

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

Page 1

This is a list compiled by the American Dental Education Association of the various federal and state loan repayment programs for which dental graduates may be eligible. Participating programs and contact information is subject to change. Last update: June 2008.

FEDERAL LOAN REPAYMENT PROGRAMS			
US-ED	Loan Forgiveness for Public Service Employees	<p>Authorized by Congress in 2007 as part of the College Cost Reduction Act (H.R. 2669/P.L. 110-84), the program provides loan forgiveness for those working full-time for a 501(c)(3) nonprofit, military, public health, social work, public interest law and other areas. Recipients of four types of Federal Direct Loans who make 120 monthly payments without defaulting while concurrently working in a public sector job would be eligible to have all remaining principal and interest on the loan forgiven.</p> <p>This program began on October 1, 2007. Only payments made after this date may be applied to the 120 month period.</p> <p>The four types of eligible federal loans include the Federal Direct Stafford Loan, Federal Direct Plus Loan, Federal Direct Unsubsidized Stafford Loan, and the Federal Direct Consolidated Loan.</p> <p>Generally, federal direct loan repayment plans extend from 10-25 years depending upon the type and amount of the loan, and the financial need of the individual.</p> <p>For dentists working full-time for a 501(c)(3) nonprofit or in the military that have 10 year loans or individuals with less than 10 years remaining on their payment schedule, this loan forgiveness program provides no tangible benefit. However, for those with qualifying loans extending beyond the required 10 year period, the program could provide substantial relief permitting any remaining principal and interest to be forgiven if the individual continues to pay faithfully on the loan and continues his/her work in eligible settings.</p>	www.used.gov
NHSC	NHSC State Loan Repayment Programs	<p>Dentists Eligible: Yes Dental Hygienists Eligible: Yes</p>	http://nhsc.bhpr.hrsa.gov
NHSC	NHSC Loan Repayment Program (Federal)	<p>Dentists Eligible: Yes Dental Hygienists Eligible: Yes</p>	<p>National Health Service Corps Loan Repayment Program 201 Greensboro Drive, Suite 6008 McLean, VA 22102 Tel.: 800-221-9393</p>
IHS	Indian Health Service Loan Repayment Program	<p>Dentists Eligible: Yes Dental Hygienists Eligible: Yes</p>	<p>Indian Health Service Loan Repayment Program 12300 Twinbrook Parkway Suite 100 Rockville, MD 20852 Tel: 301-443-3396 http://www.ihs.gov</p>
NIH	National Institutes of Health AIDS Research Loan Repayment Program	<p>Dentists Eligible: Yes Dental Hygienists Eligible: No</p>	<p>National Institutes of Health 7550 Wisconsin Ave Federal Bldg, Room 604 Bethesda, MD 20892-9121 Tel: 800-528-7689 http://www.training.nih.gov</p>
NIH	National Institutes of Health Clinical Research Loan	<p>Dentists Eligible: Yes Dental Hygienists Eligible: No</p>	<p>National Institutes of Health 7550 Wisconsin Ave Federal Bldg, Room 604</p>

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

Page 2

	Repayment Program for Individuals from Disadvantaged Backgrounds		Bethesda, MD 20892-9121 Tel: 800-528-7689 http://www.training.nih.gov
NIH	National Institutes of Health General Research Loan Repayment Program	Dentists Eligible: Yes Dental Hygienists Eligible: No	National Institutes of Health 7550 Wisconsin Ave Federal Bldg, Room 604 Bethesda, MD 20892-9121 Tel: 800-528-7689 http://www.training.nih.gov http://www.training.nih.gov
NIH	NIH Pediatric Loan Repayment Program	Dentists Eligible: Yes Dental Hygienists Eligible: No	NIH Loan Repayment Programs Telephone: 866-849-4047 Fax: 866-849-4046 http://www.lrp.nih.gov/about/lrp-pediatric.htm Contacts not yet identified
NIH	NIH Health Disparities Loan Repayment Program	Dentists Eligible: Yes Dental Hygienists Eligible: No	NIH Loan Repayment Programs Telephone: 866-849-4047 Fax: 866-849-4046 http://www.lrp.nih.gov/about/lrp-healthdisp.htm Contacts not yet identified
HRSA	Faculty Loan Repayment Program	Dentists Eligible: Yes Dental Hygienists Eligible: Yes	http://bhpr.hrsa.gov/dsa/flrp/

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

Page 3

STATE LOAN REPAYMENT PROGRAMS			
AL	<p>Cleve Money Alabama Department of Public Health RSA Tower, Suite 840 PO Box 303017 Montgomery, AL 36130-3017 Tel.: 800-255-1992 or 334-206-5441 Fax: 334-206-5434 Email: N/A Web: http://nhsc.bhpr.hrsa.gov/applications/ N/A</p>	<p>Community Scholarship Program/NHSC Amount of repayment per year of service: \$9,700 per student (jointly funded) for Mid-Level Practitioner Students; \$20,025 per year (jointly funded) for medical students.</p> <p>Requirements: Must be from a HPSA and be willing to return. Targeted to medical students and nurse practitioners. Must serve minimum of two years in a community after completing a primary care residency.</p>	Dentists Eligible: Yes
AK	<p>Maniilaq Association Connie Rakoski, Medical Staff Coordinator PO Box 43 Kotzebue, AK 99752 Tel.: 907-442-7148 Email: crakoski@maniilaq.org Web: http://www.aacpm.org/External_Schol.htm</p>	<p>Arkansas Indian Health Service Loan Repayment Program Amount of Repayment: \$60,000 for a two-year contract Requirements: Must serve a minimum of two years at a site designated by IHS.</p>	Dentists Eligible: Yes
AK	<p>Lori Stedman WICHE/WAMI Medical Exchange Programs 3030 Vintage Boulevard Juneau, AK 99801-7101 Tel.: (907) 465-6741 Fax: (907) 465-5316 Email: customer.service@alaska.gov N/A Web: www.state.ak.us/acpe</p>	<p>WICHE/WAMI Medical Exchange Programs Source of funds: State Targeted at: Students Service stipulations: None at this time. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) must be a resident of Alaska. Amount of repayment per year of service: N/A Program's unique/special features: N/A</p>	Dentists Eligible: Yes
AZ	<p>Fabian Valle Belinda Ehlert, Program Manager Arizona Loan Repayment Program, Arizona Dept. of Health Services Office of Primary Care Resources 1740 W. Adams Road Room 410 Phoenix, AZ 85007 Tel.: 602-542-2954/1219 or 1066 Fax: 602-542-2011 Email: vallef@azdhs.gov Web: http://www.azdhs.gov/hsd/az_loan_repayment.htm</p>	<p>Arizona Loan Repayment Program Amount of Repayment: varies upon type of provider and priority ranking of practice site. Maximum award for physicians and dentists: \$100,000 for 4 years Requirements: US Citizen, valid offer of employment at an eligible site; contract with AZ to serve FT for a minimum of 2 years providing primary care services at the approved site, be appropriately licensed.</p>	Dentists Eligible: Yes
AZ	<p>Fabian Valle Belinda Ehlert, Program Manager Arizona Loan Repayment Program, Arizona Dept of Health Services Office of Primary Care Resources 1740 W. Adams Room 301410, Phoenix, AZ 85007 Tel.: (602) 542-1219 or 1066 Fax: (602) 542-2011 Email: vallef@azdhs.gov N/A Web: www.hs.state.az.us/hsd</p>	<p>Arizona Loan Repayment Program Source of funds: State Targeted at: dentists, primary care physicians, certified nurse midwives, physician assistants, and nurse practitioners. Service stipulations: Minimum 2-year commitment. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) Arizona licensed and/or certified physicians, dentists, nurse practitioners, certified nurse mid-wives, and physician assistants. General practice, family medicine, dentistry, OB/GYN, pediatrics or internal medicine is the required specialties. Amount of repayment per year of service: Varies based upon type of provider and priority ranking of the practice site. The priority ranking is determined by such variables as location and need, etc. The award is in addition to the compensation package offered by the practice site.</p>	Dentists Eligible: Yes

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

		Program's unique/special features: N/A	
CA *	Delia R. SantiagoSondra Jacobs Office of Statewide Health Planning and Development 1600 9th Street Room 440400 R. Street, Suite 330 Sacramento, CA 958114 Tel.: 916-654326-18333745 Fax: 916-654322-31382588 Email: sjacobs@oshpd.state.ca.us Web http://www.medstudent.ucla.edu/offices/fao/residents/residents/index.html :	California State Loan Repayment Program/NHSC Amount of Repayment: Maximum award is \$120,000 for 4 years service. Requirements: US citizen with valid California license; free of unserved obligations for service; free of judgments arising from Federal debt; agree to provide FT (40 hours/week) primary care services for at least 2 years in a designated HPSA.	Dentists Eligible: Yes
CO	Daniel A. Navarro UCHSC Colorado AHEC Program P.O. Box 6508/MS F433 Aurora, CO 80045-0508 Tel.: (303) 724- 0753303-724-0330 Fax: 303-724-0891 Web: http://www.uchsc.edu/ahec/lrp/lrp.htm Email: dan.navarro@uchsc.edu Beryl Harshbarger Colorado Rural Health Center TeleTel.: (303) 832-7493 303-407-2032 Email: info@coruralhealth.org corrnr@yahoo.com	Colorado NHSC State Loan Repayment Program AHEC loan repayment program Requirements: US citizen with valid state license; free of unserved obligations for service; free of judgments arising from Federal debt; agree to provide FT (40 hours/week) primary care services for at least 2 years in a designated HPSA. Colorado has a state program through the AHECs, which is very similar to the NHSC program and uses the same criteria, except it pays up to \$20,000 per year up to \$70,000 total but does not have any tax benefits. It also requires a community match of an equal amount per year.	Dentists Eligible: Yes
	Elinor Williams Colorado AHEC System 4200 E. 9th Avenue A088, Denver, CO 80262 Tel.: (303) 315-26496100 Fax: (303) 315-5886 Email: elinor.williams@uchsc.edu Web: http://www.uchsc.edu/sop/www.uchsc.edu/ahec/finaid	Colorado Health Professions Loan Repayment Program Targeted at: primary care dentistry , primary care physicians (allopathic & osteopathic), OB/GYN, psychiatry, physicians assistants, nurse practitioners, certified nurse midwives Service stipulations: N/A Key eligibility requirements and/or restrictions: (not necessarily comprehensive) US Citizen and licensed to practice in CO; have qualified debt incurred as a result of health professions education, must agree to practice F/T in HPSA for a minimum of 2 years, must be employed by a public or private n/profit agency in a HPSA area. Amount of repayment per year of service: Up to &70,000 in qualified educational debt per provided over a maximum rate of \$20,000 per year for the first 2 years and variable thereafter. Program's unique/special features: N/A	Dentists Eligible: Yes
CT *	Elizabeth Hicken, Connecticut Department of Public Health, 410 Capitol Avenue, Hartford, Connecticut 06106 Tel.: 860-509-80968000 Fax: 860-509-7720 Web: CT.gov Home	Connecticut State Loan Repayment Program Amount of Repayment: up to \$45,000 is available for two years of employment. Requirements: US citizen with valid Connecticut state license; free of unserved obligations for service; free of judgments arising from Federal debt; agree to provide FT (40 hours/week) primary care services for at least 2 years in a designated HPSA.	Dentists Eligible: Yes
	Elizabeth A. Hicken, SupervisorMario Garcia, M.P.H. Program Manager Connecticut Department of Public Health Public Health Initiatives Branch 410 Capitol Avenue - MS#11PCR11HLS, PO Box 340308, Hartford, CT 06134-0308 Tel.: (860) 509-80517138	Connecticut State Loan Repayment Program Source of funds: Federal and State Targeted at: dentists , primary care physicians, nurse practitioners, physician assistants, certified nurse midwife. Service stipulations: Enter into a contract to provide direct patient care in a community health center in an underserved area, full-time for at least two consecutive years. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) US Citizen with valid CT	Dentists Eligible: Yes

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

	<p>Fax: (860) 509-76697720 Email: elizabeth.hicken@po.state.ct.us Martha.okafor@po.state.ct.us Web: N/Ahttp://www.dph.state.ct.us/BCH/Family%20Health/SLRP/slrp_home.htm</p>	<p>license to practice; free of unserved obligations for service; free of judgments arising from Fed debt and agree to provide full-time primary care services for at least two consecutive years. Amount of repayment per year of service: Up to \$45,000 for first two-year period; Up to \$60,000 for second two-year period. Program's unique/special features: Health professionals must serve in a community health center; these are located in both urban and rural settings.</p>	
FL	<p>Karen Lundberg, Department of Health and Rehabilitative Services 1317 Winewood Blvd. Tallahassee, FL 32399 Tel.: 850-487-2044, 800-342-8660 Fax: 850-922-6296 Unable to find any information on this program.</p>	<p>Florida Health Service Corps State Loan Repayment Program Florida's state loan repayment program included dentists, physicians, nurse practitioners and physician assistants. The funding for this program ceased July 1996.</p>	Dentists Eligible: Yes
IA	<p>Pat Kehoe Patricia Kehoe Iowa Department of Public Health Lucas State Office Building, 3rd Floor Des Moines, IA 50319-0075 Tel.: 515-281-85175069 Fax: 515-242-6384</p>	<p>Iowa PRIMECARRE Loan Repayment Program Amount of Repayment: Max \$30,000 for physicians, psychiatrists, clinical psychologists; Max \$20,000 for dentists; Up to \$15,000 for dental hygienists, and other health professionals Requirements: US citizen, provide full-time health services at designated HPSA in Iowa for minimum of 2 years, have education related debts</p>	Dentists Eligible: Yes Dental Hygienists Eligible: Yes
IA	<p>Patricia Kehoe, PRIMECARRE Coordinator Bureau of Rural Health and Primary Care 321 E. 12th Street, 5th Floor, Des Moines, IA 50319 Tel.: (515) 281-5069 Fax: (515) 242-6384 Email: pkehoe@idph.state.ia.us Web: http://www.idph.state.ia.us/hpcdp/primecarre.asp www.idph.state.ia.us/fch/rhpc.htm</p>	<p>Iowa Loan Repayment Program Number of years in existence: 7 Source of funds: Federal and State Targeted at: dentists, allopathic, osteopathic, physician assistant, nurse practitioner, clinical psychologist, masters in social work Service stipulations: Contract requires two years of service in a public or nonprofit facility located in a Health Professional Shortage Area (HPSA) in Iowa. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) US citizen, licensed to practice in Iowa, Professional education loan balance Amount of repayment per year of service: Up to \$30,000/year for allopathic, osteopathic, Ph.D.; up to \$20,000/year for dentist; up to \$15,000/year for other qualified candidates. Program's unique/special features: Full award funds must be used for repayment of professional school loans, with verification. Grant awards are taxable.</p>	Dentists Eligible: Yes
IN	<p>Janet Chorpenning Indiana State Department of Health 2 N. Meridian Street, Section 8B – 99 Indianapolis, IN 46204 317-233-1385 317-233-7761 (FAX) jchorpenning@isdh.state.in.us</p>		
KS	<p>Barbara J. Gibson, Primary Care Services KDHE Office of Local and Rural Health Curtis State Office Building 1000 SW Jackson, Suite 340 Topeka KS 66612 – 1365 785-296-1200 785-296-1231 (FAX) bjgibson@kdhe.state.ks.us http://www.kdhe.state.ks.us/olrh/</p>		
KY	<p>Susan Robertson University of Kentucky Center for Rural Health</p>		

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

Page 6

	750 Morton Blvd. Hazard, KY 41701 606-439-3557 606-435-0038 (FAX) http://www.mc.uky.edu/RuralHealth/SORH/slrp1.htm		
LA	Paula Kramer DHH/Bureau of Health Resources Management PO Box 1349 Baton Rouge, LA 70821-1349 Tel.: (504) 342-4702 Fax: (504) 342-5839 Email: N/A Web: www.medjoblouisiana.com	State Loan Repayment Program for Physicians, Dentists, and Midlevels Number of years in existence: 7 Source of funds: Federal and State Targeted at: dentistry , primary care practitioners, family practitioner, internal medicine, OB/GYN, pediatrics, and psychology, nurse practitioner, physician assistant, nurse midwife. Service stipulations: Practice full-time in HPSA at a public /non-profit entity in an outpatient capacity; minimum commitment of two years, not more than three. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) Graduate of an approved US medical school and licensed to practice in Louisiana. Amount of repayment per year of service: Physicians: 2 years - up to \$26,666; 3 years - up to \$90,000 -- Midlevels: 2 years - up to \$6,666; 3 years - up to \$15,000 Program's unique/special features: N/A	Dentists Eligible: Yes
LA	Kristy Nichols, Director State Office of Rural Health P.O. Box 2870 Baton Rouge, LA 70821-2870 225-342-3814 225-342-0080 (FAX) knichols@dhh.state.la.us http://www.dhh.louisiana.gov/offices/page.asp?id=88&detail=4986		
MA	Julia Dyck Department of Public Health 250 Washington Street, 5 th Floor Boston, MA 02108 617-624-6043 617-624-6062 (FAX) Julia.dyck@state.ma.us http://www.mass.gov/dph/fch/health/shortage.htm		
ME	Sophie Glidden, Project Director Primary Care, Department of Human Services, Station #11 35 Anthony Avenue Augusta, ME 04333-0011 Tel.: (207) 624-5424 Fax: (207) 624-5431 Email: Sophie.E.Glidden@State.ME.US Web: http://www.maine.gov/dhhs/bohodr/SLRPSUMM.htm http://janus.state.me.us/dhs/bohodr/orhpcpge.htm	Loan Repayment Program Source of funds: Federal and State Targeted at: dentists , family practice physicians, physician assistants, nurse practitioners, nurse midwives, psychiatrists. Service stipulations: Minimum of two years; must be placed in a federally designated HPSA Key eligibility requirements and/or restrictions: (not necessarily comprehensive) must be fully licensed and willing to serve fulltime in a shortage area, US citizen. Amount of repayment per year of service: \$25,000/physicians; \$20,000/ dentists ; \$12,500/physician assistant, NP, certified nurse midwife Program's unique/special features: A large number of recipients have remained after obligation is completed.	Dentists Eligible: Yes
MD	Kelly E.L. Sage Coordinator of Special Programs Maryland Dent-Care Program Office of Oral Health Maryland Department of Health & Mental Hygiene	Maryland Dent-Care Program (MDC-LARP) Amount of Repayment: Dentists receive up to \$70,000 in non-taxable loan repayment assistance over a 3-year period. Presently, five dentists have been chosen to receive the MDC-LARP award. These dentists are located in various areas across the State. Applications for Award Year 2001 available in March 2001. Requirements: Dentists who participate in this program agree to provide oral health care services to a	Dentists Eligible: Yes

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

	<p>201 West Preston Street Baltimore, MD 21201 Tel.: 410-767-5865 Fax: 410-333-5995 Web: http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_larpdent.asp#topwww.mdpublichealth.org/oralhealth</p>	<p>minimum of 30% MMAP recipients as a proportion of their total patient population, document this information, and submit written reports. This program will provide loan repayment for up to five <i>Maryland licensed</i> dentists a year for a three-year commitment for a maximum of 15 participants in the program, depending upon available funding. In addition to being licensed in the State of Maryland, the dentist must also be a resident and have graduated from an U.S. accredited dental school. What makes this program unique is that dentist applicants do not have to practice in a designated Health Professional Shortage Area (HPSA). These dentists simply need to provide care to MMAP recipients in any area of Maryland and ensure that these patients make up 30% of their patient population.</p>	
MD	<p>Elizabeth Vaidya, Coordinator Primary Care Office (PCO) Office of Health Policy & Planning FHA, DHMH Antoinette W. Coward, M.S., C.H.E.S., Office of Primary Care Services Maryland Dept. Health & Mental Hygiene 201 West Preston Street Baltimore, MD 21201 Tel.: 410-767-5602 5695 Fax: 410-333-7501 Web: http://nhsc.bhpr.hrsa.gov/join_us/slrp.asp</p>	<p>Maryland State Loan Repayment Program/NHSC</p>	<p>Dentists Eligible: Yes</p>
MA	<p>Lisa Levine Department of Public Health 250 Washington Street, 5th Floor Boston, MA 02108 Tel.: 617-624-6028 (NEW NUMBER) Fax: 617-624-6062 Web: http://nhsc.bhpr.hrsa.gov/join_us/lrp.asp</p>	<p>State Loan Repayment Program/NHSC</p>	<p>Dentists Eligible: Yes</p>
MA	<p>Catharine Sibble, Acting Director Office of Primary Care Massachusetts Department of Public Health 250 Washington Street, 5th Floor, Boston, MA 02108-4619 Tel.: (617) 624-6043 Fax: (617) 624-6062 Email: catharine.sibble@state.ma.us Web: www.mlac.orgN/A</p>	<p>Massachusetts State Loan Repayment Program Source of funds: Federal and State Targeted at: dentists and dental hygienists, physicians, psychiatrist, family practitioner, OB-GYN, internal medicine, pediatrics, certified nurse midwives, NP, physician assistant, Psychologists, masters in social work, family and marriage therapists Service stipulations: Must work full-time in underserved area. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) US Citizen, cannot simultaneously be receiving NHSC funds. Practice primary care in a CHC for 2 years. Amount of repayment per year of service: \$20,000 for physicians and dentists; \$12,500 for all others. Program's unique/special features: Community Health Centers only</p>	<p>Dentists Eligible: Yes Dental Hygienists Eligible: Yes</p>
<A	<p>Muriel Hodges Massachusetts Department of Public Health 150 Tremont State, Boston, MA 02111 Tel.: (617) 727-2662 Fax: (617) 727-0880 Email: N/A Web: N/A</p>	<p>State Loan Repayment Program Number of years in existence: N/A Source of funds: Federal and State Targeted at: dentists, allopathic and osteopathic physicians, nurse practitioners, certified nurse midwives Service stipulations: Two years in a HPSA; licensed, primary care health agency. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) Must be licensed, certified; no current defaults on loans; willing to serve in a shortage area; must sign contract with state. Amount of repayment per year of service: \$5,000 - \$15,000 Program's unique/special features: N/A</p>	<p>Dentists Eligible: Yes</p>

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

MI	<p>Steven L. Creamer Michigan Department of Community Health, Health Legislation and Policy Development 320 S. Walnut St., Lewis Cass Bldg., 6th Fir. Lansing, MI 48913 Tel.: 517-373-1837 (NEW NUMBER) Fax: 517-241-2962 Email: creamers@state.mi.us</p>	<p>Michigan Loan Repayment Program/NHSC Amount of Repayment: \$25,000 per year Requirements: US citizen; licensed/certified to practice in Michigan; graduate of an accredited school; work 40 hours per week for public or non-profit organization; minimum of two years.</p>	Dentists Eligible: Yes
MA	<p>Steven L. Creamer, M.A. Ken Miller Michigan Department of Community Health, Health Legislation and Policy Development Office Policy and Legal Affairs Administration 320 S. Walnut 201 Townsend St., Lansing, MI 48913 Tel.: (517) 241-9946 Fax: (517) 241-00841200 Email: creamers@State.MI.USmillerk3@michigan.gov Web: www.mimom.org</p>	<p>Michigan Essential Health Provider Program/SLRG Source of funds: Federal/State and some local agency funds Targeted at: primary care dentists and physicians (internists, family practitioners, pediatricians, OB/GYN), nurse practitioners, nurse midwives, and physician assistants. Service stipulations: Select practice site from approved list; work 40 hours/week for public or non-profit organization; minimum of two years. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) U.S. citizen; licensed/certified to practice in Michigan; graduate of accredited school Amount of repayment per year of service: dentists and physicians-\$25,000 and Midlevels-\$15,000 Program's unique/special features: N/A</p>	Dentists Eligible: Yes
MN	<p>Debra Jahnke Office of Rural Health & Primary Care (ORHPC), Minnesota Dept of Health 121 E. 7th Place Suite 460 PO Box 6497585 East 7th Place Suite 220 St. Paul, MN 55164-0975 Tel.: (651) 282-6334 Fax: (651) 297-5808 Email: debra.jahnke@health.state.mn.us Web: www.health.state.mn.us</p>	<p>Minnesota State Loan Repayment Program Source of funds: Federal and State Targeted at: dentists, dental hygienists, primary care physicians, nurse practitioners, physician assistants, certified nurse midwives, psychiatrists, clinical psychologists, clinical social workers, psychiatric nurse specialists, marriage & family therapists, and licensed mental health counselors. Service stipulations: Must serve at least two years at an approved site in a HPSA. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) Must be licensed to practice independently and contracted with an approved site. Amount of repayment per year of service: Up to \$20,000 Program's unique/special features: N/A</p>	Dentists Eligible: Yes Dental Hygienists: Yes
MO	<p>Harold Kirby Missouri Department of Health Bureau of Health Care Access & Assessment P.O. Box 570 Jefferson City, MO 65101 Tel.: 573-751-6219 Fax: 573-526-4102</p>	<p>Missouri State Loan Repayment Program/NHSC</p>	Dentists Eligible: Yes
NE	<p>Marlene A. Janssen Nebraska Office of Rural Health PO Box 95044 Lincoln, NE 68509-5044 Tel.: 402-471-2337 Fax: 402-471-0180 Email: doh712d@vmhost.cdp.state.ne.us Iowa/Nebraska Primary Care Association Tel.: 515-243-2000</p>	<p>Nebraska State Loan Repayment Program for Rural Health Professionals Amount of Repayment: Physicians, dentists, and clinical psychologists may receive up to \$20,000 per year (\$10,000 from local funds; \$10,000 from state funds). The actual amount awarded will depend on the individual practitioner's educational debt load and the availability of funds. Funds awarded are taxable as ordinary income. Requirements: Must agree to practice at sites eligible for loan repayment located within shortage areas designated for each specialty by the Nebraska Rural Health Advisory Commission. Physicians, nurse practitioners, and physician assistants practicing the specialties of family practice, internal medicine, pediatrics, obstetrics/gynecology, general surgery, and psychiatry are eligible to apply for the Nebraska Loan Repayment Program. Dentists specializing in general dentistry, pediatric dentistry, or oral surgery. Clinical psychologists, master's level mental health professionals, pharmacists, occupational therapists, and physical therapists are also eligible. Eligibility does not guarantee acceptance into the program.</p>	Dentists Eligible: Yes (must practice general dentistry, pediatric dentistry or oral surgery) Dental Hygienists Eligible: No
NE	<p>Marlene A. Janssen NE HHSS-Department of Services, Office of Rural Health</p>	<p>Nebraska Student Loan Program Targeted at: Students (dental, medical, and physician assistant) Service stipulations: Willing to commit to primary care practice in state underserved area.</p>	Dentists Eligible: yes

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

	<p>301 Centennial Mall South PO Box 95044 Lincoln, NE 68509-5044 Tel.: (402) 471-2337 Fax: (402) 471-0180 Email: marlene.janssen@hss.state.ne.us Web: N/A</p>	<p>Key eligibility requirements and/or restrictions: (not necessarily comprehensive) Nebraska medical/physician assistant schools only Amount of repayment per year of service: Full forgiveness of annual loan. Program's unique/special features: N/A</p>	
NH	<p>Dague B. Clark, Interim Program Director Division of Family & Community Health NH Department of Health & Human Svcs. 6 Hazen Drive Concord, NH 03301 Tel.: 603-271-4483 Fax: 603-271-4372</p>	<p>NH State Loan Repayment Program/NHSC</p>	<p>Dentists Eligible: Yes</p>
NH	<p>David Roberts, Workforce Coordinator Rural Health & Primary Care NG Dept. of Health & Human Services 29 Hazen Drive Concord, NH 03301 603-201-2276 603-271-4506 (FAX) droberts@dhhs.state.nh.us</p> <p>Rural Health and Primary Care Support Community Health Institute 95 North State Street Concord, NH 03301 Tel.: 603-271-4638 Fax: 603-271-1517 Email: shall@dhhs.state.nh.us</p> <p>New Hampshire Recruitment Center Stephanie Eugene, Program Coordinator One Eagle Square Concord, NH 03301 Tel.: 603-229-1852 or 800-203-0234 Fax: 603-228-2464</p> <p>The administration of the State Loan Repayment Program is through the New Hampshire Office of Rural Health & Primary Care, Bryan Ayars can be reached at (603) 271-4547 if you have more specific questions.</p> <p>Sincerely, Stephanie Pagliuca, Program Manager NH Recruitment Center Program 3 South Street, Concord, NH 03301 Phone 1-800-203-0234 Fax: (603) 228-2464 Clinicians check out our website at: www.nhrc.org</p>	<p>NH Primary Loan Care Repayment Provider Plans Amount of Repayment: \$20,000 per year of service for a two-year commitment. Requirements: Must be a primary care provider, dentist, or dental hygienist. Qualified applicants work in underserved areas, and must be employed or sponsored by government or not for profit organizations. License to practice in NH; willing to sign a two-year contract with the state to work in a non-profit entity in a federally designated MUA/MUP or HPSA</p>	<p>Dentists Eligible: Yes Dental Hygienists Eligible: Yes</p>
NJ	<p>Sharon W. Bryant, Program Administrator 30 Bergen Street</p>	<p>Primary Care Physician and Dentist Loan Redemption Program/NHSC Amount of Repayment: Maximum award of to \$70,000 for four years of service</p>	<p>Dentists Eligible: Yes (must practice general</p>

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

	ADMC, Room 119 Newark, NJ 07107-3001 Tel.: 973-972-4605 Fax: 973-972-5320 Email: bryanTSL@UMDNJ.edu	Requirements: NJ resident; NJ license; secured letters of recommendation; serve in state-designated medically underserved area full-time for a minimum of 2 years, maximum of four years. Dentists in the program can only practice general dentistry and pediatric dentistry.	dentistry)
NJ	Sharon W. Bryant, Administrator Primary Care Loan Redemption Program 30 Bergen Street, ADMG Bldg., Room 119, Newark, NJ 07107-3000 Tel.: (973) 972-4605 Fax: (973) 972-8491 Email: bryanTSL@UMDNJ.edu Web: N/A	Primary Care Loan Redemption Program Number of years in existence: 8 Source of funds: State and Federal Targeted at: dentists , primary care physicians, physician assistants, certified nurse midwives, certified nurse practitioners. Service stipulations: Serve in state designated medically underserved area health professional shortage areas (HPSA) of the state; full-time, a minimum of 2 years; maximum of four years. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) New Jersey resident; satisfactorily completed an accredited residency in (internal medicine, general pediatrics, family practice, OB/GYN); New Jersey license; secured letters of recommendation. (Dentists : completed undergraduate dental training or primary care residency in general dentistry or pedodontics). Amount of repayment per year of service: Up to \$120,000 of eligible loans/expenses (18% after first full year of service, 26% at end of second year, 28% at end of third year, and 28% at end of fourth year).	Dentists Eligible: Yes
NM	Kenn Williams, Program Officer NM Commission on Higher Education Financial Aid and Student Services PO Box 15910 Santa Fe, NM 87502-5910 Tel.: (505) 827-7383 Fax: (505) 827-2392 Email: kenn@che.state.nm.us Web: N/A	Health Professional Loan Repayment Program (HPLPP) Source of funds: Federal/NHSC & State Targeted at: dentists , physicians, physician assistants, nurses, optometrists, podiatrists Service stipulations: Commit to two-year term (with optional one-year renewals); must be employed continuously in a full-time practice in a designated underserved area in NM. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) appropriately license or certified Amount of repayment per year of service: Up to \$12,500 Program's unique/special features: Special consideration given to practices with exceptional demands (hard-to-fill, after-hours every other night, and heavy obstetric responsibilities).	Dentists Eligible: Yes
NM	Kenn Williams, Program Officer NM Commission on Higher Education Financial Aid and Student Services PO Box 15910 Santa Fe, NM 87502-5910 Tel.: (505) 827-7383 Fax: (505) 827-2392 Email: kenn@che.state.nm.us Web: N/A March Pompei, Primary Care Program Manager New Mexico Department of Health 1068 Cerrillos Road Santa Fe, NM 87501-4295 505-476-6513 505-476-6511 (FAX) mpompei@che.state.nm.us	Allied Health Student Loan-for-Service Program Number of years in existence: 3 Source of funds: State Targeted at: Students in allied health programs (dental hygiene , physical & occupational therapy; speech-language pathology; audiologists; pharmacy; nutrition; respiratory care; laboratory & radiologic technology; mental health services; emergency medical services; or one defined by commission). Service stipulations: Intent to practice as allied health professional in a designated HPSA in NM. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) New Mexico resident; enrolled in accredited program; submit a financial aid form. Amount of repayment per year of service: Up to \$12,000 Program's unique/special features: Part-time eligible for pro-rated awards.	Dental Hygiene Eligible: Yes
ND	Mary Amundson, M.A. University of North Dakota School of Medicine & Health Sciences Department of Community Medicine & Rural Health PO Box 9037	North Dakota State Loan Repayment Program/NHSC	Dental Eligible: Yes

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

Page 11

	Grand Forks, ND 58202-9037 701-777-4018 Fax: 701-777-2389 Email: mamundsn@medicine.nodak.edu		
NV	Keith Clark Nevada Office of Rural Health 1500 College Parkway Elko, NV 89801 775-738-3828 775-738-0689 (Fax) clarkk@med.unr.edu		
OH	Coleen SchwartzGeri Rousculp Recruitment/Retention CoordinatorOhio Department of Health Primary Care & Rural Health Program Ohio Department of Health 246 North High Street Columbus, OH 43215 Tel.: 614-644-85088496 Fax: 614-644995-98504235 grouscul@gw.odh.state.oh.us	Ohio State Loan Repayment Program/NHSC	Dentists Eligible: Yes
OR	Meadow Martell Siskiyou Community Health 319 Caves Highway, PO Box 18 Cave Junction, OR 97523 Tel.: 541-592-4111 Email: schc@cdsnet.net	National Health Service Corps Designated Sites	Dentists Eligible: Yes
PA	Fred Bowlan, Program Administrator Division of Health Professions Development Pennsylvania Department of Health PO Box 90, Room 1033 Health & Welfare Building, Harrisburg, PA 17108 Tel.: (717) 772-5298 Fax: (717) 705-6525 Email: fbowlan@state.pa.us Web: www.health.state.pa.us	Pennsylvania Primary Health Care Practitioner Loan Repayment Program Source of funds: Federal and State Targeted at: dentists , primary care providers (family practitioner, general internal medicine, osteopathic physicians, general pediatrics, OB/GYN, certified registered nurse practitioners, certified nurse midwives, physician assistants) Service stipulations: Three-year minimum commitment; be employed continuously in a full-time primary care practice at approved location - a private for-profit or a non-profit community-based or hospital-based primary care center - in a HPSA. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) US Citizen; have degree in allopathic or osteopathic medicine or general dentistry or be a certified/licensed nurse midwife, nurse practitioner, or physician assistant; valid unrestricted physician assistant license/certificate; be enrolled in final year of an approved residency program. Amount of repayment per year of service: 1st year: 15%, up to \$9,600 (physicians)/up to \$6,000 (midlevel); 2nd: 20%, up to \$12,800/up to \$8,000; 3rd: 30%, up to \$19,200/up to \$12,000; 4th: 35%, up to \$22,400/up to \$14,000. Program's unique/special features: Private practice repayment option plan	Dentists Eligible: Yes
PA	Leslie Best Pennsylvania Department of Health 7th and Forester Street Health and Welfare Building, Rm 709 Harrisburg, PA 17108 Tel.: 717-772-5298 Fax: 717-783-3794	Pennsylvania State Loan Repayment Program/NHSC	Dentists Eligible: Yes

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

<p>PA</p>	<p>Fred Bowlan Pennsylvania Loan Repayment Program Pennsylvania Department of Health Bureau of Health Planning Box 90, Room 833 Harrisburg, PA 17108-00990 Tel.: 717-772-5298</p>	<p>Pennsylvania Primary Health Care Practitioner Loan Repayment Program Amount of Repayment: Maximum award \$64,000 for four years of service.</p> <p>Requirements: Three-year minimum commitment; be employed continuously in a full-time primary care practice at an approved location- a non-profit community-based primary care center- in a HPSA; US citizen, graduate of U.S. dental school; valid unrestricted PA license</p>	<p>Dentists Eligible: Yes (general dentistry)</p>
<p>RI</p>	<p>Maureen Ross, Program Manager, Office of Primary Care Rhode Island Department of Health 3 Capitol Hill Providence, RI 02908-5097 Tel.: (401) 222-7633 Fax: (401) 222-4415 Email: maureenr@doh.state.ri.us Web: www.health.state.ri.us</p>	<p>Rhode Island Health Professional Loan Repayment Program Source of funds: State, private, and federal Targeted at: dentists, dental hygienists, primary care physicians, , nurse practitioners, nurse midwives, physician assistants. Service stipulations: Two-year service commitment at approved site in a health professional shortage area (HPSA). Key eligibility requirements and/or restrictions: (not necessarily comprehensive) Must be a U.S. citizen eligible for state licensure; have not outstanding federal, state, or local service obligations; be available to work full-time at site that offers a sliding fee scale; agree to accept assignment under Medicare and Medicaid. Amount of repayment per year of service: Up to \$35,000 for physicians and dentists. Program's unique/special features: One-year retention contracts possible (on completion of initial two-year service obligation).</p>	<p>Dentists Eligible: Yes Dental Hygiene Eligible: Yes</p>
<p>SD</p>	<p>Sandra DurickNicole Beck SD Office of Rural Health 600 E. Capitol Avenue Pierre, SD 57501-2536 Tel.: (605) 773-33642679; (800) 738-2301 Fax: (605) 773-59045683 Email: sandra.durick@state.sd.us usnicole.beck@state.sd.us Web: www.state.sd.us/doh/rural</p>	<p>National Health Service Corp State/Loan Repayment Program Source of funds: Federal/NHSC and Local 50/50 Targeted at: dentists and dental hygienists, mental health professionals, primary care physicians/mid-level practitioners Service stipulations: N/A Key eligibility requirements and/or restrictions: (not necessarily comprehensive) dentists and dental hygienists, mental health professionals, primary care physicians/mid-level practitioners having outstanding educational loans who commit to serve in a Health Professional Shortage Area. Two-year minimum commitment. Amount of repayment per year of service: 1st year: \$6,000; 2nd year: \$8,000; 3rd year: \$12,000; 4th year: \$14,000. Physicians and dentists are double the above amount (\$80,000 total). Program's unique/special features: Federal funds are matched at the local level.</p>	<p>Dentists Eligible: Yes Dental Hygiene Eligible: Yes</p>
<p>TN</p>	<p>Pat Wilson Tennessee Department of Health Office of Rural Health Cordell Hull, 5th Floor, South 425 5th Avenue, N. Nashville, TN 37247 Tel.: 615-532-0195 Fax: 615-741-1063</p>	<p>NHSC State Loan Repayment Program</p>	<p>Dentists Eligible: Yes</p>
<p>TX</p>	<p>Link to list of Texas loan repayment programs: http://www.collegefortexans.com/cfbin/tofa.cfm?Kind=LRP</p> <p>Cynthia Valenzuela-Hegemier Manager Special Account Servicing Texas Higher Education Coordinating Board hegemierca@thehb.state.tx.us 1-800-242-3062 ext. 6367 (512)427-6367</p>	<p>Texas Dental Education Loan Repayment Program The purpose of the program is to recruit and retain qualified dentists to provide dental services in areas of the state that are underserved with respect to dental care. Service Period: A twelve-month period of service that qualifies an eligible dentist for an annual education loan repayment, beginning on the date the application is received by the Board or the date eligible service began, whichever is later. Eligible Education Loan: An education loan that is eligible for repayment is one that: (1) was obtained through a lender for purposes of attending an eligible institution of higher education in Texas; (2) is evidenced by a promissory note: (A) for funds obtained through a federal or state loan program for higher education; (B) with language that clearly indicates that loan proceeds must be used for direct and indirect</p>	<p>Dentists Eligible: Yes</p>

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

Page 13

	<p>Fax (512)427-6570</p> <p>Senta Galeazzi Office of Rural Community Affairs Rural Communities Health Care Investment Program P.O. Box 12877 Austin, TX 78711 512-936-6743 512-926-6776 (FAX) sgaleazzi@orca.state.tx.us</p>	<p>expenses at an eligible institution; or (C) for consolidating education loans; and (3) does not entail a service obligation and is not being repaid through another loan repayment program.</p> <p>Repayment of Education Loans. Eligible education loans of qualified dentists shall be repaid under the following conditions: (1) the annual repayment(s) shall be made co-payable to the dentist and the holder(s) of the loan(s); (2) the annual repayment(s) shall be made for up to five years upon the dentist's completion of each twelve-month service period; (3) the \$10,000 annual repayment amount shall be based on full-time eligible services; (4) pro-rated loan repayment can be made based on service in an eligible area that is less than full-time during the twelve month period; (5) contingent upon availability of funds and the applicant's having met all program requirements at the end of the service period, prior conditional approval shall be communicated to eligible dentists; and (6) the commissioner may determine award amounts providing incentives for continuous service and service in the most underserved areas.</p>	
UT	<p>Erin Olsen, Support Services Coordinator Utah Department of Health Bureau Primary Care, Rural, & Ethnic Health 288 North 1460 West, 4th Floor P.O. Box 142005 Salt Lake City, UT 84114-2005 801-538-6113 801-538-6387 (FAX) elolsen@doh.state.ut.us http://health.utah.gov/primarycare/scholarloanmenu.html</p>		
VT	<p>Ellen B. Thompson Department of Health, Health Policy and Planning PO Box 70, Burlington, VT 05402 Tel.: (802) 863-7606 Fax: (802) 651-1634 Email: ethomps@vdh.state.vt.us Web: N/A</p>	<p>Vermont State Loan Repayment Program Source of funds: State, Local Targeted at: dentists, primary care physicians, nurse practitioners, certified nurse midwives, psychiatrists. Service stipulations: Must serve in a primary care setting in a state or federally designated shortage area. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) must agree to provide services for one or more years and not deny service to those on Medicare/Medicaid or those unable to pay. Amount of repayment per year of service: Up to \$20,000 Program's unique/special features: Administered in partnership with the regional AHEC's. Single application for FREEMAN and State Loan Repayment Programs.</p>	Dentists Eligible: Yes
VT	<p>Associate Dean Miriam Reardon University of Vermont Tel.: 802-656-7926</p>	<p>University of Vermont Medical School Through a private foundation, the University of Vermont Medical School can provide dental students with scholarships and/or loan repayment for agreeing to practice in Vermont for a defined time.</p>	Dentists Eligible: Yes
VA	<p>Norma Martin Virginia Department of Health 1500 E. Main Street, Suite 227 Richmond, VA 23219 Tel.: 804-786-4891 Fax: 804-371-0116 Email: nmartin@vdh.state.va.us http://www.vdh.state.va.us/primcare/01.htm</p>	<p>Virginia State Loan Repayment Program/NHSC Amount of Repayment: up to \$50,000 for a two-year commitment; up to \$85,000 for a three-year commitment; up to \$120,000 for a four-year commitment Requirements: Minimum of a two-year commitment in a Health Professional Shortage Area; fully-trained allopathic and osteopathic physicians with specialties in primary care medicine; citizen of US; valid unrestricted license to practice in VA; practice must be located in HPSA and must be a public or private not-for-profit entity</p>	Dentists Eligible: Yes
VA	<p>Karen Day, DDS, MS, MPH 1500 E. Main St., Room 136 Richmond, VA 23219 Tel.: 804-786-3556 Fax: 804-371-4004 Email: kday@vdh.state.va.us</p>	<p>Virginia Dental Loan Repayment Program Amount of Repayment: Requirements: Graduates of any U.S. dental school may apply, preference is given to Virginia Commonwealth University School of Dentistry graduates. Must provide service in medically underserved areas in Virginia.</p>	Dentists Eligible: Yes
W	<p>Kathy L. McVay, Program Administrator</p>	<p>State Loan Repayment Program</p>	Dentists Eligible: Yes

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

Page 14

A	<p>Washington State Department of Health Office of Community and Rural Health PO Box 47834, Olympia, WA 98504-7834 Tel.: (360) 705-6665 Fax: (360) 664-9273 Email: kathy.mcvay@doh.wa.gov Web: N/A</p>	<p>Source of funds: State and Federal Targeted at: Primary care providers Service stipulations: Serve in medically underserved/shortage areas of the state; minimum commitment of three years. Key eligibility requirements and/or restrictions: (not necessarily comprehensive) Match with facility designated as a priority site; committed to primary care. Amount of repayment per year of service: Up to \$25,000 (based on debt burden) Program's unique/special features: Recruitment incentive for rural and urban underserved communities.</p>	
WI	<p>Joanne Herfel Wisconsin Department of Commerce P.O. Box 7970 Madison, WI 53707 608-264-6528 herfejl@dhs.state.wi.us http://commerce.wi.gov/CD/CD-phc-app.html</p>		
WV	<p>Linda Atkins, Director Office of Community and Rural Health Services, Division of Recruitment 350 Capitol Street, Room 515 Charleston, WV 25301-3716 Tel.: 888-442-3456 Fax: 304-558-1437</p>	<p>West Virginia State Loan Repayment Program/NHSC</p>	<p>Dentists Eligible: Yes</p>
WY	<p>Wyoming state residents apply to Creighton and/or UNMC.</p>	<p>Wyoming-Nebraska Dental Education Program Agreement Creighton and University of Nebraska have an agreement with the state of Wyoming for up to 10 Wyoming residents per year (40 over four years). Benefit: Tuition, fees and other costs for attending dental school. All paid for by the state of Wyoming. Participant Eligibility: Wyoming residents. Parents/legal guardian must be residents of the state for at least 5 years before the student applies for the program. Funding: \$500,000 is authorized. Service Requirement: Participants in the program must agree to practice in Wyoming for 3 years and accept patients eligible for the Wyoming Medical Assistance and Services Act (is this Medicaid/SCHIP). Defaulting Provision: If a participant reneges on their agreement they must reimburse the state for dental education costs with 8% interest within 5 years after agreeing to enter the program. Target Start Date: The first class of students was enrolled at University of Nebraska Medical Center and Creighton University by fall 2007.</p>	<p>Dentists Eligible: Yes</p>
FED Program	<p>National Institutes of Health (NIH) - Loan Forgiveness for Researchers URL: http://www.lrp.nih.gov/</p>	<p>Programs for dentists and other professionals who are pursuing research careers in the areas of clinical, pediatric, contraception and infertility, or health disparities. Participants must possess a doctoral-level degree, devote 50% or more of their time to research funded by a non-profit organization or government entity (federal, state, or local), and have educational loan debt equal to or exceeding 20% of their institutional base salary.</p>	
FED Program	<p>National Health Service Corp - Federal Program URL: http://nhsc.bhpr.hrsa.gov/join_us</p>	<p>Fully trained health professionals, including dentists, who are dedicated to working with the underserved and have qualifying educational loans are eligible to compete for repayment of those loans if they choose to serve in a community of greatest need. In addition to loan repayment, these clinicians receive a competitive salary, some tax relief benefits, and a chance to have a</p>	

STATE & FEDERAL LOAN REPAYMENT PROGRAMS

		significant impact on a community.	