

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.

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Prepared by: [ADA Office of Student Affairs](#)

National Programs

Civil Service

U.S. Department of Health & Human Services: *The National Health Service Corps Loan Repayment Program (NHSC LRP)*

- Offers loan repayment assistance in exchange for working (and partial credit for teaching) in rural, urban, and frontier communities throughout the United States with limited access to healthcare (Health Professional Shortage Areas or HPSAs).
- Provides up to \$50,000 tax-free in loan repayment for two years of full-time service at an NHSC approved site in a Health Professional Shortage Area. Part-time options are also available.
- With continued service, all providers may be able to pay off all their student loans.
- Must have obtained a dental license in the state applying to serve to be eligible to apply.

For more information, please visit: <http://nhsc.hrsa.gov/loanrepayment/>, call 1-800-221-9393 or email GetHelp@hrsa.gov.

Additionally, the **Student to Service Program of NHSC** aims to recruit students in the final year of dental school to enter into the program upon graduation.

U.S. Public Health Service: Commissioned Corps

- Works in coordination with certain Federal agencies to help ease the financial burden of dental school and may offer loan repayment and other educational and family support programs.
- Offers up to \$75,000 in signing bonuses for newly commissioned dentists with a four-year agreement.
- Commissioned Corps officers may have access to the educational benefits provided in the Post-9/11 GI Bill.

For more information, please visit: <https://www.usphs.gov/professions/dentist/>

Veteran Affairs: *Education Debt Reduction Program (EDRP)*

- Provides education debt reduction for repayments to lenders up to \$200,000 over a five-year period (up to \$40,000 annually).
- Each Veterans Health Administration (VHA) facility determines which positions are hard to recruit and retain and when EDRP is offered.
- Additional details may be obtained through the Human Resources Department at each VHA facility and by reviewing incentives offered in each job posting.

For more information, please visit: <https://www.vacareers.va.gov/why-choose-va/education-support.asp>

Veteran Affairs: Student Loan Repayment Program (SLRP)

- Employees are eligible to receive up to \$10,000 per year, with a lifetime maximum of \$60,000, to help repay student loans.
- Please inquire further on the availability of the SLRP when submitting an application for employment.

For more information, please visit: <https://www.vacareers.va.gov/why-choose-va/education-support.asp>

Indian Health Services: Loan Repayment Program

- Awards up to \$40,000 for repayment of qualified loans in exchange for an initial two-year service obligation to practice at an Indian health program site (see locations at <https://www.ihs.gov/locations/>)
- The LRP pays directly to the participant (not the lender) the principal, interest, and related expenses incurred for qualified educational loans.
- Can apply if in possession of license to practice or in final year of dental school.

For more information, please visit: <https://www.ihs.gov/loanrepayment/> or call 301-443-3396.

Military

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

- Receive up to \$120,000 to pay down your dental school debt.
- Provides \$40,000 a year for up to three years.
- This program may be combined with the Health Professions Bonus, other bonuses, and benefits.

For more information, please visit: http://www.goarmy.com/amedd/dental/corps_benefits.jsp or call 1-888-550-2769.

Army: *Healthcare Professionals Loan Repayment Program (HPLR)*

- Receive up to \$50,000 to repay your dental school loans.
- Payments are made over three years, in installments of \$20,000, \$20,000, and \$10,000.
- Participants may be eligible to participate in other incentive programs.
- Must have current, unrestricted state dental license to apply.
- May be eligible for additional sign-on bonuses and benefits.

For more information, please visit: http://www.goarmy.com/amedd/dental/corps_benefits.jsp or call 1-888-550-2769.

Army: *Health Professions Scholarship Program*

- If you're enrolled in an ADA-accredited D.D.S. or D.M.D. program, you may be eligible to receive full-tuition scholarships for up to four years.
- Additional funding is provided for books, academic fees and a stipend of more than \$2,000.
- During academic breaks, participants train alongside other U.S. Army health care professionals.
- Qualifying dental students are also eligible to receive a \$20,000 sign-on bonus.

Navy: Health Professions Loan Repayment Program (HPLRP)

- Receive up to \$40,000/yr. (minus ~25% federal income taxes) toward dental school repayment.
- Must be qualified for or hold an appointment as a commissioned officer in one of the health professions and sign a written agreement to serve on active duty for a prescribed time period. Be enrolled as a full-time student in the final year of a course of study at an accredited educational institution leading to a degree in a health profession other than medicine, dentistry, or osteopathic medicine.
- Be enrolled in the final year of an approved residency program leading to specialty qualification in medicine, dentistry, or osteopathic medicine.

For more information, please visit: <https://www.med.navy.mil/Dental-Corps/> and <https://www.med.navy.mil/Special-Pays/>, call 301-295-9977, or email (with subject heading "HPLRP") usn.ohstudent@mail.mil.

Air Force: Health Professional Loan Repayment Program (HPLRP)

- Maximum repayment is \$40,000/yr. for up to two years (\$80,000 total), less about 25% tax liability.
- Payments are sent directly to the lending institution on behalf of the ADHPLRP participant.
- Participants incur an active duty obligation (ADO) for two years.
- The program runs on the fiscal year and all completed applications must be received by August 1 for consideration.

For more information, please visit: <https://www.airforce.com/frequently-asked-questions/how-to-enter/what-is-the-air-force-active-duty-health-professions-loan-repayment-program-adhplr>

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	NHSC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p> <p>For more information, please contact the Alabama Office of Primary Care & Rural Health. http://nhsc.hrsa.gov/loanrepayment/index.html Carolyn.Bern@adph.state.al.us 334-206-5300</p>
Alaska	Yes	<p>Supporting Health Care Access through Loan Repayment (SHARP I & II)</p> <ul style="list-style-type: none"> - Seeks to recruit and retain selected professionals to provide service in designated healthcare shortage areas in exchange for repayment of qualifying education loans (35,000/yr. and \$47,000/yr. for hard-to-fill positions) and/or payment of direct incentive. <p>SHARP – I</p> <ul style="list-style-type: none"> - Both the sites and their participating clinicians must provide comprehensive primary care, hold two-year service contracts, and do so in a federal designated primary care location (HPSAs). - Funded by 50% federal and 50% non-federal resources. <p>SHARP – II</p> <ul style="list-style-type: none"> - Participating clinicians can work in a greater variety of healthcare sites, not confined to HPSAs, and have three-year service contracts (renewable). - Each participating site must contribute a partial employer match as its clinician's support-for-service payment. <p>For more information, please visit: http://dhss.alaska.gov/dph/HealthPlanning/Pages/sharp/default.aspx or contact Robert Sewell, Program Manager 907-465-4065 - robert.sewell@alaska.gov</p>
Arizona	Yes	Primary Care Provider Loan Repayment Program (PCPLRP)

State	Available Programs	Overview
<p>Arkansas</p>	<p>NHSC only</p>	<p>Rural Private Primary Care Provider Loan Repayment Program (RPPCPLRP)</p> <ul style="list-style-type: none"> - Up to \$65,000 for an initial two-year contract (renewable up to four years) but varies based upon the priority ranking of the service site. - Loan repayment is in addition to a compensation package provided by the service site and is considered tax-exempt. - Both programs follow the same guidelines except the PCPLRP qualifies a service site that is public or provided, non-profit, and located in a HPSA. The RPPCPLRP qualifies a private practice service site located in a rural Arizona Medically Underserved Area (AzMUA). - Half-time options are also available. <p>For more information, please visit: http://www.azdhs.gov/hsd/workforce/alrp/index.htm or contact Ana Lyn Roscetti, Workforce Section Manager 602-542-1066 - ana.lyn.roscetti@azdhs.gov</p>
		<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
<p>California</p>	<p>Yes</p>	<p>California State Loan Repayment Program (SLRP)</p> <ul style="list-style-type: none"> - Initial obligation award for \$50,000 to repay qualifying loans for an initial full-time two-year service obligation in areas designed as HPSA. Half-time service commitments are also possible, with a four-year commitment. - Can be renewed for up to four additional years in exchange for additional years of service (\$20,000/yr. for extension years 1 and 2, \$10,000/yr. for extension years 3 and 4). - The California SLRP grant pays for half the award and the site is required to match this award. - Applicants must have a valid, unrestricted California license or certificate. <p>For more information, please visit: http://www.oshpd.ca.gov/HWDD/SLRP.html or contact 916-326-3700 or email slrp@oshpd.ca.gov.</p>

State	Available Programs	Overview
	Privately Funded	<p>California Dental Association Foundation Student Loan Repayment Grant –</p> <ul style="list-style-type: none"> - Provides one individual up to \$35,000/yr. for a maximum of \$105,000 over three years in exchange for a commitment to care for the underserved. - The program seeks to select dentist recipients who are likely to remain in a California underserved area beyond the terms of the required contract. <p>Webb Family Grant -Provides one individual up to \$5,000 toward educational expenses.</p> <p>For more information, please visit: https://www.cdafoundation.org/grants-awards call 916-554-5923.</p>
Colorado	Yes	<p>Colorado Health Service Corps Loan Repayment Program</p> <ul style="list-style-type: none"> - Applicants are eligible for up to \$90,000 for a three-year commitment, although the program's goal is to facilitate long-term retention in an underserved Colorado community far beyond a service obligation. Part-time commitments are also possible. - Providers in good standing have the option to apply for a one-year renewal contract after the initial obligation and can be awarded up to \$30,000. - Must meet hourly requirements for direct clinical contact during entire service obligation. <p>For more information, please visit: http://coloradohealthservicecorps.org/ or contact Richard Marquez at 303-691-4916 – info@coloradohealthservicecorps.org</p>
	Yes	<p>State Dental Loan Repayment Program</p> <ul style="list-style-type: none"> - Interested providers must apply using the Colorado Health Service Corps application. - Participants must agree to serve at the same site, serving underserved patients, for a term of two years. - Award amounts vary, based on numbers of Health First Colorado (Medicaid), CHP+ and/or uninsured patients seen each month (between \$25,000 for 20 patients - \$50,000 for 80 or more patients). <p>Learn more at: https://www.colorado.gov/pacific/cdphe/state-dental-loan-repayment-program</p>
Connecticut	NHSC only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>

<p>D.C.</p>	<p>Yes</p>	<p>DC Health Professional Loan Repayment Program (HPLRP)</p> <ul style="list-style-type: none">- Provides loan repayment benefits of up to \$120,000 (repayment amounts may change annually to adjust for inflation) over four years in exchange for a commitment to practice at certified Service Obligation Sites.- Rates for repayment are as follows: 18% of the total eligible debt in year one, 26% in year two, and 28% in years three and four (minimum of two years required, with renewal options up to four years).- Both participants and sites must complete applications to participate in the HPLRP. <p>For more information, please visit: https://dchealth.dc.gov/service/dc-health-professional-loan-repayment-program-hplr or call/email 202-442-5955 – doh@dc.gov</p>
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State	Available Programs	Overview
Delaware	Yes	<p>Delaware State Loan Repayment Program (SLRP)</p> <ul style="list-style-type: none"> - Provides awards up to \$100,000 for a two year full-time commitment, in an attempt to recruit health professionals to areas designed as HPSAs. - Depending on the type and location of the practice site, some awards qualify to receive matching state and federal contributes and others are funded with state-only dollars. - Participants may re-apply for contract extensions in one-year increments, not to exceed a total of four years of loan repayment. <p>For more information, please visit: http://dhss.delaware.gov/dhcc/slrp.html or contact the Loan Repayment Coordinator at 302-739-2730.</p>
Florida	NHSC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
Georgia	NHSC Only	<p>Dentists for Rural Areas Assistance Program</p> <ul style="list-style-type: none"> -Up to \$25,000 per year in a service-cancelable loan. -Contracts are awarded for one year and are renewable for an additional three terms (for a maximum of four years and \$100,000) -Dentists must provide direct patient care in medically underserved, rural areas of Georgia. <p>For more information, visit: https://healthcareworkforce.georgia.gov/loan-repayment-scholarship-programs/loan-repayment-programs or contact Yvette Speight, Contract Administrator, at yspeight@dch.ga.gov or 404-463-1057</p>
Hawaii	NHSC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
Idaho	NHSC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
Illinois	Yes	<p>Illinois NHSC State Loan Repayment Program</p> <ul style="list-style-type: none"> - Provides a maximum of \$50,000 for two years of service in a HPSA. - A third and fourth year can be added individually upon completion of the initial two- year obligation. <p>For more information, please visit: http://dph.illinois.gov/topics-services/life-stages-populations/rural-underserved-populations/slrp or call/email the Illinois Department of Public Health 217-782-1624 – dph.slrp@illinois.gov.</p>

State	Available Programs	Overview
Indiana	Yes	<p>Indiana Health Care Professional Recruitment and Retention Fund Program</p> <ul style="list-style-type: none"> - Provides up to \$20,000/yr. for full-time commitment of two years, renewable for an additional two years to practice in a federally designed shortage area. <p>For more information, please visit: https://www.in.gov/isdh/28090.htm</p>
Iowa	Yes	<p>Primary Care Provider Loan Repayment Program</p> <ul style="list-style-type: none"> - Requires a two-year practice commitment at a site located in a HPSA. - Provides up to \$50,000/yr. for full-time and \$25,000/yr. for part-time. - Applications are accepted annually through a Request for Proposal (RFP) process. <p>For more information, please visit: https://idph.iowa.gov/policy-and-workforce-services/rural-health-primary-care/loan-repayment-programs/primecarre or call Cristie Duric, Primary Care Officer, at 515-229-3913 or email cristie.duric@idph.iowa.gov.</p>
	Privately Funded	<p>Fulfilling Iowa's Need for Dentists (FIND) program</p> <ul style="list-style-type: none"> -An extension of the Delta Dental of Iowa Loan Repayment Program -Provides a \$50,000 award for the repayment of dental education debt to be used over a three-year grant period. -Must work full-time and allocate 35% of patient load to underserved groups during the grant period. <p>For more information, please visit: https://www.deltadentalia.com/foundation/find/</p>
Kansas	Yes	<p>Kansas State Loan Repayment Program</p> <ul style="list-style-type: none"> - Provides up to \$25,000 annually in exchange for full-time service in a public or non-profit private entity located in a HSPA. - The initial service commitment is two years. -Contract can be continued for up to three additional years, up to an additional \$45,000. <p>For more information, please visit: http://www.kdhe.ks.gov/296/Kansas-State-Loan-Repayment-Program-SLRP or email kdhe.PrimaryCare@ks.gov.</p>

		<p>Kansas Initiative for New Dentists (KIND)</p> <ul style="list-style-type: none"> - Expands the current loan forgiveness grant into a scholarship opportunity for students while in dental school. - The sooner the student commits to the scholarship in dental school, the more money s/he will be eligible to receive: 1st year – \$100,000 total, 2nd year – \$75,000, 3rd and 4th year – \$50,000 total). - Awards of \$75,000 require a four-year service commitment while \$100,000 awards require five years. <p>For more information, please visit: https://www.ksdental.org/resources/kind-grants</p>
<p>Kentucky</p>	<p>Yes</p>	<p>Kentucky State Loan Repayment Program (KSLRP)</p> <ul style="list-style-type: none"> - KSLRP is a 50/50 matching program. - The health professional must seek his/her own sponsors for the 1:1 match portion of funding - Award amount is up to \$80,000 for a two-year obligation. - Participants must practice full-time in a HPSA. <p>For more information, please visit: http://ruralhealth.med.uky.edu/kentucky-state-loan-repayment-program or contact Michael McGill or Lisa Garz at KSLRP@uky.edu or 606-439-3557.</p>

State	Available Programs	Overview
Louisiana	Yes	<p>Louisiana State Loan Repayment Program</p> <ul style="list-style-type: none"> - Provides up to \$30,000 annually for an initial three-year commitment to serve full-time in a HPSA. - Participants who complete their original commitment, remain in an eligible site, still have educational loans to repay, and have been compliant with all requirements may renew their commitment for two years. <p>For more information, please visit: http://ldh.la.gov/index.cfm/faq/category/55 or call 1-844-522-4323 or email wellahead@la.gov.</p>
Maine	Yes	<p>Maine Dental Education Loan Program</p> <ul style="list-style-type: none"> - A forgivable loan program for Maine residents pursuing postgraduate dental education and planning to work in Maine post-graduation. - To receive loan forgiveness, recipient of loan must practice full-time in an underserved area in an eligible dental care facility. - Must be a Maine resident for a minimum of two years prior to matriculation into dental school. - Recipients may receive up to \$25,000/yr. for a total of \$100,000. <p>For more information, please visit: - https://www.famemaine.com/maine_grants_loans/maine-dental-education-loan-program/</p>
Maryland	Yes	<p>Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP)</p> <ul style="list-style-type: none"> - May receive up to \$23,740/yr. for each year of obligated service up to a maximum of three years of service. - To be eligible, must possess a valid unrestricted license to practice in Maryland and be employed full-time providing care to a minimum of 30% Maryland Medical Assistance Program (MMAP) recipients as a portion of the total patient population per year. <p>For more information, please visit: - https://phpa.health.maryland.gov/oralhealth/pages/mdc-larp.aspx or call the Maryland Dept. of Health and Mental Hygiene at 410-767-7899.</p>

State	Available Programs	Overview
Massachusetts	Yes	<p>Massachusetts Loan Repayment Program for Health Professionals</p> <ul style="list-style-type: none"> - Provides up to \$25,000 for a minimum of two years (with option to renew) to providers employed at an eligible HSPA. - While the program directly contracts with the care provider, the application for this contract must be submitted jointly by the health professional and the health care organization where they are or have a contract to be employed. <p>For more information, please visit: https://massleague.org/Programs/PrimaryCareProviderInitiatives/LoanRepaymentPrograms-Other.php#MSLRP or contact Nicole Watson at 617-624-6051 – Nicole.Watson@state.ma.us</p>
Michigan	Yes	<p>Michigan State Loan Repayment Program (MSLRP)</p> <ul style="list-style-type: none"> - Provides up to \$200,000 over an eight-year period to work in HSPAs. - Each contract period is for two years, full-time. - Loan repayment agreements are funded through federal, state, and local funds from employer contributions toward their employee's loan repay agreement. <p>For more information, please visit http://www.michigan.gov/mdhhs/0,5885,7-339-71551_2945_40012---.00.html or contact Ken Miller at 517-241-9946 – MillerK3@michigan.gov</p>
Minnesota	Yes	<p>Minnesota State Loan Repayment Program (MN SLRP)</p> <ul style="list-style-type: none"> - Provides funds for repayment of qualifying educational loans of up to \$20,000 annually for full-time primary care providers and up to \$10,000 annually for half-time primary care providers. - Participants must complete a two-year service obligation in nonprofit private or public sites located in HSPA (extensions for a third and fourth year are subject to funds and program priorities). - Awards are paid by the State of Minnesota directly to the participant who must then apply the award immediately to the eligible outstanding debt. <p>For more information, please visit: https://www.health.state.mn.us/facilities/ruralhealth/funding/repayment/index.html or contact Brenda Flattum, 651- 201-3870 Brenda.flattum@state.mn.us</p>

State	Available Programs	Overview
		<p>Minnesota Dentist Loan Forgiveness Program</p> <ul style="list-style-type: none"> - Receive up to \$240,000 annually for a minimum three-year service obligation in needed areas and facilities in Minnesota. Can be extended for one additional year, to total \$160,000 over four years maximum, or balance of the designated loan, whichever is less. - Must practice for at least 30 hrs./wk. for at least 45 wks./yr. for a minimum of three years and at least 25% of annual patient encounters must include patients enrolled in state public programs or receiving a sliding fee. <p>For more information, please visit: https://www.health.state.mn.us/facilities/ruralhealth/funding/loans/dentist.html or contact Brenda Flattum at 651-201-3870 – brenda.flattum@state.mn.us</p>
Mississippi	NH SC Only	<p>Prior programs have been made inactive due to lack of funding. This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
Missouri	NH SC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
Montana	Yes	<p>Montana NHSC Student Loan Repayment Program</p> <ul style="list-style-type: none"> - Provides loan repayment options for providers unable to receive NHSC funding. - Grant provides \$15,000 per year for two years. <p>For more information and to verify funding status, please visit: https://dphhs.mt.gov/ecfsd/primarycare/SLRP or contact Brandy Kincheloe at bkincheloe@mt.gov.</p>

State	Available Programs	Overview
Nebraska	Yes	<p>Nebraska Loan Repayment Program</p> <ul style="list-style-type: none"> - Requires a 50% local employer match with state funds for a maximum of \$200,000/yr. (up to three years). Part-time employment is also eligible. - Requires a minimum two- or three-year practice obligation in a state-designated shortage area, which can be extended for two or three years <p>For more information, please visit: http://dhhs.ne.gov/Pages/Rural-Health-Nebraska-Loan-Repayment-Programs.aspx or contact Rachael Wolfe, Health Program Mgr. 402-471-0778 – rachael.wolfe@nebraska.gov</p>
Nevada	Yes	<p>Nevada Health Service Corps (NHSC)</p> <ul style="list-style-type: none"> - In exchange for loan repayment funds, each candidate agrees to provide services to all patients, regardless of their ability to pay, in their assigned community for a contractually specified period of time (typically two years of full-time service). - Each application is evaluated individually and awards are made based upon the funding available during that cycle. - All funds awarded under this program are to be used only for repayment of education loans, and proof of payment in the amount of the award must be submitted to the NHSC. <p>For more information, please visit: https://med.unr.edu/statewide/programs/nevada-state-office-of-rural-health/nevada-health-service-corps or contact Keith Clark at 775-934-1717 – kclark@medicine.nevada.edu</p>
New Hampshire	Yes	<p>New Hampshire State Loan Repayment Program</p> <ul style="list-style-type: none"> - The state will offset qualifying education loans by up to \$75,000 for a minimum three-year full-time service obligation at a HPSA, with an opportunity to extend for an additional two years at \$40,000 (part-time options available as well). - Contracts are awarded first to applicants who have secured a one-to-one match for each state dollar in the contract. <p>For more information, please visit: http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm or call New Hampshire Rural Health and Primary Care 603-271-2276 or email SLRP@dhhs.nh.gov.</p>
New Jersey	NH SC only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>

State	Available Programs	Overview
New Mexico	Yes	<p>Health Professional Loan Repayment Program (HPLRP)</p> <ul style="list-style-type: none"> - Must be a New Mexico resident for 12 months to be eligible. - Provides repayment for outstanding student loans for a two-year service commitment to practice full-time in a designated HPSA. - The maximum award amount is \$25,000/yr. (up to \$35,000 for working in a HPSA) and recipients are eligible for renewal upon completion of their two-year obligation. <p>For more information, please visit: https://hed.state.nm.us/financial-aid/loan-repayment-programs/health-professional or contact the Financial Aid Division Financial Aid Hotline at 1-800-279-9777.</p>
New York	Yes	<p>Primary Care Service Corps</p> <ul style="list-style-type: none"> - Full-time service providers are eligible for up to \$30,000/yr. and they must commit to at least two years at one or more eligible service sites located in a New York State HPSA (extendable up to five years with a maximum total award of \$150,000). Part-time commitments are also possible. <p>For more information, please visit: http://www.health.ny.gov/funding/rfa/1205031010/index.htm or contact Caleb Wistar at 518-473-7019 – sch_loan@health.state.ny.us</p>
North Carolina	Yes	<p>North Carolina State Loan Repayment</p> <ul style="list-style-type: none"> - Principal plus interest maximums are \$100,000 for a four-year commitment to assist with the shortage of dentists who serve Medicaid, uninsured, and low-income patients. <p>For more information, please visit: https://www.ncdhhs.gov/providers/provider-info/health-care/recruitment-for-providers or contact North Carolina Rural Health and Community Care at 919-527-6481 or email Shawanda Fields, Placement Services Program Manager, at Shawanda.Fields@dhhs.nc.gov</p>

State	Available Programs	Overview
North Dakota	Yes	<p>North Dakota Federal State Loan Repayment Program</p> <ul style="list-style-type: none"> - Designed to attract dentists to practice in areas of need, this program offers up to \$50,000 per year for full-time practice or \$25,000 per year for half-time participants for a two-year commitment to practice in a HPSA. - Funds must be matched 1:1 by facility/community organization. <p>For more information, please visit: http://www.health.nd.gov/nd-communities/primary-care-office/federal-state-loan-repayment-slrp Questions: http://www.health.nd.gov/contact</p>
	Yes	<p>North Dakota Dental Loan Repayment Program</p> <ul style="list-style-type: none"> -Dentists must serve in a public health clinic, practice with a focus on underserved populations, or a nonprofit clinic as identified by the State Health Council. -Can receive up to \$100,000 for a full-time commitment of five years. Payments are made annually. <p>For more information, please visit: http://ndhealth.gov/pco/slrp.asp or contact Bobbie Will at blwill@nd.gov or 701-595-2676.</p>
Ohio	Yes	<p>Ohio Dentist Loan Repayment Program (ODLRP)</p> <ul style="list-style-type: none"> - Provides up to \$25,000/yr. for the first two years and up to \$35,000 for a 3rd and 4th year (tax exempt) in exchange for a full-time two-year initial contract with one-year renewals. - Part-time participation is possible and participants will receive half the full-time payment. <p>For more information, please visit: https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/primary-care-office/workforce-programs or call the Ohio Department of Health at 614-644-8496 or email http://www.3rnet.org.</p>
Oklahoma	Yes	<p>Oklahoma Dental Loan Repayment Program (ODLRP)</p> <ul style="list-style-type: none"> - Designed to increase the number of dentists providing accessible care to underserved metropolitan and rural areas by providing educational loan repayment assistance for up to a total of 25 Oklahoma licensed dentists for a two- to five-year period. - Dentists entering the Program agree to teach at the University of Oklahoma College of Dentistry if applicable faculty positions are available, or provide dental care in a designated HPSA (minimum 30% of patients treated during the service obligation or contract period must be Medicaid recipients). - Award amount of at least \$25,000/yr. is based upon the amount of appropriated funds. <p>For more information, please visit: https://www.ok.gov/health/Family_Health/Dental_Health_Service/Oklahoma_Dental_Loan_Repayment_Program/index.html or email ODLRP@health.ok.gov.</p>

<p>Oregon</p>	<p>Yes</p>	<p>Oregon Partnership State Loan Repayment (SLRP)</p> <ul style="list-style-type: none">- Provides loan repayment of up to \$5,000/yr. for an initial two-year commitment, renewable for maximum amount of \$100,000.- Candidates must work in a HPSA designated service site for a minimum two-year obligation, or four-year obligation for part-time participants. <p>For more information, please visit: https://www.ohsu.edu/oregon-office-of-rural-health/oregon-partnership-state-loan-repayment-program-slrp or contact the Oregon Office of Rural Health 503-494-4450 – ruralworkforce@ohsu.edu.</p>
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State	Available Programs	Overview
Rhode Island	Yes	<p>Rhode Island Dental Education Loan Repayment Program</p> <ul style="list-style-type: none"> - Created to ensure a stable and adequate supply of oral health care professionals to safety net sites across the state (providing services regardless of patients' insurance status or ability to pay). - In exchange for a two-year commitment, recipients are eligible for funds up to \$25,000 annually. Part-time commitments require a four-year commitment. - Providers must work in a public or non-profit HPSA <p>For more information, please visit: https://health.ri.gov/programs/detail.php?pgm_id=179</p>
South Carolina	Yes	<p>South Carolina Rural Dentist Loan Repayment Program</p> <ul style="list-style-type: none"> - Assists dentists in repaying educational loans by providing loan reimbursement payments to dentists who agree to practice in HPSAs or serve as full-time faculty at the Medical University of South Carolina College of Dental Medicine. - Dentists are expected to treat at least 100 unduplicated Medicaid patients. - Loan reimbursement payments cover the amount of all canceled loan repayment checks submitted to the South Carolina Area Health Education Consortium (AHEC) or the dentist can provide AHEC with the proper information needed to access his/her loans online and these can be paid directly by the AHEC. <p>For more information, please visit: https://www.scahec.net/professionals/recruitment.html or contact Kristin Cochran, Director of Recruitment & Retention Programs at cochrak@musc.edu.</p>

State	Available Programs	Overview
South Dakota	Yes	<p>South Dakota Recruitment Assistance Program</p> <ul style="list-style-type: none"> - Provides incentive payment in return for three continuous years of practice in an eligible rural community. - The amount of incentive payment is up to \$243,634, based upon population size and location, with the community providing a portion of the payment. -To be eligible dentists must be recruited to a community and practicing less than four months. -There are currently three slots available to dentists. For more information, please visit: <p>https://doh.sd.gov/providers/ruralhealth/recruitment/R_AP.aspx or 1-800-738-2301..phone</p>
	Privately Funded	<p>Delta Dental of South Dakota Foundation Loan Repayment for Service Program</p> <ul style="list-style-type: none"> - Provides financial assistance to repay qualifying educational loans to providers who agree to serve a selected percentage of Medicaid-insured patients in their practice or a combination of seeing patients in the practice and serving in Delta's Mobile Dental Program. - Total loan repayments may range from \$40,000 to \$100,000 depending on the level of service commitment made by the recipient. <p>For more information, please visit: https://www.sddental.org/public-resources/careers-in-dentistry/load-repayment-program or contact Delta Dental of South Dakota - 1-800-627-3961 – connie.halverson@deltadentalsd.com.</p>
Tennessee	Yes	<p>Tennessee State Loan Repayment Program (TSLRP)</p> <ul style="list-style-type: none"> - Issues a maximum award amount of \$50,000 for an initial two year service obligation (renewable for a maximum of \$20,000 per year) to practice full-time (part-time options available) at an ambulatory public, non- profit or private non-profit primary care site located in a HPSA. <p>For more information, please visit: https://www.tn.gov/health/health-program-areas/rural-health/tslrp.html or contact Tresea Donelson, Program Coordinator 615-532-0195 – tresea.donelson@tn.gov</p>
Texas	NHSC Only	<p>Applications are no longer available for state-funded Loan Repayment Programs. This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program.</p> <p>See NHSC LRP listing above under National Programs.</p>

<p>Utah</p>	<p>Yes</p>	<p>The Health Care Workforce Financial Assistance Program (HCWFAP) provides educational loan repayment assistance to healthcare professionals. The program grants up to \$50,000 in loan assistance for dentists practicing in rural and underserved shortage areas, and are designated as a Health Professional Shortage Area (HPSA)</p> <p>For more information, contact Utah's Office of Primary Care and Rural Health at opcrh@utah.gov or call 801-688-3621.</p> <p>You may also visit us at: https://ruralhealth.health.utah.gov/</p>
<p>Vermont</p>	<p>Yes</p>	<p>Vermont Educational Loan Repayment Program For Dentists</p> <ul style="list-style-type: none"> - Awards up to \$20,000/yr. and state awards must be matched 1:1 by employer or community funds. - Must be a Vermont resident, and must reapply annually for a maximum of six years. - Recipient is required to practice a minimum of 20 hours per week and is expected to accept patients with coverage under Medicaid, or other state-funded health care benefit programs. <p>For more information, please visit: https://www.med.uvm.edu/ahec/forms/educational-loan-repayment or contact Rebecca Dubois, Program Coordinator, at 802-656-2658 or Rebecca.Duboi@uvm.edu.</p>

State	Available Programs	Overview
Virginia	Yes	<p>Federal Virginia State Loan Repayment Program (VA-SLRP)</p> <ul style="list-style-type: none"> - Participants may receive up to \$140,000 for a four-year commitment at a public or not-for-profit site located in a HPSA. The minimum commitment is two years. - The program requires a state or community 1:1 match. <p>For more information, please visit: https://www.vdh.virginia.gov/health-equity/applications-and-forms/ or contact Olivette Burroughs at 804-864-7431 – Olivette.Burroughs@vdh.virginia.gov</p>
Washington	Yes	<p>State Health Professional Loan Repayment Program (SLRP)</p> <ul style="list-style-type: none"> - Rewards up to \$75,000 for a minimum three-year service commitment, or five years part-time, and each additional year's amount is based on funds available. - In return for loan repayment, participants agree to provide service in rural or underserved urban areas designated as HPSA. <p>For more information, please visit: https://wsac.wa.gov/washington-health-corps or contact Jaclyn Cook, Program Manager, at health@wsac.wa.gov or 888-535-0747, option 5.</p>
West Virginia	Yes	<p>Dental Workforce Loan Reimbursement Program</p> <ul style="list-style-type: none"> - Provides up to \$40,000 for an initial two-year commitment to practice in an HPSA and up to \$25,000/yr. for an additional two-year commitment, maximum four years. <p>For more information and to apply, please contact: Brandon Carman, Workforce Programs Manager, at 304-558-4382 or email brandon.kcarman@wv.gov.</p>

State	Available Programs	Overview
Wisconsin	Yes	<p>Dental Health Professions Loan Assistance Program (DHPLAP)</p> <p>- Receive a maximum award of \$50,000 toward qualifying education loans for a three-year full-time commitment to serve in a HPSA.</p> <p>For more information, please visit: http://www.worh.org/loan-repayment or contact Kevin Jacobson at the Wisconsin Office of Rural Health 608-261-1888 – kmjacobson2@wisc.edu</p>
Wyoming	NH SC Only	<p>Applications are no longer available for state-funded Loan Repayment Programs. This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC listing above under National Programs.</p>

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](#)

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). This information is current as of September 2020. 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 [ADA.org/student](https://ada.org/student).