

## State and Federal Scholarships, Loan Repayment and Loan Forgiveness Programs

June 2026

The chart below describes federal and state programs that grant student loan forgiveness for oral health professionals. Each program is unique and may only apply to specified members of an oral health team. Please review program details to determine the professions eligible for each program.

If you have any questions about the chart or its content, please contact the ADEA Advocacy and Government Relations Team at [AGR@adea.org](mailto:AGR@adea.org).

State	State Program Details
Alabama	<p>Alabama no longer takes part in the U.S. Department of Health and Human Services, Health Resources and Services Administration (HRSA) State Loan Repayment Program.</p> <p>The <a href="#">Alabama Board of Dental Scholarship Awards</a> operates the Dental Service Program, awarding loans up to the annual cost of in-state tuition and required fees at the University of Alabama at Birmingham School of Dentistry (UAB SOD), based on economic need and scholastic ability. Loans may be forgiven if the recipient agrees to work full-time in a clinical practice as a licensed dentist in an area of critical need for five years and participates in the state Medicaid program.</p> <p>The Alabama Board of Dental Scholarship Awards will award student loans in an amount not to exceed the full amount of annual tuition at UAB SOD for a maximum of four years. The Board may award several loans equal to 20% of the students enrolled at UAB SOD each academic year. These loans can be repaid with cash or through service by agreeing to practice in an approved area in need. The Board may also award a number of merit scholarships equal to 5% of the students enrolled at UAB SOD. To learn more about awards given by the Alabama Board of Dental Scholarship Awards, call the Board at 205-934-8132.</p> <p><a href="#">HB 133</a> (June 2023) created the <a href="#">Preceptor Tax Incentive Program</a>. Under the bill, a community-based preceptor is defined as a licensed dentist who provides medical services in a health care facility that is physically located in the state and not owned or operated by a qualified dental school. A community-based preceptor, through an agreement with a qualified school physically located in the state, provides one or more clinical preceptorships for students in a dental program for which he or she receives no monetary compensation.</p> <p><a href="#">HB 144</a>, the state's 2024 appropriation bill, provided \$5 million to the state's Department of Public Health to coordinate with UAB SOD for the establishment of a</p>

State	State Program Details
	<p>North Alabama rural dental clinic residency program.</p> <p><a href="#">HB 145</a> (May 2024) provides ~\$870,000 for scholarships for students who intend to work in rural areas. Of that funding, \$140,000 will be allocated to the <a href="#">Rural Dental Scholars Program</a>—a program that works to recruit and assist rural Alabama college students who want to become dentists and practice in the state’s rural communities. Out of the remaining funds, \$500,000 will be required to go to the <a href="#">Alabama Board of Dental Scholarships Program</a>, which provides candidates an upfront award of \$180,000 in return for at least four years of service in an Alabama small town or rural community in need of a dental professional.</p>
Alaska	<p>The <a href="#">Alaska State Loan Repayment Program</a> is also called the Supporting Health Access (through loan) Repayment Program (<a href="#">SHARP</a>). SHARP is a public-private partnership funded by the State of Alaska’s General Fund, the Alaska Mental Health Trust Authority and HRSA, plus a required partial employer match.</p> <p>SHARP-1, the traditional option, offers loan repayment for primary care clinicians working in federal health professional shortage areas (HPSAs) largely serving underserved populations in settings such as community health centers, tribal health clinics and critical access hospitals. Dentists may earn up to \$35,000/year (\$47,000 in very hard-to-fill areas) and dental hygienists up to \$20,000/year (\$27,000 in very hard-to-fill areas).</p> <p><a href="#">SB 93</a> (2019) established SHARP-3, the Health Care Professionals Workforce Enhancement Program. Under this program, health professionals agree to work for three years in underserved areas in exchange for repayment of student loans or direct incentives. Dentists may be eligible for up to \$35,000 annually (\$47,250 in a very hard-to-fill areas) and hygienists may be eligible for up to \$20,000 annually ( \$27,000 in a very hard-to-fill areas). SHARP -3 replaced SHARP-2 (sunsetted June 30, 2019), adding new practice settings, occupations, employers, locations and roles.</p>
Arizona	<p>The <a href="#">Arizona State Loan Repayment Programs</a>, administered by the Arizona Department of Health Services (ADHS) and the Bureau of Women’s and Children’s Health, provides loan repayment for eligible dentists. The State Loan Repayment Program has two components: the Primary Care Provider Loan Repayment Program (PCPLRP) and the Rural Private Primary Care Provider Loan Repayment Program (RPPCPLRP).</p> <p>Both follow similar program guidelines. Eligible dentists must work in a federally designated health professional shortage area (HPSA) or in medically underserved areas in Arizona. They must also agree to a minimum of two years of full-time service (40 hours/week) or half-time service (at least 20 hours/week).</p> <p>The amount of the loan award varies based on type of provider, full-time versus half-time status, the HPSA score of the service site and the provider’s total student loan indebtedness. 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.</p>

State	State Program Details
	<p>The difference between PCPLRP and RPPCPLRP is the service site eligibility requirements based on the type and location of the site. The PCPLRP requires a primary care provider to have current or prospective employment with a public or private nonprofit entity located and providing services in a federally designated HPSA in the state. The RPPCPLRP requires a primary care provider to have current or prospective employment with rural private primary care practices located in a federally designated HPSA or medically underserved areas in the state.</p>
<p>Arkansas</p>	<p>The <a href="#">Arkansas Health Education Grant</a> Program, administered by the Arkansas Department of Higher Education (ADHE), provides assistance to Arkansas residents who are seeking professional training in dentistry to help offset the cost of attending out-of-state institutions (as no dental schools exist in Arkansas).</p> <p>If the school has a direct contract with ADHE, the state will provide an amount equal to the difference between resident and nonresident tuition. Should the differential exceed the contract price approved for similar programs by the Southern Regional Education Board, the lesser amount will be paid. For schools that charge the same annual tuition for residents and nonresidents, and such annual tuition is extraordinary as determined by the ADHE, the amount will not be less than \$5,000 per student.</p>
<p>California</p>	<p>The California <a href="#">State Loan Repayment Program</a> (SLRP) increases the number of health care providers, including dentists and registered dental hygienists, practicing at eligible sites located in federally designated health professional shortage areas. Eligibility requirements for practitioners include, among others:</p> <ul style="list-style-type: none"> <li>• U.S. citizenship;</li> <li>• a valid, unrestricted license to practice in California;</li> <li>• employment or pending employment at a SLRP-approved practice site; and</li> <li>• a two-year full-time (40 hours/week) or four-year half-time (20 hours/week) commitment.</li> </ul> <p>Service years and <a href="#">award amounts</a> for full-time/half-time initial and extension grants may vary from year to year; the amounts are subject to change based upon federal requirements. If awarded, an applicant may receive up to \$50,000 for an initial two-year full-time commitment or four-year part-time commitment. Extensions may be granted for varying amounts, depending on the extension year.</p> <p>The <a href="#">California Dental Corps Loan Repayment Program</a> offers loan repayment for dentists who work in dentally underserved areas and who provide services to at least 50% dentally underserved populations (as defined in the <a href="#">authorizing statute</a>). The program will provide \$35,000 for loan repayment annually for three years, up to total of \$105,000, or the total amount of the loan—whichever is the lesser amount. The authorizing statute requires the Dental Board of California to prioritize candidates who:</p> <ol style="list-style-type: none"> <li>1) Speak one or more Medi-Cal threshold languages;</li> <li>2) Come from an economically disadvantaged background with economic, social or other circumstances;</li> <li>3) Have worked in a health field in an underserved area or with an underserved population; and</li> </ol>

	<p>4) Are dentist specialists recognized by the American Dental Association or have met all eligibility requirements to graduate from a dental specialty residency program approved by the Commission on Dental Accreditation.</p> <p><a href="#">CalHealthCares</a> provides loan repayment to eligible dentists and physicians whose patient caseload consists of a minimum of 30% Medi-Cal beneficiaries. Eligible dentists may apply for either a loan repayment up to \$300,000 in exchange for a five-year service obligation, or a Practice Support Grant up to \$300,000 in exchange for a 10-year service obligation.</p>
<p>Colorado</p>	<p>Under the <a href="#">Colorado Health Service Corps</a>, dentists and dental hygienists who work full-time at an approved site in a health professional shortage area (HPSA) may be eligible for an award up to \$120,000 for dentists and \$90,000 for hygienists. Awards may also be granted in amounts up to \$90,000 for dentists who meet three quarters of the time obligation and \$60,000 for dentists who meet a part-time obligation. Dental hygienists can earn up to \$67,500 for meeting a three-quarter-time obligation and up to \$45,000 for meeting a part-time obligation. All contracts are for three years. Participants must agree to work for three years at an approved site and meet minimum direct clinical contact hourly requirements.</p> <p>Additionally, the <a href="#">State Dental Loan Repayment Program</a> provides awards to dentists and dental hygienists willing to serve in a public, nonprofit or private dental practice in Colorado that serves at least some Medicaid, Child Health Plan Plus (CHP+) and/or uninsured patients each month. Participants must agree to serve at the same site treating underserved patients for a term of two years. Award amounts vary, based on numbers of Health First Colorado (Colorado’s Medicaid Program), CHP+, Colorado Old Age Pension and/or uninsured patients seen each month:</p> <ul style="list-style-type: none"> <li>• Dentists receive an award of:             <ul style="list-style-type: none"> <li>○ \$50,000 if 80 or more underserved patients per month are seen,</li> <li>○ \$37,500 if 60–79 underserved patients per month are seen or</li> <li>○ \$25,000 if 20–59 underserved patients per month are seen.</li> </ul> </li> <li>• Dental hygienists receive an award of:             <ul style="list-style-type: none"> <li>○ \$12,000 if 80 or more underserved patients per month are seen,</li> <li>○ \$8,000 if 60–79 underserved patients per month are seen or</li> <li>○ \$6,000 if 20–59 underserved patients per month are seen.</li> </ul> </li> </ul> <p>Health care professionals who provide a preceptorship during the applicable tax year may be eligible for <a href="#">Rural and Frontier Health Care Preceptor Tax Credit</a>, a \$1,000 tax credit available to only 300 primary health care preceptors. Both dentists and dental hygienists <a href="#">are eligible</a> for the tax credit.</p> <p><a href="#">H.B. 1340</a> was signed by Governor Jared Polis on May 30, 2024. <a href="#">This bill creates a refundable state income tax credit</a> (Colorado Promise) for in-state students whose families make \$90,000/year or less. Under the bill:</p> <ul style="list-style-type: none"> <li>• The tax credit will be equal to the amount paid in tuition and fees minus any scholarships or grants.</li> <li>• The credits only apply to the first 65 academic credit hours or equivalent accumulated at an institution.</li> <li>• Eligible students must have a grade point average of 2.5 or higher for the semester or term for which the incentive is claimed.</li> </ul>

	Institutions will report each eligible student for any semester or term completed during the prior calendar year and provide each eligible student with a statement containing their eligibility and incentive amount.
Connecticut	<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><a href="#">CT SB 13</a> (2024) incentivizes student loan repayment assistance by offering tax credits to qualified employers who make direct payments toward their employees' student loans. It also establishes a High Priority Occupation Loan Subsidy Program to subsidize interest rates on authority loans for individuals employed in high-demand fields.</p> <p>Connecticut Student Loan Repayment Program (?)</p>
Delaware	<p>The <a href="#">Delaware State Loan Repayment Program</a>, administered by the Delaware Health Care Commission and funded through the U.S. Department of Health and Human Services Health Resources and Services Administration (HRSA), offers financial assistance up to \$100,000 for educational loans to qualified dentists and up to \$60,000 for qualified dental hygienists who commit a minimum of two consecutive years of full-time (40 hours/week) or half-time (20–39 hours/week) service in a health professional shortage area. Dentists who commit to a third and fourth year are eligible to receive up to an additional \$50,000 annually, while hygienists who commit to additional services are eligible to receive up to \$30,000 annually.</p> <p>All dentists must agree that a minimum of 20% of patients will consist of Medicaid or State Children's Health Insurance Program recipients and/or low-income patients who will be provided care at reduced rates or free of charge. All dentists must also agree to provide preventive dental services to eligible clients of the Division of Developmental Disabilities Services. Program funds are sourced from the HRSA and require a \$1-to-\$1 match for every dollar awarded.</p>
District of Columbia	The DC Health Professional Loan Repayment Program ( <a href="#">HPLRP</a> ) provides loan repayment to eligible health professionals practicing full-time at HPLRP-certified sites in health professional shortage and medically underserved areas in D.C. The HPLRP assists certified sites in recruiting and retaining providers by providing loan repayment up to \$151,841.29 over four years for physicians and dentists and \$83,510.61 for all other eligible providers. Both dentists and dental hygienists may be eligible under the program.
Florida	<p>The <a href="#">Florida Reimbursement Assistance for Medical Education (FRAME)</a> program aims to help repay student loans for dentists and dental hygienists employed by any eligible public health program that serves Medicaid and other low-income patients in a dental health professional shortage area or medically underserved community. The program is authorized to accept up to 10 new dentists each fiscal year into the program and to repay up to \$250,000 total in student loans for dentists and up to \$37,500 for dental hygienists. Dentists may receive funds under the loan program for at least one year, up to a maximum of five years.</p> <p>Recently passed <a href="#">legislation</a> expands access to the Dental Student Loan Repayment Program by authorizing dental and dental hygiene students to apply for loan</p>

	<p>repayment assistance before obtaining active employment, removing the previous requirement that applicants must first secure a job before being eligible to participate in the program. This change allows students to begin the application process earlier in their careers, potentially making it easier for them to plan their post-graduation employment in underserved areas.</p>
<p>Georgia</p>	<p>The <a href="#">Dentists for Rural Areas Assistance Loan Repayment Program</a> (DRAA) administered by the Georgia Board for Health Care Workforce, provides service-cancellable loans of up to \$25,000 per year for dentists who practice full time in an underserved, rural county with a population of 50,000 or less. Contracts are awarded for one year and are renewable for an additional three terms for a maximum of four years and \$100,000.</p> <p>On April 19, 2024, Governor Brian Kemp <a href="#">signed legislation</a> that would make fourth-year dental students eligible for the DRAA program. The program is currently open to practicing dentists and other specified health care providers.</p> <p>The bill directs priority be given to dental students who wish to actively practice in specialties experiencing shortages or distribution problems in Georgia counties with a population of 50,000 or fewer. <a href="#">Authorizing legislation</a> for the program permits Georgia Board of Health Care Workforce to determine maximum amounts for the loans and determine a region that constitutes a rural area.</p> <p><a href="#">HB 144</a> (2026) makes dentists eligible for the state’s community-based faculty preceptor tax credit. Dentists who serve as community preceptors are eligible for a \$1,000 tax credit for each preceptorship rotation completed in a calendar year (up to 10 rotations annual). “Preceptorship rotation” is defined as a period of preceptorship training of one or more dental students that in aggregate totals 160 hours. “Preceptorship training” is defined as uncompensated community-based training of a dental student matriculating in a training program in Georgia. The bill capped the aggregate amount of tax credits allowed under the program to \$6 million for any calendar year.</p>
<p>Hawaii</p>	<p><a href="#">Hawaii State Loan Repayment Program</a> is a federal grant to pay off educational loans for primary care and behavioral health providers who care for patients at nonprofit organizations in designated health professional shortage areas (HPSAs) of Hawaii. General and pediatric dentists and dental hygienists are eligible to receive funds under the program.</p> <p>Awardees are required to make a two-year commitment to work at an approved site. Approved sites are located in HPSAs and must also meet additional specified criteria.</p> <p>The <a href="#">Healthcare Education Loan Repayment Program</a> (HELP) is state program funded by the Hawaii State Legislature. HELP provides qualified educational loan debt repayment to health professionals licensed or certified, to practice in and provide care to patients in the state.</p> <p>All applicants who are selected for the HELP program and choose to participate are obligated to commit to a minimum of two years of full-time or half-time service at a site serving patients in Hawaii. In addition to caring for the community they serve, participants are encouraged to be involved with workforce development activities, including health career recruitment, teaching or community health outreach.</p>

<p>Idaho</p>	<p>The <a href="#">Rural Health Care Access Program</a> (RHCAP) provides grants to nonprofit organizations to help 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 (HPSA) or medically underserved area/population. Applicants may submit grant proposals that improve access to health care in any of the three assistance categories: (1) Telehealth projects; (2) Community development projects; or (3) 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 <a href="#">Idaho State Loan Repayment Program</a> is a multidiscipline, state-based loan repayment program for eligible health care providers, including dentists, dental hygienists and dental therapists working in a federally designated health professional shortage area (HPSA). The loan repayment is provided through a federal grant. Participating sites must implement a sliding-fee scale for low-income and uninsured patients and accept Medicare and Medicaid. Loan repayment awards are up to \$50,000 per year, depending on employer contribution. A two-year service obligation is required of full-time practitioners, and sites must submit annual reports during the funding period. Participants currently receiving loan repayment and fulfilling a service obligation are not eligible.</p>
<p>Illinois</p>	<p>Under the <a href="#">Illinois National Health Service Corps State Loan Repayment Program(SLRP)</a>, dentists who sign a contract with the Illinois Department of Public Health guaranteeing a minimum commitment of two years of service in a health professional shortage area or eligible facility may receive up to \$50,000 in loan repayment. Participants can earn an additional \$20,000 for a third-year commitment and \$10,000 per year for a fourth- and fifth-year commitment.</p> <p><a href="#">HB 4645</a> was passed by the Illinois General Assembly in 2022. This bill requires the Department of Public Health to create and administer the Equity and Representation in Health Care Workforce Repayment Program and the Equity and Representation in Health Care Workforce Scholarship Program. Once implemented, the repayment program will repay qualifying educational loans of dentists and other health care professionals who agree to serve in a nonprofit or public medical facility for a specified period of time to be determined by the Department. The scholarship program will cover tuition and fees for training dental assistants and other specified health professionals who work in a nonprofit or public medical facility or who have an accepted an offer to work in such a facility.</p>
<p>Indiana</p>	<p>The <a href="#">Indiana State Loan Repayment Program</a> provides loan repayment for student loans incurred by health care professionals practicing in public or private nonprofit settings in federally designated health professional shortage areas approved by the Indiana State Department of Health and, therefore, cannot establish private practices. The program</p>

	<p>is open to both dentists and dental hygienists, and applicants may receive up to \$40,000 for a two-year commitment to work full-time. Participants may reapply once for an additional two-year service term.</p>
<p>Iowa</p>	<p>The <a href="#">Primary Care Recruitment and Retention Endeavor</a> Iowa Loan Repayment Program requires a two-year practice commitment in a public or nonprofit site located in a health professional shortage area. The program provides up to \$50,000 per year for full-time eligible applicants and up to \$25,000 for part-time eligible applicants.. A Request for Proposal (RFP) is posted each fall on the <a href="#">Iowa Department of Health and Human Services</a> website and at <a href="#">IowaGrants.gov</a> with additional application periods scheduled, if unallocated funds become available.</p> <p>The <a href="#">Fulfilling Iowa’s Need for Dentists</a> (FIND) program is operated by Delta Dental of Iowa. FIND 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 \$125,000 over a five-year period for dentists who work in a priority county, and up to \$200,000 over a five-year period for dentists who work in a high-priority county. 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, including a minimum of 15% Medicaid-insured patients.</p>
<p>Kansas</p>	<p>Under the <a href="#">Kansas State Loan Repayment Program (SLRP)</a>, 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 dental hygienists are eligible to receive up to \$20,000 annually. After the initial two-year commitment, participants can continue in the program for an additional three years. The maximum amount participants can receive reduces by \$5,000 each additional year after the initial two-year commitment. Qualifying practice sites must be a nonprofit or public health care practice site meeting Kansas SLRP eligibility requirements. All practice sites must complete the Health Care Practice Site Application form to be included with the health care professional’s application.</p> <p>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. Each year, the application cycle is open June 1 through July 31.</p> <p>Since 2011, the Kansas Dental Association and Kansas Dental Charitable Foundation, in partnership with Delta Dental of Kansas, has promoted dentists to practice in rural Kansas through the <a href="#">Kansas Initiative for New Dentists Program</a> (KIND) Loan Forgiveness Grant, which provides existing dentists up to \$50,000 in assistance for moving/locating to a rural area. A KIND Loan Forgiveness Grant recipient must commit to practicing in a rural area for three years and be a KanCare (Medicaid) provider.</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 \$25,000 per year or \$100,000 in total scholarship assistance. In return, the student commits to practice dentistry in a rural area as a KanCare (Medicaid) provider for a period of time determined by the total KIND scholarship award.</p>

	<p>The <a href="#">Kansas Dental Education Opportunities Program</a> is designed to encourage dentists to establish Kansas practices. Kansas helps pay the difference between resident and nonresident tuition at the University of Missouri-Kansas City (UMKC). Applications are also available from UMKC.</p> <p>The following is a student loan repayment program open to all state residents: The state of Kansas has designated 95 counties as <a href="#">Rural Opportunity Zones (ROZ)</a>. Designated counties offer one or both of the following financial incentives for new full-time residents: Student Loan Repayment Assistance and/or 100% State Income Tax Credit.</p> <p>Counties offering loan repayment will provide up to \$15,000 in Student Loan Repayment Assistance over five years for individuals with a newly established permanent address in the county.</p> <p>In counties offering the tax credit, the credit is 100% of the taxpayer’s Kansas tax liability. A resident may claim this credit for not more than five consecutive years following establishment of their domicile in an ROZ.</p>
<p>Kentucky</p>	<p>The <a href="#">Kentucky State Loan Repayment Program (KSLRP)</a> is a 50/50 matching loan repayment administered by the Kentucky Office of Rural Health. For every federal dollar provided by the KSLRP, participants must have a 1-to-1 match from a sponsor source. Sponsors can include employers at the practice site, private foundations, corporations, community organizations, philanthropies and rurally oriented organizations requesting that their funds be used to support the placement of practitioners in rural areas.</p> <p>The program requires a two-year commitment to practice at an eligible site. Eligible sites must:</p> <ul style="list-style-type: none"> <li>• Be a public or nonprofit private entity;</li> <li>• Provide comprehensive outpatient, ambulatory and primary health care services;</li> <li>• Be in a federally designated health professional shortage area;</li> <li>• Accept Medicare, Medicaid and the Children’s Health Insurance Program;</li> <li>• Utilize a sliding-fee scale;</li> <li>• Charge for professional services at the usual and customary prevailing rates;</li> <li>• Properly display and advertise their sliding-fee scale and their commitment to provide care to patients regardless of ability to pay; and</li> <li>• See all patients, regardless of their ability to pay.</li> </ul> <p>Total funding limits for a two-year commitment vary by profession: \$100,000 for dentists and \$40,000 for registered dental hygienists.</p> <p>The bill created the <a href="#">Kentucky Healthcare Workforce Investment Fund</a>, a public-private partnership to provide health care training scholarships for Kentucky resident students and incentives to reward performance and excellence among health care professional programs. Scholarships are granted to eligible training programs that have partnered with a health care provider or facility. All funds granted for scholarships are required to be matched. Partnerships that target underserved</p>

	<p>communities and professions that are in highest demand or that include health care facilities with fewer than 50 employees are prioritized. In 2025, the program awarded \$35,976 for dental assistant training at the University of Kentucky. More information can be found at <a href="#">Kentucky Healthcare Workforce Collaborative</a>.</p>
<p>Louisiana</p>	<p>The purpose of the <a href="#">Louisiana State Loan Repayment Program</a> is to encourage primary care practitioners to serve in a health professional shortage area (HPSA). The program will repay government or commercial educational loans obtained by the practitioner.</p> <p>Dentists who meet eligibility requirements may receive up to \$30,000 annually for an initial three-year commitment. Participants who complete their original commitment, remain at an eligible HPSA site, and still have educational loans to repay may be able to extend their commitment with a two-year renewal to receive \$15,000 annually.</p>
<p>Maine</p>	<p>The <a href="#">Maine Health Care Provider Loan Repayment Pilot Program</a> provides one-time funds to support rebuilding Maine’s health care industry workforce, which has been negatively impacted by COVID-19. The program attracts and retains health care professionals in Maine by repaying outstanding student loans of selected participants who commit to living and working in Maine for at least three years. The state will pay up to \$25,000 per year or, in aggregate, the lesser of \$75,000 or 50% of the recipient’s outstanding loan balance. Applicants are chosen based on the health care needs of the state and other specified factors.</p> <p>The <a href="#">Maine Dental Education Loan</a> is a forgivable loan program for Maine residents who are dentists, dental hygienists, dental therapists, expanded function dental assistants or dental assistants who practice primary dental care in an eligible dental care facility in an underserved area of Maine. Qualifying professionals may be eligible for loan forgiveness at the rate of 25% of their original outstanding indebtedness on an annual basis, and may receive up to \$25,000 annually, up to \$100,000 total, if the first program loan was received after January 1, 2020.</p> <p><a href="#">The Maine Health Professions Loan Program</a> is a need-based, competitive loan for Maine students pursuing advanced medical, dental and veterinary education. The program provides up to \$25,000 annually and up to \$100,000 total for a maximum of four years. The number of loans awarded each year is limited and depends on available funding. Interest does not accrue while students are in school. The interest rate can be as low as 0% and is based on location, type of practice and/or population served.</p> <p>The <a href="#">Maine Grants &amp; Loans Programs</a> website provides additional information on each loan program.</p> <p>A limited number of eligible dentists who practice in underserved areas may also be eligible for a <a href="#">tax credit</a> ranging between \$6,000 to \$18,000. The amount of the tax credit depends on length of time practiced in an underserved area. Please review this section of the Maine Revised Code for details regarding <a href="#">eligibility</a>.</p>

<p>Maryland</p>	<p>The purpose of <a href="#">Maryland Dent-Care Loan Assistance Repayment Program</a> is to increase access to oral health care services for Maryland Medical Assistance Program recipients by increasing the number of dentists and dental hygienists Maryland’s most vulnerable populations. Eligible dentists may receive up to \$50,000 per year for each year of obligated service for up to a maximum of three years of service. Eligible dental hygienists may receive up to \$10,000 per year for each year of obligated service for up to a maximum of two years of service.</p> <p><a href="#">Maryland SmartBuy 3.0</a> is a state loan program for all residents that gives homebuyers an opportunity to purchase any home in Maryland that meets Maryland Mortgage Program guidelines while paying off student debt.</p> <p>To qualify, homebuyers must have an existing student debt with a minimum balance of \$1,000. Maryland SmartBuy 3.0 financing provides up to 15% of the home purchase price for the borrower to pay off their outstanding student debt with a maximum payoff amount of \$20,000. The full student debt for at least one of the borrowers must be paid off at the time of the home purchase.</p>
<p>Massachusetts</p>	<p>The <a href="#">Massachusetts Loan Repayment Program for Health Professionals</a> awards up to \$50,000 for a two-year contract. Award amounts vary by discipline. Awards are never larger than the outstanding loan balance.</p> <p>Eligible health professionals must be employed by or have a contract to work in eligible public or nonprofit health care organizations, located in a federally designated health professional shortage area, and make a commitment of two years of full-time work or the equivalent extended commitment of part-time work (e.g., a 20-hour work week will mean a four-year contract) while providing primary health services in an eligible health care organization.</p>
<p>Michigan</p>	<p>The <a href="#">Michigan State Loan Repayment Program</a> (MSLRP) assists employers in the recruitment and retention of medical, dentists and mental health care providers who continue to demonstrate their commitment to building long-term primary care practices in underserved communities designated as health professional shortage areas. MSLRP will assist those selected by providing up to \$300,000 in tax-free funds to repay their educational debt over a period of up to 10 years.</p> <p>New applicants and current participants compete for consecutive two-year MSLRP agreements 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.</p> <p>Dental hygienists are not currently eligible for reimbursement under this program.</p> <p>Each November, the MSLRP Application Period Update will announce the dates of the upcoming annual application period.</p>
<p>Minnesota</p>	<p>The <a href="#">Martha Mordini Rukavina Loan Forgiveness Program</a> provides loan reimbursement to dentists willing to practice in the Taconite Assistance Area of northeastern Minnesota for at least five years. Forgivable loan amounts of up to</p>

	<p>\$120,000, not to exceed the applicant’s documented outstanding educational debt, will be dispersed at a rate of \$30,000 per year for four years.</p> <p>The <a href="#">Minnesota Dentist Loan Forgiveness Program</a> is offered to dental students, residents or licensed dentists who plan to serve/are serving at least 25% of their annual patient encounters to state public program enrollees or patients receiving a sliding fee schedule in Minnesota. The program will make an annual payment to the participant in the amount of \$41,000, not to exceed \$164,000 total for the maximum four-year period or the balance of the designated loan(s), whichever is less, subject to the availability of funds appropriated by the Minnesota State Legislature for the program. Participants must live and work in Minnesota.</p> <p>The <a href="#">Minnesota Dental Therapist/Advance Dental Therapist Loan Forgiveness Program</a> is available to practicing Dental Therapists (DT), Advanced Dental Therapists (ADT) or final-year DT and ADT students in the process of completing their training or certification. Selected participants are required to practice in a designated rural area full-time for at least three years, with an optional fourth year. Participants may receive an annual award of up to \$15,000, not to exceed \$60,000 or the balance of designated loans, whichever is less.</p>
Mississippi	<p>The <a href="#">Mississippi Rural Dentists Scholarship Program</a> (MRDSP) 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 actual practice. During dental school training, MRDSP Scholars are awarded a \$35,000-per-year scholarship and also given support to help them be successful. Upon completion of dental school training, the MRDSP Scholar must enter practice in a community of 10,000 or fewer people that is located more than 20 miles from a medically served area for a period of time equal to the number of years scholarship funding was received. The practice site must be preapproved by the MRDSP Board of Directors during the final months of training. Service must begin within 90 days of the completion of training.</p>
Missouri	<p>The <a href="#">Missouri State Loan Repayment Program</a> (SLRP) is a competitive federal grant program that allocates funds to the state to award funding for educational loan repayment to Missouri-licensed practicing oral health professionals in exchange for services in Missouri areas with a shortage of dental professionals.</p> <p>Qualifying employment is considered as full-time direct patient care in a health professional shortage area (HPSA), providing primary health care services. (You can search for an HPSA <a href="#">here</a>.) Full-time employment for the SLRP is considered 40 hours per week. Hospitalists, emergency medicine physicians and positions in in-patient facilities and prisons do not qualify.</p> <p>The <a href="#">authorizing statute</a> for the program limits loan repayments to maximum amounts allowed under the National Health Service Corps Repayment Program.</p>
Montana	<p>The <a href="#">Montana National Health Service Corps Student Loan Repayment Program</a> provides loan repayment funds for dentists and dental hygienists working in health professional shortage areas at an approved National Health Service Corps site. In</p>

	<p>exchange for two years of service, full-time applicants may receive up to \$25,000 per year. Part-time providers can receive 50% of eligible debt, up to \$50,000. Providers may qualify for up to two one-year continuations beyond their initial service obligation. The program is funded through a federal grant that requires a 1-to-1 match with nonfederal dollars.</p>
<p>Nebraska</p>	<p>The <a href="#">Nebraska Loan Repayment Programs</a> are available to primary care, mental, dental and certain allied health professionals practicing in shortage areas in Nebraska. There is one application for two state loan repayment programs. Once applicants complete and submit their portion, a notice will be sent to the entity providing the matching funds to complete the application. Dentists are eligible to receive up to \$200,000 while dental hygienists are eligible for up to \$100,000 when practicing at an eligible site located within a designated health professional shortage area. <a href="#">Recently enacted legislation</a> provided that state law will not require a match by the local entity in the event federal law does not require a match.</p>
<p>Nevada</p>	<p>The <a href="#">Nevada Health Service Corps</a> (NHSC) program offers loan repayment for dentists and registered clinical dental hygienists in exchange for engaging in full-time, clinical practice in an assigned community for a contractually specified period. Typically, the length of time equals two years of full-time service. Candidates must agree to:</p> <ul style="list-style-type: none"> <li>• Provide services to all patients—regardless of their ability to pay,</li> <li>• Accept specified forms of public insurance,</li> <li>• Deliver services with medically accepted quality standards for performance and</li> <li>• Remain in the assigned underserved area for the duration of the period of obligated service.</li> </ul> <p>Awards are made based on the funding available during that cycle. The NHSC reserves the right to determine the amount of the award and the length of the period of obligated service individually for each application.</p> <p>The <a href="#">Nevada Health Equity and Loan Assistance</a> (HEAL) Program is a state funded student loan forgiveness initiative that aims to increase and retain health care professionals in Nevada. Dentists are eligible for a total student loan repayment of \$120,000. Providers must also commit to providing health care services in rural or urban <a href="#">underserved communities</a> of the state of Nevada for at least five years of full-time clinical practice. Funds are dispersed annually in one-fifth installment payments, directly to the loan servicer (over a five-year time span). At least 15% of the money available for the program’s student loan repayment funding each year will be used to repay student loans for providers who commit to practicing in Nevada rural counties (all but Washoe and Clark). The Program’s regulations require the state treasurer to develop and publish a <a href="#">rubric with weighted scoring criteria</a> that will be used to score applications to the Program.</p>
<p>New Hampshire</p>	<p>The <a href="#">New Hampshire State Loan Repayment Program</a> (NH SLRP) provides funds to health care professionals, including dentists and registered clinical dental hygienists, working in areas of the state designated as being medically underserved. NH SLRP contracts are awarded first to applicants who have secured a 1-to-1 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</p>

	<p>match, the application will be considered in competition with all other unmatched applications received.</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 minimum service obligation of 36 months, with an opportunity for a 24-month extension at \$40,000. Registered dental hygienists 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>Applications are accepted on a rolling basis and are reviewed quarterly.</p>
<p>New Jersey</p>	<p>The <a href="#">Primary Care Practitioner Loan Redemption Program of New Jersey</a> will provide up to \$120,000 in student loan redemption for two to four years of service as a primary care provider in areas of medicine defined by the Commissioner of Health or the U.S. Department of Health and Human Services in areas ranked by the Commissioner of Health reflecting a health professional shortage. Dentists are currently eligible for the program, but dental hygienists are not.</p> <p>Funding for this program is subject to state appropriations and available funding.</p>
<p>New Mexico</p>	<p>The <a href="#">New Mexico Health Professional Loan Repayment Program</a> (HPLRP) provides repayment of outstanding student loans for dentists, dental therapists and dental hygienists who make a three-year service commitment to practice full-time in a designated medical shortage area in New Mexico. The program provides up to \$25,000 per year and is open to New Mexico residents. Health professionals practicing in a federal health professional shortage area will receive the highest priority. Recipients are eligible for renewal upon completion of their two-year obligation. The HPLRP application opens every year on March 15 and closes May 1.</p> <p>The <a href="#">New Mexico Health Service Corps</a> provides stipends to dental and dental hygiene students in exchange for entering into a contract with the New Mexico Department of Health to provide services for a minimum of two years at approved rural, medically underserved clinics upon completion of training. The amount of any stipend awarded is dependent upon available resources and is paid for a maximum of two years.</p> <p>Under the <a href="#">New Mexico Rural Health Care Practitioner Tax Credit Program</a>, health care providers in rural, underserved areas may be eligible for an income tax credit. Eligible professionals who provide health care for at least 1,584 hours during a taxable year at an approved location will be eligible for a full tax credit for that year. Eligible professionals who provide health care for fewer than 1,584 hours, but at least 792–1,040 hours, will be eligible for one half of the tax credit amount. Full-time practicing dentists are eligible for a \$5,000 annual tax credit and dental hygienists practicing full time are eligible for a \$3,000 annual tax credit.</p>

	<p>The <a href="#">Allied Health Loan for Service Program</a> provides educational loans to students seeking certification/licensure in an eligible health field, including dental hygiene. As a condition of each loan, the student must 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 may not exceed \$16,000 per year and is based on the financial need of the student. The one-year award may be renewed for up to four years upon resubmission of yearly application. The application opens every year on May 15 and closes on July 1.</p>
<p>New York</p>	<p>The <a href="#">New York State Primary Care Service Corps Loan Repayment Program</a> (PCSC LRP) is designed to increase the number of certain clinical practitioners, including dentists and dental hygienists, in underserved areas. PCSC LRP eligibility requires that practitioner clinicians must commit to practice at an active New York State Department of Health–approved site. Up to \$72,000 is available for dentists and up to \$36,000 for dental hygienists.</p> <p>The <a href="#">NYS Get on Your Feet Loan Forgiveness Program</a> offers student loan forgiveness for all residents of the state and provides up to 24 months of federal student loan debt relief to recent New York State college graduates who are participating in a federal income-driven repayment plan whose payments are generally capped at 10% of their discretionary income. Participants must have an adjusted gross income of less than \$50,000. A recipient receives a maximum of 24 payments equal to the amount of the monthly federal repayment plan payment, provided the recipient continues to meet the program’s eligibility requirements.</p>
<p>North Carolina</p>	<p>Under the <a href="#">North Carolina Loan Repayment Program</a>, dentists and dental hygienists who provide services in eligible facilities serving those with high need may receive loan repayment of 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 providers who have no loans and provide services in eligible facilities serving those with high need. The bonus maximum (assuming no loans) for a four-year commitment is \$100,000 for dentists and \$60,000 for dental hygienists.</p> <p>The <a href="#">Forgivable Education Loans for Service</a> (FELS) provides financial assistance to qualified students enrolled in an approved education program and committed to working in critical employment shortage professions in North Carolina. Dentists and dental hygienists are eligible for this program. FELS loan recipients must sign a promissory note that requires them to seek loan forgiveness through employment in an approved position or repay the loan in cash. Loan forgiveness is described in the FELS Rules. Generally, a loan for one academic year will be forgiven for one year of full-time employment up to \$7,000 for certificate/licensure, associate degree and bachelor’s degree and up to \$14,000 for master’s and doctoral degrees. Loans will accrue interest at the rate of 7% per year from the date of the loan disbursement.</p>

	<p>Recipients cannot receive FELS funding concurrently with other state-funded loans. Applications are entered into a lottery for award consideration.</p>
North Dakota	<p>The <a href="#">North Dakota Dentist Loan Repayment Program</a> will repay loans for selected dentists who serve in a public health clinic, practice with a focus on underserved populations or practice in a nonprofit clinic. Providers must serve in areas of the state with a defined need for such services. Each dentist selected may receive up to \$100,000 to repay educational loans and 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. The North Dakota Department of Health reviews all applicants in consultation with the North Dakota Dental Association. The applicants are then prioritized and presented to the State Health Council for review and approval, based on personal statement, letters of recommendation and if they are practicing in areas of greatest need.</p> <p>The <a href="#">North Dakota Federal/State Loan Repayment Program</a> is also available for dentists and dental hygienists who practice in eligible public and nonprofit sites. Applicants must agree to practice two years in a selected area. Award recipients may receive up to \$50,000 for a two-year full-time service commitment. Full-time is a minimum of 32 hours of direct patient care with eight hours of administrative time allowed. Part-time is a minimum of 16 hours per week of direct patient care with four hours of administrative time allowed.</p>
Ohio	<p>The <a href="#">Ohio Dentist and Dental Hygienist Loan Repayment Programs</a> provide loan repayment for selected eligible dentists and dental hygienists who provide dental care in a health professional shortage area or a dental health shortage area, accept Medicaid and see patients regardless of their ability to pay.</p> <p>Selected applicants who practice a minimum of 40 hours per week may receive up to \$25,000 annually for the first two years of service, and \$35,000 annually for a third and fourth year of service. Part-time participants may receive up to half the amount of full-time participants. 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. Funds are tax-exempt. A two-year initial contract is required with a maximum of two additional one-year renewals.</p>
Oklahoma	<p>The <a href="#">Oklahoma Dental Loan Repayment Program</a> 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 25 Oklahoma-licensed dentists for up to five years per dentist. 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 \$50,000 per year is based on the amount of state-appropriated funds.</p>
Oregon	<p>Dentists and expanded practice dental hygienists are eligible for the <a href="#">Oregon Partnership State Loan Repayment Program</a> in exchange for practicing at eligible sites. Total award amounts and criteria will be updated in June 2026.</p>

	<p><a href="#">Oregon Health Care Provider Loan Repayment</a> provides loan repayment for dentists and expanded-practice dental hygienists who work at eligible sites located in health professional shortage areas and serve patients regardless of their source of coverage (Medicaid, Medicare, private, etc.) or ability to pay. Full-time service providers must commit to a three-year-minimum service obligation in exchange for a tax-free award of 70% of their qualifying educational loan debt balance, up to \$50,000 per obligation year. Full-time providers with less than \$29,000 in qualifying loan debt are eligible to receive up to 100% of qualifying loan debt, not to exceed the lesser of their total qualifying loan amount or \$20,000. Part-time service providers must commit to a three-year-minimum service obligation in exchange for a tax-free award of 35% of their qualifying educational loan debt balance, up to \$25,000 per obligation year. Part-time providers with less than \$15,000 in qualifying loan debt are eligible to receive up to 100% of qualifying loan debt, not to exceed the lesser of their total qualifying loan amount or \$10,000.</p> <p>The Oregon Office of Rural Health is charged with administering the <a href="#">Rural Practitioner Tax Credit for Dentists Program</a>, which grants up to \$5,000 in personal income tax credits to eligible dentists who work in a county designated as a “frontier county,” or a town with a population less than 5,000 people that is also 25 or more miles from another source of full-time general dental care. The amount of credit varies based on the population size of the community and practice site distance from the centroid of a community. Eligible dentists must also have an annual adjusted gross income below \$300,000 and attest to being willing to serve patients with Medicare and Medicaid coverage. The practitioner must accept patients insured by Medicare and Medicaid until their patient panel reaches a threshold of 20% Medicare and 15% Medicaid, or the same percentage as in the county population, if that percentage is less. The program’s current sunset date is Dec. 31, 2027.</p> <p>The <a href="#">Scholars for a Healthy Oregon Initiative</a> (SHOI) is administered by the Oregon Health &amp; Science University (OHSU). SHOI covers tuition and fees for a limited number of eligible students entering specific clinical degree programs, including the D.M.D. program. In return, funding recipients agree to practice as a health care practitioner in a rural or underserved community in Oregon for a minimum of one year longer than the total years of funding received. 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 <a href="#">Pennsylvania Primary Health Care Practitioners Loan Repayment Program</a> is designed to incentivize, recruit and retain primary care practitioners willing to serve underserved Pennsylvania residents and to make a commitment to practicing in a federally designated health professional shortage area (HPSA). 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 located in a federally designated HPSA or serving a minimum of 30% low-income patients as defined.</p> <p>For the required two-year contract:</p>

	<ul style="list-style-type: none"> <li>• Dentists may receive up to \$80,000 of educational loan repayment for a full-time service commitment, or up to \$40,000 for a half-time commitment.</li> <li>• Dental hygienists may receive up to \$48,000 of educational loan repayment for a full-time service commitment, or up to \$24,000 for a half-time commitment.</li> </ul>
Puerto Rico	Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.
Rhode Island	<p>The Rhode Island Department of Health is currently operating the <a href="#">Health Professional Loan Repayment Program</a>. General practice dentists, pediatric dentists and registered clinical dental hygienists may apply for the awards. The program requires a two-year commitment for full-time (40 hours per week) service in a health professional shortage area, or a four-year commitment for part-time service.</p> <p>By defraying student loan payments for up to four years, the <a href="#">Wavemaker Fellowship</a> provides a financial incentive for graduates pursuing a career or starting a business in Rhode Island in science, technology, engineering, math, design, health care and other key sectors. Dentists, dental hygienists and dental assistants are eligible for the program, which offers qualifying individuals a refundable tax credit certificate worth \$6,000 for a Fellow with a master's degree or higher, \$4,000 for a Fellow with a bachelor's degree, and \$1,000 for a Fellow with an associate degree for up to four years. In addition to the financial benefit, fellows are invited to participate in personal and professional development programs, social and professional networking opportunities, community-based events and more.</p>
South Carolina	<p>Funds for the <a href="#">South Carolina Rural Dentist Program</a> are appropriated to the Medical University of South Carolina and 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 shortage area or serve as full-time faculty at the Medical University of South Carolina James B. Edwards College of Dental Medicine (MUSC CDM). Priority for this program is given to those demonstrating need and expressing intent to remain in an underserved area or area of critical need at the MUSC CDM.</p> <p>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>Accepted community dentists will sign a contract with South Carolina AHEC and MUSC CDM to practice in an underserved area for four years. Participants are expected to be a Medicaid provider and treat at least 100 unduplicated Medicaid patients. The current contract amount is up to \$100,000 total paid quarterly over four years. The contract amount varies for accepted faculty at the MUSC CDM. Faculty contracts are one-year contracts.</p>
South Dakota	The <a href="#">South Dakota Recruitment Assistance Program</a> provides incentive payments to dentists who enter into a contract with the South Dakota Department of Health to provide services in an eligible community for at least three consecutive years. The

	<p>maximum amount of the incentive payment for a qualifying physician or dentist is \$256,840.</p> <p>To be eligible, a dentist must:</p> <ul style="list-style-type: none"> <li>• Be licensed as a dentist in South Dakota;</li> <li>• Agree to practice full-time as a general or pediatric dentist in an eligible community for at least three consecutive years;</li> <li>• Provide services to Medicaid, Medicare and State Children’s Health Insurance Program patients;</li> <li>• Be a U.S. citizen;</li> <li>• Agree to be a participating South Dakota medical assistance provider, serve any individual eligible under SDCL 28-6 and provide treatment to any such individual while participating in the program;</li> <li>• Not have previously participated in such a program or in any other state or federal scholarship, loan repayment or tuition reimbursement program that obligates the person to provide medical services within an underserved area; and</li> <li>• Be recruited to a community and be onsite and practicing for less than four months.</li> </ul>
<p>Tennessee</p>	<p>The <a href="#">Tennessee State Loan Repayment Program</a> (TSLRP) provides educational loan repayment to qualified primary care practitioners, including general and pediatric dentists, in exchange for an initial two-year service obligation to practice full-time or part-time at an ambulatory, public or private nonprofit primary care site located in a federally designated health professional shortage area. The <a href="#">maximum TSLRP award</a> 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 <a href="#">Rural Communities Health Care Investment Program</a> (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, to practice in their community by providing partial student loan reimbursements or stipend payments to non-physicians. The State Office of Rural Health (SORH) awards \$10,000 student loan repayments/stipends to eligible non-physician licensed health care providers in response to the recruitment and retention needs of medically underserved areas in Texas. Providers must agree to practice in a qualifying community for at least 12 consecutive months. For more information, contact the SORH.</p> <p>The purpose of the <a href="#">St. David’s Foundation Public Health Corps Loan Repayment Program</a> 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. Dentists are eligible for an award up to \$30,000 annually.</p>
<p>Utah</p>	<p>The <a href="#">Health Care Workforce Financial Assistance Program</a> exists to provide educational loan repayment assistance to health care professionals, including dentists</p>

	<p>and dental hygienists, who are located or continue to practice in underserved areas. Participants must agree to a three-year service obligation in an underserved location. Dentists are eligible for up to \$75,000 and registered dental hygienists are eligible for up to \$30,000.</p> <p>Additionally, the approved site must provide a 20% match to the provider’s award.</p>
<p>Vermont</p>	<p>The Area Health Education Centers Program administers the <a href="#">Vermont Educational Loan Repayment Program for Health Care Professionals</a>. Dentists who are employed at an eligible worksite that provides services in an underserved area may be eligible for up to \$50,000 in state/federal plus match funds per year. State/federal awards must be matched by employer or community funds.</p> <p>Recipients must be a state of Vermont resident working as a dentist for a minimum average of 20 (clinical) hours per week and at least 45 weeks per year in Vermont. (Non-residents serious about working in Vermont may apply but must move to Vermont prior to disbursement of funds.) The practice site or region must be a dental health professional shortage area and must also accept patients with coverage under Medicare, Medicaid, Vermont’s Children’s Health Insurance Program (Dr. Dynasaur) or other state-funded health care benefit programs. A minimum number of unique Medicaid patients to be served during the contract period will be determined at the time of award and noted in the service contract.</p>
<p>Virginia</p>	<p><a href="#">Virginia State Loan Repayment Program</a> (VA-SLRP) is operated by the Virginia Department of Health–Office of Health Equity and provides a non-taxed incentive to qualified dentists and registered dental hygienists in return for a minimum of two years of service at an eligible practice site in a health professional shortage area (HPSA).</p> <p>VA-SLRP requires a 1-for-1 match from the community/practice site. The maximum award for a four-year commitment is \$140,000 and can only be made for a qualifying educational loan. Priority VA-SLRP awards are made based on the HPSA scores for counties, cities and populations in Virginia and Health Resources and Services Administration requirements as well as scoring rubrics for equitable distribution. All approvals are based on availability of funds.</p> <p>For details, please call 804-864-7431 or email <a href="mailto:olivette.burroughs@vdh.virginia.gov">olivette.burroughs@vdh.virginia.gov</a>.</p>
<p>Washington</p>	<p>The <a href="#">Washington Health Corps State Health Program</a> provides eligible dentists and registered dental hygienists a maximum award of \$75,000 in exchange for service at an eligible site. The service obligation term is three years for full-time employment (40 hours a week), or a prorated equivalent term of up to five years for less than full-time employment. Participants working part-time are required to work at least 24 hours per week at an approved site.</p> <p><a href="#">The Federal Health Program</a> (FHP) provides a maximum award of \$70,000 in exchange for a two-year contract that requires employment at an eligible nonprofit site, located in a health professional shortage area, that has implemented a sliding-fee schedule. Awardees must work a minimum of 40 hours per week. The FHP uses state funds with matching federal grant funds for awards. Dentists and dental hygienists are eligible for this program.</p>

<p>West Virginia</p>	<p>West Virginia offers a <a href="#">State Loan Repayment Program</a> for eligible dentists who make a two-year commitment to practice at an eligible site located in a health professional shortage area, including federally qualified health centers, within the state. Eligible dentists may earn up to \$40,000 for an initial two-year commitment. Participants may also receive up to two one-year extensions and receive an additional \$20,500 per year for an additional two-year commitment and a maximum award of \$120,000 for four years of service.</p> <p>Additionally, the <a href="#">West Virginia Health Sciences Service Program</a> is a recruitment-incentive program for health professions students interested in practicing in underserved communities in West Virginia. The program allocates approximately 15 awards each academic year to students in the state’s higher education system. Specifically, it provides \$30,000 for students who are in the final year of a graduate program in dentistry. The service obligation is either two years of full-time (a minimum of 40 hours per week) or four years of half-time (a minimum of 20 hours per week) employment at an eligible practice site.</p>
<p>Wisconsin</p>	<p>The <a href="#">Wisconsin Health Professions Loan Assistance Program</a> was established to assist rural and urban underserved communities in recruiting and retaining primary care health and dental professionals. Dentists who agree to work at an eligible site located 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.</p> <p>Wisconsin’s <a href="#">Dental Scholarship Program</a> was launched in August 2024. The program was created to encourage dentists to practice in designated dental health shortage areas in the state of Wisconsin. Students are eligible to apply if they are Wisconsin residents and:</p> <ul style="list-style-type: none"> <li>• are currently in a Dental Health Training Program at the Marquette University School of Dentistry (Marquette SOD) to become a dentist; and</li> <li>• intend to practice in a designated dental health shortage area in Wisconsin, which does not include Brown, Dane, Kenosha, Milwaukee or Waukesha Counties.</li> </ul> <p>The Wisconsin Higher Educational Aids Board will award up to 15 dental students attending the Marquette SOD an annual dental scholarship equal to \$30,000 each for every academic year in which they apply and are eligible. Scholarship applicants must submit their completed scholarship application materials to the financial aid office at Marquette University. Scholarships are available for up to four years.</p> <p>The dental scholarship recipient must enter into an agreement with the Higher Educational Aids Board indicating that, upon graduation, recipient intends to practice in an area that qualifies at the start of the employment as a designated dental health shortage area in Wisconsin, which does not include Brown, Dane, Kenosha, Milwaukee or Waukesha Counties, for a period equal to 18 months for each annual scholarship accepted by said student. After graduation, and after completing a Dental Health Care Training Program at the Marquette SOD, the dental scholarship recipient must then</p>

	<p>practice in a qualifying designated dental health shortage area in Wisconsin, which does not include Brown, Dane, Kenosha, Milwaukee, or Waukesha Counties.</p>
Wyoming	<p>The <a href="#">WY-DENT</a> is a contract program between the State of Wyoming and the University of Nebraska Medical Center College of Dentistry and Creighton University School of Dentistry for dental education. Each school reserves seats for up to two qualified Wyoming residents. Participants make a contract payment to the University of Wyoming for the four years of dental school, and the state of Wyoming pays the educational costs to the appropriate dental school for each student. Applicants must be certified residents of Wyoming. To be eligible for certification, the applicant or parent or guardian must be a legal resident of the state of Wyoming for five continuous years immediately prior to enrolling in dental school.</p> <p>The Western Interstate Commission for Higher Education (WICHE) is a consortium of 15 Western states established to provide educational opportunities for students in the West. WICHE’s <a href="#">Professional Student Exchange Program</a> allows certified Wyoming residents to enroll in certain out-of-state professional programs, including dentistry. The program is competitive, but selected dental students can reduce tuition at out-of-state dental schools by \$32,550.</p>
National Health Service Corps Loan Repayment Program	<p>The <a href="#">National Health Service Corps Loan Repayment Program</a> (NHSC LRP) is administered by the Health Resources and Services Administration 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 (HPSA) 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-time or part-time.</p> <p>The full-time service commitment is for two years (minimum 40 hours/week, 45 weeks/year) at an NHSC-approved site, with the option to apply for additional awards annually. Award amounts vary based on several factors, including the HPSA score for the area in which services are provided. Eligible practitioners may be awarded up to \$75,000 or \$50,000 (depending on discipline) for practicing full-time.</p> <p>The part-time service commitment is for two years of half-time service (minimum 20 hours/week, 45 weeks/year) at an NHSC-approved site. Eligible practitioners may be awarded up to \$37,500 or \$25,000 depending on discipline.</p>
National Health Service Corps Students to Service Program	<p>The <a href="#">National Health Service Corps (NHSC) Students to Service Program</a> 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.</p>
Health Resources and Service	<p>Through the <a href="#">Faculty Loan Repayment Program</a>, the Health Resources and Services Administration’s 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</p>

<p>Administration's Faculty Loan Repayment Program</p>	<p>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 on qualifying educational loans. Dentists and dental hygienists are eligible for the program.</p>
<p>National Institutes of Health's Loan Repayment Programs</p>	<p>The <a href="#">National Institutes of Health Loan Repayment Programs</a> (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.</p> <p>There are two LRPs, one for researchers not employed by NIH (extramural) and another 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 if they meet program eligibility.</p> <p>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.</p> <p>Both LRPs repay up to \$50,000 annually of a researcher's qualified educational debt in return for a commitment to engage in <a href="#">NIH mission-relevant research</a>.</p>
<p>Indian Health Service Loan Repayment Program and Indian Health Service Scholarship Program</p>	<p>The <a href="#">Indian Health Service Loan Repayment Program</a> (LRP) awards up to \$50,000 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 therapists, dental hygienists and dental assistants.</p> <p>LRP participants are eligible to extend their contract annually until the qualified student debt is paid.</p> <p><b>Indian Health Service Scholarship Program</b></p> <p>The <a href="#">IHS Scholarship Program</a> 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 service commitment within an Indian Health Program in the recipient's chosen health professional discipline. Dentists, dental therapists and dental hygienists are eligible for the program.</p> <p>The scholarship includes:</p> <ul style="list-style-type: none"> <li>• Tuition (paid directly to the school)</li> <li>• Fees (paid directly to the school)</li> <li>• Books (one-time allowance paid directly to the scholar)</li> <li>• Monthly stipend (paid directly to the scholar)</li> <li>• Other related costs (tutorial services, P.O. box rental, travel fee). This is a one-time allowance paid directly to the scholar.</li> </ul>

	<p><b>Service Commitment</b>                  The scholarship program provides financial support in exchange for the following service commitment:</p> <ul style="list-style-type: none"> <li>• Minimum two years of service, even if receiving less than two years of scholarship support.</li> <li>• After that, one year of service is owed for each year of scholarship funding received.</li> </ul> <p>Examples:</p> <p><b>Years of Scholarship Support, Service Obligation</b></p> <table> <tr> <td>1 year</td> <td>2 years (minimum)</td> </tr> <tr> <td>2 years</td> <td>2 years</td> </tr> <tr> <td>3 years</td> <td>3 years</td> </tr> <tr> <td>4 years</td> <td>4 years</td> </tr> </table>	1 year	2 years (minimum)	2 years	2 years	3 years	3 years	4 years	4 years
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<p>Public Service Loan Forgiveness Program</p>	<p>The <a href="#">Public Service Loan Forgiveness Program</a> (PSLF) is a federal program that forgives a remaining federal student loan balance, tax-free, after 10 years of qualifying public service work and on-time payments.</p> <p>The four program requirements are:</p> <ol style="list-style-type: none"> <li><b>1. Qualifying employer</b> Federal, state, local or tribal government or an eligible nonprofit 501(c)(3).</li> <li><b>2. Full-time work</b> Full-time is defined as working at least 30 hrs/week. Multiple qualifying part-time jobs can be combined.</li> <li><b>3. Direct loans</b> Only federal direct loans qualify. Other federal loans must be consolidated first. Private loans do not qualify.</li> <li><b>4. 120 payments</b> Ten years of qualifying monthly payments. Payments don't need to be consecutive, but they do need to be made on time to be considered qualifying.</li> </ol> <p><u>What changed as of July 1, 2026</u></p> <ul style="list-style-type: none"> <li>• <b>New employer rules</b> The U.S. Department of Education can now disqualify employers deemed to have a "substantial illegal purpose."</li> <li>• <b>New repayment plan</b></li> </ul>								

	<p>The Repayment Assistance Plan (RAP) is the new income-driven model that replaces older IDR plans after July 1, 2026. RAP payments count as Public Service Loan Forgiveness Program (PSLF) qualifying payments.</p> <ul style="list-style-type: none"> <li>• <b>Past payments protected</b> Payments made before an employer is disqualified still count toward the 120 qualifying payments needed. This means credit already earned won't be lost.</li> </ul> <p>Here's a summary of the key points to keep in mind:</p> <ul style="list-style-type: none"> <li>• <b>The basics haven't changed.</b> PSLF provides forgiveness of up to 100% of a remaining loan balance after completing 10 years of full-time public service work with a qualifying employer and making 120 monthly qualifying payments. The amount forgiven is not taxable as income.</li> <li>• <b>Repayment plans are also shifting.</b> After July 1, 2026, the new RAP replaces older income-driven repayment plans. RAP payments count toward the 120 qualifying payments needed for student loan forgiveness.</li> </ul>
<p>U.S. Public Health Service</p>	<p>The <a href="#">U.S. Public Health Service</a> Commissioned Corps is one of the nation's uniformed services, a branch committed to the service of health. Officers advance the nation's public health, serving in agencies across the government as physicians, nurses, dentists, veterinarians, scientists, engineers and other professionals. To join, dentists must hold a current, unrestricted and valid dental license from any U.S. state; Washington, DC; Puerto Rico; U.S. Virgin Islands; or Guam.</p> <p>Assignments with certain federal agencies, such as the Indian Health Service, offer loan repayment and/or other educational and family support programs. Total compensation varies depending on such factors as education and training, professional experience and geographic location of assignment.</p>

<p>Health Professions Loan Repayment Program</p>	<p>The <b>Health Professions Loan Repayment Program (HPLRP)</b> is an incentive program that repays qualifying educational loans for medical, dental and nursing professionals. It is primarily offered through the Department of Defense (DoD) for active-duty and reserve military service.</p> <p>The program varies significantly by the branch administering it. Key breakdowns include:</p> <p><b>Military HPLRP</b> Available to medical and dental officers, physician assistants and nurses in exchange for active-duty service, extending active-duty or selected reserve commitments.</p> <ul style="list-style-type: none"> <li>• <b>Active Duty (Navy, Air Force):</b> Offers up to \$40,000 per year (before federal taxes) for qualifying educational loans.</li> <li>• <b>Army National Guard:</b> Offers up to \$40,000 per year for a six-year commitment (and \$10,000 for the seventh year), with a lifetime cap of up to \$250,000 for certain specialties.</li> </ul> <p><b>Requirements</b></p> <p>Participants must hold qualifying degrees, serve in eligible specialties (which change based on fiscal year quotas) and enter a multiyear service obligation.</p> <p><b>NOTE: Depending on the fiscal year quota, dentists may or may NOT be eligible for this program and must check that fiscal year's quota to determine eligibility.</b></p> <ul style="list-style-type: none"> <li>• <b>Resources:</b> Check <b>current allocations and eligibility</b> on the <a href="#">Navy HPLRP</a> page, the <a href="#">Air Force</a> page or through an <a href="#">Army National Guard</a> recruiter.</li> </ul> <p><b>Common Guidelines Across Programs</b></p> <ul style="list-style-type: none"> <li>• <b>Eligible Loans:</b> Covers the principal, interest and related reasonable educational/living expenses from government or commercial loans acquired for the requisite health professional degree.</li> <li>• <b>Taxes:</b> Military repayments are usually subject to federal (and sometimes state) income taxes, which are deducted <i>before</i> payments are sent directly to the lending institution.</li> <li>• <b>Penalties:</b> Failing to complete the contracted service period can result in forfeiture of funds and substantial financial penalties.</li> </ul>
<p>Armed Forces Health Professions Scholarship Program</p>	<p>The <a href="#">Armed Forces Health Professions Scholarship Program (HPSP)</a> pays for graduate-level health care education (medical, dental, nursing, psychology or optometry) in exchange for serving as a commissioned military officer. It covers full tuition, required fees and books, while providing a monthly living stipend.</p> <p><b>Eligibility</b> Recipient must be a U.S. citizen accepted to or enrolled in an accredited doctoral dentistry program.</p>

	<p><b>Key Benefits</b></p> <ul style="list-style-type: none"> <li>• <b>Full Tuition:</b> 100% of tuition and mandatory fees covered for up to four years at any accredited U.S. school.</li> <li>• <b>Monthly Stipend:</b> Provides over \$2,600 per month for living expenses, adjusted annually.</li> <li>• <b>Bonuses:</b> Sign-on bonuses up to \$20,000 are available for certain high-demand specialties.</li> <li>• <b>Equipment &amp; Books:</b> Reimbursement for required textbooks, supplies and instruments.</li> <li>• <b>Active-Duty Pay:</b> Receive full officer pay (typically as a second lieutenant) and travel pay for the roughly 45 days of annual active-duty training during school breaks.</li> </ul> <p><b>Service Obligation</b> In return, recipients incur an <b>active-duty service commitment</b>. The general rule is <b>year-for-year</b>, with a minimum requirement of two years. For example, a four-year scholarship requires four years of active-duty medical service post-residency.</p> <p><b>Residency and Training</b> HPSP students participate in the Military Match (Joint Services Graduate Medical Education Selection Board) to secure residency spots at military treatment facilities (MTFs). While most train in military hospitals, a small percentage may be authorized for civilian deferments based on the operational needs of the specific branch.</p> <p><b>How to Apply</b> The scholarship is offered by the U.S. Army, Navy and Air Force, with nearly identical benefits.</p> <ul style="list-style-type: none"> <li>• <b>Army:</b> Visit the <a href="#">GoArmy Medical Careers</a> portal.</li> <li>• <b>Navy:</b> Explore details on the <a href="#">Navy Medicine HPSP</a> page.</li> <li>• <b>Air Force:</b> Review requirements at the <a href="#">Air Force Medical Service</a> page.</li> <li>• <b>VA Track:</b> The Department of Veterans Affairs also offers an HPSP tailored for future VA careers.</li> </ul>
<p>Native Hawaiian Health Scholarship Program</p>	<p>The <a href="#">Native Hawaiian Health Scholarship Program</a> provides scholarships to qualified Native Hawaiians pursuing careers in primary and behavioral health disciplines. Scholars deliver culturally competent primary and behavioral health care services to Native Hawaiians and disadvantaged people who live in high-need and rural communities in Hawaii. Dentists and dental hygienists qualify for the program.</p> <p>The scholarship covers:</p> <ol style="list-style-type: none"> <li>1. Tuition at the accredited health professions program,</li> <li>2. A monthly stipend to help with living expenses while attending school and</li> <li>3. Other reasonable educational costs, including required books, supplies, clinical equipment and similar school-related expenses.</li> </ol> <p><b>Service Commitment</b> The scholarship program provides financial support in exchange for the following service commitment:</p> <ul style="list-style-type: none"> <li>• Work in an approved underserved area in Hawaii after graduation and licensure.</li> </ul>

	<ul style="list-style-type: none"><li>• Serve <b>one year</b> for each year of scholarship support received.</li><li>• Complete at least <b>two years</b> and no more than <b>four years</b> of service.</li></ul> <p>Eligible fields include dentistry and dental hygiene.</p>
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