

Dental Student Loan Repayment Programs & Resources

The following student loan repayment programs and resources are available to newly practicing Dentists. The ADA has compiled the resources as a starting point for dental students and new dentists. Note that other than the noted ADA resources, the ADA does not endorse or sponsor the listed programs and resources.

Go to:

[National Programs](#)

[State Level Programs](#)

[Resources](#)

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National Programs

Army: *Active Duty Health Profession Loan Repayment Program (ADHPLRP)*

You can receive up to \$120,000 to pay down your dental school debt. The ADHPLRP provides \$40,000 a year for up to three years. This program may be combined with the Health Professions Bonus. For more information, visit the link below.

http://www.goarmy.com/amedd/dental/corps_benefits.jsp

Navy: *Navy Health Professions Loan Repayment Program (NHPLRP)*

Receive up to \$120,000 to help repay your dental school loans by applying to receive \$40,000 each year for up to three years.* To be eligible, you must serve as an Active Duty Dental Corps Officer for each year you receive the loan payment. Offers have many variables. To get details and find out which offer would benefit you most, request that a Navy Dental Recruiter contact you. Sign-on bonuses are also available for practicing dentists from \$75,000 to \$300,000* when you qualify. For more information, visit the link below.

*Offer depends on specialty and service requirement.

<http://www.med.navy.mil/sites/navmedmpte/accessions/pages/loanrepayment.aspx>

Air Force: *Air Force Active Duty Health Professions Repayment Program (ADHPLRP)*

Repayment may consist of loan amounts for principal, interest, and reasonable educational and living expenses. The maximum repayment for 2009 is \$40,000.00, less tax liability. Payments are sent directly to the lending institution on behalf of the ADHPLRP participant. Participants incur an active duty obligation (ADO) consisting of a minimum of two years, or one year of ADO for each annual repayment, whichever is greater.

Active duty officers can also receive financial aid through the Air Force Tuition Assistance program, the Montgomery GI Bill and the College Loan Repayment Program. Other options include the Airman Education and Commissioning Program (AECPP), Scholarship for Outstanding Airman to ROTC (SOAR), Professional Officers Course-Early Release Program (POC-ERP) and the Airmen Scholarship and Commissioning Program (ASCP). For more information, visit the link below.

<http://www.airforce.com/contact-us/faq/healthcare/ - healthcare-pay>

Veteran Affairs: *VA Student Loan Repayment Program*

Under the VA Student Loan Repayment Program, you may be eligible to receive up to \$10,000 per year, with a lifetime maximum of \$60,000, to help you repay your student loans. For more information, visit the link below.

http://www.va.gov/jobs/job_benefits/continue_edu.asp

National Programs, continued

Public Health

The U.S. Public Health Service (USPHS) works in coordination with certain Federal agencies to help ease the financial burden of dental school. USPHS may offer loan repayment and other educational and family support programs. These programs offer up to \$75,000 in signing bonuses for newly commissioned dentists that are called to active duty (CAD) on or after January 29, 2008. For more information, visit the link below.

<http://www.usphs.gov/profession/dentist/compensation.aspx>

National Health and Human Services: *The National Health Service Corps Loan Repayment Program*

The program provides \$50,000 (or the outstanding balance of qualifying student loans if it is less than \$50,000) tax free, to primary care medical, dental and mental health clinicians in exchange for two years of service at an approved site in a Health Professional Shortage Area. Upon completion of the service commitment, clinicians may be eligible to apply for additional support for extended service. For more information, visit the link below.

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

Indian Health Service: *Loan Repayment Program (LRP)*

The IHS Division of Oral Health offers short and long-term volunteering and career positions, along with loan repayment programs. The LRP will pay participants up to \$20,000 per year in exchange for signing a minimum two-year service contract. The LRP will pay an additional 20 percent annually to the Internal Revenue Service (IRS) to offset the increased tax liability incurred by the participant. Note that the LRP permits only the repayment of health professions educational loans. For detailed qualifications, visit the link below.

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

State Level Loan Repayment Programs

The American Dental Association prepared the following list of repayment programs to give dental students and new practitioners an overview of options. This information is subject to change; contact the programs directly for more information.

State	Available Programs	Overview
Alabama	Yes	National Health Service Corps Loan Repayment Program http://nhscjobs.hrsa.gov/Search_HPOL.aspx
		Alabama State Loan Repayment Program http://www.adph.org/recruit/index.asp?ID=3392 Loan repayment is provided for practitioners in exchange for a minimum of two years of service at an approved primary care practice site in a HPSA.
		Contact Information: Alabama Department of Public Health Tel: 800. 252.1818
Alaska	Yes	Alaska State Loan Repayment Program Supporting Health Care Access through Loan Repayment (SHARP) http://hss.state.ak.us/dph/healthplanning/ Loan repayment program provides up to \$35,000 per year with a two-year commitment.
		Contact Information: Alaska Department of Health and Social Services Tel: 907.465.4065 - robert.sewell@alaska.gov
Arizona	Yes	Arizona Loan Repayment Program http://www.azdhs.gov/hsd/az_loan_repayment.htm Loan repayment program is provided for a minimum of two years of service and the amount of repayment varies based upon the type of provider and priority ranking of the service site. The award is in addition to the compensation package offered by the employer.
		Contact Information: Arizona Dept of Health Services, Bureau of Health Systems Development Tel: 602.542.1219 Ana Roscetti, Loan Repayment Program: 602.542.1066

State	Available Programs	Overview
		Email: vallef@azdhs.gov
Arkansas	No	No Arkansas IHS program
California	Yes	<p>California State Loan Repayment Program/NHSC http://www.oshpd.ca.gov/HWDD/SLRP.html</p> <p>Amount of Repayment: Maximum award is \$105,000 for three year commitment.</p> <p>Requirements: US citizen with valid California license; free of underserved 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.</p> <p>The application cycle is open until funds are expended. Contracts will be awarded on a first-come, first-served basis. Visit the State Loan Repayment Program website for the application and more information.</p> <p>Contact Information: OSHPD/HWDD State Loan Repayment Program Healthcare Workforce Development Division Julie Montoya, Program Administrator Tel: 916.326.3785 or 916.326.3745 SLRP@oshpd.ca.gov or julie.montoya@oshpd.ca.gov http://www.oshpd.ca.gov/HWDD/SLRP.html</p>
Colorado	Yes	<p>Colorado Dental Loan Repayment Program</p> <p>State and privately funded program administered by CO Primary Care Office. Employed FT at private or public non-profit or at HPSA. Receive up to \$35,000/yr for minimum of 2 years of service</p> <p>Contact: Amber Galloway Stephens CDPHE Primary Care Office Tel: 303.692.7493 Amber.galloway@state.co.us</p> <p>http://www.cchn.org/scholarship_loan.php</p>

State	Available Programs	Overview
Colorado, cont'd		<p>CO Dental Professional Loan Repayment Program Must practice FT in HPSA or in an office that provides services to Medicaid, CHP+, OAP and other underserved patient populations. May receive up to \$20,000/year for a minimum of 2 year service.</p> <p>Contact: CO Department of Public Health and Environment Oral Health Unit Tel: 303.692.2470 http://www.cdphe.state.co.us/pp/oralhealth/DentLoan.html</p>
Connecticut	NHSC only	<p>Connecticut State Loan Repayment Program <i>Program not accepting applications as of October 2009 (remains in abeyance as of August 2011)</i> http://www.ct.gov/dph/cwp/view.asp?a=3137&q=388042</p> <p>National Health Service Corps Loan Repayment Program http://nhsc.hrsa.gov/loanrepayment/ Award amount is up to \$60,000 for minimum of two years of service</p> <p>Contact information: HRSA Call Center: 1.800.221.9393 Email: Callcenter@hrsa.gov</p>
D.C.	Yes	<p>DC Loan Repayment Program http://doh.dc.gov/doh/cwp/view,a,1374,q,604852.asp</p> <p>Applicants that are District residents and graduates of DC schools are given priority to be accepted for loan repayment. Applicants are required to serve a minimum of two years, with an option to extend their service two additional years. Maximum award is \$120,000 for four years of service.</p> <p>Contact Information: DC Health Professional Loan Repayment Program Tel: 202.442.9168; HPLRP@dc.gov http://dcpcpa.org</p>

State	Available Programs	Overview
Delaware	Yes	<p>Delaware State Loan Repayment Program http://dhss.delaware.gov/dhss/dhcc/slrp.html</p> <p>Health professionals participating in this program must provide health services in a practice setting approved by the Delaware Health Care Commission. Initial contracts may be signed for a minimum of two (2) years and maximum of three (3) years. Participants may re-apply for contract extensions in one-year increments, not to exceed a total of four (4) years of loan repayment. Average awards range from \$25,000 to \$35,000 for a two year commitment</p> <p>Contact Information: Loan Repayment Coordinator, Delaware Health Care Commission Margaret O'Neill Building Tel: 302.739.2730 http://dhcc.delaware.gov/</p>
Florida	NHSC Only	<p>National Health Service Corps Loan Repayment Program http://nhsc.hrsa.gov/loanrepayment/</p> <p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
Georgia	NHSC Only	<p>National Health Service Corps Loan Repayment Program http://nhsc.hrsa.gov/loanrepayment/</p> <p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
Hawaii	NHSC Only	<p>National Health Service Corps Loan Repayment Program http://nhsc.hrsa.gov/loanrepayment/</p> <p>Hawaii Health Corps Program <i>In Development</i> http://hawaii.gov/health/family-child-health/rural-health/pco/hpsa.html</p> <p>Hawaii Health Corps Program working group provides for the development of a plan to establish a program for tuition loan repayments</p>

State	Available Programs	Overview
		<p>and stipends for physician and dentist participants serving in underserved areas. Working group will develop a plan to establish a program to address physician and dentist shortages in the State.</p> <p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
<p>Illinois</p>	<p>Yes</p>	<p>Illinois Dental Loan Repayment Assistance Program http://www.idph.state.il.us/about/rural_health/rural_home.htm</p> <p>For each year a grant recipient practices full time in this State in a designated shortage area as a dentist or dental specialist, the Department awards a grant in an amount equal to the amount in educational loans that the person must repay that year. The total amount in grants that a person may be awarded in this program shall not exceed \$25,000 per year for a four year period. Applicants may apply for an initial two-year grant and one additional two year grant.</p> <p>Contact Information: Illinois Department of Public Health Tel: 217.782.4977 Email not available</p>
		<p><i>Illinois cont.</i></p> <p>Dental Student Grant Act http://www.ilga.gov/commission/jcar/admincode/077/07700592sections.html</p> <p>Provides grants to Illinois students enrolled or accepted in Illinois dental schools, and who contract to practice dentistry in a designated shortage area in the State. Student must be certified by the school as being eligible to receive financial aid. Upon the Illinois licensure of the student to practice dentistry, the student shall serve as a general practice dentist in a designated shortage area in the State. Applicants should apply through the financial aid office of their Illinois dental school.</p> <p>Contact Information: Financial aid office of an Illinois dental school.</p>

State	Available Programs	Overview
Indiana	NHSC only	<p><i>No state loan program available at this time</i></p> <p>National Health Service Corps Loan Repayment Program only</p> <p>Contact information: http://nhsc.bhpr.hrsa.gov/about/ Tel: 800.221.9393</p>
Iowa	Yes	<p>Iowa Loan Repayment Program http://www.idph.state.ia.us/hpcdp/primecarre.asp</p> <p>Requires a two-year practice commitment in a public or non-profit hospital or clinic located in a health professional shortage area (HPSA). Provides up to \$30,000 per year for dentists.</p> <p>Contact Information: Department of Public Health 866.227.9878 or 515.281.7689</p>
Kansas	Yes	<p>Kansas State Loan Repayment Program http://www.kdheks.gov/olrh/FundLoan.html</p> <p>Health professionals must commit to provide health services at an eligible site located in a federally designated Health Professional Service Area (HPSA) for a minimum of two years. Will receive up to \$30,000 annually. Application deadline: June 1.</p> <p>Contact Information: Barbara Huske, Bureau of Local & Rural Health Tel: 785.296.2742 bhuske@kdheks.gov</p>
Kentucky	Yes	<p>Kentucky State Loan Repayment Program http://www.mc.uky.edu/ruralhealth/slrp.asp</p> <p>The Kentucky State Loan Repayment Program (KSLRP) is a 50/50 matching program that provides loan repayment for qualified educational loans incurred by primary care health professionals. In return, the professionals make a two-year commitment to practice full-time for an eligible sponsoring organization in a federally designated Health Professional Shortage Area (HPSA). The award can be no more than \$35,000 per year (\$17,500 federal funds, \$17,500 matching) for a total of</p>

State	Available Programs	Overview
		<p>\$70,000 for a two-year obligation.</p> <p>Contact Information: Alice Combs acombs@email.uky.edu Peggy Lewis pslewi3@email.uky.edu State Office of Rural Health, University of Kentucky Center for Rural Health Tel: 800.851.7512</p>
<p>Louisiana</p>	<p>Yes</p>	<p>Louisiana State Loan Repayment Program http://www.dhh.louisiana.gov/offices/page.asp?id=88&detail=4986 Health professionals must provide primary health care services within the officially designated HPSA(s) for a minimum of two years or a maximum of three year. Dentists can receive up to \$18,000 per year for a two-year commitment or up to \$20,000 per year for a three-year commitment. If a dentist works in a health professional shortage area AND accept referrals for HIV infected patients from the Department of Health and Hospitals, Office of Public Health's and/or the Louisiana State University Health Science Center's outpatient sites, he/she can receive up to \$30,000 per year for a three-year commitment.</p> <p>Contact Information: Sheree Taillon: sheree.taillon@la.gov. 225.342.9291</p>
<p>Michigan</p>	<p>Yes</p>	<p>Michigan State Loan Repayment Program http://www.michigan.gov/mdch/0,1607,7-132-2945_40012-135399--,00.html The Michigan SLRP provides loan repayment assistance to medical, dental and mental health care professionals who are willing to provide full-time health care services in a Health Professional Shortage Area (HPSA). Awards are available for up to \$25,000 per year.</p> <p>Contact information: Ken Miller, MSA, Departmental Analyst Michigan SLRP Office Health Policy, Planning and Access Michigan Department of Community Health Tel: 517.241.9946 MillerK3@michigan.gov</p>
<p>Maine</p>	<p><i>Program Suspended</i></p>	<p>Maine State Loan Repayment Program http://www.maine.gov/dhhs/boh/orhpc/ <i>The SLRP is not accepting new applicants. Students should contact the</i></p>

State	Available Programs	Overview
		<p><i>Maine Office of Rural Health for updates.</i></p> <p>Contact Information: Charles E. Dwyer, Director Office of Rural Health and Primary Care Tel: 207.287.5524</p>
<p>Maryland</p>	<p>Yes</p>	<p>Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP) For Dentists http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_larp_dent.asp Will receive up to \$23,740 per year for a maximum of 3 years of service. Contact: Complete and file an MDC-LARP application available from the Department of Health and Mental Hygiene (DHMH). Tel: 410.767.7899</p> <p>Maryland Loan Assistance Repayment Program http://fha.maryland.gov/ohpp/pco_larp.cfm - <i>Currently for physicians only, check website to see if eligibility has been expanded to dentists</i> In order to receive funds under the State Loan Repayment Program, a health professional must contract to serve in the designated area for a minimum of 2 years or a maximum of four years.</p> <p>Contact Information: Jeanette Jenkins Department of Health & Mental Hygiene jenkinsj@dhmh.state.md.us Tel: 410.767.5300</p>
<p>Massachusetts</p>	<p>Yes</p>	<p>Massachusetts Dental Professional Loan Repayment Programs http://www.mass.gov/Eeohhs2/docs/dph/com_health/loan_repay_fact_sheet.pdf</p> <p>Massachusetts State Loan Repayment Program http://services.aamc.org/fed_loan_pub/index.cfm?fuseaction=public.program&program_id=26 Health professionals must be employed by or have a contract to work in eligible public or non-profit healthcare organizations located in a federally designated Health Professional Shortage Area (HPSA). Physicians, psychologists, dentists and nurse practitioners are eligible for up to</p>

State	Available Programs	Overview
		<p>\$25,000 per year (\$50,000 total award over two years).</p> <p>Contact Information: Julia Dyck, MPH, Director Primary Care Office, Division of Primary Care and Health Access Department of Public Health Tel: 617.624.6060 julia.dyck@state.ma.us Or Nicole.Watson@state.ma.us http://www.mass.gov/dph/hcworkforcecenter</p>
<p>Minnesota</p>	<p>Yes</p>	<p>The Dentist Loan Forgiveness http://www.health.state.mn.us/divs/orhpc/funding/loans/dentloan.html Offered to dental students, residents or licensed dentists, who plan to practice for at least 30 hours per week, for at least 45 weeks per year, for a minimum of three years and no more than four years, serving at least 25% of their annual patient encounters to state public program enrollees or patients receiving a sliding fee schedule in Minnesota. The Loan Repayment requires that a provider agree to practice a minimum of two years at a HPSA site location. Application cycle is July1 – December 1 annually.</p> <p>Contact Information: Minnesota Office of Rural Health Amy Vallery amy.vallery@state.mn.us Tel: 651.201. 3870 http://www.health.state.mn.us/divs/orhpc</p>
<p>Nebraska</p>	<p>Yes</p>	<p>The Nebraska Loan Repayment Programs http://www.hhss.ne.gov/hew/orh/LoansState.htm Requires that the practitioner agree to a three year practice commitment in a shortage area designated by the Nebraska Rural Health Advisory Commission. The Nebraska Loan Repayment Program requires a 50 percent local match with state funds, reaching an annual maximum of \$40,000 per year. The maximum annual student loan amount is \$20,000 per year for up to four years. To qualify for the NE Student Loan Programs students who are Nebraska residents must be enrolled in or accepted to a dental school in Nebraska.</p>

State	Available Programs	Overview
		<p>Students must agree to practice one year in a shortage area for each year a student loan is awarded and accept Medicaid patients. Dental students who want to specialize must agree to specialize in general practice, pediatric dentistry, or oral surgery.</p> <p>Contact Information: Marlene Janssen Nebraska Office of Rural Health marlene.janssen@nebraska.gov Tel: 402.471.2337</p>
Nevada	Yes	<p>The Nevada Health Service Corps http://www.medicine.nevada.edu/cehso/nhsc.html</p> <p>Offers loan repayment funds in exchange for a two year, full time commitment to serve in an assigned community. Awards are made on an individual basis and based on the available funds for the year.</p> <p>Contact Information: Keith Clark Nevada Office of Rural Health Tel: 775.738.3828 clarkk@unr.edu</p>
New Hampshire	Yes	<p>New Hampshire State Loan Repayment Program http://www.dhhs.nh.gov/ http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm</p> <p>To qualify, dentists who hold advanced degrees must specialize in general dentistry and be willing to commit to a three-year contract (full-time employee) or a two-year contract (part-time employee) with the State of New Hampshire to work in a federally designated medically underserved area. The award amount is \$75,000 for the three years with an opportunity to extend the contract to an additional two years for \$40,000.</p> <p>Contact Information: David Roberts, Primary Care Workforce Coordinator Rural Health & Primary Care, New Hampshire Dept. of Health & Human Services Tel: 603.271.2276 droberts@dhhs.state.nh.us</p>

State	Available Programs	Overview
New Jersey	Yes	<p>The Primary Care Loan Redemption Program http://www.umdj.edu/lrpweb/</p> <p>The Primary Care Loan Redemption Program requires a two year full time commitment from dentists residing in and licensed to practice in N.J. Dentists with advanced degrees must specialize in general dentistry or periodontics. They must work for a minimum of two years and maximum of four years, and will receive a maximum of \$52,000 for two years of service and \$120,000 for four years of service</p> <p>Contact Information: Primary Care Loan Redemption Program of New Jersey Tel: 973.972.4605 Main: NJLRP@umdj.edu</p>
New Mexico	Tax Credit or NHSC Only	<p>Tax Credit New Mexico offers a \$5,000 tax credit to dentists licensed in NM and practicing in rural or undeserved areas: http://www.health.state.nm.us/rural_health.shtml</p> <p>National Health Service Corps Loan Repayment Program http://nhsc.hrsa.gov/loanrepayment/</p> <p>Contact Information: New Mexico Rural Health Practitioner Tax Credit Program New Mexico Department of Health Tel: 505.841.5870</p>
New York	NHSC Only	<p>National Health Service Corps Loan Repayment Program http://nhsc.hrsa.gov/loanrepayment/</p> <p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
North Carolina	Limited	<p>National Health Service Corps Loan Repayment Program http://nhsc.hrsa.gov/loanrepayment/ National Health Service Corps</p>

State	Available Programs	Overview
		<p>Tel: 800.221.9393</p> <p>Loan Repayment Program for Health Disparities Research Offered by the National Center on Minority Health and Health and Disparities (NCMHD)</p> <p>The National Center on Minority Health and Health Disparities (NCMHD) is pleased to announce funding for the Loan Repayment Program for Health Disparities Research ("HDR-LRP" or "Program"). The HDR-LRP provides for repayment of the educational loan debt of qualified health professionals who agree to engage in basic, clinical or behavioral research directly relevant to health disparities research for an obligated period of service no less than two years. These individuals may receive loan repayment up to \$35,000 per year for each year of service.</p> <p>Contact Information National Center for Minority Health and Health Disparities Attention: Kenya McRae mcraek@od.nih.gov Tel 866.849.4047 http://www.ncmhd.nih.gov</p>
North Dakota	Yes	<p>The Dentist Loan Repayment Program</p> <p>http://www.ndhealth.gov/oca/</p> <p>The Dentist Loan Repayment Program offers recent dental school graduates and 4th year dental students up to \$80,000 in loan repayment funds in exchange for a four year commitment to work in a selected community. Three dentists may be selected each year. Preference is given to dentists who will serve in rural underserved areas.</p> <p>Contact Information: Gary Garland Office of Community Assistance North Dakota Dept. of Health 701-328-4839 garland@state.nd.us</p>
Ohio	Yes	<p>Ohio Physician Loan Repayment Program (OPLRP); Bureau of Health Professions State Loan Program (BHP SLRP)</p> <p>http://www.odh.ohio.gov/odhPrograms/chss/PCRH_Programs/pchrfaqs/slrpfaqs.aspx http://www.odh.ohio.gov/</p> <p>Repayment Minority/Appalachian Loan Repayment Initiative (M/A LRI): Dentists can receive up to \$25,000 annually for the first two-year contract in Ohio's Health Professional Shortage Areas.</p>

State	Available Programs	Overview
		<p>Ohio Dentist Loan Repayment Program</p> <p>http://www.odh.ohio.gov/odhPrograms/ohs/oral/safetynet/loanpgm.aspx</p> <p>Available to dental students enrolled in the final year of dental school, dental residents in the final year of pediatric or general practice residency or in advanced education in general dentistry programs and general and pediatric dentists who have been practicing dentistry for no more than three years. Will receive up to \$25,000 for first two years of service and up to \$35,000 for third year. Comparison of programs:</p> <p>http://www.odh.ohio.gov/ASSETS/DD4119E6EF784932920D58651BD00715/ComparisonofDentalLoanRepaymentPrograms8_08.pdf</p> <p>Contact information:</p> <p>Ohio Department of Health; Primary Care and Rural Health Tel: 614.644.8496 bchs@odh.ohio.gov</p>
Oklahoma	Limited	<p>Oklahoma Dental Loan Repayment Program (ODLRP)</p> <p>http://den.health.ok.gov; http://www.ok.gov/health</p> <p>Available to five dentists annually, one of which will teach at the University of Oklahoma College of Dentistry. Maximum award is \$25,000 per year for a 2-5 year period</p> <p>Contact Information:</p> <p>Program Manager ODLRP Dental Health Service Okla. State Dept. of Health ODLRP@health.ok.gov Tel: 800.522.0203</p>
Oregon	NHSC only	<p>National Health Service Corps</p> <p>Oregon Partnership Loan Repayment Program</p> <p>Qualifying providers can receive up to \$35,000 per year or 25% of total debt, whichever is smaller. Minimum service obligation of 2 years.</p> <p>Contact Information:</p> <p>NHSC Oregon Dept. of Human Services, Linda Clark, Oregon Partnership State Loan Repayment Program Coordinator 503.494.4450, http://www.ohsu.edu/xd/outreach/oregon-rural-health/providers/loan-repayment.cfm</p>

State	Available Programs	Overview
Pennsylvania	Yes	<p>Pennsylvania Primary Health Care Practitioner Loan Repayment Program</p> <p>http://www.dsf.health.state.pa.us/health/cwp/view.asp?A=169&Q=204515 (search: Loan Repayment Program)</p> <p>Loan repayment up to \$64,000 is provided for practitioners in exchange for three (min.) or four (max.) years of service at an approved primary care practice site in a HPSA.</p> <p>Contact Information: Primary Health Care Practitioner Program Tel: 717.772.5298 LoanRepayment@state.pa.us</p>
Puerto Rico	NHSC only	<p>National Health Service Corps</p> <p>http://nhsc.hrsa.gov/</p> <p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
Rhode Island	NHSC only	<p>National Health Service Corps</p> <p>http://nhsc.hrsa.gov/</p> <p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
South Carolina	NHSC Only	<p>National Health Service Corps</p> <p>http://nhsc.hrsa.gov/loanrepayment/</p> <p>South Carolina qualifies for the National Health Service Corps program. Contact NHSC for more information.</p> <p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>

State	Available Programs	Overview
<p>South Dakota</p>	<p>Yes</p>	<p>State Loan Repayment Program http://doh.sd.gov/RuralHealth/StateLoan.aspx Program provides repayment of qualifying educational loans for health professionals. In return, the health professional commits to fulfill a service obligation in an eligible practice site within a federally designated health professional shortage area (HPSA) for a minimum of two years. Loan repayment amount is \$35,000 for three year commitment. Contact Information: Department of Health, SD Office of Rural Health Tel: 800.738.2301 or 605.773. 2679</p>
		<p>Dentist Tuition Reimbursement Program http://doh.sd.gov/RuralHealth/Dentist.aspx The amount of tuition reimbursement for a qualifying dentist is equal to double the current USD School of Medicine's resident tuition for the most recent four-year period. The current amount is approximately \$100,000. Contact information: Department of Health, SD Office of Rural Health Tel: 800.738.2301 or 605.773-3517</p>
		<p>National Health Service Corps Loan Repayment Program http://doh.sd.gov/RuralHealth/NHSC.aspx</p>
		<p>Contact Information: National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
<p>Tennessee</p>	<p>NHSC Only</p>	<p>NHSC State Loan Repayment Program National Health Service Corps Tel: 800.221.9393 http://nhsc.bhpr.hrsa.gov/</p>
		<p>Health Access Incentive Program <i>suspended Oct 2009</i> http://health.state.tn.us/Rural/haip.html</p>
		<p>Contact information: Tennessee Dept of Health, Office of Rural Health Tel: 615.532.0195</p>

State	Available Programs	Overview
Texas	Yes	<p>Dental Education Loan Repayment Program (DELRP) http://www.hhloans.com/apps/financialaid/tofa.cfm?Kind=LRP <i>not accepting applicants for the next two years for budget reasons</i></p> <p>National Health Service Corps http://www.dshs.state.tx.us/chpr/recruit.shtm</p> <p>Contact Information: Texas Dept of State Health Services (DSHS) Tel: 800.242.3062</p>
Utah	NHSC Only	<p>National Health Service Corps http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm</p> <p>The Health Professional Education Financial Assistance Program was discontinued in 2009. For more information visit: http://health.utah.gov/primarycare/scholarloanmenu.html</p> <p>Contact Information: Utah Department of Health Bureau Primary Care, Rural, & Ethnic Health Tel: 801.538.6113 Fax: 801.538.6387 elolsen@doh.state.ut.us</p>
Vermont	Yes	<p>Vermont Educational Loan Repayment Program for Dentists http://www.med.uvm.edu/ahec/TB8+BL+I.asp?SiteAreaID=94</p> <p>Funded by the State of Vermont through the Department of Health, and is administered by the University of Vermont College of Medicine Area Health Education Centers (AHEC) Program. The goal of this program is to ensure a stable and adequate supply of dentists to meet the health care needs of Vermonters and increase access for the Medicaid population.</p> <p>One year service commitment, win up to \$20,000.</p>

State	Available Programs	Overview
Virginia	Yes	<p>National Health Service Corps http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm</p> <p>Virginia dental loan repayment program Loan repayment award is not fixed, varies depending on the year the loan was taken out which will match the tuition at Virginia Commonwealth University School of Dentistry for that year.</p> <p>For each year of loan repayment, the dentists are obligated to provide one year of full time service in underserved area of Virginia.</p> <p>Contact Information: Dr. Elizabeth Barrett Oral Health Promotion Unit Manager Phone: (804) 864-7824 Email: elizabeth.barrett@vdh.virginia.gov http://www.vdh.state.va.us/healthpolicy/primarycare/incentives/loanrepayment/dental_lrp.htm</p>
Washington	Yes	<p>Health Professional Loan Repayment http://www.doh.wa.gov/hsqa/ocrh/slrp/default.htm http://www.hecb.wa.gov/paying/waaidprgm/HealthLoanRepayPage.asp</p> <p>Serve in medically underserved/shortage areas of the state; minimum commitment of three years. Amount of repayment per year of service: Up to \$25,000 (based on debt burden).</p> <p>Contact Information: Chris Wilkins Washington State Dept. of Health, Office of Community and Rural Health Tel: 360.596-4817 health@hecb.wa.gov</p>
West Virginia	Yes	<p>West Virginia State Loan Repayment Program/ National Health Service Corps http://nhsc.bhpr.hrsa.gov/loanrepayment/state.htm http://www.wvochs.org/dr/loans.aspx</p> <p>Two year commitment, will receive up to \$40,000. Two one year extensions available for loan repayment amounts of \$25,000 each.</p>

State	Available Programs	Overview
		<p>Contact information: Office of Community and Rural Health Services, Division of Recruitment Tel: 304.558.4382</p>
Wisconsin	Yes	<p>Health Professions Loan Assistance Program (HPLAP) http://www.worh.org/hplap_info Physicians and dentists can receive up to \$50,000 and NPs, PAs, RDHs and CNMs can receive up to \$25,000 in loan repayment assistance over a three year period.</p> <p>Contact Information: Kevin Jacobson Wisc. Office of Rural Health UW School of Medicine and Public Health Tel: 800.385.0005 or (608) 261-1888 kmjacobson2@wisc.edu http://www.worh.org/workforce</p>
Wyoming	Yes	<p>Wyoming Healthcare Provider Loan Repayment Program http://www.health.wyo.gov/rfhd/rural/loan.html <i>No application period for 2011, Check back for application in May 2012</i> The program repays qualifying applicants for costs of eligible educational loans in return for a commitment to practice in an underserved area in Wyoming for a minimum of three years.</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 paid for by the State of Wyoming. Wyoming residents are eligible and participants must agree to practice in Wyoming for three years and accept patients eligible for the Wyoming Medical Assistance and Services Act (is this Medicaid/SCHIP). Wyoming state residents apply to Creighton http://www.uwyo.edu/hs/wiche-wwami-wydent-program/index.html</p> <p>Contact Information: University of Wyoming College of Health Sciences Lisa Shipley: lshipley@uwyo.edu Craig Vaske: cvaske@uwyo.edu Phone: (307) 766-6704 or (307) 766-3499</p>

State	Available Programs	Overview

Resources

3RNet

The National Rural Recruitment and Retention Network (3RNet) helps health professionals find practice opportunities in rural and underserved areas throughout the country. Any rural health facility—hospital, clinic, health center, IHS facility, or private practice—can post job openings in primary care to the Rural Recruitment and Retention (3RNet) Web site.

<http://www.3rnet.org>

ADA Department of State Government Affairs (SGA)

SGA tracks state-level loan repayment programs and other [financial incentives](#) to practice by state. In addition, SGA monitors the legislative environment and produces a State Legislative Report and other advocacy related news. You can access this information on www.ada.org or contact govtpol@ada.org.

American Dental Education Association (ADEA)

ADEA is the voice of dental education. Its members include all U.S. and Canadian dental schools and many allied and postdoctoral dental education programs, corporations, faculty, and students. Listed below are a handful of student loan resources available on ADEA's Web site.

ADEA.org: [Financing a Dental Education](#)

In this section, you'll find a PDF of State and Federal Loan Repayment Programs as well as a comprehensive resource on financing a dental education as part of the *ADEA Official Guide to Dental Schools*.

ADEA.org: [Faculty Loan Repayment and Grant Programs](#)

In this section, you'll find links to a number of loan repayment and grant programs designed for faculty. Examples of the programs include HRSA Health Professions Faculty Loan Repayment Program (FLRP) and the HRSA Minority Faculty Fellowship Program (MFFP).

Dental Schools

Many dental schools and advanced programs may have financial assistance and loan repayment programs. Contact your school's financial aid office for more information. For a list of dental schools, visit the link below.

ADA.org: [Dental Education Schools & Programs](#)

Health Workforce Information Center

The Health Workforce Information Center is a comprehensive online library that will help you find and stay up-to-date on:

- Health workforce programs and funding sources
- Workforce data, research and policy
- Educational opportunities and models
- News and events

<http://www.healthworkforceinfo.org>

Constituent (State) Dental Societies

State dental societies may have information on state legislation affecting loan repayment or track programs in your area. Contact your society staff for more information.

www.ada.org/societydirectories

Contact Us

This document was developed by the ADA Office of Student Affairs (OSA). Due to fluctuating programs and funding, information in this document is subject to change. Please contact the program directly for the most current repayment information.

For more information on ADA student membership or services, contact the OSA at 312.440.7470, studentaffairs@ada.org or visit us at www.ada.org/student.