



# 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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## 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](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.

<https://www.vacareers.va.gov/why-choose-va/education-support.asp>



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## 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
<b>Alabama</b>	<b>Yes</b>	<p><b>Alabama State Loan Repayment Program</b>  <a href="http://www.adph.org/ruralhealth/">http://www.adph.org/ruralhealth/</a>  <i>(Please contact the state for information.)</i></p> <p>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.</p> <p><b>Contact Information:</b>            Alabama Department of Public Health            Office of Primary Care and Rural Health            The RSA Tower            Suite 1040            201 Monroe Street            Montgomery, Alabama 36104            Tel: 334.206.5396</p>
<b>Alaska</b>	<b>Yes</b>	<p><b>Alaska State Loan Repayment Program</b>            Supporting Health Care Access through Loan Repayment (SHARP)  <a href="http://hss.state.ak.us/dph/healthplanning/">http://hss.state.ak.us/dph/healthplanning/</a>            Loan repayment program provides up to \$35,000 per year with a two-year commitment.</p> <p><b>Contact Information:</b>            Alaska Department of Health and Social Services            Tel: 907.465.4065 - robert.sewell@alaska.gov</p>
<b>Arizona</b>	<b>Yes</b>	<p><b>Arizona Loan Repayment Program</b>  <a href="http://www.azdhs.gov/hsd/az_loan_repayment.htm">http://www.azdhs.gov/hsd/az_loan_repayment.htm</a></p> <p>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.</p>



State	Available Programs	Overview
		<p><b>Contact Information:</b>            Arizona Dept of Health Services, Bureau of Health Systems Development            Tel: 602.542.1219            Ana Roscetti, Loan Repayment Program: 602.542.1066            Email: <a href="mailto:ana.roscetti@azdhs.gov">ana.roscetti@azdhs.gov</a></p>
<p><b>Arkansas</b></p>	<p><b>NHSC only</b></p>	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<p><b>California</b></p>	<p><b>Yes</b></p>	<p><b>California State Loan Repayment Program/NHSC</b>  <a href="http://www.oshpd.ca.gov/HWDD/SLRP.html">http://www.oshpd.ca.gov/HWDD/SLRP.html</a></p> <p>Amount of Repayment:            Maximum award is up to \$60,000 for a two-year initial award..</p> <p>Requirements: US citizen with valid California license; free of underserved obligations for service; free of judgments arising from Federal debt; current on all child support payments; agree to provide FT (40 hours/week) primary care services for at least 2 years in a designated HPSA.</p> <p>Visit the <a href="#">State Loan Repayment Program</a> website for the application and more information.</p> <p><b>Contact Information:</b>            OSHPD/HWDD            State Loan Repayment Program            Healthcare Workforce Development Division            Julie Montoya, Program Administrator            Tel: 916.326.3745  <a href="mailto:SLRP@oshpd.ca.gov">SLRP@oshpd.ca.gov</a> or  <a href="mailto:julie.montoya@oshpd.ca.gov">julie.montoya@oshpd.ca.gov</a>  <a href="http://www.oshpd.ca.gov/HWDD/SLRP.html">http://www.oshpd.ca.gov/HWDD/SLRP.html</a></p>





State	Available Programs	Overview
<b>D.C.</b>	<b>Yes</b>	<p><b>DC Loan Repayment Program</b>  <a href="http://doh.dc.gov/doh/cwp/view,a,1374,q,604852.asp">http://doh.dc.gov/doh/cwp/view,a,1374,q,604852.asp</a></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><b>Contact Information:</b>            Primary Care Bureau            DC Health Professional Loan Repayment Program            Tel: 202.442.9168; <a href="mailto:HPLRP@dc.gov">HPLRP@dc.gov</a>  <a href="http://dcpca.org">http://dcpca.org</a></p>
<b>Delaware</b>	<b>Yes</b>	<p><b>Delaware State Loan Repayment Program</b>  <a href="http://dhss.delaware.gov/dhss/dhcc/slrp.html">http://dhss.delaware.gov/dhss/dhcc/slrp.html</a></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><b>Contact Information:</b>            Loan Repayment Coordinator, Delaware Health Care Commission            Margaret O'Neill Building            Tel: 302.739.2730  <a href="http://dhcc.delaware.gov/">http://dhcc.delaware.gov/</a></p>
<b>Florida</b>	<b>NHSC Only</b>	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<b>Georgia</b>	<b>NHSC Only</b>	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p>



State	Available Programs	Overview
		<p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<p><b>Hawaii</b></p>	<p><b>NHSC Only</b></p>	<p><b>National Health Service Corps Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a></p>
		<p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<p><b>Illinois</b></p>	<p><b>Yes</b></p>	<p><b>Illinois Dental Loan Repayment Assistance Program</b>  <a href="http://www.idph.state.il.us/about/rural_health/rural_home.htm">http://www.idph.state.il.us/about/rural_health/rural_home.htm</a></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><b>Contact Information:</b>            Illinois Department of Public Health            535 West Jefferson Street            Springfield, Illinois 62761            Tel: 217.782.4977            Email: DPH.MAILUS@illinois.gov</p>
		<p><b>Dental Student Grant Act</b>  <a href="http://www.ilga.gov/commission/jcar/admincode/077/07700592sections.html">http://www.ilga.gov/commission/jcar/admincode/077/07700592sections.html</a></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. Student must be certified by the school as being eligible to receive financial aid. Upon the Illinois licensure of the student, the student shall serve as a general practice dentist in a designated shortage area in the State. Applicants apply through the financial aid office of their IL school.</p>





State	Available Programs	Overview
		<p><b>Contact Information:</b> Financial aid office of an <a href="#">Illinois dental school</a>.</p>
<b>Indiana</b>	<b>NHSC only</b>	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b> <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b> National Health Service Corps Tel: 800.221.9393 <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<b>Iowa</b>	<b>Yes</b>	<p><b>Iowa Loan Repayment Program</b> <a href="http://www.idph.state.ia.us/OHDS/RuralHealthPrimaryCare.aspx?prog=RHPC&amp;pg=PRIMECARRE">http://www.idph.state.ia.us/OHDS/RuralHealthPrimaryCare.aspx?prog=RHPC&amp;pg=PRIMECARRE</a></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 \$50,000 per year for full-time and \$25,000 per year for part-time dentists.</p> <p><b>Contact Information:</b> Department of Public Health 866.227.9878 or 515.281.7689 Sara Schlievert, BS, CPH, PRIMECARRE Program Coordinator (515) 281-7630</p>
<b>Kansas</b>	<b>Yes</b>	<p><b>Kansas State Loan Repayment Program</b> <a href="http://www.kdheks.gov/olrh/FundLoan.html#State%20Loan%20Repayment%20Program">http://www.kdheks.gov/olrh/FundLoan.html#State%20Loan%20Repayment%20Program</a></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><b>Contact Information:</b> Kansas Department of Health and Environment Kansas State Loan Repayment Program 1000 SW Jackson, Suite 340 Topeka, KS 66612-1365 Barbara Huske Tel: (785) 296-2742 <a href="mailto:bhuske@kdheks.gov">bhuske@kdheks.gov</a></p>



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<p><b>Kentucky</b></p>	<p><b>Yes</b></p>	<p><b>Kentucky State Loan Repayment Program</b>  <a href="http://www.kyruralhealth.org/outreach/korh/programs/slrp">http://www.kyruralhealth.org/outreach/korh/programs/slrp</a></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 \$70,000 for a two-year obligation.</p> <p><b>Contact Information:</b>            Alice Combs            State Office of Rural Health            University of Kentucky Center for Rural Health            750 Morton Blvd            Hazard, KY 41701            Phone: (606) 439-3557            acombs@email.uky.edu</p>
<p><b>Louisiana</b></p>	<p><b>Yes</b></p>	<p><b>Louisiana State Loan Repayment Program</b>  <a href="http://new.dhh.louisiana.gov/index.cfm/page/1195">http://new.dhh.louisiana.gov/index.cfm/page/1195</a></p> <p>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><b>Contact Information:</b>            Beth Butler: beth.butler@la.gov.            225.342.4702</p>
<p><b>Michigan</b></p>	<p><b>Yes</b></p>	<p><b>Michigan State Loan Repayment Program</b>  <a href="http://www.michigan.gov/mdch/0,1607,7-132-2945_40012-135399--_00.html">http://www.michigan.gov/mdch/0,1607,7-132-2945_40012-135399--_00.html</a></p> <p>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)</p>



State	Available Programs	Overview
		<p>at a not-for-profit health clinic. Awards may range from the traditional \$25,000 up to a maximum of \$35,000 per year.</p> <p><b>Contact information:</b>            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><b>Maine</b></p>	<p><b>Yes</b></p>	<p><b>Maine State Loan Repayment Program</b></p> <p><a href="http://www.famemaine.com/files/Pages/education/students_and_families/Maine_Financial_Aid.aspx">http://www.famemaine.com/files/Pages/education/students_and_families/Maine_Financial_Aid.aspx</a></p> <p>The applicant must be in an underserved area of Maine, accept all patients regardless of ability to pay through insurance or other source, accept payment on a sliding fee scale for certain low-income individuals, and accept payment through MaineCare. The participant may receive up to \$20,000 per year with a two year commitment which is renewable for an additional two years. The maximum aggregate amount is \$80,000.</p> <p><b>Contact Information:</b>            Finance Authority of Maine            5 Community Drive            P.O. Box 949            Augusta, ME 04332-0949</p>
<p><b>Maryland</b></p>	<p><b>Yes</b></p>	<p><b>Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP) For Dentists</b></p> <p><a href="http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_larpdent.asp">http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_larpdent.asp</a></p> <p>Will receive up to \$23,740 per year for a maximum of 3 years of service.</p> <p><b>Contact Information:</b>            Complete and file an MDC-LARP application available from the Department of Health and Mental Hygiene (DHMH).            Tel: 410.767.7899</p>
<p><b>Massachusetts</b></p>	<p><b>Yes</b></p>	<p><b>Massachusetts State Loan Repayment Program</b></p> <p><a href="http://www.mass.gov/eohhs/provider/guidelines-resources/services-planning/workforce-development/workforce-help/loan-repay/programs-for-dental-professionals.html">http://www.mass.gov/eohhs/provider/guidelines-resources/services-planning/workforce-development/workforce-help/loan-repay/programs-for-dental-professionals.html</a></p>



State	Available Programs	Overview
		<p>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 \$25,000 per year (\$50,000 total award over two years).</p> <p><b>Contact Information:</b></p> <p>Nicole Watson, Recruit and Retention Program Coordinator            Primary Care Office, Division of Primary Care and Health Access            Department of Public Health            250 Washington Street, 5<sup>th</sup> Floor            Boston, MA 02108-4619            Tel: 617.624.6051  <a href="mailto:Nicole.Watson@state.ma.us">Nicole.Watson@state.ma.us</a>  <a href="http://www.mass.gov/dph/hcworkforcecenter">http://www.mass.gov/dph/hcworkforcecenter</a></p>
<p><b>Minnesota</b></p>	<p><b>Yes</b></p>	<p><b>The Dentist Loan Forgiveness</b></p> <p><a href="http://www.health.state.mn.us/divs/orhpc/funding/loans/dentloan.html">http://www.health.state.mn.us/divs/orhpc/funding/loans/dentloan.html</a></p> <p>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.</p> <p>The Loan Repayment requires that a provider agree to practice a minimum of two years at a HPSA site location.</p> <p>Application cycle is July1 – December 1 annually.</p> <p><b>Contact Information:</b>            Minnesota Loan Forgiveness Program            Mohamed Samaha            mohamed.samaha@state.mn.us            651-201-3870            800-366-5424 (MN only)</p>



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Nebraska	Yes	<p><b>The Nebraska Loan Repayment Programs</b></p> <p><a href="http://dhhs.ne.gov/publichealth/Pages/hew_orh_loansstate.aspx">http://dhhs.ne.gov/publichealth/Pages/hew_orh_loansstate.aspx</a></p> <p>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.</p> <p><b>The maximum annual student loan amount is \$20,000 per year for up to four years.</b></p> <p>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. Students must agree to practice one year in a shortage area for each year a student loan is awarded and accept Medicaid patients. The Nebraska Loan Repayment Program requires a three year practice obligation in a state-designated shortage area. Dental students who want to specialize must agree to specialize in general practice, pediatric dentistry, or oral surgery.</p> <p><b>Contact Information:</b></p> <p>Marlene Janssen Nebraska Office of Rural Health marlene.janssen@nebraska.gov Tel: 402.471.2337</p>
Nevada	Yes	<p><b>The Nevada Health Service Corps</b></p> <p><a href="http://www.medicine.nevada.edu/cehso/nhsc.html">http://www.medicine.nevada.edu/cehso/nhsc.html</a></p> <p>Offers loan repayment funds in exchange for a contractually specified period of time, usually a two year, full time commitment to serve in an assigned community. The candidate must provide services to all patients, regardless of ability to pay; to accept assignments under section 1842(b)(3)(B)(ii) of the Social Security Act as full payment for all services under Part B of Title XVIII and under Title XIX and Title XXI (Nevada Check-Up) of such Act; to deliver services with medically accepted quality standards for performance. Awards are made on an individual basis and based on the available funds for the year.</p> <p><b>Contact Information:</b></p>



State	Available Programs	Overview
		Keith Clark Nevada Office of Rural Health Tel: 775.738.3828 clarkk@unr.edu
New Hampshire	Yes	<b>New Hampshire State Loan Repayment Program</b> <a href="http://www.dhhs.nh.gov/">http://www.dhhs.nh.gov/</a> <a href="http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm">http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm</a> 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, must offer a sliding-fee schedule based on current federal poverty guidelines, accept Medicaid, Medicare, and State Children's Health Insurance Program assignment rates, and provide free care when medically necessary. The award amount is \$75,000 for the three years full-time with an opportunity to extend the contract to an additional two years for \$40,000. For part-time, dentists can receive \$27,500 for a minimum obligation of 2 years with an opportunity of an extension for an additional year at \$10,000. <b>Contact Information:</b> David Roberts, Program Planner I Rural Health & Primary Care, New Hampshire Dept. of Health & Human Services Tel: 603.271.2276 droberts@dhhs.state.nh.us
New Jersey	Yes	<b>The Primary Care Loan Redemption Program</b> <a href="http://www.umdj.edu/lrpweb/">http://www.umdj.edu/lrpweb/</a> 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



State	Available Programs	Overview
		<p><b>Contact Information:</b>            Primary Care Loan Redemption Program of New Jersey            Administration Complex, Building 1, Room 119            30 Bergen Street            PO Box 1709            Newark, NJ 07107-1709            Tel: 973.972.4605            Main: <a href="mailto:NJLRP@umdnj.edu">NJLRP@umdnj.edu</a></p>
<p><b>New Mexico</b></p>	<p><b>Yes or Tax Credit</b></p>	<p><b>Health Professional Loan Repayment Program</b>            Must make a two year service commitment to practice full-time in a designated medical shortage area in New Mexico. The Maximum allowable award is \$25,000 per year, but for those working in a federal Health Professional Shortage Areas (HPSA) it awards up to \$35,000 per year. The award may depend on the applicant's total student loan debt, as well as on available funding. Recipients are eligible for renewal upon completion of their two-year obligation.</p> <p><b>Contact Information:</b>            New Mexico Higher Education Department            Attn: Financial Aid Division            2048 Galisteo Street            Santa Fe, NM 87505-2100            1-800-279-9777</p> <p><b>Tax Credit</b>            New Mexico offers a \$5,000 tax credit to dentists licensed in NM and practicing in rural or underserved areas:  <a href="http://nmhealth.org/PHD/OPRH.shtml">http://nmhealth.org/PHD/OPRH.shtml</a></p> <p><b>Contact Information:</b>            New Mexico Rural Health Practitioner Tax Credit Program            New Mexico Department of Health            Tel: 505.841.5817  <a href="mailto:RHCP.TaxCredit@state.nm.us">RHCP.TaxCredit@state.nm.us</a></p>



State	Available Programs	Overview
New York	NHSC Only	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
North Carolina	Limited	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p> <p><b>Loan Repayment Program for Health Disparities Research Offered by the National Center on Minority Health and Health and Disparities (NCMHD)</b></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><b>Contact Information</b>            National Center for Minority Health and Health Disparities            Attention: Kenya McRae  <a href="mailto:mcraek@od.nih.gov">mcraek@od.nih.gov</a>            Tel 866.849.4047  <a href="http://www.ncmhd.nih.gov">http://www.ncmhd.nih.gov</a></p>
North Dakota	Yes	<p><b>The Dentist Loan Repayment Program</b>  <a href="http://www.ndhealth.gov/pco/documents/Dental%20Loan%20repayment%20Program.pdf">http://www.ndhealth.gov/pco/documents/Dental%20Loan%20repayment%20Program.pdf</a></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</p>





State	Available Programs	Overview
		<p>to dentists who will serve in rural underserved areas.</p> <p><b>Contact Information:</b></p> <p>Gary Garland</p> <p>Office of Community Assistance</p> <p>North Dakota Dept. of Health</p> <p>701.328.1890</p> <p><a href="mailto:ggarland@nd.gov">ggarland@nd.gov</a></p>
Ohio	Yes	<p><b>Dentist Workforce Loan Repayment Program</b></p> <p>Both general and pediatric dentists are eligible to apply if they are working full-time in either a private practice setting or a safety net dental clinic in a HPSA in Ohio. The clinic or office must be located in an underserved area and the clinician must provide services to Medicaid-eligible persons and to all persons regardless of their inability to pay. <a href="#">Can receive up to \$25,000 per year the first two years and up to \$35,000 for a third year of service.</a></p> <p><b>Ohio Dentist Loan Repayment Program</b></p> <p><a href="http://www.odh.ohio.gov/odhPrograms/ohs/oral/safetynet/loanpgm.aspx">http://www.odh.ohio.gov/odhPrograms/ohs/oral/safetynet/loanpgm.aspx</a></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 the third and fourth year. Comparison of programs:</p> <p><a href="http://www.odh.ohio.gov/~media/ODH/ASSETS/Files/ohs/oral%20health/Comparison%20of%20Dentist%20Loan%20Repayment%20Programs%20web%20update%20with%20working%20links5_12.ashx">http://www.odh.ohio.gov/~media/ODH/ASSETS/Files/ohs/oral%20health/Comparison%20of%20Dentist%20Loan%20Repayment%20Programs%20web%20update%20with%20working%20links5_12.ashx</a></p> <p><b>Contact information:</b></p> <p>Sandy Brado</p> <p>Tel: 330.643.1300</p> <p>E-mail: <a href="mailto:sandy.brado@odh.ohio.gov">sandy.brado@odh.ohio.gov</a></p>
Oklahoma	Limited	<p><b>Oklahoma Dental Loan Repayment Program (ODLRP)</b></p> <p><a href="http://den.health.ok.gov">http://den.health.ok.gov</a>; <a href="http://www.ok.gov/health">http://www.ok.gov/health</a></p>



State	Available Programs	Overview
		<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><b>Contact Information:</b>            Program Manager            ODLRP Dental Health Service            Okla. State Dept. of Health ODLRP@health.ok.gov            Tel: 800.522.0203</p>
<p><b>Oregon</b></p>	<p><b>Yes</b></p>	<p><b>Oregon Partnership Loan Repayment Program</b></p> <p><a href="http://www.ohsu.edu/xd/outreach/oregon-rural-health/providers/loan-repayment.cfm">http://www.ohsu.edu/xd/outreach/oregon-rural-health/providers/loan-repayment.cfm</a></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. One year extension may be awarded for up to three additional years, for a maximum service obligation of five years. Participants must meet the following criteria:</p> <ul style="list-style-type: none"> <li>Participants must work full-time a minimum of 40 hours per week of patient care at an approved site, with no more than 8 of those hours per week devoted to practice-related administrative activities. Participants must work in a Health Professional Shortage Area (HPSA) and see patients regardless of ability to pay.</li> </ul> <p><b>Contact Information:</b>            Oregon Office of Rural Health, L593            Oregon Health &amp; Science University            3181 SW Sam Jackson Park Road            Portland, OR 97239            Linda Pepler  <a href="mailto:peplerl@ohsu.edu">peplerl@ohsu.edu</a>            Tel: 503.494.4450</p>
<p><b>Pennsylvania</b></p>	<p><b>Yes</b></p>	<p><b>Pennsylvania Primary Health Care Practitioner Loan Repayment Program</b></p> <p><a href="http://www.portal.state.pa.us/portal/server.pt/community/primary_care_res">http://www.portal.state.pa.us/portal/server.pt/community/primary_care_res</a></p>



State	Available Programs	Overview
		<p><a href="http://www.portal.state.pa.us/portal/server.pt?open=18&amp;objID=1098636&amp;mode=2">ources/14194/loan_repayment_program/608697</a></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. See fact sheet:  <a href="http://www.portal.state.pa.us/portal/server.pt?open=18&amp;objID=1098636&amp;mode=2">http://www.portal.state.pa.us/portal/server.pt?open=18&amp;objID=1098636&amp;mode=2</a></p> <p><b>Contact Information:</b>            Primary Health Care Practitioner Program            Tel: 717.772.5298            LoanRepayment@pa.gov</p>
<b>Puerto Rico</b>	<b>NHSC only</b>	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<b>Rhode Island</b>	<b>NHSC only</b>	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<b>South Carolina</b>	<b>NHSC Only</b>	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
<b>South Dakota</b>	<b>Yes</b>	<b>Dentist Tuition Reimbursement Program</b>



State	Available Programs	Overview
		<p><a href="http://doh.sd.gov/RuralHealth/RAP.aspx">http://doh.sd.gov/RuralHealth/RAP.aspx</a></p> <p>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 \$138,328 over three years. To be eligible must practice in a population with 10,000 or less. Those practicing in an area with a larger population will receive a prorated amount.</p> <p>Contact information:            Department of Health, SD Office of Rural Health            Tel: 800.738.2301 or 605.773-3517            Email: <a href="mailto:josie.petersen@state.sd.us">josie.petersen@state.sd.us</a></p>
<p><b>Tennessee</b></p>	<p><b>Yes (current students)</b></p>	<p><b>Tennessee Rural Health Loan Forgiveness Program</b>            Has a School of Dentistry accredited by the Commission on Dental Association, or its successor, as a full-time student seeking the degree doctor of dental surgery (D.D.S.) or the degree doctor of dental medicine (D.M.D.). The recipient agrees to practice in a health resource shortage area after becoming Tennessee licensed one (1) year for each year of funding provided by a Tennessee Rural Health Scholarship.</p> <p>Tennessee Rural Health Loan Forgiveness Program awards twelve thousand dollars (\$12,000) per year, or the cost of tuition, mandatory fees, books, and equipment for the program of study; whichever is less.</p> <p>Contact Information            Jana McCall            Telephone: 615.253.7466            Email: <a href="mailto:jana.mccall@state.tn.us">jana.mccall@state.tn.us</a></p> <p><b>Contact Information:</b>            Tennessee Dept of Health, Office of Rural Health Tel: 615.741.3111</p>
<p><b>Texas</b></p>	<p><b>NHSC Only</b></p>	<p><b>Dental Education Loan Repayment Program (DELRP)</b>  <a href="http://www.hhloans.com/apps/financialaid/tofa.cfm?Kind=LRP">http://www.hhloans.com/apps/financialaid/tofa.cfm?Kind=LRP</a></p> <p><i>(Not accepting applicants for the next two years for budget reasons. Please contact the state for information.)</i></p> <p><b>Contact Information:</b>            Texas Department of State Health Services            1-800-242-3062</p>



State	Available Programs	Overview
		<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
Utah	NHSC Only	<p><b>National Health Service Corp (NHSC) Loan Repayment Program</b>  <a href="http://nhsc.hrsa.gov/loanrepayment/index.html">http://nhsc.hrsa.gov/loanrepayment/index.html</a></p> <p><b>Contact Information:</b>            National Health Service Corps            Tel: 800.221.9393  <a href="http://nhsc.hrsa.gov/index.html">http://nhsc.hrsa.gov/index.html</a></p>
Vermont	Yes	<p><b>Vermont Educational Loan Repayment Program for Dentists</b>  <a href="http://www.med.uvm.edu/ahec/TB8+BL+I.asp?SiteAreaID=94">http://www.med.uvm.edu/ahec/TB8+BL+I.asp?SiteAreaID=94</a></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. See Fact Sheet:  <a href="http://www.uvm.edu/medicine/ahec/documents/2013DentalLoanRepaymentApplicationOverview.pdf">http://www.uvm.edu/medicine/ahec/documents/2013DentalLoanRepaymentApplicationOverview.pdf</a></p> <p><b>Contact Information:</b></p> <p><b>University Of Vermont</b>            College Of Medicine – AHEC Program            1 South Prospect Street-Mail Stop 430AR5            Burlington, VT 05401</p> <p>Rebecca T. Dubois            (802) 656-2658  <a href="mailto:rebecca.dubois@uvm.edu">rebecca.dubois@uvm.edu</a></p>
Virginia	Yes	



State	Available Programs	Overview
		<p><b>Virginia dental loan repayment program</b></p> <p><a href="http://www.vdh.state.va.us/healthpolicy/primarycare/incentives/loanrepayment/dental_lrp.htm">http://www.vdh.state.va.us/healthpolicy/primarycare/incentives/loanrepayment/dental_lrp.htm</a></p> <p>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. Dentists must participate in all government-sponsored insurance programs designed to ensure access to dental services by recipients of public assistance.</p> <p><b>Contact Information:</b>            Dr. Elizabeth Barrett            Oral Health Promotion Unit Manager            Phone: (804) 864-7824            Email: <a href="mailto:elizabeth.barrett@vdh.virginia.gov">elizabeth.barrett@vdh.virginia.gov</a></p>
<p><b>Washington</b></p>	<p><b>Yes</b></p>	<p><b>Health Professional Loan Repayment</b></p> <p><a href="http://www.wsac.wa.gov/PayingForCollege/FinancialAid/HealthProfessionals/LoanRepayment">http://www.wsac.wa.gov/PayingForCollege/FinancialAid/HealthProfessionals/LoanRepayment</a></p> <p>Serve in medically underserved/shortage areas of the state; minimum commitment of two years and additional service year for year for contract extension renewals. Amount of repayment per year of service: Up to \$35,000 (based on debt burden).</p> <p><b>Contact Information:</b></p> <p>Health Professional Loan Repayment Program</p> <p>919 Lakeridge Way</p> <p>PO Box 43430</p> <p>Olympia, Washington 98504-3430</p> <p>Email: <a href="mailto:health@wsac.wa.gov">health@wsac.wa.gov</a></p> <p>Phone: 360.596.4817</p>



State	Available Programs	Overview
West Virginia	Yes	<p><b>West Virginia State Loan Repayment Program/ National Health Service Corps</b></p> <p><a href="http://www.wvochs.org/dr/loans.aspx">http://www.wvochs.org/dr/loans.aspx</a></p> <p><i>(Please contact the state for information.)</i></p> <p>Two year commitment, will receive up to \$40,000. Two one year extensions available for loan repayment amounts of \$25,000 each. Nonprofit practice site must be in a Health Professional Shortage Area (HPSA).</p> <p><b>Contact information:</b></p> <p>Bureau for Public Health Office of Community and Rural Health Services Division of Recruitment 350 Capital Street, Room 515 Charleston, WV 25301-3716 Tel: 304.558.4382</p>
Wisconsin	Yes	<p><b>Health Professions Loan Assistance Program (HPLAP)</b></p> <p><a href="http://www.worh.org/hplap_info">http://www.worh.org/hplap_info</a></p> <p>Physicians and dentists can receive up to \$50,000 in loan repayment assistance over a three year period.</p> <p><b>Contact Information:</b></p> <p>Kevin Jacobson Wisc. Office of Rural Health UW School of Medicine and Public Health Tel: 800.385.0005 or (608) 261-1888 <a href="mailto:kmjacobson2@wisc.edu">kmjacobson2@wisc.edu</a> <a href="http://www.worh.org/workforce">http://www.worh.org/workforce</a></p>
Wyoming	Yes	<p><b>Wyoming Healthcare Provider Loan Repayment Program</b></p> <p><a href="http://www.health.wyo.gov/rfhd/rural/loan.html">http://www.health.wyo.gov/rfhd/rural/loan.html</a></p> <p>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. Receive up to \$30,000 each year for three (3) years for a total up to \$90,000.</p> <p><b>Wyoming-Nebraska Dental Education Program Agreement</b></p>



State	Available Programs	Overview
		<p>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</p> <p><a href="http://www.uwyo.edu/hs/wiche-wwami-wydent-program/index.html">http://www.uwyo.edu/hs/wiche-wwami-wydent-program/index.html</a></p> <p><b>Contact Information:</b> University of Wyoming College of Health Sciences Jeff Hopkins, Health Care Recruitment and Workforce Specialist 307.777.2930 Keri Wagner, Program Specialist 307.777.6512 Deputy Administrator, Rural and Frontier Health Division: Sharla Allen, M.S.H.A 307.777.7293</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](http://www.ada.org) or contact [govtpol@ada.org](mailto: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.

ADEA.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](http://www.ada.org/societydirectories)

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## **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](mailto:studentaffairs@ada.org) or visit us at [ADA.org/student](http://ADA.org/student).