from the Vitamin Cases Consumer Settlement Fund.

For more information, contact Health Professions Education Foundation.

## **INDIAN HEALTH SERVICE (IHS) LOAN REPAYMENT PROGRAM**

<http://www.IHS.gov>

Physicians, nurses, dentists, pharmacists, physical therapists, and other health professionals may receive up to \$20,000 per year toward repayment of their health professions educational loans when working for the Indian Health Service (IHS). This is in addition to their salary and benefits. A two-year minimum commitment is required. Loan repayments are considered taxable income; thus, IHS will also pay up to 20% of the increased federal tax cause by this loan repayment directly to the Internal Revenue Service (IRS) on behalf of the recipients.

Funding priority is historically given to nurses, nurse midwives, mental health practitioners, and physicians in anesthesiology, emergency room medicine, general surgery, obstetrics/gynecology, psychiatry, ophthalmology, orthopedic surgery, otolaryngology/otorhinolaryngology, and radiology.

## **NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) EXTRAMURAL CLINICAL RESEARCH LOAN REPAYMENT PROGRAM (ECR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals from disadvantaged backgrounds into clinical research careers. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of clinical research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.

The ECR-LRP provides for repayment of educational loan debt of qualified health professionals from disadvantaged backgrounds who agree to conduct clinical research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid each year, for up to



two years of research.

**NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) LOAN REPAYMENT PROGRAM FOR HEALTH DISPARITIES RESEARCH (HDR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals in research careers that focus on minority health disparities research or research related to the medically underserved. Fifty percent of the HDR-LRP awards will be made to individuals from health disparities populations. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.

The HDR-LRP provides for repayment of educational loan debt of qualified health professionals who agree to engage in basic, clinical or behavioral research directly relevant to health disparities research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid per year for the two years of research.

**NATIONAL HEALTH SERVICE CORPS (NHSC) LOAN REPAYMENT PROGRAM**

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

Primary care physicians, dentists, dental hygienists, primary care nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, and clinical psychologists may receive up to \$35,000 per year toward repayment of their health professions educational loans through the National Health Service Corps (NHSC) Loan Repayment Program. Primary care physicians are defined as doctors who specialize in family medicine, general pediatrics, obstetrics/gynecology, general internal medicine, or general psychiatry. Qualified loans include Federal Stafford Loan (subsidized and unsubsidized), Health Professions Student Loan (HPSL), Federal Perkins Loan, Nursing Student Loan (NSL), other campus-based loans, and private education loans through commercial lenders.

NHSC program pays up to \$25,000 each year for a minimum two-year commitment and up to \$35,000 per year for years three and four. Participants also receive a competitive salary and benefits package. Loan repayments are considered taxable income; thus, NHSC will also pay 39% of the loan repayment amount to cover income tax liability.

Applicants must have a valid license to practice in the assigned state at the time of service. U.S. citizenship is required.

Site selection is based on the staffing needs of the NHSC. Sites are generally community or migrant health centers that are located in high priority under-served areas nationwide. Participants contract privately with NHSC sites for salaries and benefits; salaries are competitive. NHSC assists recipients with site selection and matching.

NHSC recommends that physicians contact them during the last few months of residency training.

## **NATIONAL HEALTH SERVICE CORPS STATE LOAN REPAYMENT PROGRAM (SLRP)**

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

The National Health Service Corps (NHSC) State Loan Repayment Program (SLRP) is a part of the NHSC's overall strategy to improve access to primary and preventive health service for underserved communities and populations. NHSC provides matching funds directly to States to operate their own loan repayment programs. The federal government and States provide a dollar-for-dollar match to assist in the repayment of qualifying educational loans for eligible participants.

Primary care health professionals who are providing full-time clinical services in a public or non-profit facility located in a federally designated Health Professional Shortage Area are eligible for this program. Eligibility requirements and benefits vary from State to State.

Eligible participants include primary care physicians, mental health professionals, clinical psychologists, nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, dentists, and dental hygienists. Primary care is defined as family medicine, general pediatrics, general internal medicine, general psychiatry, or obstetrics/gynecology.

Applicants must have a valid, unrestricted license and/or certificate to practice in the State they choose, have no other unserved obligations for service, and be free of judgment arising from Federal debt.

Interested applicants should contact National Health Service Corps for a list of states that participate in the program. For the State of California, see "California State Loan Repayment Program."

## **NATIONAL INSTITUTES OF HEALTH (NIH) EXTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are five extramural loan repayment programs offered by NIH: Loan Repayment Program for Clinical Researchers (CR-LRP); Loan Repayment Program for Pediatric Research (PR-LRP); Loan Repayment Program for Contraception and Infertility Research (CIR-LRP); Loan Repayment Program for Health Disparities Research (HD-LRP) to attract qualified health professionals to minority health and health disparities research for the purpose of improving minority health and reducing health disparities; Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds (ECR-LRP).

Participants in these programs can receive educational loan repayment up to \$35,000 annually. In addition, payment equal to 39% of loan repayment are credited to the Internal Revenue Service on behalf of the participants to offset Federal tax liabilities incurred.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., Psy. D., D.D.S., D.M.D., D.O., D.P.M., Pharm.D., D.C., N.D., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

Applicants would agree to conduct qualifying research supported by a domestic non-profit foundation, non-profit professional association, or other non-profit institution, or a U.S. government agency.

For information, see the eligibility requirements section of the NIH LRP website: [www.lrp.nih.gov/about/extramural/eligibility.htm](http://www.lrp.nih.gov/about/extramural/eligibility.htm)

### **NATIONAL INSTITUTES OF HEALTH (NIH) INTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are four major intramural loan repayment programs through NIH. The NIH General Research Loan Repayment Program (General-LRP) is designed to attract qualified physicians, nurses, and scientists to conduct research at the NIH. The NIH Clinical Research Loan Repayment Program (CR-LRP) is designed to recruit qualified health professionals from disadvantaged backgrounds to serve as clinical researchers. And the NIH AIDS Research Loan Repayment Program (AIDS-LRP) is designed to attract qualified physicians, nurses, and scientists to HIV/AIDS research and research training. The General Research LRP for ACGME Fellows is a pilot initiative currently available to fellows employed by the NIH in sub-specialty and residency training programs accredited by the ACGME. Qualifying fellows must hold a 3-year appointment at the NIH.

The loan repayment programs pay a maximum of \$35,000 a year toward a participant's outstanding eligible educational debt. This is in addition to the participant's basic pay and benefits as employees of NIH. In return, participants must sign a contract agreeing to conduct qualified research activities as NIH employees: CR-LRP and AIDS-LRP for a minimum of 2 years; General-LRP for a minimum of 3 years. The General Research LRP for ACGME Fellows pays a maximum of \$20,000 per year in loan repayment for up to three years. Participants may apply for annual contract renewals and continue to receive loan repayment benefits. The LRP's will repay lenders directly for principal, interest, and related expenses of qualified government and commercial educational loans obtained for undergraduate, graduate, and health professional school expenses.

Loan repayment benefits are considered taxable income. Thus, concurrent with each loan repayment, NIH make payments for direct credit to participants' IRS tax accounts (Federal tax) at the rate of 39% of loan repayments. Reimbursement for additional Federal, State, or local taxes may be requested.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., D.D.S., D.M.D., D.O., D.V.M., Pharm.D., A.D.N./B.S.N., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

All applicants must first obtain employment with NIH (i.e., employees, visiting fellows, CRTA, IRTA). For more information call 1-866-849-4047.

For information about postdoctoral positions at the NIH, access the NIH Office of Education website at: [www.training.nih.gov](http://www.training.nih.gov)

For more information on NIH Intramural Loan Repayment eligibility requirements, see the website: [www.lrp.nih.gov/about/intramural/index.htm](http://www.lrp.nih.gov/about/intramural/index.htm)

### **NURSING EDUCATIONAL LOAN REPAYMENT PROGRAM (NELRP)**

<http://bhpr.hrsa.gov/nursing/loanrepay.htm>

This program, available through the Department of Health and Human Services, allows nurses employed full-time at qualifying hospitals to apply for repayment of up to 85% of the principal and interest of their nursing educational loans. This is in addition to the participants' salary and compensation package. Eligible facilities include public hospitals, community and migrant health centers, Indian Health Service and Native Hawaiian health centers, and rural health clinics.

Nurses in this program must enter into a contract agreeing to work full-time (32 hours per week) in an approved eligible health facility for two, after which 60% of their nursing educational loans (principal and interest) will be paid for two years of service.

Participants who originally sign up for two years may be eligible to amend their contract to serve a third year (subject to availability of funds) and be eligible for an additional 25% loan repayment. Within three years, participants can effectively pay off 85% of their original educational loan balance.

### **U.S. ARMY RESERVE CRITICAL CARE NURSE FINANCIAL AID PROGRAM**

<http://www.goarmy.com>

This program allows critical care nurses a bonus of \$9,000 spread over three years, and up to \$50,000 spread over three years in health loan repayment.

### **U.S. ARMY RESERVE NURSE ANESTHETIST FINANCIAL AID PROGRAM**

<http://www.goarmy.com>

This program allows nurse anesthetists a bonus of \$30,000 spread over three years, and up to \$50,000 spread over three years in health loan repayment.

### **U.S. NAVAL RESERVE LOAN REPAYMENT PROGRAM**

<http://www.usnavalreserve.com>

The Naval Reserve offers financial incentives in addition to regular monthly pay to qualified health care professionals. The Loan Repayment Program (LRP) is available to certain medical and dental specialists, as well as masters degree nurses in critical specialties such as Nurse Anesthesia, who have completed their training or who are in training. Reservists can earn a loan repayment of up to \$20,000 after each year of satisfactory service performed, up to a maximum of \$50,000. The Naval Reserve offers an incentive stipend with the LRP. A monthly stipend of \$1,273 will be given during the entire training, along with drill pay and the LRP.

Most reservists serve in a part-time status consisting of two days a month and an annual two-week period of duty called Annual Training (AT). During Residency, the individual will fall under the MIT Program (Military in Training). Their obligation to the Reserves during MIT is to drill twice a year until their Residency is complete.

#### **U.S. NAVAL RESERVE SELECTED RESERVE BONUS PROGRAM**

<http://www.usnavalreserve.com>

The Naval Reserve offers financial incentives to qualified health care professionals in certain specialties. The bonus amount is based on the officer's specialty and the number of years obligated to serve in the Naval Reserve (from one to three years). The bonus of \$30,000 is paid in annual increments equal to the term of the initial affiliation contract.

The specialties that are of focus in 2006 and 2007 for all Navy Reserve Programs are general surgery, general anesthesia, orthopedic surgery, pulmonology, cardiovascular/critical care internist, colon rectal surgery, neurological surgery, peripheral vascular surgery, infectious disease, oral surgery, and Nurse Anesthesia.

#### **U.S. NAVY RESERVE NURSE ANESTHETIST/ PSYCHIATRIC NURSE/ OR NURSE STIPEND OR SIGN ON BONUS OF \$15,000 to \$30,000**

<http://www.usnavalreserve.com>

This program allows these specialty nurses money for their training and an incentive bonus that will spread over three years of service to the Navy as a reservist.

### **PROGRAMS FOR NURSING STUDENTS**

#### **HEALTH PROFESSIONS EDUCATION SCHOLARSHIP PROGRAM**

<http://www.healthprofessions.oshpd.state.ca.us/progfacts.htm>

The purpose of the Health Professions Education Scholarship Program is to increase the number of dentists, dental hygienists, nurse practitioners, certified midwives, and physician assistants who are practicing direct patient care in medically underserved areas of California. Scholarships are awarded to students enrolled in these specialties who have demonstrated financial need. Eligible applicants may receive up to \$20,000 (\$10,000 per year) and would have a service obligation of 2 years.

For more information, contact Health Professions Education Foundation.

#### **INDIAN HEALTH SERVICE (IHS) SCHOLARSHIP PROGRAM**

<http://www.IHS.gov>

The Indian Health Service provides financial assistance to American Indian and Alaska

Native (Federally recognized only) health professions students for up to four years. Eligible programs include medicine, dentistry, nursing, pharmacy, physical therapy, clinical psychology, and counseling psychology.

Each scholarship is awarded for a one-year period but can be renewed. IHS will make direct payment to the recipient's school for tuition and fees. Recipients will receive 12 monthly stipends (\$1213 before tax for 2005-06) plus a lump sum amount for books and supplies plus commute.

For each year of support, recipients will serve one year in a designated health professional shortage area approved by the IHS after graduation. The minimum service obligation is two years.

### **KAISER PERMANENTE FORGIVABLE STUDENT LOAN PROGRAM**

<http://nursingpathways.kp.org/ncal/education/finaid.html>

The goal of Kaiser Permanente's Forgivable Student Loan Program is to assist students in selected health professions who are interested in employment at Kaiser Permanente after graduation.

Up to \$7500 in loans are available to students in the pharmacy, physical therapy, psychology (Ph.D. or Psy.D.), nurse practitioner, master's degree nursing (preference given to concentrations in education, management and administration), and clinical nurse specialist programs.

Applicants must be graduating between November 2005 and December 2007, currently enrolled full-time, and maintain satisfactory academic and clinical progress. Employment at Kaiser Permanente is not required, although preference will be given to Kaiser Permanente employees and their dependents in the selection process.

These loans may be forgiven through qualified employment with Kaiser Permanente for up to \$2500 - \$3750 (depending on the loan amount) per year of employment, after graduation. For participants who cannot maintain satisfactory academic progress, does not obtain a qualifying position with Kaiser Permanente after graduation, or otherwise cannot fulfill their obligation, the loan will be repayable with 10% rate of interest three months after graduation.

### **NATIONAL HEALTH SERVICE CORPS (NHSC) SCHOLARSHIP PROGRAM**

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

The National Health Service Corps (NHSC) offers scholarships to family nurse practitioner, nurse-midwifery, dental students going into general or pediatric dentistry, and medical students specializing in general internal medicine, family medicine, general pediatrics, psychiatry, and obstetrics/gynecology. This scholarship provides payment of tuition and fees, payment toward books, supplies and equipment, and 12 monthly stipends (\$1157 before tax in 2005-06). Selected applicants have priority for continued financial support for up to four years, based on the availability of funds.



Applicants must be U.S. citizens or nationals (not permanent residents). For each year of support, recipients will serve one year in a health professional shortage area, upon completion of training, as assigned by the NHSC. Efforts will be made to accommodate participants to their choice of sites. The minimum service obligation is two years.

Priority for selection is given to applicants who were recipients of the federal Exceptional Financial Need Scholarship, who have primary care practice goals and who come from disadvantaged backgrounds.

Applications are available in the Office of Student Financial Services. The deadline each year is usually in late March.

### **U.S. ARMY NURSE ANESTHETIST SCHOLARSHIP PROGRAM**

<http://www.goarmy.com>

The Army Nurse Anesthetist Program provides tuition and fees for two years, payment toward books, supplies and equipment, and a 10.5-month stipend in 2005-06 of \$1,279 per month. In exchange, recipients serve a 45-day active duty training each year (with pay and allowances as a second lieutenant) while in school, and three years on active duty plus five years in the Army Reserve upon graduation.

The U.S. Air Force also offers a similar program.

### **U.S. NAVAL RESERVE STIPEND PROGRAM FOR NURSE ANESTHETISTS / CRNA STUDENTS**

<http://www.usnavalreserve.com>

The Naval Reserve STIPEND Program is for general dentistry and oral maxillofacial surgery residents, certain medical specialists, and Naval Reserve nurses enrolled in advanced training in nurse anesthesia needed by the Naval Reserve. Stipends are made on a monthly basis of \$1,273 for 2006. For each year financial assistance is given, participants incur a two-year drilling obligation in the Naval Reserve after completion of the training program. Participants receive drill pay in addition to the STIPEND payment.

Most reservists serve in a part-time status consisting of two days a month and an annual two-week period of duty called Annual Training (AT).

### **U.S. NAVY NURSE CANDIDATE PROGRAM for BSN Nurses**

<http://www.navy.com>

The Navy offers the NCP scholarship of \$24,000 plus a \$10,000 sign on bonus. The nurse must be enrolled in a fully accredited Bachelors Program in Nursing.

For BSN Graduate nurses, there are sign-on bonuses of \$15,000 to \$20,000 for active duty service and/ or with a loan repayment of up to \$30,000. Time in service as a Navy Nurse Corps Officer would be either 3 to 5 years at a Naval Hospital or facility.

## **PROGRAMS FOR PHARMACISTS**

### **FACULTY LOAN REPAYMENT PROGRAM (FLRP)**

<http://bhpr.hrsa.gov/DSA/flrp>

The purpose of the Faculty Loan Repayment Program is to attract and retain individuals from disadvantaged backgrounds to serve as faculty members at health professions schools. Eligible programs include medicine, dentistry, nursing (RN's only), pharmacy, physical therapy, and clinical psychology.

Participants agree to serve as a faculty member of a health professions school for a minimum of two years. In return, the federal government agrees to pay, for each year of service, up to \$20,000 of the outstanding principal and interest on the participants' educational loans. These amounts are paid in addition to the faculty salary or other payments from the school.

Schools are expected to match the amount paid by FLRP in addition to faculty salary; however, if a school is facing financial difficulties, it may request a waiver of its payments through use of the "undue financial hardship" clause.

Prior to submitting an application for a loan repayment contract, individuals must have a signed contract or letter of intent with an eligible school to serve as a full-time or part-time faculty member for at least two years.

### **INDIAN HEALTH SERVICE (IHS) LOAN REPAYMENT PROGRAM**

<http://www.IHS.gov>

Physicians, nurses, dentists, pharmacists, physical therapists, and other health professionals may receive up to \$20,000 per year toward repayment of their health professions educational loans when working for the Indian Health Service (IHS). This is in addition to their salary and benefits. A two-year minimum commitment is required. Loan repayments are considered taxable income; thus, IHS will also pay up to 20% of the increased federal tax caused by this loan repayment directly to the Internal Revenue Service (IRS) on behalf of the recipients.

Funding priority is historically given to nurses, nurse midwives, mental health practitioners, and physicians in anesthesiology, emergency room medicine, general surgery, obstetrics/gynecology, psychiatry, ophthalmology, orthopedic surgery, otolaryngology/otorhinolaryngology, and radiology.

### **NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) EXTRAMURAL CLINICAL RESEARCH LOAN REPAYMENT PROGRAM (ECR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals from disadvantaged backgrounds into clinical research careers. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of clinical research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.



The ECR-LRP provides for repayment of educational loan debt of qualified health professionals from disadvantaged backgrounds who agree to conduct clinical research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid each year, for up to two years of research.

**NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) LOAN REPAYMENT PROGRAM FOR HEALTH DISPARITIES RESEARCH (HDR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals in research careers that focus on minority health disparities research or research related to the medically underserved. Fifty percent of the HDR-LRP awards will be made to individuals from health disparities populations. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.

The HDR-LRP provides for repayment of educational loan debt of qualified health professionals who agree to engage in basic, clinical or behavioral research directly relevant to health disparities research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid per year for the two years of research.

**NATIONAL INSTITUTES OF HEALTH (NIH) EXTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are five extramural loan repayment programs offered by NIH: Loan Repayment Program for Clinical Researchers (CR-LRP); Loan Repayment Program for Pediatric Research (PR-LRP); Loan Repayment Program for Contraception and Infertility Research (CIR-LRP); Loan Repayment Program for Health Disparities Research (HD-LRP) to attract qualified health professionals to minority health and health disparities research for the purpose of improving minority health and reducing health disparities; Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds (ECR-LRP).

Participants in these programs can receive educational loan repayment up to \$35,000 annually. In addition, payment equal to 39% of loan repayment are credited to the Internal Revenue Service on behalf of the participants to offset Federal tax liabilities incurred.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., Psy. D., D.D.S., D.M.D., D.O., D.P.M., Pharm.D., D.C., N.D., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

Applicants would agree to conduct qualifying research supported by a domestic non-profit foundation, non-profit professional association, or other non-profit institution, or a U.S. government agency.

For information, see the eligibility requirements section of the NIH LRP website: [www.lrp.nih.gov/about/extramural/eligibility.htm](http://www.lrp.nih.gov/about/extramural/eligibility.htm)

### **NATIONAL INSTITUTES OF HEALTH (NIH) INTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are four major intramural loan repayment programs through NIH. The NIH General Research Loan Repayment Program (General-LRP) is designed to attract qualified physicians, nurses, and scientists to conduct research at the NIH. The NIH Clinical Research Loan Repayment Program (CR-LRP) is designed to recruit qualified health professionals from disadvantaged backgrounds to serve as clinical researchers. And the NIH AIDS Research Loan Repayment Program (AIDS-LRP) is designed to attract qualified physicians, nurses, and scientists to HIV/AIDS research and research training. The General Research LRP for ACGME Fellows is a pilot initiative currently available to fellows employed by the NIH in sub-specialty and residency training programs accredited by the ACGME. Qualifying fellows must hold a 3-year appointment at the NIH.

The loan repayment programs pay a maximum of \$35,000 a year toward a participant's outstanding eligible educational debt. This is in addition to the participant's basic pay and benefits as employees of NIH. In return, participants must sign a contract agreeing to conduct qualified research activities as NIH employees: CR-LRP and AIDS-LRP for a minimum of 2 years; General-LRP for a minimum of 3 years. The General Research LRP for ACGME Fellows pays a maximum of \$20,000 per year in loan repayment for up to three years. Participants may apply for annual contract renewals and continue to receive loan repayment benefits. The LRP's will repay lenders directly for principal, interest, and related expenses of qualified government and commercial educational loans obtained for undergraduate, graduate, and health professional school expenses.

Loan repayment benefits are considered taxable income. Thus, concurrent with each loan repayment, NIH make payments for direct credit to participants' IRS tax accounts (Federal tax) at the rate of 39% of loan repayments. Reimbursement for additional Federal, State, or local taxes may be requested.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., D.D.S., D.M.D., D.O., D.V.M., Pharm.D., A.D.N./B.S.N., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

All applicants must first obtain employment with NIH (i.e., employees, visiting fellows, CRTA, IRTA). For more information call 1-866-849-4047.

For information about postdoctoral positions at the NIH, access the NIH Office of Education website at: [www.training.nih.gov](http://www.training.nih.gov)

For more information on NIH Intramural Loan Repayment eligibility requirements, see the website: [www.lrp.nih.gov/about/intramural/index.htm](http://www.lrp.nih.gov/about/intramural/index.htm)

## **U.S. ARMY PHARMACISTS ACCESSION BONUS (ACTIVE DUTY ONLY)**

<http://www.goarmy.com>

The program provides a \$ 30,000 accession bonus for Pharmacists who accept service with concurrent call to active duty. Participants incur a four-year active duty obligation. The Army pays up to \$106,756 for repayment of education loans. Obligation is year for year of loan repayment with a minimum of three years for repayment of \$ 80,067, or individual may elect to serve four years for a total of \$106,756.

## **PROGRAMS FOR PHARMACY STUDENTS**

### **INDIAN HEALTH SERVICE (IHS) SCHOLARSHIP PROGRAM**

<http://www.IHS.gov>

The Indian Health Service provides financial assistance to American Indian and Alaska Native (Federally recognized only) health professions students for up to four years. Eligible programs include medicine, dentistry, nursing, pharmacy, physical therapy, clinical psychology, and counseling psychology.

Each scholarship is awarded for a one-year period but can be renewed. IHS will make direct payment to the recipient's school for tuition and fees. Recipients will receive 12 monthly stipends (\$1213 before tax for 2005-06) plus a lump sum amount for books and supplies plus commute.

For each year of support, recipients will serve one year in a designated health professional shortage area approved by the IHS after graduation. The minimum service obligation is two years.

### **KAISER PERMANENTE ALLIED HEALTHCARE SCHOLARSHIP PROGRAM**

<http://www.healthprofessions.oshpd.state.ca.us/progfacts.htm>

The purpose of the Kaiser Permanente Allied Healthcare Scholarship Program is to "increase the number of appropriately trained allied health professionals in California; encourage underrepresented minorities to pursue the allied health care profession; and encourage allied health care professionals to practice direct patient care in medically underserved areas of California."

Scholarships are awarded to students enrolled in or accepted to California accredited allied health care education programs for school related expenses with priority given to those enrolled in the fields of physical therapy and pharmacy. Eligible applicants may receive \$2000 or \$2500 for 2005-06, depending on financial need and cost of education. Scholarship recipients may renew application for up to five years based on financial need and good academic standing.

Scholarship awardees must agree to practice direct patient care for at least one year in a paid position in a medically underserved area within California for each year they are awarded, OR serve 100/150 volunteer hours in a medically underserved area of the state

for every \$2000/\$2500 in scholarship monies received.

Criteria used in determining the award shall include: work/volunteer experience; community background; career goals; academic performance and potential for future academic success; and financial need.

Interested students should contact the **Health Professions Education Foundation**.

### **KAISER PERMANENTE FORGIVABLE STUDENT LOAN PROGRAM**

<http://nursingpathways.kp.org/ncal/education/finaid.html>

The goal of Kaiser Permanente's Forgivable Student Loan Program is to assist students in selected health professions who are interested in employment at Kaiser Permanente after graduation.

Up to \$7500 in loans are available to students in the pharmacy, physical therapy, psychology (Ph.D. or Psy.D.), nurse practitioner, master's degree nursing (preference given to concentrations in education, management and administration), and clinical nurse specialist programs.

Applicants must be graduating between November 2005 and December 2007, currently enrolled full-time, and maintain satisfactory academic and clinical progress. Employment at Kaiser Permanente is not required, although preference will be given to Kaiser Permanente employees and their dependents in the selection process.

These loans may be forgiven through qualified employment with Kaiser Permanente for up to \$2500 - \$3750 (depending on the loan amount) per year of employment, after graduation. For participants who cannot maintain satisfactory academic progress, does not obtain a qualifying position with Kaiser Permanente after graduation, or otherwise cannot fulfill their obligation, the loan will be repayable with 10% rate of interest three months after graduation.

### **The U.S. NAVY HEALTH SERVICES COLLEGIATE PROGRAM (HSCP)**

<http://www.navy.com>

This program is available to dental, pharmacy, and physical therapy students. This program provides students with up to \$42,000 to cover college costs and living expenses with potential for increase in rank with referrals, which increases your pay.

Following graduation, participants will begin their career as a commissioned U.S. Navy Officer in a guaranteed position in their chosen health care specialty.

For more information, call (800) USA-NAVY, visit the Navy's web site, or contact local recruiter: LT Nilsen at (650) 537-1033 or email [Lauren.Nilsen@navy.mil](mailto:Lauren.Nilsen@navy.mil)

## **PROGRAMS FOR PHYSICAL THERAPISTS**

### **FACULTY LOAN REPAYMENT PROGRAM (FLRP)**

<http://bhpr.hrsa.gov/DSA/flrp>

The purpose of the Faculty Loan Repayment Program is to attract and retain individuals from disadvantaged backgrounds to serve as faculty members at health professions schools. Eligible programs include medicine, dentistry, nursing (RN's only), pharmacy, physical therapy, and clinical psychology.

Participants agree to serve as a faculty member of a health professions school for a minimum of two years. In return, the federal government agrees to pay, for each year of service, up to \$20,000 of the outstanding principal and interest on the participants' educational loans. These amounts are paid in addition to the faculty salary or other payments from the school.

Schools are expected to match the amount paid by FLRP in addition to faculty salary; however, if a school is facing financial difficulties, it may request a waiver of its payments through use of the "undue financial hardship" clause.

Prior to submitting an application for a loan repayment contract, individuals must have a signed contract or letter of intent with an eligible school to serve as a full-time or part-time faculty member for at least two years.

### **FEDERAL PERKINS LOAN CANCELLATION**

Nurses and Physical Therapists are eligible to have their Federal Perkins Loan canceled under the "nurse or medical technician clause" (see Federal Perkins Loan Promissory Note, #D under "Cancellations").

To qualify, applicants must work full-time for at least 12 consecutive months at a non-profit hospital or agency. For the first two years of full-time employment, 15% of their *principal* loan amount will be canceled each year; 20% each year for the third and fourth years; 30% for the fifth year.

After being hired at an eligible non-profit hospital or agency, the employer must complete a request for postponement form. After the first 12 months of full-time employment, the employer must submit the cancellation request. The postponement and cancellation requests must be done annually.

Interest does not accrue during the postponement period. If applicant becomes ineligible for postponement or cancellation, payment on loan begins immediately.

For more details, contact UCSF Student Accounting Office at (415) 476-8699.

### **INDIAN HEALTH SERVICE (IHS) LOAN REPAYMENT PROGRAM**

<http://www.IHS.gov>

Physicians, nurses, dentists, pharmacists, physical therapists, and other health professionals may receive up to \$20,000 per year toward repayment of their health professions educational loans when working for the Indian Health Service (IHS). This is in addition to their salary and benefits. A two-year minimum commitment is required. Loan

repayments are considered taxable income; thus, IHS will also pay up to 20% of the increased federal tax cause by this loan repayment directly to the Internal Revenue Service (IRS) on behalf of the recipients.

Funding priority is historically given to nurses, nurse midwives, mental health practitioners, and physicians in anesthesiology, emergency room medicine, general surgery, obstetrics/gynecology, psychiatry, ophthalmology, orthopedic surgery, otolaryngology/otorhinolaryngology, and radiology.

## **PROGRAMS FOR PHYSICAL THERAPY STUDENTS**

### **INDIAN HEALTH SERVICE (IHS) SCHOLARSHIP PROGRAM**

<http://www.IHS.gov>

The Indian Health Service provides financial assistance to American Indian and Alaska Native (Federally recognized only) health professions students for up to four years. Eligible programs include medicine, dentistry, nursing, pharmacy, physical therapy, clinical psychology, and counseling psychology.

Each scholarship is awarded for a one-year period but can be renewed. IHS will make direct payment to the recipient's school for tuition and fees. Recipients will receive 12 monthly stipends (\$1213 before tax for 2005-06) plus a lump sum amount for books and supplies plus commute.

For each year of support, recipients will serve one year in a designated health professional shortage area approved by the IHS after graduation. The minimum service obligation is two years.

### **KAISER PERMANENTE ALLIED HEALTHCARE SCHOLARSHIP PROGRAM**

<http://www.healthprofessions.oshpd.state.ca.us/progfacts.htm>

The purpose of the Kaiser Permanente Allied Healthcare Scholarship Program is to "increase the number of appropriately trained allied health professionals in California; encourage underrepresented minorities to pursue the allied health care profession; and encourage allied health care professionals to practice direct patient care in medically underserved areas of California."

Scholarships are awarded to students enrolled in or accepted to California accredited allied health care education programs for school related expenses with priority given to those enrolled in the fields of physical therapy and pharmacy. Eligible applicants may receive \$2000 or \$2500 for 2005-06, depending on financial need and cost of education. Scholarship recipients may renew application for up to five years based on financial need and good academic standing.

Scholarship awardees must agree to practice direct patient care for at least one year in a paid position in a medically underserved area within California for each year they are awarded, OR serve 100/150 volunteer hours in a medically underserved area of the state



for every \$2000/\$2500 in scholarship monies received.

Criteria used in determining the award shall include: work/volunteer experience; community background; career goals; academic performance and potential for future academic success; and financial need.

Interested students should contact the **Health Professions Education Foundation**.

### **KAISER PERMANENTE FORGIVABLE STUDENT LOAN PROGRAM**

<http://nursingpathways.kp.org/ncal/education/finaid.html>

The goal of Kaiser Permanente's Forgivable Student Loan Program is to assist students in selected health professions who are interested in employment at Kaiser Permanente after graduation.

Up to \$7500 in loans are available to students in the pharmacy, physical therapy, psychology (Ph.D. or Psy.D.), nurse practitioner, master's degree nursing (preference given to concentrations in education, management and administration), and clinical nurse specialist programs.

Applicants must be graduating between November 2005 and December 2007, currently enrolled full-time, and maintain satisfactory academic and clinical progress. Employment at Kaiser Permanente is not required, although preference will be given to Kaiser Permanente employees and their dependents in the selection process.

These loans may be forgiven through qualified employment with Kaiser Permanente for up to \$2500 - \$3750 (depending on the loan amount) per year of employment, after graduation. For participants who cannot maintain satisfactory academic progress, does not obtain a qualifying position with Kaiser Permanente after graduation, or otherwise cannot fulfill their obligation, the loan will be repayable with 10% rate of interest three months after graduation.

### **U.S. NAVY HEALTH SERVICES COLLEGIATE PROGRAM (HSCP)**

<http://www.navy.com>

This program is available to dental, pharmacy, and physical therapy students. This program provides students with up to \$42,000 to cover college costs and living expenses with potential for increase in rank with referrals, which increases your pay.

Following graduation, participants will begin their career as a commissioned U.S. Navy Officer in a guaranteed position in their chosen health care specialty.

For more information, call (800) USA-NAVY, visit the Navy's web site, or contact local recruiter: LT Nilsen at (650) 537-1033 or email [Lauren.Nilsen@navy.mil](mailto:Lauren.Nilsen@navy.mil)

## **PROGRAMS FOR BASIC SCIENTISTS**

### **CALIFORNIA STATE UNIVERSITY CHANCELLOR'S DOCTORAL INCENTIVE PROGRAM (CDIP)**

<http://www.calstate.edu/HR/FLP/>

The goal of this program is to increase the diversity of instructional faculty positions at campuses of the California State University (CSU). It is a competitive program open to doctoral students at any accredited university across the country. The program provides loans of up to \$10,000 per year to a total of \$30,000 within 5 years. After completion of the doctoral program, 20% of the loan is forgiven for each year of full-time postdoctoral teaching at a CSU campus. Part-time postdoctoral teaching in the CSU may also be considered for partial loan forgiveness.

Deadline for submitting applications varies among the CSU campuses but typically falls in late February.

### **FACULTY LOAN REPAYMENT PROGRAM (FLRP)**

<http://bhpr.hrsa.gov/DSA/flrp>

The purpose of the Faculty Loan Repayment Program is to attract and retain individuals from disadvantaged backgrounds to serve as faculty members at health professions schools. Eligible programs include medicine, dentistry, nursing (RN's only), pharmacy, physical therapy, and clinical psychology.

Participants agree to serve as a faculty member of a health professions school for a minimum of two years. In return, the federal government agrees to pay, for each year of service, up to \$20,000 of the outstanding principal and interest on the participants' educational loans. These amounts are paid in addition to the faculty salary or other payments from the school.

Schools are expected to match the amount paid by FLRP in addition to faculty salary; however, if a school is facing financial difficulties, it may request a waiver of its payments through use of the "undue financial hardship" clause.

Prior to submitting an application for a loan repayment contract, individuals must have a signed contract or letter of intent with an eligible school to serve as a full-time or part-time faculty member for at least two years.

### **INDIAN HEALTH SERVICE (IHS) SCHOLARSHIP PROGRAM**

<http://www.IHS.gov>

The Indian Health Service provides financial assistance to American Indian and Alaska Native (Federally recognized only) health professions students for up to four years. Eligible programs include medicine, dentistry, nursing, pharmacy, physical therapy, clinical psychology, and counseling psychology.

Each scholarship is awarded for a one-year period but can be renewed. IHS will make direct payment to the recipient's school for tuition and fees. Recipients will receive 12 monthly stipends (\$1213 before tax for 2005-06) plus a lump sum amount for books and



supplies plus commute.

For each year of support, recipients will serve one year in a designated health professional shortage area approved by the IHS after graduation. The minimum service obligation is two years.

### **KAISER PERMANENTE FORGIVABLE STUDENT LOAN PROGRAM**

<http://nursingpathways.kp.org/ncal/education/finaid.html>

The goal of Kaiser Permanente's Forgivable Student Loan Program is to assist students in selected health professions who are interested in employment at Kaiser Permanente after graduation.

Up to \$7500 in loans are available to students in the pharmacy, physical therapy, psychology (Ph.D. or Psy.D.), nurse practitioner, master's degree nursing (preference given to concentrations in education, management and administration), and clinical nurse specialist programs.

Applicants must be graduating between November 2005 and December 2007, currently enrolled full-time, and maintain satisfactory academic and clinical progress. Employment at Kaiser Permanente is not required, although preference will be given to Kaiser Permanente employees and their dependents in the selection process.

These loans may be forgiven through qualified employment with Kaiser Permanente for up to \$2500 - \$3750 (depending on the loan amount) per year of employment, after graduation. For participants who cannot maintain satisfactory academic progress, does not obtain a qualifying position with Kaiser Permanente after graduation, or otherwise cannot fulfill their obligation, the loan will be repayable with 10% rate of interest three months after graduation.

### **NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) EXTRAMURAL CLINICAL RESEARCH LOAN REPAYMENT PROGRAM (ECR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals from disadvantaged backgrounds into clinical research careers. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of clinical research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.

The ECR-LRP provides for repayment of educational loan debt of qualified health professionals from disadvantaged backgrounds who agree to conduct clinical research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid each year, for up to two years of research.

## **NATIONAL CENTER ON MINORITY HEALTH AND HEALTH DISPARITIES (NCMHD) LOAN REPAYMENT PROGRAM FOR HEALTH DISPARITIES RESEARCH (HDR-LRP)**

<http://ncmhd.nih.gov>

NCMHD seeks to recruit and retain highly qualified health professionals in research careers that focus on minority health disparities research or research related to the medically underserved. Fifty percent of the HDR-LRP awards will be made to individuals from health disparities populations. This is an effort to not only have qualified health professionals impact the medical processes within their communities, but also to engage and promote the development of research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status.

The HDR-LRP provides for repayment of educational loan debt of qualified health professionals who agree to engage in basic, clinical or behavioral research directly relevant to health disparities research for at least two years. Up to \$35,000 of the participants' qualified undergraduate, graduate, and/or health professional school educational loan debts will be repaid per year for the two years of research.

## **NATIONAL HEALTH SERVICE CORPS (NHSC) LOAN REPAYMENT PROGRAM**

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

Primary care physicians, dentists, dental hygienists, primary care nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, and clinical psychologists may receive up to \$35,000 per year toward repayment of their health professions educational loans through the National Health Service Corps (NHSC) Loan Repayment Program. Primary care physicians are defined as doctors who specialize in family medicine, general pediatrics, obstetrics/gynecology, general internal medicine, or general psychiatry. Qualified loans include Federal Stafford Loan (subsidized and unsubsidized), Health Professions Student Loan (HPSL), Federal Perkins Loan, Nursing Student Loan (NSL), other campus-based loans, and private education loans through commercial lenders.

NHSC program pays up to \$25,000 each year for a minimum two-year commitment and up to \$35,000 per year for years three and four. Participants also receive a competitive salary and benefits package. Loan repayments are considered taxable income; thus, NHSC will also pay 39% of the loan repayment amount to cover income tax liability.

Applicants must have a valid license to practice in the assigned state at the time of service. U.S. citizenship is required.

Site selection is based on the staffing needs of the NHSC. Sites are generally community or migrant health centers that are located in high priority under-served areas nationwide. Participants contract privately with NHSC sites for salaries and benefits; salaries are competitive. NHSC assists recipients with site selection and matching.

NHSC recommends that physicians contact them during the last few months of residency training.

## **NATIONAL HEALTH SERVICE CORPS STATE LOAN REPAYMENT PROGRAM (SLRP)**

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

The National Health Service Corps (NHSC) State Loan Repayment Program (SLRP) is a part of the NHSC's overall strategy to improve access to primary and preventive health service for underserved communities and populations. NHSC provides matching funds directly to States to operate their own loan repayment programs. The federal government

and States provide a dollar-for-dollar match to assist in the repayment of qualifying educational loans for eligible participants.

Primary care health professionals who are providing full-time clinical services in a public or non-profit facility located in a federally designated Health Professional Shortage Area are eligible for this program. Eligibility requirements and benefits vary from State to State.

Eligible participants include primary care physicians, mental health professionals, clinical psychologists, nurse practitioners, certified nurse-midwives, psychiatric nurse specialists, dentists, and dental hygienists. Primary care is defined as family medicine, general pediatrics, general internal medicine, general psychiatry, or obstetrics/gynecology.

Applicants must have a valid, unrestricted license and/or certificate to practice in the State they choose, have no other unserved obligations for service, and be free of judgment arising from Federal debt.

Interested applicants should contact National Health Service Corps for a list of states that participate in the program. For the State of California, see "California State Loan Repayment Program."

#### **NATIONAL INSTITUTES OF HEALTH (NIH) EXTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are five extramural loan repayment programs offered by NIH: Loan Repayment Program for Clinical Researchers (CR-LRP); Loan Repayment Program for Pediatric Research (PR-LRP); Loan Repayment Program for Contraception and Infertility Research (CIR-LRP); Loan Repayment Program for Health Disparities Research (HD-LRP) to attract qualified health professionals to minority health and health disparities research for the purpose of improving minority health and reducing health disparities; Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds (ECR-LRP).

Participants in these programs can receive educational loan repayment up to \$35,000 annually. In addition, payment equal to 39% of loan repayment are credited to the Internal Revenue Service on behalf of the participants to offset Federal tax liabilities incurred.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., Psy. D., D.D.S., D.M.D., D.O., D.P.M., Pharm.D., D.C., N.D., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

Applicants would agree to conduct qualifying research supported by a domestic non-profit foundation, non-profit professional association, or other non-profit institution, or a U.S. government agency.

For information, see the eligibility requirements section of the NIH LRP website: [www.lrp.nih.gov/about/extramural/eligibility.htm](http://www.lrp.nih.gov/about/extramural/eligibility.htm)

## **NATIONAL INSTITUTES OF HEALTH (NIH) INTRAMURAL LOAN REPAYMENT PROGRAMS**

<http://www.lrp.nih.gov/>

There are four major intramural loan repayment programs through NIH. The NIH General Research Loan Repayment Program (General-LRP) is designed to attract qualified physicians, nurses, and scientists to conduct research at the NIH. The NIH Clinical Research Loan Repayment Program (CR-LRP) is designed to recruit qualified health professionals from disadvantaged backgrounds to serve as clinical researchers. And the NIH AIDS Research Loan Repayment Program (AIDS-LRP) is designed to attract qualified physicians, nurses, and scientists to HIV/AIDS research and research training. The General Research LRP for ACGME Fellows is a pilot initiative currently available to fellows employed by the NIH in sub-specialty and residency training programs accredited by the ACGME. Qualifying fellows must hold a 3-year appointment at the NIH.

The loan repayment programs pay a maximum of \$35,000 a year toward a participant's outstanding eligible educational debt. This is in addition to the participant's basic pay and benefits as employees of NIH. In return, participants must sign a contract agreeing to conduct qualified research activities as NIH employees: CR-LRP and AIDS-LRP for a minimum of 2 years; General-LRP for a minimum of 3 years. The General Research LRP for ACGME Fellows pays a maximum of \$20,000 per year in loan repayment for up to three years. Participants may apply for annual contract renewals and continue to receive loan repayment benefits. The LRP's will repay lenders directly for principal, interest, and related expenses of qualified government and commercial educational loans obtained for undergraduate, graduate, and health professional school expenses.

Loan repayment benefits are considered taxable income. Thus, concurrent with each loan repayment, NIH make payments for direct credit to participants' IRS tax accounts (Federal tax) at the rate of 39% of loan repayments. Reimbursement for additional Federal, State, or local taxes may be requested.

Applicants must be citizens, nationals, or permanent residents of U.S.

Applicants must hold a Ph.D., M.D., D.D.S., D.M.D., D.O., D.V.M., Pharm.D., A.D.N./B.S.N., or equivalent degree.

Applicants must have qualifying educational debt equal to or in excess of 20% of their annual NIH salary on the expected date of program eligibility.

All applicants must first obtain employment with NIH (i.e., employees, visiting fellows, CRTA, IRTA). For more information call 1-866-849-4047.

For information about postdoctoral positions at the NIH, access the NIH Office of Education website at: [www.training.nih.gov](http://www.training.nih.gov)

For more information on NIH Intramural Loan Repayment eligibility requirements, see the website: [www.lrp.nih.gov/about/intramural/index.htm](http://www.lrp.nih.gov/about/intramural/index.htm)

