

State and Federal Loan Forgiveness Programs November 2016

Below is a chart of state and federal loan forgiveness programs, as of November 1, 2016. These programs are applicable to dentists, dental hygienists, and allied dental providers, where applicable, in all 50 states, the District of Columbia and Puerto Rico. Please note that several of the loan repayment programs' maximum award amounts have changed since the last publication of this chart in 2015. Included in this compilation are new loan repayment programs passed during the 2016 state legislative sessions. For your convenience, we have listed the state and its respective program(s) in alphabetical order. At the end of this summary, we have listed several federal loan repayment programs which may be of interest.

Stay abreast of state legislation related to student loan repayment programs, by visiting the ADEA U.S. Interactive Legislative Tracking [Map](#) and selecting *Student Loan Repayment Programs* from the drop-down menu. As bills are introduced throughout the 2017 state legislative sessions, they will be added to the interactive map.

If you have questions in this regard, please contact Yvonne Knight, J.D., ADEA Chief Advocacy Officer at KnightY@adea.org or 202-289-7201.

State	State Program Details
Alabama	Alabama no longer participates in the Health Resources and Services Administration (HRSA) State Loan Repayment Program. On May 3, 2016, the governor signed S.B. 203, which established the Dental Service Program. The Board of Dental Scholarship Awards will operate the program. The Board may award an annual loan worth up to the annual cost of in-state tuition and required fees at the University of Alabama at Birmingham School of Dentistry. Loans are awarded based on economic need and scholastic ability. The program will be funded by direct appropriation from the Education Trust Fund. Each applicant must agree to work in full-time clinical practice as a licensed dentist in an area of critical need for a specified number of months and agree to provide care to a certain number of indigent patients or patients covered under Medicaid. The Alabama Board of Dental Scholarship Awards will repay student loans in the amount of \$3,000 per year of service in approved communities for a maximum of four years. Dentists and dental hygienists pursuing loan repayment opportunities should seek additional opportunities under the federal programs listed at the end of this chart.
Alaska	The Alaska State Loan Repayment Program is also called the SHARP program. SHARP-I is the traditional option. The program offers loan repayment for primary care clinicians working in federal HRSA health professional shortage areas (HPSAs), largely with underserved populations. SHARP-I is jointly supported by federal grants from HRSA at 50%, and varied non-federal sources principally including the Alaska Mental Health Trust Authority (AMHTA), and now the State General Fund (GF/MH). Dentists may earn up to \$35,000 per year; and for very hard-to-fill areas \$47,000 per year. Dental hygienists may earn up to \$20,000 per year;

State	State Program Details
	and for very hard-to-fill areas \$27,000. To date, 111 clinicians have received this support-for-service benefit under two-year contracts, working in a range of primary care medical, behavioral health and dental occupations. Settings include community health centers, tribal health clinics, critical access hospitals, and community mental health centers, among others. SHARP-II was established through the passage of H.B. 78, which was signed into law by the governor in 2012. This legislation stated that SHARP-II could be resourced wholly through non-federal sources, those being the State General Fund, and a required corresponding “employer match”. Regulation has now clarified that the employer match levels depend upon employer type, with the result being: Public (government) entities at 10%; non-profit entities at 25% and for-profit entities at 30%. Partial waivers of this required match are possible in some circumstances. SHARP-II provides loan repayment and direct incentive. Both full-time and half-time contract options are available. After an initial three years of service, those clinicians in good standing may gain the opportunity for a three-year contract (renewal). SHARP-III is still in development and is expected to have a start date within the next year. SHARP-III will expand loan repayment eligibility to include new practice settings (including Alaska’s urban hospitals) and more occupations (including administrators). Funding for SHARP-III will come from the employer, 80%, and 20% from an associated contributor such as a community or private foundation, university, government entity, or other sources.
Arizona	The Arizona State Loan Repayment Programs (SLRP) are administered by the Arizona Department of Health Services (ADHS), Bureau of Health Systems Development (BHSD) also known as the Primary Care Office for the State of Arizona. The SLRP has two components: the Primary Care Provider Loan Repayment Program (PCPLRP) and the Rural Private Primary Care Provider Loan Repayment Program (RPPCPLRP). The PCPLRP and the RPPCPLRP follow similar program guidelines. Eligible dentists must agree to a minimum of two-years of full-time service for at least 40 hours per week or half-time for at least 20 hours per week. The amount of repayment varies based upon type of provider, full-time versus half-time status, the HPSA score of the service site, and the providers total student loan indebtedness. The order of making awards to eligible candidates is based on descending total priority score determined by a set of variables that include geographic location, HPSA score, percent of underserved population served, and other variables. The award is in addition to the compensation package offered by the employer. The difference between PCPLRP and RPPCPLRP is in the service site eligibility requirements based on the type and location of the service site. The PCPLRP qualifies a dentist employed by and serving in a public or private, non-profit site located in a federally designated HPSA. The RPPCPLRP qualifies a private practice service site located in a rural area as defined by the state. On February 24, 2015, the governor signed S.B. 1194, the new law increases the loan award amounts in the SLRP for a full-time dentist to a maximum of \$65,000 for the first 2 years of service; and a maximum of \$35,000 for subsequent years.

State	State Program Details
Arkansas	The Arkansas Health Education Grant (ARHEG) Program provides assistance to students seeking professional training in dentistry to allow them to attend out-of-state institutions. Specifically, ARHEG, which is funded by the state of Arkansas, provides assistance for Arkansas residents attending certain out-of-state accredited dental schools for graduate or professional programs that are unavailable in Arkansas. However, due to current economic conditions, the number of students who receive assistance may be limited by the availability of funds. Applicants are encouraged to apply but are also encouraged to pursue alternative sources of funding. The Arkansas Higher Education Coordinating Board (AHECB) determines the priorities for the applicable programs. Based upon these priorities and the availability of funding, the board establishes the number of student places (contract slots) for entering students in each professional field in which the state has needs that are not satisfied by its own institutions. Based upon these determinations, the Arkansas Department of Higher Education (ADHE) negotiates contracts with participating schools either (1) through the Board of Control for Southern Regional Education (SREB) or (2) directly with the institutions. The AHECB allocates a number of contract slots to each participating school, and each school selects students certified as Arkansas residents to fill its allocated slots.
California	The California State Loan Repayment Program is funded through a grant from the Bureau of Health Professions, National Health Service Corps (NHSC) and is administered by the State of California, Office of Statewide Health Planning and Development. Health professionals, including dentists and dental hygienists, may be granted up to \$50,000 for an initial two-year full-time service obligation or a four-year half-time service obligation. Extension grants may be available for qualified applicants.
Colorado	Under the Colorado Health Service Corps, which is modeled after the NHSC and is primarily funded through philanthropic support, nontaxable awards may be made up to \$90,000 for dentists and up to \$20,000 for dental hygienists for each year of full-time service. Awards may also be made in amounts up to \$45,000 for dentists working part-time and \$10,000 for dental hygienists working part-time. All contracts are for three-years, though the program's goal is to facilitate long-term retention in an underserved Colorado community far beyond a service obligation. Additionally, the State Dental Loan Repayment Program provides awards to dentists and dental hygienists willing to serve in a public, nonprofit, or private dental practice in Colorado. 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 Medicaid, CHP+, Old Age Pension and/or uninsured patients seen each month. • Dentists: ○ \$25,000 if you see 40 or more underserved patients per month. ○ \$20,000 if you see 25-39 underserved patients per month. ○ \$10,000 if you see 10-24 or more underserved patients per month. • Dental hygienists: ○ \$6,000 if you see 20 or more underserved patients per month. ○ \$3,000 if you see 10-19 underserved patients per month. Contact Richard Marquez at (303) 691-4916 to learn more about Colorado's Loan Repayment Programs.

State	State Program Details
Connecticut	The Connecticut State Loan Repayment Program is currently not accepting applications. Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.
Delaware	The purpose of the Delaware State Loan Repayment (SLRP) program is to create healthier communities by recruiting and maintaining highly qualified Primary Care, Dental, and Mental Health Care professionals in identified HPSAs and make their services available to Delawareans--notably to underserved populations. A limited number of loan repayment practitioner contracts will be awarded each year. These awards are based on the availability of State and Federal funding. For a two-year service commitment, dentists are eligible to receive a maximum award of \$100,000; dental hygienists are eligible to receive a maximum award of \$70,000. However, it is usual and customary procedure to limit the amount for dentists to \$70,000 and dental hygienists to \$35,000 for a two-year contract.
District of Columbia	The District of Columbia's Health Professional Loan Repayment Program (HPLRP) provides loan repayment to eligible District providers practicing in HPLRP-Certified Service Obligation Sites (SOSs) for contract periods of two to four years. In exchange for a commitment to practice full-time at a facility located at a HPLRP-Certified SOS, the District will provide loan repayment benefits of up to \$143,137 over four years for dentists and \$78,724 for dental hygienists. Rates for repayment are as follows: 18% of the total eligible debt in year one, 26% in year two, and 28% each in years three and four.
Florida	Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.
Georgia	The Georgia Oral Health Workforce Advancement Loan Repayment Program ended in August 2015. However, eligible dentists may apply to the Dentists for Rural Areas Assistance Program administered by the Georgia Board for Physician Workforce. To learn more, contact their office at (404) 232-7972 or via email at gbpw@dch.ga.gov.
Hawaii	Although Hawaii does have a Hawaii State Loan Repayment Program, dentists and dental hygienists are not included in the loan repayment program according to program staff in the Hawaii/Pacific Basin Area Health Education Center. The Hawaii Health Corps Program awards loans to eligible health professionals, however, the program does not include dentists and dental hygienists. Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.
Idaho	The Rural Health Care Access Program (RHCAP) helps rural Idaho communities improve access to primary medical and dental health care through grants assistance. "Improving access to health care" includes removing barriers that prevent people from obtaining healthcare, strengthening healthcare systems, and developing partnerships to better serve communities. Grants of up to \$35,000 per year for a maximum of one year may be awarded to eligible entities serving areas designated as HPSAs and Medically Underserved Areas. Applicants may submit grant proposals that improve access to health care in any of the three assistance categories: telehealth projects, community development projects, and other: loan repayment for primary/dental care providers, recruitment incentive, and/or reimbursement of relocation expenses for primary/dental care providers.

State	State Program Details
	The Idaho State Loan Repayment Program (SLRP) is a multi-discipline, state-based loan repayment program for dentists and registered dental hygienists working in an eligible facility or a federally-designated HPSA. The loan repayment is provided through a federal grant and every award must be matched \$1 to \$1 with funds provided by the clinician's employer. Participating sites must implement a sliding fee scale for low income and uninsured patients and accept Medicare and Medicaid. Loan repayment awards range from \$5,000-\$25,000 per year for two years, depending on matching contribution. A two-year service obligation is required and sites must submit biannual reports during the funding period. Participants currently receiving loan repayment and fulfilling a service obligation are not eligible. The SLRP application consists of two parts: a practitioner application and a separate application from the employer which identifies the practitioner to receive the award and amount of loan repayment requested.
Illinois	Under the Illinois NHSC State Loan Repayment Program (SLRP), for a minimum two-years of full-time service dentists may receive up to \$25,000 annually for a maximum of \$50,000. The required site contribution is up to \$12,500 per year for two-years. Applicants must enter into a minimum two-year contract. A third year and a fourth year can be added individually upon completion of the initial two-year obligation. Additionally, under the Dental Student Grant Act, there are grants available to dental students who commit to practice dentistry in a designated shortage area. To learn more click here.
Indiana	The Indiana State Loan Repayment Program (SLRP) was suspended as of August 2011 due to the lack of required state funds to match the SLRP federal funds. Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.
Iowa	The Primary Care Recruitment and Retention Endeavor (PRIMECARRE) Iowa Loan Repayment Program requires a two-year practice commitment. The program provides up to \$50,000 for two-years of full-time service and \$25,000 for two-years of part-time service for dentists and dental hygienists. Funding for the Dental Loan Repayment Program - PRIMECARRE Expansion has ended. The Graduate Program in Dental Public Health and the Department of Preventive & Community Dentistry at the University of Iowa established the Horowitz Graduate Fellowship in Dental Public Health. Up to \$40,000 annually is available through this fellowship and will be used to support one student's tuition and expenses, as well as provide a stipend for those who plan to practice and become board certified in Dental Public Health in the U.S. upon completion of the program. In addition to the tuition and stipend support, receipt of the Horowitz Fellowship also qualifies recipients for resident tuition rates. The Fulfilling Iowa's Need for Dentists (FIND) and Delta Dental of Iowa Loan Repayment programs are also available. The Delta Dental of Iowa Loan Repayment program annually offers one \$50,000 award for the repayment of dental education debt to be used over a three-year grant period. The FIND program is an extension of the Delta Dental of Iowa Loan Repayment Program, which collaborates with communities on the recruitment and

State	State Program Details
	establishment of a private practicing dental office that is located in rural, underserved areas in Iowa for up to a \$100,000 loan repayment award. In return, the selected dentist agrees to practice in one of Iowa's designated dental shortage areas and to allocate 35% of patient services to underserved populations. Four new awards are available for the FIND program each state fiscal year.
Kansas	Under the Kansas State Loan Repayment Program (SLRP), for a minimum commitment of two-years of full-time service, dentists are eligible to receive up to \$25,000 annually for repayment of outstanding educational debt; and registered clinical dental hygienists are eligible to receive up to \$20,000 annually. Please note that the loan repayment awards are made on a competitive basis and are limited to available funds. After the initial two-year contract has been fulfilled, the health care provider may extend their contract for up to three additional years of service in one-year increments. The Kansas Initiative for New Dentists (KIND) was launched in 2012 as a program to assist dental school graduates with paying off student loans and providing other startup grants, while helping fulfill the need for dentists in rural Kansas communities. This year the KIND program is fully funded. Qualified educational loans are repaid at a maximum of \$50,000 for a required three-year contract period. A KIND scholarship opportunity is also available. Dental students can receive up to \$25,000/year for dental school (\$100,000 total) for agreeing to practice in an underserved area determined by the KIND Advisory Committee. The sooner the student commits to the scholarship in dental school the more money they are eligible to receive: 1st year - \$100,000 total, 2nd year - \$75,000, 3rd and 4th year - \$50,000 total). A total award of \$25,000 requires a two-year service agreement, \$50,000 requires three-years, \$75,000 requires four-years and \$100,000 total scholarship requires five-years. KIND scholarship awardees also must agree to be KanCare Medicaid providers with an open panel of up to 35% of underserved patients.
Kentucky	The Kentucky State Loan Repayment Program (KSLRP) is a 50/50 matching loan repayment program funded through NHSC and administered by the Kentucky Office of Rural Health. The program requires a two-year commitment by the provider to practice at an eligible site, with an equal commitment by the employer. Eligible sites must provide primary care services, be in an identified HPSA, accept all forms of public insurance, offer a sliding fee scale, and see all patients regardless of ability to pay. Preferential funding may be given to providers that accept students on health professions rotations. Total funding limits for a two-year commitment vary by profession, as follows: Dentists: \$80,000 and Registered Dental Hygienists: \$20,000. On July 20, 2015, Gov. Steve Beshear (D-KY) announced the creation of a new loan forgiveness program supported by \$500,000 in state funds available to dental students who commit to practice in the region. The University of Kentucky College of Dentistry and the University of Louisville School of Dentistry will administer the program, providing two to five awardees \$100,000 each for a two-year commitment. Specifically, the Kentucky Department for Public Health (DPH) is funding the program, and the universities will offer awardees a \$50,000 up front payment and \$50,000 at the end of the first two-year award cycle.
Louisiana	The purpose of the Louisiana State Loan Repayment Program is to encourage primary care practitioners to serve in HPSAs. The program will repay governmental or commercial educational loans obtained by the practitioner. Dentists may receive up to \$30,000 annually

State	State Program Details
	for a three-year initial commitment. Dental hygienists may receive up to \$15,000 annually for a three-year initial commitment. Participants who complete their original commitment, remain at an eligible site in a HPSA, still have educational loans to repay and have been compliant with all requirements may be able to extend their commitment for a two-year extension of \$24,000.
Maine	The Maine Dental Education Loan is a forgivable loan program for Maine residents seeking postgraduate dental education. To receive loan forgiveness, a dentist must practice general dentistry full-time in an underserved area of the state in an eligible dental care facility. Participants may receive up to \$20,000 per year. The maximum aggregate amount is \$80,000. Disbursement of loan funds is made directly to the institution. The Maine Dental Loan Repayment Program provides loan repayment assistance for dentists practicing general dentistry in eligible dental care facilities in underserved areas of Maine. Dentists may receive up to \$20,000 per year. The maximum aggregate amount is \$80,000. Funds are disbursed directly to the dentist for payment toward his/her outstanding dental education loans. The Maine Health Professions Loan Program is a need-based, competitive loan for Maine students pursuing postgraduate medical, dental and veterinary education. The program provides up to \$25,000 annually, up to \$100,000 total, for a maximum of four-years. However, the number of loans awarded each year is limited and dependent upon available funding. Click here for additional information on each loan program.
Maryland	The Maryland DENT-CARE Loan Assistance Repayment Program (MDC-LARP) requires the following: • Graduation from an accredited U.S. dental school. • Valid unrestricted license to practice dentistry in Maryland and be employed full-time as a dentist in Maryland providing care to Maryland Medical Assistance Program (MMAP) recipients in Maryland. • At least 30% of your patient population as MMAP recipients. • Have outstanding eligible higher education loans. • Not in default on a loan nor have incomplete service obligations. This award is not based on need. Dentists may receive up to \$23,740 per year for each year of obligated service up to a maximum of three-years of service.
Massachusetts	The Massachusetts State Loan Repayment Programs for Dental Professionals awards up to \$50,000 for dentists and up to \$40,000 for dental hygienists.
Michigan	The Michigan Essential Health Provider (MEHP) Program also is known as the Michigan State Loan Repayment Program (SLRP). The Michigan SLRP provides loan repayment assistance to dentists who are willing to provide full-time services in a HPSA at a not-for-profit health clinic for two or more years. The Michigan SLRP will assist those selected by providing up to \$200,000 in tax-free funds to repay their educational debt over a period of up to eight years. Participants will enter into consecutive two-year Michigan SLRP service obligations requiring them to remain employed for a minimum of 40 hours per week for no less than 45 weeks per year at eligible non-profit practice sites providing primary healthcare services to ambulatory

State	State Program Details
	populations. MSLRP loan repayment agreements are funded by a federal/state/local partnership.
Minnesota	The Martha Mordini Rukavina Loan Forgiveness Program is funded by the Iron Range Resources and Rehabilitation Board (IRRRB) to help dentists pay back educational loans if they are willing to practice in the Taconite Assistance Area (TAA) of northeastern Minnesota for at least five years. There are five dentists in the TAA who have benefited from this program, which started before the Minnesota Dental Foundation assumed responsibility of the program. Currently, no grants are available. Dentists may also apply to the Minnesota State Loan Repayment Program (MN SLRP). The MN SLRP 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 part-time primary care providers. In return for the loan repayment award, participants must complete a two-year service obligation at nonprofit private or public sites located in federally designated HPSAs. Both dentists and registered clinical dental hygienists are eligible. Students and residents in an accredited dental program or licensed dentists may apply for the Minnesota Dental Loan Forgiveness Program. Applicants must complete a three-year minimum service obligation with an optional 4th year, and they must agree to provide at least 25% of their annual patient encounters to public program or sliding fee patients. Participants may receive an annual amount of up to \$30,000. The Minnesota Dental Therapist/Advance Dental Therapist Loan Forgiveness Program is available to practicing Dental Therapist (DT)/Advanced Dental Therapist (ADT) or final year DT and ADT students in the process of completing their training or certification. Selected participants are required to practice in a rural area full-time for at least three years, with an optional 4th year. Participants may receive an annual award of up to \$10,000. Dedicated to Minnesota Dentists (DMD) Dental Educational Loan Repayment for Service Program is a competitive education loan repayment for service program of Delta Dental of Minnesota Foundation in collaboration with Minnesota Dental Foundation. Selected recipients must practice in a town with a population of less than 15,000 in a dental HPSA in Minnesota for five-years, and provide care to at least 15% public program patients, to be eligible for up to \$200,000 in qualified loan repayment. For more information on Minnesota Loan Forgiveness Programs, please visit: www.health.state.mn.us/divs/orhpc/funding/loans/index.html.
Mississippi	The Mississippi Dentist Loan Repayment Program is no longer taking applications due to a lack of funding. The purpose of the Mississippi Rural Dentists Scholarship Program is to identify qualified university and college students from rural areas of the state for dental school matriculation. The scholarship program consists of three distinct phases through which participants will progress: undergraduate pre-dental education, dental school and residency, and initial entry into dental practice in a rural or underserved area of the State of Mississippi.
Missouri	The Missouri Health Professional Loan Repayment offers the repayment of outstanding educational loans in exchange for providing primary health care services in areas of need in Missouri. The maximum loan repayment amount is up to \$50,000 for two-years of service in a HPSA.

State	State Program Details
	The Primary Care Resource Initiative for Missouri (PRIMO) Student Loan Program is a competitive State program that awards forgivable loans to students pursuing health care training leading to Missouri licensure or registration in dentistry or dental hygiene. The amount of funding provided depends upon the student's chosen discipline and educational status.
Montana	The Montana Student Loan Repayment Program (SLRP) provides loan repayment funds for dentists and dental hygienists working in HPSAs. In exchange for two-years of service, full-time applicants may receive up to \$15,000 per year and part-time applicants may receive up to \$7,500 per year.
Nebraska	The Nebraska Loan Repayment Program for Rural Health Professionals is a local-state matching fund program to assist local entities serving shortage areas to recruit and retain health professionals. There is a "community participation" application that the local entity must complete and submit and a "health professional" application that the health professionals must complete and submit. Both applications, along with the health professional's documentation of educational loans must be received by the Rural Health Advisory Commission in order to be considered for the loan repayment program. The local entity must agree to provide an equal match to state dollars. The local match may come from any source; however, the health professional cannot serve as the local entity and be self-monitored. Communities and/or local entities must do their own recruiting, using the availability of loan repayment as a recruiting tool. Communities and local entities are urged to develop practice opportunities that offer a group practice environment with call sharing, coverage, and other professional support. The health professional must agree to a three-year practice commitment and accept Medicaid patients. Dentists may receive up to \$60,000 per year (\$30,000 from local funds; \$30,000 from state funds). The actual amount awarded will depend on the individual practitioner's educational debt load and the availability of state funds. In addition, the state offers the Nebraska Student Loan Program. Eligible students are those who are Nebraska residents, must be enrolled or accepted for enrollment in a medical, physician assistant, dental, or graduate-level mental health training program in Nebraska. Awards are made by the Rural Health Advisory Commission based on the student's understanding of and commitment to the practice of primary care, dental care, or mental health care in rural Nebraska. The number and amount of student loans are determined annually based on state funding. The maximum annual student loan amount for a dental student is \$30,000 for up to four years. The NHSC State Loan Repayment Program (SLRP) is also available. The program offers loan repayment to primary care providers working in HPSAs. Dentists and dental hygienists qualify. Loan repayment assistance for qualified education debt is \$25,000-\$50,000 per year (includes local match).

State	State Program Details
Nevada	The Nevada Health Service Corps (NHSC) program offers loan repayment. In exchange for loan repayment funds, each candidate agrees to serve in their assigned community for a contractually specified period of time. Typically the length of time equals two-years of full-time service. The candidate agrees to provide services to all patients, regardless of their ability to pay and to remain in the assigned underserved area for the duration of the period of obligated service. Each application is evaluated individually and awards are made based upon the funding available during that cycle. Dentists and registered clinical dental hygienists are eligible.
New Hampshire	In order to be eligible to receive loan repayment under the New Hampshire State Loan Repayment Program (SLRP), an applicant must agree to a minimum service obligation of 36-months for full-time service or a minimum obligation of 24-months for part-time service. State of New Hampshire SLRP contracts are awarded first to applicants who have secured a one-to-one match for each state dollar in the contract. This match can come from the eligible practice site or the community in which the applicant will practice. If an applicant is unable to secure a match, his/her application will be considered in competition with all other unmatched applications received. Full-time: The State of New Hampshire SLRP will offset graduate or undergraduate educational loans to full-time dentists for \$75,000 for a minimum service obligation of 36-months with an opportunity of an extension for an additional 24-months at \$40,000. Effective 10/1/2015, Registered Dental Hygienists and Licensed Drug and Alcohol Counselors are eligible for \$30,000 for a minimum service obligation of 36-months with an opportunity of an extension for an additional 24-months at \$10,000. Part-time: The State of New Hampshire SLRP will offset graduate or undergraduate educational loans to part-time dentists for \$27,500 for a minimum service obligation of 24-months with an opportunity of an extension for an additional 12-month at \$10,000 and part-time registered clinical dental hygienists for \$17,500 for a minimum service obligation of 24-months with an opportunity for an extension for an additional 12-months for \$5,000.
New Jersey	Eligible health professionals, including primary care dentists (General Dentists and Pediatric Dentists), who have completed their graduate training/residency program, may apply to the Primary Care Practitioner Loan Redemption Program of New Jersey (NJLRP). Primary care providers must agree to provide primary health care services at a NJLRP approved placement site for a minimum of two years (maximum of four years). In return, NJLRP providers may redeem up to \$120,000 over a four-year period of service for qualifying educational loans.
New Mexico	The New Mexico Health Professional Loan Repayment Program (HPLRP) provides repayment for outstanding student loans of practicing health professionals. As a condition of the program, a health professional must make a two-year service commitment to practice full-time in a designated medical shortage area in New Mexico. The program is federal and state funded. The maximum allowable state award is \$25,000 per year. Recipients are eligible for renewal upon completion of their two-year obligation. Dentists are eligible. The New Mexico Health Service Corps provides stipends to eligible health professionals during their last two-years of training or residency who, in turn, enter into a contract with the Department of Health to provide (when licensed) health service for a minimum of two-years (1600 hours per year) in an underserved area of New Mexico. Dentists may receive an award

State	State Program Details
	amount up to \$25,000. Dental hygienists may receive an award amount up to \$12,500 with an Associate Degree and up to \$15,000 for a Bachelor or Master's degree. The New Mexico state loan repayment programs mentioned above are subject to state legislative appropriations. Under the New Mexico Rural Health Care Practitioner Tax Credit (RHCPTC) Program, health care providers who provide care in rural, underserved areas may be eligible for an income tax credit. Practitioners who are eligible for a \$5,000 tax credit per year must be licensed dentists practicing full-time. Additionally, there is a \$3,000 tax credit available per year for licensed dental hygienists practicing full-time. The Allied Health Loan for Service Program provides educational loans to students seeking certification/licensure in an eligible health field. Dental hygiene is an eligible health field. As a condition of each loan, the student shall declare his/her intent to practice as a health professional in a designated shortage area. For every year of service, a portion of the loan will be forgiven. If the entire service agreement is fulfilled, 100% of the loan is eligible for forgiveness. Penalties may be assessed if the service agreement is not satisfied. The award is based on the financial need of the student. The award may not exceed \$12,000 per year. The award is for a period of one year but may be renewable for up to four years upon resubmission of an application each year.
New York	The Primary Care Service Corps (PCSC) is designed to attract healthcare professionals willing to work in an underserved area. Qualifying dentists may receive up to \$60,000 for repayment of qualifying educational loans for two-years of service (\$30,000 for a part-time commitment); however, specific award amounts are based on available state funds. Award recipients may qualify for contract renewal depending on available state funds. The PCSC is currently not accepting applications; however staff at the NYS Department of Health, Office of Primary Care anticipates funding for the PCSC for 2017. To learn more about the PCSC contact the NYS Department of Health, Office of Primary Care at (518) 473-7019 or send an email to sch_loan@health.ny.gov.
North Carolina	Under the North Carolina State Loan Repayment Program dentists may receive principal plus interest maximums of \$100,000 for general practice dentists with a four-year commitment. The maximum for dental hygienists is \$60,000 for a four-year commitment. Additionally, North Carolina may award a High Needs Service Bonus. This incentive was designed for those with no loans. The bonus maximum (assuming no loans) is \$50,000 for dentists and \$30,000 for dental hygienists with a four-year commitment. To learn more about state loan repayment programs in North Carolina click here.
North Dakota	The North Dakota Dentist Loan Repayment Program is a state financed and administered program designed to attract dentists to North Dakota to practice in areas of need. The focus of the program is to encourage new dental school graduates to practice in North Dakota. Each dentist selected may receive up to \$100,000 to repay educational loans. Each dentist selected must sign a contract to practice full-time for five-years within an area which the State Health Council identifies as having a defined need for dental services.

State	State Program Details
	The Public Health and Nonprofit Dental Loan Repayment Program has been established for dentists willing to practice in a public health setting or a nonprofit dental clinic. Three applicants can be selected each year for this program. A dentist may receive up to \$60,000 paid over a two-year period. The dentist must serve full-time in the public health setting or a nonprofit dental clinic for a period of three years. The North Dakota Federal/State Loan Repayment Program (SLRP) is also available. Applicants must agree to practice two-years in a selected area. Award recipients may receive up to \$50,000 for a two-year service commitment. A renewal is based on available funds. A funding match is required from the sponsoring organization or community.
Ohio	The Ohio Dentist and Dental Hygienist Loan Repayment Programs provides loan repayment in an amount up to \$50,000 for first two years; and a part-time option up to \$25,000 for first two years. General and pediatric dentists and dental hygienists are eligible for the loan award. Additional funding is available for continued service; funds are tax-exempt. A two-year initial contract is required with a maximum of two additional one-year renewals.
Oklahoma	The Oklahoma Dental Loan Repayment Program (ODLRP) is 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 twenty-five 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 contract period must be Medicaid recipients). An award amount of up to \$25,000 per year is based upon the amount of state-appropriated funds.
Oregon	Under the Oregon Partnership State Loan Repayment Program, practice sites must agree to match 50% of the total loan repayment award (plus a 10% admin fee) in exchange for a two-year service commitment from providers. In return, dentists and dental hygienists may receive an award of up to 20% of their total student loan debt. To be eligible, practice sites must be a public or private non-profit organization, located in a HPSA and willing to provide 50% of the award amount. All program funds must be fully and directly applied to the approved lender(s) identified in the award notification. The Oregon Medicaid Primary Care Loan Repayment Program provides loan repayment to primary care clinicians who serve Medicaid patients in underserved areas of Oregon. Dentists and expanded practice dental hygienists are included. Program participants are eligible for a maximum loan repayment award of: 20% of the balance owed on qualifying loans upon program entry, up to an annual maximum amount of \$35,000 for each year of full-time service for a minimum of three-years; and 10% of the balance owed on qualifying loans upon program entry, up to an annual maximum amount of \$17,500 for each year of part-time service for a minimum of five-years. The Oregon Office of Rural Health is charged with administering the Rural Practitioner Tax Credit for Dentists Program, which grants up to \$5,000 in personal income tax credits to eligible dentists. The Scholars for a Healthy Oregon Initiative is administered by the Oregon Health and Science University. The Scholars for a Healthy Oregon Initiative covers tuition and fees for a limited number of eligible students entering specific clinical degree programs, including the Doctor of Dental Medicine (DMD) program, during the academic year, who also agree to certain practice requirements as a health care practitioner in an OHSU approved Oregon

State	State Program Details
	designated service site for set time commitment. The Scholars for a Healthy Oregon Initiative funding is awarded annually, effective for one academic year with annual renewal if the student maintains good academic standing. The funding provides for payment of full OHSU tuition and required fees, but does not provide a living allowance.
Pennsylvania	The Pennsylvania Primary Health Care Practitioners Loan Repayment Program (LRP) is provided for practitioners in exchange for two-years of service at an approved primary care practice site in a HPSA or serve a minimum of 30% low-income patients in Pennsylvania. Dentists may receive up to \$100,000 of educational loan repayment for a full-time service commitment or up to \$50,000 for a half-time commitment. Dental hygienists may receive up to \$60,000 of educational loan repayment for a full-time service commitment or up to \$30,000 for a half-time commitment. The application period has not yet been set for this state fiscal year.
Puerto Rico	Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.
Rhode Island	The Rhode Island Department of Health is currently operating the Health Professional Loan Repayment Program . Dentists and dental hygienists may apply for the awards. The program is funded in part by HRSA. Specifically, federal dollars are matched with state funds raised from private donors including the Delta Dental Foundation. The maximum loan amount is \$50,000 for a two-year full-time (40 hours a week) commitment to serve in a HPSA that matches the discipline of the health professional. The application cycle opens every December 15 and closes 40 business days later.
South Carolina	The funds for the South Carolina Rural Dentist Program are appropriated to the Medical University of South Carolina (MUSC) and are administered by the South Carolina Area Health Education Consortium (AHEC). The program assists in the repayment of educational loans for dentists who practice in a HPSA or serve as full-time faculty at the MUSC College of Dental Medicine. Priority for this program is given to those demonstrating need and expressing intent to remain in an underserved area or in an area of critical need at the MUSC College of Dental Medicine. Loan reimbursement payments are made quarterly and cover the amount of all canceled loan repayment checks submitted to the South Carolina AHEC (dated within the quarter); or the dentist can provide South Carolina AHEC with the proper information needed to access his/her loans online and these can be paid directly by the South Carolina AHEC. For more information about South Carolina AHEC's Recruitment and Retention Programs, please contact Kristin Cochran at (843) 792-6977 or cochrak@musc.edu.
South Dakota	Under the South Dakota Recruitment Assistance Program providers must enter into a contract with the South Dakota Department of Health in order to qualify. The amount of the incentive payment for a qualifying dentist is equal to twice the University of South Dakota School of Medicine's resident tuition for the four most recently completed academic years. The current amount is approximately \$196,674. To be eligible a dentist must: • Be licensed as a dentist in South Dakota; • Agree to practice full-time as a general or pediatric dentist in an eligible community for at least three consecutive years; • Provide services to Medicaid, Medicare and State Children's Health Insurance Program patients; and

State	State Program Details
	Not have previously participated in such program, or any other state or federal scholarship, loan repayment or tuition reimbursement program which obligates the person to provide medical services within an underserved area.
Tennessee	The Tennessee State Loan Repayment Program (TSLRP) provides educational loan repayment to qualified primary care practitioners, including dentists, in exchange for an initial two-year service obligation to practice full-time or part-time at an ambulatory public, non-profit or private non-profit primary care site located in a federally designated HPSA. The maximum TSLRP award is \$50,000 for an initial two-year service obligation.
Texas	The Dental Education Loan Repayment Program (DELRP) provides loan repayment funds to general and pediatric dentists who agree to practice in a Dental HPSA in Texas. The Texas Legislature appropriated \$110,000 for each year of the FY 2016-2017 biennium. Given the limited amount of funding and the anticipated number of applications from eligible dentists, the maximum award amount to be disbursed to lenders on behalf of selected dentists will be \$10,000. The Rural Communities Health Care Investment Program (RCHIP) utilizes funds from a permanent endowment established from the tobacco settlement for the State of Texas. RCHIP is intended to assist rural communities in recruiting health care providers, other than physicians, to practice in their community. Providers must commit to serving for one-year. Although historically the Texas Department of Agriculture has awarded RCHIP recipients \$5,000, last year the agency awarded \$10,000 each. The purpose of the St. David's Foundation Public Health Corps Loan Repayment Program is to recruit and retain qualified primary care and behavioral health providers at eligible sites located in the five-county area served by the Foundation. For providers who are selected for enrollment into the program, loan repayment funds will be reserved for annual disbursement at the end of each of the four years of service, contingent upon continued annual grant funding. The maximum award is \$30,000 for dentists.
Utah	Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the federal programs listed at the end of this chart.
Vermont	AHEC administers the Vermont Educational Loan Repayment Programs (ELRP) for Primary Care Providers (including dentists and Expanded Function Dental Assistants). To learn more about these programs, contact the regional AHEC: - Champlain Valley AHEC www.cvahec.org Franklin, Chittenden, Grand Isle, Addison Counties 802-527-1474 - Northeastern Vermont AHEC www.nevahec.org Essex, Orleans, Lamoille, Caledonia, Washington and Orange Counties 802-748-2506 - Southern Vermont AHEC www.svahec.org Rutland, Bennington, Windham and Windsor Counties. 802-885-2126

State	State Program Details
	AHEC also administers the federal State Loan Repayment Program (VT-SLRP) for dentists working in Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs). Recipients must meet a two-year service commitment (not a one-year commitment, as noted in previous award cycles). The repayment amount is up to \$20,000 in state funds per year. Employer matching is required. Additionally, award recipients must agree to see Medicaid patients.
Virginia	The Virginia State Loan Repayment Program (VA-SLRP). The United States Department of Human Services (HHS), Health Resources and Services Administration (HRSA), Bureau of Health Professions (BHP), provides federal funding for the Virginia State Loan Repayment Program and requires a community match from a practice site or public/private entity. In addition, this program requires that the practice location be in a federally designated (Primary Care, Mental, or Dental) HPSA. The maximum award for a four four-year commitment is \$140,000 and shall be for a qualifying educational loan. Prioritizing applications for VA-SLRP is done on a first come first serve basis with priority given to renewals. All approvals are based on availability of funds. Dentists and dental hygienists are eligible. For details, please call (804) 864-7431 or email olivette.burroughs@vdh.virginia.gov.
Washington	The Washington State Health Professional Loan Repayment Program (HPLRP). The HPLRP provider application opens in mid-March and closes at the end of May. It is a minimum three-year contract with a maximum award of \$75,000. Awardees may work less than full-time, but a minimum of 24 hours per week, which then prorates their service obligation period. The HPLRP uses state dollars only for awards. The Federal-State Loan Repayment Program (FSLRP) provider application opens in January and closes in mid-March. It is a two-year contract with a maximum award of \$70,000. Awardees must work a minimum of 40 hours per week. The FSLRP uses matching federal grant funds for awards. Dentists and dental hygienists are eligible for both programs.
West Virginia	West Virginia offers a state loan repayment program and a rural recruitment and retention program for dentists willing to practice in the state. Selected candidates must be willing to practice in a Dental HPSA. For additional information please contact the WV Oral Health Program, 350 Capitol Street, Room 427, Charleston, WV 25301, or via telephone at (800) 642-8522 or (304) 356-4233. Additionally, the Health Sciences Service Program is a recruitment incentive program for health professions students interested in primary care and rural health in West Virginia. The program allocates approximately 15 awards each academic year to students in the state's higher education system. Specifically, \$30,000 for students who are in the final year of a graduate program in dentistry. The Higher Education Policy Commission uses its own definition of underserved. The funds go directly to the student and can be used however the student would like – the funds do not have to be used towards loan repayment.
Wisconsin	The Wisconsin Health Professions Loan Assistance Program (HPLAP) was established to assist rural and underserved communities in recruiting and retaining primary care health and dental professionals. Dentists who agree to work in a federally designated shortage area are eligible for up to \$50,000 in education loan repayment assistance through this competitive

State	State Program Details
	program. Dental hygienists are eligible for up to \$25,000. A service commitment of three-years is required in a federally designated HPSA (from the date award contract is signed). During each of the three years of the award, dentists and dental hygienists must provide dental services to a certain minimum number of recipients of Medicaid or BadgerCare not to fall below a certain minimum amount of claims paid.
Wyoming	Under the Wyoming Healthcare Professional Loan Repayment Program, dentists may receive up to \$30,000 each year for three-years for a total up to \$90,000. Dental hygienists may receive up to \$20,000 per year (\$60,000 for the 3 year service obligation). However, the program is not being funded for applications or awards between July 1, 2016 and June 30, 2018. The University of Wyoming (UW) entered into agreements with the University of Nebraska College of Dentistry and Creighton University School of Dentistry under which the State of Wyoming through UW would pay the cost of attendance for a certain number of dental students at each institution. The program is called WY-DENT. Participants make a contract payment to UW for the four years of dental school and the state pays the educational costs to the appropriate dental school for each student.

Program	Federal Program Details
The National Health Service Corps (NHSC) Loan Repayment Program (LRP)	The federal NHSC LRP is administered by the Bureau of Clinician Recruitment and Service (BCRS) in the HRSA within the U.S. Department of Health and Human Services (HHS). The NHSC LRP seeks dentists and dental hygienists to provide culturally competent, interdisciplinary primary health care services to underserved populations located in selected Health Professional Shortage Areas (HPSAs) identified by the Secretary of HHS. These awards vary based on the HPSA score where the health professional is practicing, and whether the service commitment is full or half time. The initial service commitment is for two years, with the option to apply for additional awards annually.
NHSC Students to Service Loan Repayment Program (S2S LRP)	The federal NHSC S2S LRP provides up to \$120,000 to dental (DDS or DMD) students in their final year of school in return for a commitment to provide primary health care full time for at least 3 years at an approved NHSC site in a Health Professional Shortage Area of greatest need.
NHSC Faculty Loan Repayment Program (FLRP)	The federal FLRP provides loan repayment to individuals who have an interest in pursuing a career as a faculty member in a health professions school. Program applicants must be from a disadvantaged background, have an eligible health professions degree or certificate, and have an employment commitment as a faculty member at an approved health professions institution for a minimum of two-years. Program participants receive funds (up to \$40,000 for two-years of service) to repay the outstanding principal and interest of qualifying educational loans. Dentists and dental hygienists are eligible for the program.
Indian Health Service (IHS)	The federal health program for American Indians and Alaska Natives, IHS , offers a loan repayment program (LRP). The IHS LRP awards up to \$40,000 toward the repayment of qualified student loans in exchange for an initial two-year service commitment to practice full-time at an Indian health program site. The IHS LRP is open to dentists, dental hygienists, and dental assistants.
The Public Service Loan Forgiveness (PSLF) Program	The PSLF program is available to employees of many government and not-for-profit organizations. Qualifying employment for the PSLF Program is not about the specific job that you do for your employer. Rather, it is about who your employer is. Employment with the following types of organizations qualifies for PSLF: • Government organizations at any level (federal, state, local, or tribal) • Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code • Other types of not-for-profit organizations that provide certain types of qualifying public services The PSLF forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.