



National Health Service Corps Students to Service (S2S) Loan Repayment Program



<p>Program Description</p>	<p>Under the National Health Service Corps (NHSC) Students to Service Loan Repayment Program (S2S LRP), medical students (MD or DO) and dental students (DMD or DDS) in their final year of school can receive loan repayment assistance in return for providing health care in urban, rural, or frontier communities with limited access to care.</p>
<p>Eligibility</p>	<ul style="list-style-type: none"> • U.S. citizen (U.S. born or naturalized) or U.S. national • Enrolled as a full-time student in the final year at a fully accredited medical or dental school in an eligible allopathic, osteopathic, doctor of dental surgery, or doctor of dental medicine degree program. • Planning to complete an accredited primary care medical or dental residency in an NHSC-approved specialty (Internal Medicine, Family Practice, Pediatrics, OB/GYN, Geriatrics, and Psychiatry. Dental applicants are encouraged, but are not required to complete a postgraduate training. Approved postgraduate training for dentists: General Practice Dentistry, Advance Education in General Dentistry, Pediatric and Public Health Dentistry, Geriatric Dentistry fellowship.
<p>Service Commitment</p>	<ul style="list-style-type: none"> • Upon completion of residency, 3 years of full-time or 6 years of half-time service <ul style="list-style-type: none"> ○ Full-Time Clinical Practice — no less than 40 hours per week, for a minimum of 45 weeks a year ○ Half-Time Clinical Practice — no less than 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks per year.
<p>Financial Benefits</p>	<ul style="list-style-type: none"> • Loan repayment assistance up to \$120,000 with 3 years of full-time or 6 years of half-time service • Eligible providers may be able to pay off all qualifying student loans through continued service. They may apply for additional funding once their initial service obligation is completed. Funding is based on availability.
<p>Where Members Serve</p>	<p>NHSC Students to Service Loan Repayment Program participants must work at NHSC-approved sites in federally designated HPSAs of greatest need throughout the United States and its Territories. The NHSC publishes a list of approved sites each year. Review the NHSC Jobs Center to learn more about primary care job vacancies and information about NHSC-approved sites.</p> <p>Sites may be:</p> <ul style="list-style-type: none"> • Federally-Qualified Health Center (FQHC) • FQHC Look-Alike • Rural Health Clinic (RHC) • Hospital Affiliated Primary Care Out-Patient Clinic • Critical Access Hospital • Federal Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU) • Some Indian Health Services Hospitals • Public Health Department • State or Federal Correctional Facility • Private Practice (Solo/Group) • Other Health Facility



How Awards Are Determined	<p>The NHSC will prioritize applications based on:</p> <ul style="list-style-type: none"> • Disadvantaged Background. The applicant must submit certification from a school that he/she: (i) was identified as having a “disadvantaged background” based on environmental and/or economic factors or (ii) received a Federal Exceptional Financial Need Scholarship. • Applicants Likely to Remain in a HPSA. The NHSC will also give funding preference to applicants who display characteristics that indicate a higher likelihood of continuing to serve in a HPSA once the service commitment is completed as outlined in their application essay and letters of recommendation.
Tax Liability	<p>Not taxable</p>
Web Site	<p>https://nhsc.hrsa.gov/loan-repayment/nhsc-students-to-service-loan-repayment-program.html</p>

