

State and Federal Loan Forgiveness Programs

November 1, 2017

Dentists, dental hygienists and allied dental providers are eligible for the programs described in the chart below where applicable in all 50 states, the District of Columbia and Puerto Rico.

Please note that several of the loan repayment programs' maximum award amounts have changed since the last publication of this chart in 2016. Included in this compilation are new loan repayment programs passed during the 2017 state legislative sessions. For your convenience, we have listed the states and their respective program(s) in alphabetical order. At the end of this summary, we have listed several federal loan repayment programs that may be of interest.

Stay abreast of state legislation related to student loan repayment programs by visiting the ADEA U.S. Interactive Legislative Tracking [Map](#) and selecting "Student Loan Repayment Programs" from the drop-down menu. Bills will be added to the interactive map as they are introduced throughout the 2018 state legislative sessions.

If you have any questions about the chart or its content, please contact Jennifer Brown, Esq., Senior Director of Government Relations at brownj@adea.org.

State	State Program Details
Alabama	<p>Alabama no longer participates in the Health Resources and Services Administration (HRSA) State Loan Repayment Program.</p> <p>The Board of Dental Scholarship Awards operates the Dental Service Program. The Board may award an annual loan worth up to the annual cost of in-state tuition and required fees at the University of Alabama at Birmingham School of Dentistry. The average loan award is \$9,000 per year. Loans are awarded based on economic need and scholastic ability. The program is funded by direct appropriation from the Education Trust Fund. Each applicant must agree to work in full-time clinical practice as a licensed dentist in an area of critical need for a specified number of months and agree to provide care to a certain number of indigent patients or patients covered under Medicaid.</p> <p>The Alabama Board of Dental Scholarship Awards will repay student loans in the amount of \$3,000 per year of service in approved communities for a maximum of four years. To learn more about awards given by the Alabama Board of Dental Scholarship Awards call the Board at 205-934-8132.</p> <p>Dentists and dental hygienists pursuing loan repayment opportunities should seek additional opportunities under the federal programs listed at the end of this chart.</p>

<p>Alaska</p>	<p>The Alaska State Loan Repayment Program is also called the SHARP program. SHARP-I is the traditional option. The program offers loan repayment for primary care clinicians working in federal Health Professional Shortage Areas (HPSAs), largely with underserved populations. SHARP is jointly supported by funds from several sources, including the State of Alaska’s General Fund, the Alaska Mental Health Trust Authority, and the Health Resources and Services Administration, as well as by required partial employer match.</p> <p>Dentists may earn up to \$35,000 per year, or, for very hard-to-fill areas, \$47,000 per year. Dental hygienists may earn up to \$20,000 per year, or, for very hard-to-fill areas, \$27,000. To date, 111 clinicians have received this support-for-service benefit under 2-year contracts, working in a range of primary care medical, behavioral health and dental occupations. Settings include community health centers, tribal health clinics, and critical access hospitals, among others.</p> <p>SHARP-II is currently not taking any new clinician applications.</p> <p>SHARP-III expands loan repayment eligibility to include (a) new practice settings (e.g., long-term care), (b) new occupations (e.g., specialists, allied health), (c) new employers (e.g., located anywhere in the state), (d) new locations (e.g., beyond federally specified locations), and (e) new roles (e.g., health care faculty, health administrators). SHARP-III is to be largely based on the SHARP program’s traditional contract and operation guidelines. All candidates will (a) be selected by their employer, (b) apply through the regular SHARP process, (c) be formally recommended by Council, (d) sign SHARP’s standard service contract, and (e) fulfill quarterly requirements.). Eighty percent of funding for SHARP-III will come from the employer, and 20% from an associated contributor, such as a community or private foundation, university, government entity, or other sources.</p> <p>Direct any questions about all SHARP matters: Robert Sewell, Ph.D., Program Manager SHARP Program, Alaska DHSS Phone: 907-465-4065 Email: sharp.inquiry@alaska.gov</p>
<p>Arizona</p>	<p>The Arizona State Loan Repayment Programs (SLRP) are administered by the Arizona Department of Health Services (ADHS) and by the Bureau of Health Systems Development (BHSD), also known as the Primary Care Office for the State of Arizona.</p> <p>The SLRP has two components:</p> <ol style="list-style-type: none"> 1. Primary Care Provider Loan Repayment Program (PCPLRP) 2. Rural Private Primary Care Provider Loan Repayment Program (RPPCPLRP) <p>The PCPLRP and the RPPCPLRP follow similar program guidelines. Eligible dentists must agree to a minimum of two years of full-time service (40 hours per week) or half-time service (at least 20 hours per week). The amount of the loan award varies based upon type of provider, full-time versus half-time status, the HPSA score of the service site, and the provider’s total student loan indebtedness.</p> <p>The order of making awards to eligible candidates is based on descending total priority score, which is determined by a set of variables that include geographic location, HPSA score, percent of underserved population served and other variables. The award is in addition to the compensation package offered by the employer.</p> <p>The difference between PCPLRP and RPPCPLRP is in the service site eligibility requirements based on the type and location of the service site. The PCPLRP qualifies a</p>

	<p>primary care provider with current or prospective employment with a public or private, non-profit entity located and providing services in a federally designated health professional shortage area (HPSA) in the state. The RPPCPLRP qualifies a primary care provider with current or prospective employment with rural private primary care practices located in federally designated health professional shortage areas (HPSA) or Arizona medically underserved areas in the state.</p>
<p>Arkansas</p>	<p>The Arkansas Health Education Grant (ARHEG) Program provides assistance to students seeking professional training in dentistry to allow them to attend out-of-state institutions. Specifically, ARHEG, which is funded by the state of Arkansas, provides assistance for Arkansas residents attending certain out-of-state accredited dental schools for graduate or professional programs that are unavailable in Arkansas.</p> <p>Due to current economic conditions, however, the number of students who receive assistance may be limited by the availability of funds. Applicants are encouraged to apply but are also encouraged to pursue alternative sources of funding.</p> <p>The Arkansas Higher Education Coordinating Board (AHECB) determines the priorities for the applicable programs. Based upon these priorities and the availability of funding, the board establishes the number of student places (contract slots) for entering students in each professional field in which the state has needs that are not satisfied by its own institutions. Based upon these determinations, the Arkansas Department of Higher Education negotiates contracts with participating schools either (1) through the Southern Regional Education Board (SREB) or (2) directly with the institutions. The AHECB allocates a number of contract slots to each participating school, and each school selects students certified as Arkansas residents to fill its allocated slots. Awards are \$21,300 for FY17–18 and \$21,900 for FY18–19 per student.</p>
<p>California</p>	<p>The California State Loan Repayment Program (SLRP) increases the number of health care providers, including dentists and registered dental hygienists, practicing in federally designated Health Professional Shortage Areas. Eligibility requirements include, among others, U.S. citizenship; a valid, unrestricted license to practice in California; employment (or pending employment) at a SLRP-approved practice site; and a two-year full-time (40 hours per week) or a 4-year half-time (20 hours per week).</p> <p>The California Dental Corps Loan Repayment Program is currently undergoing revisions, the webpage will be updated within the next six months. However, applications may still be submitted at any time.</p>
<p>Colorado</p>	<p>Under the Colorado Health Service Corps, modeled after the National Health Service Corps, primarily funded through philanthropic support, nontaxable awards may be made up to \$90,000 for dentists and up to \$20,000 for dental hygienists working full-time. Awards may also be made in amounts up to \$45,000 for dentists working part time and \$10,000 for dental hygienists working part time. All contracts are for three years, though the program’s goal is to facilitate long-term retention far beyond a service obligation in an underserved Colorado community.</p> <p>Additionally, the State Dental Loan Repayment Program provides awards to dentists and dental hygienists willing to serve in a public, nonprofit or private dental practice in Colorado. Participants must agree to serve at the same site, serving underserved patients, for a term of two years. Award amounts vary, based on numbers of Health First Colorado (Colorado’s Medicaid Program), Child Health Plan <i>Plus</i>, Colorado Old Age Pension and/or uninsured patients seen each month.</p>

	<ul style="list-style-type: none"> • Dentists: <ul style="list-style-type: none"> ○ \$50,000 if 80 or more underserved patients per month are seen. ○ \$37,500 if 60–79 underserved patients per month are seen. ○ \$25,000 if 20–59 or more underserved patients per month are seen. • Dental hygienists: <ul style="list-style-type: none"> ○ \$12,000 if 80 or more underserved patients per month are seen. ○ \$8,000 60–79 or more underserved patients per month are seen. ○ \$6,000 20–59 underserved patients per month are seen. <p>Contact Richard Marquez at 303-691-4916 or richard.marquez@state.co.us to learn more about Colorado’s state dental loan repayment program.</p>
Connecticut	<p>The Connecticut State Loan Repayment Program is currently not accepting applications. Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.</p>
Delaware	<p>Delaware State Loan Repayment Program (SLRP) is designed to recruit dental, primary care and mental health professionals in the advanced and mid-level degree professions to federally designated Health Professional Shortage Areas in Delaware. Eligible clinicians receive a limited number of awards every year ranging from \$30,000 to \$100,000 toward existing student loans with qualified loan providers. Participants must agree to serve for a term of two years. Those interested in joining the ranks of Delaware SLRP participants should email DHCC@state.de.us or call 302-739-2730 to learn more.</p>
District of Columbia	<p>The District of Columbia’s Health Professional Loan Repayment Program (HPLRP) provides loan repayment to eligible District providers practicing in HPLRP-Certified Service Obligation Sites (SOSs) for contract periods of two to four years. In exchange for a commitment to practice full-time at a facility located at a HPLRP-Certified SOS, the District will provide loan repayment benefits of up to \$145,232 over four years for physicians and dentists and \$79,876 for all other approved providers. Rates for repayment are as follows: 18% of the total eligible debt in year one, 26% in year two and 28% each in years three and four.</p>
Florida	<p>Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.</p>
Georgia	<p>The Georgia Oral Health Workforce Advancement Loan Repayment Program ended in August 2015. However, eligible dentists may apply to the Dentists for Rural Areas Assistance Program administered by the Georgia Board for Physician Workforce. To learn more, contact their office at 404-232-7972 or https://gbpw.georgia.gov/loan-repayment-programs.</p>
Hawaii	<p>Although Hawaii does have a Hawaii State Loan Repayment Program, dentists and dental hygienists are not included in the loan repayment program according to program staff in the Hawaii/Pacific Basin Area Health Education Center.</p> <p>Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.</p>

<p>Idaho</p>	<p>The Rural Health Care Access Program (RHCAP) helps rural Idaho communities improve access to primary medical and dental health care through grants assistance. "Improving access to health care" includes removing barriers that prevent people from obtaining health care, strengthening health care systems and developing partnerships to better serve communities.</p> <p>Grants of up to \$35,000 per year for a maximum of one year may be awarded to eligible entities serving any area designated as a Health Professional Shortage Area or Medically Underserved Area/Population. Applicants may submit grant proposals that improve access to health care in any of the three assistance categories: telehealth projects, community development projects or other (e.g., loan repayment for primary/dental care providers, recruitment incentive and/or reimbursement of relocation expenses for primary/dental care providers).</p> <p>The Idaho State Loan Repayment Program (SLRP) is a multidiscipline, state-based loan repayment program for dentists and registered dental hygienists working in an eligible facility or a federally designated Health Professional Shortage Area. The loan repayment is provided through a federal grant, and every award must be matched dollar to dollar with funds provided by the clinician’s employer. Participating sites must implement a sliding-fee scale for low-income and uninsured patients and accept Medicare and Medicaid. Loan repayment awards may range from \$2,500 to \$25,000 per year depending on employer contribution. A service obligation is required, and sites must submit biannual reports during the funding period. Participants currently receiving loan repayment and fulfilling a service obligation are not eligible.</p> <p>The SLRP application consists of two parts: a practitioner application and a separate employer application that identifies the practitioner to receive the award and the amount of loan repayment requested.</p>
<p>Illinois</p>	<p>Under the Illinois National Health Service Corps State Loan Repayment Program (SLRP), for a minimum of two years of full-time service, dentists may receive up to \$25,000 annually for a maximum of \$50,000. The required site contribution is up to \$12,500 per year for two years. A third year and a fourth year of service can be added individually upon completion of the initial two-year obligation.</p> <p>Additionally, under the Dental Student Grant Act, grants are available to dental students who commit to practice dentistry in a designated shortage area.</p>
<p>Indiana</p>	<p>The Indiana State Loan Repayment Program (SLRP) was suspended as of August 2011 due to the lack of required state funds to match the SLRP federal funds.</p> <p>Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.</p>
<p>Iowa</p>	<p>The Primary Care Recruitment and Retention Endeavor (PRIMECARRE) Iowa Loan Repayment Program requires a two-year practice commitment. The program provides up to \$50,000 for two years of full-time service and \$25,000 for two years of part-time service for dentists, and \$30,000 for two years of full-time and \$15,000 of part-time service for dental hygienists.</p> <p>The Fulfilling Iowa’s Need for Dentists (FIND) and Delta Dental of Iowa Loan Repayment programs are also available.</p>

	<ul style="list-style-type: none"> • The Delta Dental of Iowa Loan Repayment program annually offers one \$50,000 award for the repayment of dental education debt to be used over a three-year grant period. • The FIND program—an extension of the Delta Dental of Iowa Loan Repayment Program—collaborates with communities on the recruitment of dentists and the establishment of private-practice dental offices located in rural, underserved areas in Iowa. The program offers up to \$100,000 for dental education debt over a five-year period. In return, each selected dentist agrees to practice in one of Iowa's designated dental shortage areas and to allocate 35% of patient services to underserved populations. Four new awards are available for the FIND program each state fiscal year.
<p>Kansas</p>	<p>Under the Kansas State Loan Repayment Program, for a minimum commitment of two years of full-time service, dentists are eligible to receive up to \$25,000 annually for repayment of outstanding educational debt. Registered clinical dental hygienists are eligible to receive up to \$20,000 annually. Please note that the loan repayment awards are made on a competitive basis and are limited to available funds. After the initial two-year contract has been fulfilled, the health care provider may extend the contract for up to three additional years of service in one-year increments.</p> <p>The Kansas Initiative for New Dentists (KIND) was launched in 2011 both to assist dental school graduates with paying off student loans and to provide other start-up grants, while helping fulfill the need for dentists in rural Kansas communities. This year, the KIND program is fully funded. Qualified educational loans are repaid at a maximum of \$50,000 for a required three-year contract period.</p> <p>The KIND Scholarship is also available for students. Eligible dental students may apply for the KIND Scholarship each year; the awardee may receive up to \$100,000 in total scholarship assistance. In return, the student, in the capacity of KanCare (Medicaid) provider, commits to practicing dentistry in a rural area for a period of time determined by the total KIND scholarship award.</p>
<p>Kentucky</p>	<p>KSLRP—the Kentucky State Loan Repayment Program—is a 50/50 matching loan repayment program funded through the National Health Service Corps and administered by the Kentucky Office of Rural Health. The program requires a two-year commitment by the provider to practice at an eligible site with an equal commitment by the employer. Eligible sites must provide primary care services, be in an identified Health Professional Shortage Area, accept all forms of public insurance, offer a sliding fee scale and see all patients regardless of their ability to pay. Preferential funding may be given to providers that accept students on health professions rotations. Total funding limits for a two-year commitment vary by profession, as follows: \$80,000 for dentists and \$20,000 for registered dental hygienists.</p>
<p>Louisiana</p>	<p>The purpose of the Louisiana State Loan Repayment Program is to encourage primary care practitioners to serve in Health Professional Shortage Areas (HPSAs). The program will repay governmental or commercial educational loans obtained by the practitioner.</p> <p>Dentists may receive up to \$30,000 annually for a three-year initial commitment. Dental hygienists may receive up to \$15,000 annually for a three-year initial commitment. Participants who complete their original commitment, remain at an eligible HPSA site, still have educational loans to repay and have been compliant with all requirements may be able to extend their commitment for a two-year extension of \$24,000.</p>

	<p>On June 22, the governor signed into law HB 427. The new law revises requirements for income tax credits for dentists and other health care professionals under the Louisiana Tax Credit for Physicians and Dentists. Prior law provided a tax credit for up to five years to dentists who establish and maintain a primary office within a federally designated dental HPSA.</p> <p>The new law adds a requirement that the dentist office be located in a rural area as defined by the Louisiana Department of Health (LDH). The new law requires LDH to be responsible for receiving applications for the tax credit and certifying the eligibility of taxpayers for the credit. New law limits the total amount of tax credits certified by LDH and granted by the Louisiana Department of Revenue to \$1.5 million per year.</p>
<p>Maine</p>	<p>The Maine Dental Education Loan is a forgivable loan program for Maine residents seeking advanced dental education. To receive loan forgiveness, a dentist must practice general dentistry full time in an underserved area of the state in an eligible dental care facility. Participants may receive up to \$20,000 per year. The maximum aggregate amount is \$80,000. Disbursement of loan funds is made directly to the institution.</p> <p>The Maine Dental Loan Repayment Program provides loan repayment assistance for dentists practicing general dentistry in eligible dental care facilities in underserved areas of Maine. Dentists may receive up to \$20,000 per year. The maximum aggregate amount is \$80,000. Funds are paid directly to the lender or loan servicer of the dentist’s outstanding education loans.</p> <p>The Maine Health Professions Loan Program is a need-based, competitive loan for Maine students pursuing advanced medical, dental and veterinary education. The program provides up to \$25,000 annually, up to \$100,000 total, for a maximum of four years. However, the number of loans awarded each year is limited and depends on available funding. Interest does not accrue while students are in school. Repayment interest rate varies from 0% to 8% depending on location and practice type.</p> <p>The Maine Grants & Loans Programs website provides additional information on each loan program.</p>
<p>Maryland</p>	<p>The Maryland Dent-Care Loan Assistance Repayment Program requires that recipients:</p> <ul style="list-style-type: none"> • Graduate from an accredited U.S. dental school. • Have valid unrestricted license to practice dentistry in Maryland • Be employed full-time as dentists in Maryland providing care to Maryland Medical Assistance Program (MMAP) recipients in Maryland. • Have a patient population of which 30% are MMAP recipients. • Have outstanding eligible higher education loans. • Not be in default on a loan or have incomplete service obligations. <p>Dentists may receive up to \$23,740 per year for each year of obligated service up to a maximum of three years of service.</p>
<p>Massachusetts</p>	<p>The Massachusetts State Loan Repayment Program for Dental Professionals awards up to \$50,000 for dentists and up to \$40,000 for dental hygienists. However, the program is currently closed and staff administering the program is not sure when it will open for the 2017–18 cycle. To learn more about when this program may resume, contact Nicole Watson at nicole.watson@state.ma.us.</p>
<p>Michigan</p>	<p>The Michigan Essential Health Provider program also is known as the Michigan State Loan Repayment Program (MSLRP). The MSLRP provides loan repayment assistance to dentists</p>

	<p>who are willing to provide full-time services in a Health Professional Shortage Area at a not-for-profit health clinic for two or more years. The MSLRP will assist those selected by providing up to \$200,000 in tax-free funds to repay their educational debt over a period of up to eight years. Participants will enter consecutive two-year MSLRP service obligations requiring them to remain employed for a minimum of 40 hours per week for no less than 45 weeks per year at eligible nonprofit practice sites providing primary health care services to ambulatory populations. MSLRP loan repayment agreements are funded by a federal/state/local partnership.</p>
<p>Minnesota</p>	<p>The Martha Mordini Rukavina Loan Forgiveness Program is funded by the Iron Range Resources and Rehabilitation Board to help dentists pay back educational loans if they are willing to practice in the Taconite Assistance Area (TAA) of northeastern Minnesota for at least five years. Five dentists in the TAA who have benefited from this program, which started before the Minnesota Dental Foundation assumed responsibility for the program.</p> <p>Dentists may also apply to the Minnesota State Loan Repayment Program (MN SLRP). The MN SLRP provides funds for repayment of qualifying educational loans of up to \$20,000 annually for full-time primary care providers. In return for the loan repayment award, participants must complete a two-year service obligation at nonprofit private or public sites located in federally designated Health Professional Shortage Areas. Both dentists and registered clinical dental hygienists are eligible. Students and residents in an accredited dental program or licensed dentists may apply for the Minnesota Dental Loan Forgiveness Program.</p> <p>Under the Minnesota Health Care Loan Forgiveness program, applicants must complete a three-year minimum service obligation with an optional fourth year, and they must agree to provide at least 25% of their annual patient encounters to public program or sliding fee patients. Participants may receive an annual amount of up to \$30,000.</p> <p>The Minnesota Dental Therapist/Advance Dental Therapist Loan Forgiveness Program is available to practicing Dental Therapists (DTs)/Advanced Dental Therapists (ADTs) or final-year DT and ADT students in the process of completing their training or certification. Selected participants are required to practice in a rural area full-time for at least three years, with an optional fourth year. Participants may receive an annual award of up to \$10,000.</p> <p>The Dedicated to Minnesota Dentists Loan Repayment for Service Program is a competitive program sponsored by Delta Dental of Minnesota Foundation in collaboration with Minnesota Dental Foundation. To be eligible for up to \$200,000 in qualified loan repayment, selected recipients must practice in a town with a population of less than 15,000 in a Minnesota dental Health Professional Shortage Area for five years, with a patient population of which 15% must be public program patients.</p> <p>For more information on Minnesota Health Care Loan Forgiveness and Repayment Programs, please visit: www.health.state.mn.us/divs/orhpc/funding/loans/index.html.</p>
<p>Mississippi</p>	<p>The Mississippi Rural Dentists Scholarship Program identifies qualified university and college students from rural areas of the state for dental school matriculation. The scholarship program consists of three distinct phases through which participants' progress: undergraduate pre dental education, dental school and residency, and initial entry into dental practice in a rural or underserved area of Mississippi.</p> <p>The Mississippi Dentist Loan Repayment Program is no longer taking applications due to a lack of funding.</p>

<p>Missouri</p>	<p>The Missouri Health Professional Loan Repayment offers the repayment of outstanding educational loans in exchange for providing primary health care services in areas of need in Missouri. The maximum loan repayment amount is up to \$50,000 for two years of service in a Health Professional Service Area.</p> <p>The Primary Care Resource Initiative for Missouri Student Loan Program, a competitive state program, awards forgivable loans to students pursuing health care training leading to Missouri licensure or registration in dentistry or dental hygiene. The amount of funding provided depends on the student’s chosen discipline and educational status.</p>
<p>Montana</p>	<p>The Montana Student Loan Repayment Program provides loan repayment funds for dentists and dental hygienists working in Health Professional Shortage Areas. In exchange for two-years of service, full-time applicants may receive up to \$15,000 per year. The Primary Care Office (PCO) is seeking dollar-to-dollar matches from organizations. If an organization is willing to provide an amount to incentivize an applicant who is employed at its organization, the PCO will give the same amount to match as an award.</p>
<p>Nebraska</p>	<p>The Nebraska Loan Repayment Program for Rural Health Professionals is a local-state matching fund program to assist local entities serving shortage areas in recruiting and retaining health professionals. The local entity must complete and submit a “community participation” application, and the health professionals must complete and submit a “health professional” application. Both applications, along with the health professional’s documentation of educational loans, must be received by the Rural Health Advisory Commission to be considered for the loan repayment program. The local entity must agree to provide an equal match to state dollars.</p> <p>The local match may come from any source; however, the health professional cannot serve as the local entity and be self-monitored. Communities and/or local entities must do their own recruiting, using the availability of loan repayment as a recruiting tool. Communities and local entities are urged to develop practice opportunities that offer a group practice environment with call sharing, coverage and other professional support. The health professional must agree to a three-year practice commitment in a state-designated shortage area and accept Medicaid patients. Dentists may receive up to \$60,000 per year (\$30,000 from local funds and \$30,000 from state funds). The actual amount awarded will depend on the individual practitioner’s educational debt load and the availability of state funds.</p> <p>The Nebraska Student Loan Program is available to Nebraska residents only. Eligible students must be enrolled or accepted for enrollment in a medical, physician assistant, dental, or graduate-level mental health training program in Nebraska. Awards are made by the Rural Health Advisory Commission based on the student's understanding of and commitment to the practice of primary care, dental care or mental health care in rural Nebraska. The number and amount of student loans are determined annually based on state funding. The maximum annual student loan amount for a dental student is up to \$30,000 for up to four years. Participants in the Nebraska Student Loan Program must practice the equivalent of one year of full-time practice (40 hours per week) in a state-designated shortage area for each year they receive a student loan.</p> <p>The National Health Service Corps State Loan Repayment Program offers loan repayment to primary care providers working in federal Health Profession Shortage Areas. Dentists and dental hygienists qualify. Loan repayment assistance for qualified education debt is \$25,000–\$50,000 (including local match) per year.</p>

<p>Nevada</p>	<p>The Nevada Health Service Corps program offers loan repayment. In exchange for loan repayment funds, each candidate agrees to serve in an assigned community for a contractually specified period. Typically, the length of time equals two years of full-time service. The candidate agrees to provide services to all patients, regardless of their ability to pay and to remain in the assigned underserved area for the duration of the period of obligated service. Each application is evaluated individually and awards are made based on the funding available during that cycle. Dentists and registered clinical dental hygienists are eligible.</p>
<p>New Hampshire</p>	<p>To be eligible to receive loan repayment under the New Hampshire State Loan Repayment Program (NH SLRP), an applicant must agree to a minimum 36-month service obligation for full-time service or a minimum 24-month obligation for part-time service. NH SLRP contracts are awarded first to applicants who have secured a one-to-one match for each state dollar in the contract. This match can come from the eligible practice site or the community in which the applicant will practice. If an applicant is unable to secure a match, the application will be considered in competition with all other unmatched applications received.</p> <p>Note: As of August 14, 2017, all NH SLRP funds were allocated, and the state does not have any additional funds to issue more loan repayment contracts. However, the state encourages applicants to continue to send in applications and be added to the waitlist. The state is always in search of more funding, and the waitlist is kept in chronological order based on application-receipt dates. Waitlist information and application count are used to document the need for additional funding for the NH SLRP program.</p> <p><u>Full-Time Service</u> The NH SLRP offsets graduate or undergraduate educational loans to full-time dentists at \$75,000 for a 36-month minimum service obligation, with an opportunity for a 24-month extension at \$40,000. Effective October 1, 2015, registered dental hygienists, as well as licensed drug and alcohol counselors, are eligible to receive \$30,000 for a 36-month minimum service obligation, with an opportunity for a 24-month extension at \$10,000.</p> <p><u>Part-Time Service</u> The NH SLRP will offset graduate or undergraduate educational loans to part-time dentists at \$27,500 for a 24-month minimum service obligation, with an opportunity of a 12-month extension at \$10,000, and to part-time registered clinical dental hygienists at \$17,500 for a 24-month minimum service obligation, with an opportunity for a 12-month extension at \$5,000.</p>
<p>New Jersey</p>	<p>The Primary Care Practitioner Loan Redemption Program of New Jersey (NJLRP), provides repayment for outstanding qualifying educational loans incurred while program participants were in medical, dental or professional graduate school. General dentists and pediatric dentists are eligible to participate in the program. Qualifying educational loans are government and commercial loans for actual tuition and eligible expenses paid toward a graduate health profession program.</p> <p>Primary care providers must agree to provide primary health care services at an NJLRP-approved placement site for a minimum of two years (maximum of four years). In return, NJLRP providers may redeem up to \$120,000 over a four-year period of service for qualifying educational loans.</p> <p>Note: The NJLRP experienced an influx of provider applications, and the process for the placement of health care professionals has changed. Effective immediately, interested</p>

	<p>parties who submit a provider application to participate in the NJLRP after program requirements have been met will be placed on a waiting list. For more information on the waiting list contact the NJLRP office.</p>
<p>New Mexico</p>	<p>The New Mexico Health Professional Loan Repayment Program provides repayment for practicing health professionals' outstanding student loans. As a program condition, a health professional must make a two-year service commitment to practice full-time in a designated medical shortage area in New Mexico. The program is federal- and state-funded. The maximum allowable state award is \$25,000 per year. Recipients are eligible for renewal upon completion of their two-year obligation. Dentists are eligible.</p> <p>The New Mexico Health Service Corps provides stipends to eligible health professionals during their last two years of their education or residency. In turn, participants enter into a contract with the Department of Health to provide—after they are licensed—health service for a minimum of two years (1,600 hours per year) in an underserved area of New Mexico. Dentists may receive an award amount up to \$25,000. Dental hygienists may receive an award amount up to \$12,500 with an associate degree or up to \$15,000 for a bachelor's or master's degree.</p> <p>The New Mexico state loan repayment programs mentioned above are subject to state legislative appropriations.</p> <p>Under the New Mexico Rural Health Care Practitioner Tax Credit Program, health care providers in rural, underserved areas may be eligible for an income tax credit. Under the authorizing statute, eligible professionals who provide health care for at least 2,080 hours during a taxable year at an approved location will be eligible for a tax credit for that year. Eligible professionals who provide health care for less than 2,080, but at least 1,040 hours, will be eligible for one-half of the tax credit amount. Providers who are eligible for a \$5,000 tax credit per year must be licensed dentists practicing full time. Additionally, a \$3,000 tax credit is available per year for licensed dental hygienists practicing full time.</p> <p>The Allied Health Loan for Service Program provides educational loans to students seeking certification/licensure in an eligible health field, including dental hygiene. As a condition of each loan, the student shall declare his/her intent to practice as a health professional in a designated shortage area. For every year of service, a portion of the loan will be forgiven. If the entire service agreement is fulfilled, 100% of the loan is eligible for forgiveness. Penalties may be assessed if the service agreement is not satisfied. The award, which may not exceed \$12,000 per year, is based on the financial need of the student. The one-year award may be renewed for up for four years upon resubmission of yearly application.</p>
<p>New York</p>	<p>The New York State Primary Care Service Corps Loan Repayment Program (PCSC LRP), which arose out of the state Medicaid Redesign Team's workforce recommendations and is modeled after the National Health Service Corps, is a service-obligated loan repayment program designed to increase the number of certain clinical practitioners, including dentists and dental hygienists, in underserved areas.</p> <p>PCSC LRP eligibility requires the practitioner to work at a Health Professional Shortage Area (HPSA) site (or state correctional facility). Applications will be scored higher if the site has a higher HPSA score. Further, applications will be scored higher if applicants will practice in sites fostering a diverse work environment and effectively accommodate patients of diverse ethnicities, individuals with disabilities and other underserved populations.</p>

	Note: The PCSC application has been extended to Nov. 27, 2017.
North Carolina	<p>Under the North Carolina State Loan Repayment Program dentists may receive principal plus interest maximums of \$100,000 for general practice with a four-year commitment. The maximum for dental hygienists is \$60,000 for a four-year commitment.</p> <p>Additionally, North Carolina may award a High Needs Service Bonus. This incentive was designed for those with no loans. The bonus maximum (assuming no loans) for a four-year commitment is \$50,000 for dentists and \$30,000 for dental hygienists.</p>
North Dakota	<p>The North Dakota Dentist Loan Repayment Program is a state-financed and -administered program designed to encourage new dental school graduates to practice in North Dakota. Each dentist selected may receive up to \$100,000 to repay educational loans. Each dentist selected must sign a contract to practice full time for five years within an area identified by the State Health Council as having a defined need for dental services.</p> <p>The governor signed into law SB 2004 on April 26. The new law makes changes to the criteria to be used in selecting qualified dentists for the North Dakota Dentist Loan Repayment Program. The new law makes clear that qualified dentists must agree to accept medical assistance patients and assignments or provide dental services in a public health clinic, a practice with a focus on an underserved population or a nonprofit dental clinic.</p> <p>The North Dakota Federal/State Loan Repayment Program is also available. Applicants must agree to practice two years in a selected area. Award recipients may receive up to \$50,000 for a two-year service commitment. A renewal is based on available funds. A funding match is required from the sponsoring organization or community.</p>
Ohio	<p>The Ohio Dentist and Dental Hygienist Loan Repayment Programs provide loan repayment in an amount up to \$50,000 for the first two years; and a part-time option up to \$25,000 for the first two years. To qualify, applicants must be dental or dental hygiene students in the final year of dental or dental hygiene school, dental residents in the final year of residency, or currently practicing general or pediatric dentists or dental hygienists. Additional funding is available for continued service; funds are tax-exempt. A two-year initial contract is required with a maximum of two additional one-year renewals. Certain limited teaching activities are permitted.</p>
Oklahoma	<p>The Oklahoma Dental Loan Repayment Program is designed to increase the number of dentists providing accessible care to underserved metropolitan and rural areas by providing educational loan repayment assistance for up to a total of twenty-five Oklahoma licensed dentists for a two- to five-year period. Dentists entering the program agree to teach at the University of Oklahoma College of Dentistry if applicable faculty positions are available or provide dental care in a designated Health Professional Shortage Area (a minimum 30% of patients treated during the contract period must be Medicaid recipients). An award amount of at least \$25,000 per year is based on the amount of state-appropriated funds.</p>
Oregon	<p>Under the Oregon Partnership State Loan Repayment Program, practice sites must agree to match 50% of the total loan repayment award (plus a 10% administrative fee) in exchange for a two-year service commitment from providers. Awards are calculated on a tiered system, but dentists and dental hygienists may receive an award of up to 20% of their total student loan debt. All program funds must be fully and directly applied to the approved lender(s) identified in the award notification.</p>

	<p>The Oregon Medicaid Primary Care Loan Repayment Program provides loan repayment to primary care clinicians who serve Medicaid patients in underserved areas of Oregon. Dentists and expanded practice dental hygienists are included. Program participants are eligible for a maximum loan repayment award of:</p> <ul style="list-style-type: none"> • 20% of the balance owed on qualifying loans upon program entry, up to an annual maximum amount of \$35,000 for each year of full-time service for a minimum of three years • 10% of the balance owed on qualifying loans upon program entry, up to an annual maximum amount of \$17,500 for each year of part-time service for a minimum of five years. <p>The Oregon Office of Rural Health is charged with administering the Rural Practitioner Tax Credit for Dentists Program, which grants up to \$5,000 in personal income tax credits to eligible dentists.</p> <p>The Scholars for a Healthy Oregon Initiative (SHOI) is administered by the Oregon Health & Science University (OHSU). SHOI covers tuition and fees for a limited number of eligible students entering specific clinical degree programs, including that for the D.M.D., during the academic year. The students must agree to certain practice requirements as health care practitioners in an OHSU-approved, Oregon-designated service site for the established time commitment. SHOI funding is awarded annually, effective for one academic year with annual renewal if the student remains in good academic standing. The funding provides for payment of full OHSU tuition and required fees but does not provide a living allowance.</p>
<p>Pennsylvania</p>	<p>The Pennsylvania Primary Health Care Practitioners Loan Repayment Program is designed to assist community-based primary health care centers—located among or treating underserved populations—in recruiting and retaining practitioners. Primary care practitioners (including general dentists and registered dental hygienists) wishing to submit an application must meet all eligibility requirements and must be currently employed at a Loan Repayment Program-approved site either (1) located in a federally designated Health Professional Shortage Area or (2) serving a minimum of 30% low-income patients.</p> <p>For a two-year contract (required):</p> <ul style="list-style-type: none"> • Dentists may receive up to \$100,000 of educational loan repayment for a full-time service commitment or up to \$50,000 for a half-time commitment. • Dental hygienists may receive up to \$60,000 of educational loan repayment for a full-time service commitment or up to \$30,000 for a half-time commitment. <p>Note: The application period has not yet been set for this state fiscal year.</p>
<p>Puerto Rico</p>	<p>Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.</p>

<p>Rhode Island</p>	<p>The Rhode Island Department of Health is currently operating the Health Professional Loan Repayment Program. General practice dentists, pediatric dentists, and registered clinical dental hygienists may apply for the awards. The program is funded in part by the Health Resources and Services Administration. Specifically, federal dollars are matched with state funds raised from private donors, including the Delta Dental Foundation. The maximum loan amount is \$50,000 for a two-year, full-time (40 hours per week) commitment to serve in a Health Professional Shortage Area that matches the discipline of the health professional. The application cycle opens every December 15 and closes 40 business days later.</p>
<p>South Carolina</p>	<p>The funds for the South Carolina Rural Dentist Program are appropriated to the Medical University of South Carolina (MUSC) and are administered by the South Carolina Area Health Education Consortium (AHEC). The program assists in the repayment of educational loans for dentists who practice in a Health Professional Service Area or serve as full-time faculty at the MUSC College of Dental Medicine. Priority for this program is given to those demonstrating need and expressing intent to remain in an underserved area or in an area of critical need at the MUSC College of Dental Medicine. Loan reimbursement payments are made quarterly and cover the amount of all canceled loan repayment checks submitted to the South Carolina AHEC (dated within the quarter). Alternatively, the dentist can provide the loan account online access details to South Carolina AHEC, which can make the payments directly.</p> <p>For more information about South Carolina AHEC's Recruitment and Retention Programs, please contact Kristin Cochran at 843-792-6977 or cochrak@musc.edu.</p>
<p>South Dakota</p>	<p>Under the South Dakota Recruitment Assistance Program providers must enter into a contract with the South Dakota Department of Health to qualify. The amount of the incentive payment for a qualifying physician or dentist is equal to twice the University of South Dakota School of Medicine resident tuition for the four most recently completed academic years. The current amount is approximately \$208,754.</p> <p>To be eligible a dentist must:</p> <ul style="list-style-type: none"> • Be licensed as a dentist in South Dakota. • Agree to practice full time as a general or pediatric dentist in an eligible community for at least three consecutive years. • Provide services to Medicaid, Medicare and State Children's Health Insurance Program patients. • Not have previously participated in such a program, or any other state or federal scholarship, loan repayment or tuition reimbursement program that obligates the person to provide medical services within an underserved area.
<p>Tennessee</p>	<p>The Tennessee State Loan Repayment Program (TSLRP) provides educational loan repayment to qualified primary care practitioners, including dentists, in exchange for an initial two-year service obligation to practice full time or part time at an ambulatory public nonprofit or private nonprofit primary care site located in a federally designated Health Professional Shortage Area. The maximum TSLRP award is \$50,000 for an initial two-year service obligation. TSLRP recipients in good standing are eligible to reapply for a maximum of up to \$20,000 per year in continued loan repayment awards after fulfilling their initial two-year service obligation and as long as they have outstanding educational loans to repay contingent upon funding availability.</p>

<p>Texas</p>	<p>The Rural Communities Health Care Investment Program (RCHIP) uses funds from a permanent endowment established from the tobacco settlement for the State of Texas. RCHIP is intended to assist rural communities in recruiting practicing health care providers, other than physicians. Providers must commit to serving for one year. Although historically the Texas Department of Agriculture has awarded RCHIP recipients \$5,000, last year the agency awarded \$10,000 each.</p> <p>The purpose of the Texas Dental Education Loan Repayment Program (DELRP) is to recruit and retain qualified dentists to provide dental services in dental Health Professional Shortage Areas of Texas. However, because the Texas Legislature did not appropriate state funds for this program for the two-year period beginning Sept. 1, 2017, through Aug. 31, 2019, no applications will be accepted during this period. For more information on the DELRP, please contact the Texas Higher Education Coordinating Board at 800-242-3062.</p> <p>The purpose of the St. David's Foundation Public Health Corps Loan Repayment Program is to recruit and retain qualified primary care health providers, including dentists, at eligible sites located in the five-county area served by the Foundation. For providers who are selected for enrollment into the program, loan repayment funds will be reserved for annual disbursement at the end of each of the four years of service, contingent upon continued annual grant funding. The Foundation has awarded a \$1,404,735 grant to the Texas Higher Education Coordinating Board for continued support of this program during the grant cycle that began January 1, 2017. Applications from providers interested in enrolling in the program during the current grant cycle will be accepted through December 31, 2017.</p>
<p>Utah</p>	<p>Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.</p>
<p>Vermont</p>	<p>The Area Health Education Centers Program administers the Vermont Educational Loan Repayment Program for Health Care Professionals (including dentists). The award may be up to \$20,000 in state/federal funds per year. State/federal awards must be matched by employer or community funds. Effective for the 2018 application cycle, requests to waive the required match funds can no longer be considered.</p>
<p>Virginia</p>	<p>The Virginia State Loan Repayment Program (VA-SLRP). The Health Resources and Services Administration, Bureau of Health Professions, provides federal funding for the VA-SLRP and requires a community match from a practice site or public/private entity. In addition, this program requires that the practice location be in a federally designated primary care, mental or dental Health Professional Shortage Area. The maximum award for a four-year commitment is \$140,000 and shall be for a qualifying educational loan. VA-SLRP prioritizes renewal applications first and then on a first-come first-served basis. All approvals are based on availability of funds. Dentists and dental hygienists are eligible.</p> <p>For details, please call 804-864-7431 or email olivette.burroughs@vdh.virginia.gov.</p>
<p>Washington</p>	<p>The Washington State Health Professional Loan Repayment Program (HPLRP) provides a maximum award of \$75,000 in exchange for a minimum three-year contract. Awardees may work less than full-time, but a minimum of 24 hours per week, which extends their service obligation period until they fulfill the equivalent of three years of full-time service. The HPLRP uses state funds for awards.</p>

	<p>The Federal-State Loan Repayment Program (FSLRP) provides a maximum award of \$70,000 in exchange for a two-year contract. Awardees must work a minimum of 40 hours per week. The FSLRP uses state funds with matching federal grant funds for awards.</p> <p>Dentists and dental hygienists are eligible for both programs. The provider application for both the HPLRP and FSLRP is scheduled to open in January and close the end of February. Providers should go to http://www.wsac.wa.gov/health-professionals to check for updates and find full details on the two programs.</p>
West Virginia	<p>West Virginia offers a State Loan Repayment Program and a rural recruitment and retention program for dentists willing to practice in the state. Selected candidates must be willing to practice in a dental Health Professional Shortage Area, including federally qualified health clinics. The maximum award for four years of service may not exceed \$90,000.</p> <p>Additionally, the West Virginia Health Sciences Service Program is a recruitment-incentive program for health professions students interested in primary care and rural health in West Virginia. The program allocates approximately 15 awards each academic year to students in the state's higher education system. Specifically, \$30,000 for students who are in the final year of a graduate program in dentistry.</p>
Wisconsin	<p>The Wisconsin Health Professions Loan Assistance Program was established to assist rural and urban underserved communities in recruiting and retaining primary care health and dental professionals. Dentists who agree to work in a federally designated Health Professional Shortage Area (HPSA) are eligible for up to \$50,000 in education loan repayment assistance through this competitive program. Dental hygienists are eligible for up to \$25,000. A service commitment of three years is required in a federally designated HPSA (from the date award contract is signed).</p>
Wyoming	<p>Under the Wyoming Healthcare Professional Loan Repayment Program, dentists may receive up to \$30,000 each year for three-years for a total up to \$90,000. Dental hygienists may receive up to \$20,000 per year (\$60,000 for the 3-year service obligation). However, the program is not being funded for applications or awards between July 1, 2016, and June 30, 2018.</p> <p>The University of Wyoming (UW) entered into agreements with the University of Nebraska College of Dentistry and Creighton University School of Dentistry under which the State of Wyoming through UW would pay the cost of attendance for a certain number of dental students at each institution. The program is called WY-DENT. Participants make a contract payment to UW for the four years of dental school and the state pays the educational costs to the appropriate dental school for each student.</p>

Program	Federal Program Details
NHSC LRP	The National Health Service Corps Loan Repayment Program is administered by the Bureau of Clinician Recruitment and Service (BCRS) in the HRSA within the U.S. Department of Health and Human Services (HHS). The NHSC LRP seeks dentists and dental hygienists to provide culturally competent, interdisciplinary primary health care services to underserved populations located in selected Health Professional Shortage Areas (HPSAs) identified by the Secretary of HHS. These awards vary based on the HPSA score where the health professional is practicing, and whether the service commitment is full or half time. The initial service commitment is for two years, with the option to apply for additional awards annually.
NHSC S2S	The National Health Service Corps (NHSC) Students to Service Program provides up to \$120,000 to dental students in their final year of school in return for a commitment to provide primary health care full time for at least three years at an approved NHSC site in a Health Professional Shortage Area of greatest need.
HRSA FLRP	Through the Faculty Loan Repayment Program , the Health Resources and Services Administration Bureau of Health Workforce provides loan repayment to individuals who have an interest in pursuing a career as a faculty member in a health professions school. Program applicants must be from a disadvantaged background, have an eligible health professions degree or certificate and have an employment commitment as a faculty member at an approved health professions institution for a minimum of two years. Program participants receive funds (up to \$40,000 for two-years of service) to repay the outstanding principal and interest of qualifying educational loans. Dentists and dental hygienists are eligible for the program.
NIH LRP	The National Institutes of Health Loan Repayment Programs (NIH LRPS) are a set of programs established by Congress and designed to recruit and retain highly qualified health professionals, including dentists, into biomedical or biobehavioral research careers. There are eight LRPs, five for researchers not employed by NIH (extramural) and three for researchers employed by NIH (intramural). Research funding from NIH is not required to participate in the extramural LRPs, and extramural and intramural LRP awardees may apply for subsequent, competitive renewal awards as long as they meet program eligibility. Although organized around broad research areas, the LRPs were never intended to fund research projects. Rather, LRP awards are based on an applicant's potential to build and sustain a research career. The LRPs repay up to \$35,000 annually of a researcher's qualified educational debt in return for a commitment to engage in NIH mission-relevant research.
IHS LRP	<p>The Indian Health Service Loan Repayment Program (IHS LRP) awards up to \$40,000 toward the repayment of qualified student loans in exchange for an initial two-year service commitment to practice full time at an Indian health program site. The IHS LRP is open to dentists, dental hygienists and dental assistants.</p> <p>The IHS Scholarship Program provides qualified American Indian and Alaska Native health professions students an opportunity to establish an educational foundation for each stage of their preprofessional careers. The scholarship program provides financial support in exchange for a minimum two-year service commitment within an Indian health program in recipients' chosen health professional discipline, including dentistry.</p>

<p>PSLF</p>	<p>The Public Service Loan Forgiveness (PSLF) Program is available to employees of many government and not-for-profit organizations. Qualifying employment for the PSLF Program is not about the specific job that recipients do for their employer; rather, it is about who the employer is. Employment with the following types of organizations qualifies for PSLF:</p> <ul style="list-style-type: none"> • Government organizations at any level (federal, state, local, or tribal) • Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code • Other types of not-for-profit organizations that provide certain types of qualifying public services <p>The PSLF forgives the remaining balance on recipients’ Direct Loans after they have made 120 qualifying monthly payments under a qualifying repayment plan while working full time for a qualifying employer.</p>
<p>USPHS</p>	<p>Dental officers join the U.S. Public Health Service Commissioned Corps at many different levels. Some join as beginning clinicians while others are experienced dentists who also may have had training in public health, policy and administration, or research methodology. USPHS understands the financial burden of medical education. Assignments with certain federal agencies, such as the Indian Health Service, offer loan repayment and/or other educational and family support programs. All dentists are eligible for both contractual special-pay bonuses and monthly special-pay bonuses.</p>
<p>HPLRP</p>	<p>The Health Professions Loan Repayment Program (HPLRP) provides an incentive—through the payment of professional educational loans—to new accessions to enter the U.S. Navy or the U.S. Army, or to current active-duty medical personnel to extend their active-duty commitment. Payments are sent directly to the lending institution on behalf of the HPLRP participant. The amount of loan repayment is determined by the length of service after the date on which the loan was made. The military will repay a maximum of \$40,000 per year (minus 25% taxes). Interested parties must contact a military recruiter to apply. To be eligible, participants must:</p> <ul style="list-style-type: none"> • Be qualified for, or hold an appointment as, a commissioned officer in one of the health professions and sign a written agreement to serve on active duty for a prescribed period. • Not be a current Armed Forces Health Professions Scholarship Program or Financial Assistance Program participant. • Be enrolled in the final year of an approved residency program leading to specialty qualification in medicine, dentistry or osteopathic medicine.
<p>Armed Forces HPSP</p>	<p>The Armed Forces Health Professions Scholarship Program will pay education-based tuition and fees for up to four years of school and provide recipients a monthly stipend. In addition, the military reimburses all professional school-required books and equipment. The value of this program could be well over \$300,000 during a four-year professional school program. In return, recipients agree to serve a minimum of three years on active duty or year for year of scholarship, whichever is longer. Applicants must be U.S. citizens, hold a baccalaureate degree from an accredited school, maintain full-time student status during the length of the program and qualify as a commissioned officer. Students must contact a military recruiter to apply. To learn more visit the U.S Navy or U.S. Army webpages.</p>