

Are you a Medical Student with Educational Loans?

The National Health Service Corps Students to Service Loan Repayment Program may be the answer!



The NHSC Students to Service (S2S) Program provides up to \$120,000 to medical students (MD and DO) in their final year of school in return for a three year service commitment to practice medicine in a community with limited access to care. And with your continued NHSC service, all of your remaining educational debt can be paid off.

BASED ON A 2015 MEDICAL SCHOOL GRADUATE WITH A DEBT OF \$175,000:

WITH STUDENTS TO SERVICE



DEBT AFTER RESIDENCY:
\$106,000

\$120,000 tax-free award PLUS \$10,000 savings on interest

In total, an S2S award recipient will pay **\$144,000**, owing **\$1,200** a month.

WITHOUT STUDENTS TO SERVICE



DEBT AFTER RESIDENCY:
\$236,000

Under forbearance, \$61,000 in interest accrues on \$175,000

In total, a medical school graduate will pay **\$319,000**, owing **\$2,700** a month.

OTHER S2S PROGRAM BENEFITS INCLUDE:



ASSISTANCE FINDING A JOB

at one of the thousands of NHSC-approved sites located in each site



FINANCIAL SUPPORT

to attend job interviews with NHSC-approved sites



RELOCATION ASSISTANCE

one time within the U.S. or its Territories

The 2015 S2S application cycle opens in September.
Visit NHSC.hrsa.gov to learn more today!