

# National Health Service Corps Students to Service Loan Repayment Program (Pilot)



<b>Program Description</b>	Medical students (MD or DO) in their last 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.
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ U.S. citizen (U.S. born or naturalized) or U.S. national</li> <li>▪ Enrolled as a full-time student in the last year at a fully accredited school in an eligible degree program</li> <li>▪ Planning to complete an accredited primary medical care residency in an NHSC-approved specialty (Internal Medicine, Family Practice, Pediatrics, OB/GYN, and Geriatrics)</li> </ul>
<b>Service Commitment</b>	<ul style="list-style-type: none"> <li>▪ Upon completion of residency, 3 years of full-time or 6 years of half-time service                             <ul style="list-style-type: none"> <li>✓ Full-Time Clinical Practice - no less than 40 hours per week, for a minimum of 45 weeks a year</li> <li>✓ 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</li> </ul> </li> <li>▪ Participants may apply for sequential contracts</li> </ul>
<b>Financial Benefits</b>	<ul style="list-style-type: none"> <li>▪ Loan repayment assistance up to \$120,000 with 3 years of full-time or 6 years of half-time service</li> <li>▪ With continued service, eligible providers may be able to pay off all qualifying student loans</li> </ul>
<b>Where Members Serve</b>	<p>NHSC Students to Service Loan Repayment Program (S2S LRP) participants must work at NHSC-approved sites in federally designated HPSAs of greatest need throughout the United States. The NHSC publishes a list of approved sites each year.</p> <p>Sites may be:</p> <ul style="list-style-type: none"> <li>▪ Federally-Qualified Health Center (FQHC)</li> <li>▪ FQHC Look-Alike</li> <li>▪ Rural Health Clinic (RHC)</li> <li>▪ Hospital Affiliated Primary Care Out-Patient Clinic</li> <li>▪ Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU)</li> <li>▪ State or Federal Correctional Facility</li> <li>▪ Private Practice (Solo/Group)</li> <li>▪ Other Health Facility</li> </ul>
<b>How Awards Are Determined</b>	<p>The NHSC will prioritize applications based upon:</p> <ul style="list-style-type: none"> <li>▪ <b>Disadvantaged Background.</b> 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.</li> <li>▪ <b>Characteristics Likely to Remain in a HPSA.</b> 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.</li> </ul>
<b>Tax Liability</b>	Not taxable
<b>Web Site</b>	<a href="http://NHSC.hrsa.gov/loanrepayment/studentstoservice.htm">NHSC.hrsa.gov/loanrepayment/studentstoservice.htm</a>

