

Loan Forgiveness Programs for Social Workers

National Health Service Corp – State Loan Repayment Program

The State Loan Repayment Program is part of the Health Resources and Services Administration's (HRSA) Bureau of Health Professions (BHP) overall strategy to improve access to underserved communities. NHSC grants matching funds directly to States to operate their own loan repayment programs. Primary care health professionals who are providing full-time clinical services in a public or non-profit facility located in a federally designated Health Professional Shortage Area (HPSA) are eligible for this program. To find out whether a particular area or facility is located in a HPSA, go to: <http://hpsafind.hrsa.gov/>. Eligibility requirements and benefits vary from state to state. Additional details at: <http://nhsc.hrsa.gov/loanrepayment/>.

For more information, please visit the website of the National Association of Social Workers (NASW) at: <http://www.socialworkers.org/advocacy/alerts/2007/071707.asp>
<http://www.socialworkers.org/loanforgiveness/default.asp>

ALABAMA

National Health Service Corps Scholarship and Loan Repayment Program for Health Professionals

The National Health Service Corp is a federal initiative committed to improving the health of the Nation's underserved by uniting communities in need with caring health professionals. Our office houses the National Health Service Corps program and facilitates the recruitment and retention of physicians and other allied health professionals through either loan repayment or scholarships.

More information on the following is coming soon:

- Alabama Scholarships and Grant Programs
- Health Profession Resources
- Loan Repayment Information

For more information, please contact Dr. Charles Graves at (800) 255-1992 or cgraves@adph.state.al.us.

<http://www.adph.org/ruralhealth/index.asp?ID=883>

CALIFORNIA

Office of Statewide Health Planning and Development Healthcare Workforce & Community Development Division, State Loan Repayment Program (SLRP)

The Office is authorized to repay outstanding government and commercial loans (only) for expenses incurred during undergraduate or graduate education, of health professionals holding current California licenses. Educational expenses are defined as, and limited to, principal, interest, and related expenses for tuition, educational expenses, and reasonable living costs. Award recipients are responsible for paying any interest that accrues on their loan(s) during the application process and subsequent service obligation period.

Requirements:

Applicants must meet the following requirements at the time of application:

- Be a U.S. citizen with current and unrestricted California license to practice their profession
- Be free of unserved obligations for service (Local, State, and Federal)
- Be free of judgments arising from Federal debt
- Not be delinquent with any court ordered child support
- Be committed to provide primary health services, in an urban or rural Health Professional Shortage Area (HPSA), for a minimum of 2 consecutive years (or up to 3 or 4 consecutive years), and be committed to practicing full-time, which is defined as a minimum of 40 hours per week for at least 45 weeks per year.

Obstetricians/Gynecologists and Certified Nurse-Midwives:

Full-time is defined as a minimum of 21 hours at site providing direct patient care, with the remaining hours providing inpatient care to patients of the approved site, and/or in practice-related activities. Other practice-related activities (e.g., precepting, meetings, cme, etc.) cannot exceed 8 hours per week. The time spent "on-call" cannot be counted toward the 40- hour week.

All Others:

Full-time is defined as a minimum of 40 hours per week; (32 hours at site providing direct patient care and up to 8 hours in practice-related activities-e.g., chart review, meetings, precepting, cme, etc.). The time spent "on-call" cannot be counted toward the 40-hour week.

- Agree to enter into a service contract, with the Office, for a minimum of 2 consecutive years.
- Default Penalties for not completing contractual service time are severe. Payback will depend on how much time of service is not completed and will include a penalty of \$7,500 per month of unserved obligated time. Minimum payback amount is \$31,000.
- Loan repayment awards from both the state and the practice site are considered personal income and taxable.
- Must secure employment at an eligible site that is willing to participate with applicant in the program before application submission.

<http://www.oshpd.ca.gov/HPEF/LMHSPLRP.html>

<http://www.oshpd.ca.gov/HWDD/SLRP.html>

Allied Healthcare Scholarship Program

This program is offered to students enrolled or accepted in an allied healthcare education program. Students who attend a community college program are eligible for a scholarship up to \$2,500. Students who attend a university program are eligible for a scholarship up to \$3,000.

Applications for the Allied Healthcare Scholarship are accepted biannually in March and September. Scholarships funded under this program are intended to pay or repay tuition, required fees, books, supplies, and educational equipment costs related to the student's allied healthcare education. All awards are subject to the availability of funding.

Scholarship Eligibility:

To be eligible for a scholarship, students must sign a contract with the Office of Statewide Health Planning and Development and agree to the following terms:

-Graduation Requirements: Your graduation date may impact the amount of funding you are eligible to receive.

-Be enrolled or accepted in one of the following allied healthcare programs: Diagnostic Medical Sonography, Medical Imaging, Medical Laboratory Technology, Occupational Therapy, Pharmacy, Pharmacy Technician, Physical Therapy, Respiratory Care, Social Work, Surgical Technician, Radiologic Technology, Radiation Therapy Technology, Nuclear Medicine Technology, and Clinical Laboratory Science.

Nursing students are not eligible to apply for this program. Please visit the Foundation's web site at www.healthprofessions.ca.gov and download the Associate or Baccalaureate Degree Nursing Scholarship Application for eligibility information.

-Be a full-time or part-time student (no less than 6 units) in a California accredited school.

-Immediately following graduation, complete a 1-year service obligation to work in a medically underserved area of California providing direct patient care in your field of study.

Or

-Immediately following graduation, complete 100 volunteer work hours for every \$2,500 scholarship or 150 volunteer work hours for every \$3,000 scholarship.

-Maintain a minimum cumulative GPA of 2.0 each year funds are received.

-Be a U.S. citizen or permanent resident and a California resident.

<http://www.oshpd.ca.gov/HPEF/>

http://www.oshpd.state.ca.us/HPEF/Text_pdf_files/AHS_flyer.pdf

COLORADO

Colorado Health Professions Loan Repayment Program (CHPLRP)

The program will repay qualified educational loans up to \$70,000 or a maximum of 20,000 a year per primary health care providers who agree to practice in federally-designated Health Professional Shortage Areas (HPSA). Communities, as well as the health care providers, must meet stipulated federal requirements in order to participate in the program.

Requirements:

The provider must be willing to enter into a contractual agreement with the community nonprofit agency or public sponsor and the CHPLRP. This agreement requires the provider to hold a current license and practice full time in the designated area for a minimum of two years. This contract may be extended up to a maximum of six years

<http://hschealth.uchsc.edu/ahec/>

CONNECTICUT

Connecticut State Loan Repayment Program

Requirements:

- A three-party agreement between the health professional, the primary care site and the Department of Public Health
- Program application
- Health profession degree
- Current state licensure or certification
- Education loans verification
- U.S. citizenship
- Completion of all service obligations to other federal, state or local repayment programs
- Cannot have a judgment lien against their property for a debt to the United States.
- Cannot have defaulted on any federal payment obligations including, but not limited to, Health Education Assistance Loans, Federal income tax liabilities, and FHA loans, even if the creditor now considers them to be in good standing
- Cannot have breached a prior service obligation to the federal/state/local government or other entity, even if they subsequently fulfilled the obligation
- Cannot have had any federal debt written off as uncollectible or had any federal service or payment obligation waived
- If the CSLRP participant's military service exceed 35 workdays per service year, the CSLRP service obligation should be extended to compensate for the break in "full-time" service
- Individuals in the Reserve Component of the Armed Forces or National Guard are eligible to participate in the CSLRP

Qualifying Loans consist of the principal, interest and related expenses on a government and/or commercial loan received by the clinician to pay for tuition, and reasonable educational and living expenses related to the undergraduate or graduate education of the participant.

Allowable repayment amounts are \$15,000 per year for up to 4 years.

<http://www.ct.gov/dph/cwp/view.asp?a=3137&q=388042>

DELAWARE

The Delaware State Loan Repayment Program

Through this program, the Higher Education Commission is authorized to make awards for repayment of outstanding government and commercial loans incurred during undergraduate or graduate education (i.e. principal, interest and related expenses for tuition and educational costs).

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. Extensions will be granted at the discretion of the Loan Repayment Committee and are contingent upon the availability of funds. Priority will be given to new applicants.

The Delaware State Loan Repayment Committee will review and rank applications in priority order. This will be based on the objective review of data (including public health indicators, the number and spatial

distribution of providers practicing in Delaware, hospital needs assessments when applicable), the availability of funding, practice sites and (when applicable) the outcome of face-to-face interviews with selected applicants.

Mid-level Practitioners (this includes: Licensed Clinical Social Workers) may be granted up to \$35,000 total for a two (2) year commitment, or \$52,500 maximum for a three (3) year contract.*

*Please note that these figures represent the *maximum* award possible over 3 years; they are *not* guaranteed levels of funding. All awards are paid on a graduated scale.

Applicants must meet the following conditions:

-Be a clinician practicing in an eligible specialty with United States citizenship or a legal permanent resident of the United States or be a selected refugee approved by the U.S. Attorney General

-Be committed to providing full-time patient care (minimum of 40 hours a week, not including time on-call or travel time, except in those instances where the clinician is providing full-time care to low income, homebound patients in an underserved area and for whom transportation to the clinician's office is either unavailable or unreliable) for a minimum of two (2) years in an underserved area

-Establish residency within 30 minutes of the practice site or, in the case of physicians, meet the requirement of the hospital in the catchment areas for admitting privileges

-Have a valid, unrestricted license to practice in the State of Delaware at the time the service obligation begins

-Have not been convicted of any felony, including but not limited to violent felonies, as so defined under either Federal or State law and as more particularly defined and enumerated in 11 Del. C. Sec. 4201

-Have not been convicted or found guilty of, or disciplined by this or any other State licensing Board or Agency authorized to issue a certificate to practice medicine or dentistry in this or any other State, for unprofessional conduct as so defined in 24 Del. C. Sec. 1731(a). Such a bar to applying for the Delaware State Loan Repayment Program For Health Professionals shall occur if the applicant was disciplined by means of levying a fine or by the restriction, suspension or revocation, either permanently or temporarily, of the applicant's certificate to practice medicine or dentistry, or by other appropriate action, which may include a requirement that the applicant who was disciplined must also complete specified continuing professional education courses.

-Have outstanding qualifying higher education loans that are not in default

All non-dental clinicians must agree to participate in the Delaware Community Healthcare Access Program (CHAP) and the Voluntary Initiative Program Phase II (VIP II) sponsored by the Medical Society of Delaware. CHAP provides low cost or no cost primary care "medical homes" to individuals who are ineligible for the Diamond State Health Plan or the Delaware Healthy Children Program, yet within established income limits. Enrollment in CHAP also provides eligible individuals with access to a statewide network of medical subspecialty services. Other benefits currently under negotiation include discounted lab and x-ray services, and pharmaceuticals. CHAP recipients receive discounted medical services based upon their income. VIP II is a statewide network of private physicians who accept CHAP

patients into their practices and serve as their health home or provide medical subspecialty services. To enroll in VIP II, call Wheeler & Associates at (302) 335-1560.

<http://dhcc.delaware.gov/services/slrp.shtml>

DISTRICT OF COLUMBIA

Washington DC appears to have submitted a Request for Proposal (RFP) for a Loan Repayment Program but it is unclear what stage that request currently is at. The RFP seems to have been initiated in 2004 and may be running experimentally through 2008. Further information at:

<http://www.cfsa.dc.gov/cfsa/cwp/view,a,3,q,519627.asp#22>

FLORIDA

Florida Child Welfare Student Loan Forgiveness Program

The program shall provide loan assistance to eligible students for upper-division undergraduate and graduate study. The primary purpose of the program is to attract capable and promising students to the child welfare profession, increase employment and retention of individuals who are working towards or who have received either a bachelor's degree or a master's degree in social work, or any human services subject area that qualifies the individual for employment as a family services worker, and provide opportunities for persons making midcareer decisions to enter the child welfare profession.

To be eligible for a program loan, a candidate shall:

- Be a full-time student at the upper-division undergraduate or graduate level in a social work program approved by the Council on Social Work Education leading to either a bachelor's degree or a master's degree in social work or an accredited human services degree program.
- Have declared an intent to work in child welfare for at least the number of years for which a forgivable loan is received at the Department of Children and Family Services or its successor, or with an eligible lead community-based provider as defined in s. [409.1671](#).
- If applying for an undergraduate forgivable loan, have maintained a minimum cumulative grade point average of at least a 2.5 on a 4.0 scale for all undergraduate work. Renewal applicants for undergraduate loans shall have maintained a minimum cumulative grade point average of at least a 2.5 on a 4.0 scale for all undergraduate work and have earned at least 12 semester credits per term, or the equivalent.
 - a) If applying for a graduate forgivable loan, have maintained an undergraduate cumulative grade point average of at least a 3.0 on a 4.0 scale or have attained a Graduate Record Examination score of at least 1,000. Renewal applicants for graduate loans shall have maintained a minimum cumulative grade point average of at least a 3.0 on a 4.0 scale for all graduate work and have earned at least 9 semester credits per term, or the equivalent.
 - (b) An undergraduate forgivable loan may be awarded for 2 undergraduate years, not to exceed \$4,000 per year.

(c) A graduate forgivable loan may be awarded for 2 graduate years, not to exceed \$8,000 per year. In addition to meeting criteria specified in paragraph (a), a loan recipient at the graduate level shall:

1. Hold a bachelor's degree from a school or department of social work at any college or university accredited by the Council on Social Work Education, or hold a degree in a human services field from an accredited college or university.

2. Not have received an undergraduate forgivable loan as provided for in paragraph (b).

(d) The State Board of Education shall adopt by rule repayment schedules and applicable interest rates under ss. [1009.82](#) and [1009.95](#). A forgivable loan must be repaid within 10 years after completion of a program of studies.

1. Credit for repayment of an undergraduate or graduate forgivable loan shall be in an amount not to exceed \$4,000 in loan principal plus applicable accrued interest for each full year of eligible service in the child welfare profession.

2. Any forgivable loan recipient who fails to work at the Department of Children and Family Services or its successor, or with an eligible lead community-based provider as defined in s. [409.1671](#), is responsible for repaying the loan plus accrued interest at 8 percent annually.

3. Forgivable loan recipients may receive loan repayment credit for child welfare service rendered at any time during the scheduled repayment period. However, such repayment credit shall be applicable only to the current principal and accrued interest balance that remains at the time the repayment credit is earned. No loan recipient shall be reimbursed for previous cash payments of principal and interest.

(3) This section shall be implemented only as specifically funded.

http://www.flsenate.gov/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=Ch0402/SEC401.HTM&Title=-%3E2005-%3ECh0402-%3ESection%20401

IDAHO

National Health Service Corps Loan Repayment Program (LRP)

Fully trained health professionals who are dedicated to working with the underserved and have qualifying educational loans are eligible to compete for repayment of those loans if they choose to serve in a community of greatest need. In addition to loan repayment, these clinicians receive a competitive salary, some tax relief benefits, and a chance to have a significant impact on a community.

Eligibility requirements include:

1. Be free of judgment liens arising from Federal debt

2. Have no other existing service commitment

3. Serve full-time (40 hours a week) in the clinical practice of your profession

4. Commit to providing primary care service in a priority health professional shortage area for a minimum of 2 years

5. Be a U.S. citizen with a valid, unrestricted license and/or certificate for the state where you plan to practice

Maximum repayment during the required initial 2-year contract is \$25,000 each year. You may be eligible to continue your loan repayment beyond 2 years, 1 year at a time, to the extent you have unpaid qualifying educational loans and continue to serve at an eligible site. One-year amendments are awarded for a maximum of \$35,000 per year.

http://debtfree.elearners.com/how-to-pay-for-school/IncentivesByState.aspx?State=ID&incentive_type_id=2&incentive_id=7&incentive_category=1

ILLINOIS

Child Welfare Student Loan Forgiveness Program

*The Child Welfare Student Loan Forgiveness Program was not funded by the Illinois General Assembly for fiscal year 2007 (July 1, 2006 through June 30, 2007).

Child Welfare Student Loan Forgiveness Program provides loan assistance, subject to appropriation, to eligible students for upper-division undergraduate and graduate study in social work or human services. It permits forgivable loans to be awarded for a maximum of two (2) academic years and requires a loan recipient to work in child welfare at the Department of Children and Family Services, its successor, or a contracting agency for at least the number of years for which the loan is received. Sets maximum amounts of \$4,000 for loans awarded at the undergraduate level and \$8,000 for loans awarded at the graduate level. Contains provisions concerning eligibility, repayment, credit, and a penalty for non-compliance.

http://collegezone.org/giftassist/753_10046.htm

IOWA

The Iowa Loan Repayment Program

Requirements:

- U.S. citizenship
- Employment with a public or non-profit facility located in a HPSA for a minimum two-year contract period
- Medical education-related debts
- No unfulfilled practice obligation to a federal, state or local government or other entity

The Program:

- Offers two-year grants to primary care medical practitioners for use in repayment of educational loans
- Requires a two-year practice commitment in a public or non-profit hospital or clinic located in a Health Professional Shortage Area (HPSA). HPSAs are designed to identify communities with diminishing health care services and provide them with opportunities to improve access to and availability of care. By identifying Health Professional Shortage Areas, communities become eligible for state and federal assistance to recruit and retain health professionals, access additional reimbursement dollars, and eventually alleviate the shortage. Primary care providers must practice in a primary care HPSA, dental providers in a dental HPSA, and mental health professionals in a mental health HPSA.
- Provides up to \$15,000 per year for clinical social workers.
- Distributes application packets annually in July, upon request.
- Begins contracts with approximately eight successful applicants the following January.

<http://www.idph.state.ia.us/hpcdp/primecarre.asp>

http://www.idph.state.ia.us/hpcdp/common/pdf/health_care_access/primecarre_factsheet.pdf

KANSAS

State Loan Repayment Program (SLRP)

Local communities will be required to provide \$1.00 in loan repayment support for each \$1.00 dollar from the federal grant funds. Site placement priority will be given to rural and frontier areas. No more than \$35,000 per year may be awarded for a 2-year loan repayment agreement with an approved site. The maximum award shall be \$105,000 for three years of obligated service in an approved site for physician or dentist loan repayment. The maximum for non-physicians will be set at \$15,000 per year or \$45,000 for three years of obligated service. Loan payments will be made at the completion of each year of service. No payments will be made for less than one year of service.

PLEASE NOTE: Public Law 108-357 makes all SLRP funds exempt from gross income and employment taxes. This law also excludes these funds from being taken into account as wages in determining benefits under the Social Security Act.

Term of Service: In order to receive funds under the State Loan Repayment Program of Kansas, a health professional must contract to practice in the designated area for a minimum of 2 years. The practice site must be located in a federally designated Health Professional Shortage Area (HPSA) or Medically Underserved Area. Placements may also be made to public and private non-profit clinical sites providing primary health services in federally designated HPSAs for underserved populations.

Selection Criteria for Eligible Applicants: Physicians must be licensed in one of the state-defined, primary care specialties, including family practice, osteopathic general practice, obstetrics-gynecology, internal medicine and pediatrics. Dentists and other health care providers must have an active Kansas license for their health profession. Provider Applications for the State Loan Repayment Program are also available by contacting the Office of Local and Rural Health at (785) 296-1200. Points will be assigned based upon the applicant's ability to meet the following requirements:

1. Kansas resident
2. U.S. citizenship
3. Contract for full-time (40 hours per week) clinical practice
4. Completion of the appropriate level of education. Board certified or eligible for board certification if a physician
5. Fees will be charged for professional services at the usual and customary prevailing rates for the area, except that if a person is unable to pay based upon income, charges may be at reduced rates or free care may be provided
6. Acceptance of Medicare assignment
7. Acceptance of Medicaid patients in practice
8. Availability to provide care in an approved site for a minimum of two years fulltime service as outlined in the loan repayment contract
9. Demonstration of commitment to serve in qualified underserved areas, especially rural areas or in sites serving medically underserved populations.

<http://www.kdheks.gov/olrh/FundLoan.html#State%20Loan%20Repayment%20Program>
<http://www.kdheks.gov/olrh/download/LoanPress.pdf>

KENTUCKY

Kentucky State Loan Repayment Program

-Must be Kentucky licensed or certified to practice his/her profession

- Must practice as a primary care provider
- Must sign a contract to practice in an [eligible underserved area of Kentucky](#) for a minimum of two years
- Must have no prior, unfulfilled practice obligations
- Must be a U.S. citizen
- Must be employed by an eligible healthcare organization
- Must not discriminate in providing health care services to Medicare and Medicaid beneficiaries and those unable to pay for health care

The loan repayment amount is determined by the health care organization and the health provider and can be up to \$35,000 a year for two years (this includes the federal and health organization matching amounts).

<http://www.mc.uky.edu/ruralhealth/slrp.asp>

<http://www.mc.uky.edu/RuralHealth/SORH/slrp.htm>

MAINE

State Loan Repayment Program (SLRP)

The SLRP will pay directly to the provider for any documented, valid and outstanding undergraduate and/or graduate loans that have been incurred in obtaining the specific health professional degree, at the rate of \$12,500.00 per year of service. The loan repayment monies must be used immediately to reduce outstanding loan balances.

In order for the health care provider to qualify for the SLRP he/she must present to the SLRP a signed contract or private practice agreement in a not-for-profit site for services in the designated SLRP HPSA.

A licensed clinical social worker may receive a maximum of two (2) years of SLRP support. To be eligible for SLRP funding, the health care provider must be in full-time clinical practice which is defined as a minimum 40-hour week that must be performed in no less than 4 days per week.

The health care provider must provide medical services to all patients regardless of their ability to pay. In addition the SLRP provider must offer a sliding fee schedule, accept MaineCare, accept Medicare assignment and provide free care when medically necessary.

<http://www.maine.gov/dhhs/bohodr/SLRPSUMM.htm>

MARYLAND

Janet L. Hoffman Loan Assistance Repayment Program (LARP)

Requirements:

- Eligibility: Maryland residents who provide public service in Maryland, and State or local government or nonprofit agencies in Maryland who provide service to low income or underserved residents.
- You must have earned a degree from a college in Maryland, or from any law school, or a resident teacher certificate from the Maryland State Department of Education (MSDE). You must be employed full-time (35+ hours per week) in state or local government or in a nonprofit organization in Maryland. Your employer must help low income, underserved residents or underserved areas in the state. You must have educational loans from a university, government, or commercial source that you used to pay

college expenses. You may not be in default on a loan. Your annual gross salary cannot exceed \$60,000. If married, your annual gross salary cannot exceed \$60,000, and your combined salaries cannot exceed \$130,000. If employed as a nurse faculty member, your annual gross salary cannot exceed \$75,000. If married, your annual gross salary cannot exceed \$75,000, and your combined salaries cannot exceed \$160,000. This is a service-based program. Prior service obligations from other State of Maryland scholarships must be completed by July 1, 2007. One position cannot fulfill two service obligations simultaneously.

-Awards will be determined by an applicant's overall reported educational debt at the time of application. Recipients will lock-in to an award level that contains set award amounts. Award funds are distributed annually over a three (3) year period as long as the recipient remains eligible and continues to submit the required annual employment, lender and tax documentation by the September 30 deadline.

Total Debt	Overall Award Limit	Yearly Payment
\$75,001 - Over	\$30,000	\$10,000
\$40,001 - \$75,000	\$18,000	\$6,000
\$15,001 - \$40,000	\$9,000	\$3,000
\$15,000 - Below	\$4,500*	\$1,500*

http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_larp.asp

MASSACHUSETTS

Massachusetts does have an SLRP that is administered by The Bureau of Family and Community Health - Primary Care Office, but the Office does not give details on their website.

http://www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Public+Health&L4=Programs+and+Services+K+-+S&sid=Eeohhs2&b=terminalcontent&f=dph_com_health_c_primary_care_office&csid=Eeohhs2

Proposed legislation: House Bill 1191, Loan Forgiveness for Social Workers: An Act Encouraging Licensed Social Workers to Work in Child Welfare and Human Service Programs.

The bill would create a student loan repayment program for licensed social workers who have completed a baccalaureate or master's degree in social work at a public or private college or university in Massachusetts. (For advocacy of this proposed legislation, contact: Sen. O'Leary and Rep. Kevin Murphy from the Joint Committee on Higher Education.)

MICHIGAN

State Loan Repayment Program (SLRP)

-Only those loans incurred through professional training education (i.e., medical/dental school, graduate school, PA/NP/CNM programs, etc.) are eligible. Qualifying educational loans are Government and

commercial loans for actual costs paid for tuition related to the graduate education of the SLRP participant leading to a degree in the health profession in which the participant will satisfy their SLRP service obligation.

-Undergraduate loans and professional training loans not related to graduate education leading to a degree in the health profession in which the participant will satisfy their SLRP service obligation are not eligible debts for this program.

-A provider must use all SLRP Payments to repay their professional education loans. Clinical social workers are eligible to receive up to \$15,000 per year for 2 years.

-SLRP providers must provide direct primary care services at an Approved SLRP Practice Site in order to receive SLRP payments. SLRP providers are required to work at least 40 hours per week and provide direct primary patient care for no fewer than 32 hours per week. Also, please note that Federal Program Guidelines do not consider services provided in an Emergency Room or Trauma Center to be primary care.

-Direct Primary Care Must Be Provided in an Approved SLRP Practice Site:

To be an Approved SLRP Practice Site your practice site must, on the start date of your SLRP contract:

1. Be located in a Health Professional Shortage Area (HPSA); and
2. Meet all other SLRP Program requirements as described in the SLRP Practice Site Application and Declaration of Intent.

-You must secure employment before you apply for SLRP and your employer must mail a SLRP Practice Site Application & Declaration of Intent to the SLRP Office to document their intention of employing you throughout the term of your SLRP contract, should your application prove successful. You must start your employment with that employer before the start date of your SLRP contract. Please keep in mind that you must also include an updated SLRP Practice Site Application & Declaration of Intent, completed and signed by your employer, as part of your Complete, Single-submission SLRP Application Package, even if your employer has already mailed one to the SLRP Office.

-Do not submit your application until you have secured employment at an appropriate Practice Site and have enclosed an updated SLRP Practice Site Application & Declaration of Intent completed and signed by your employer. Employers must use the SLRP Practice Site Application & Declaration of Intent found on this website.

http://www.michigan.gov/mdch/0,1607,7-132-2945_40012---,00.html

MINNESOTA

State Loan Repayment Program (SLRP)

-Providers must be U.S. citizens, must not have any unserved obligations for service to another governmental or non-governmental agency, and must be licensed and ready to begin full-time clinical practice at the approved site once a contract has been signed. Currently practicing providers are eligible, but no credit can be given for service prior to signing a contract with the state. No credit may be given for any practice while the provider is in a professional school or graduate training program. Providers are not eligible to participate if they have any unsatisfied obligations for health professional service to the federal, state or local government or any other entity.

-In order to receive loan repayment, a provider must agree to practice a minimum of two years at a program-approved site located within a federally designated [Health Professional Shortage Area](#) (HPSA). During the second year of service obligation, participants may request extensions for third and fourth year loan repayment. Extensions will be granted depending on the availability of state and federal funds and program priorities. Severe financial penalties apply to providers who fail to complete their service obligation as specified in their contractual agreement.

<http://www.health.state.mn.us/divs/cfh/orhpc/loan/state.htm>

NEBRASKA

Nebraska Loan Repayment Program

The program requires a 50 percent local match with state funds, reaching an annual maximum of \$40,000 per year. The Nebraska Loan Repayment Program requires a three-year practice obligation in a state-designated shortage area. For information on which health care providers are eligible, please see the information sheet.

Physicians, nurse practitioners, and physician assistants practicing the specialties of family practice, general internal medicine, general pediatrics, obstetrics/gynecology, general surgery, and psychiatry are eligible to apply for the Nebraska Loan Repayment Program. Dentists must specialize in general dentistry, pediatric dentistry, or oral surgery. Clinical psychologists, master's level mental health professionals (Licensed Mental Health Practitioners), pharmacists, occupational therapists, and physical therapists are also eligible. Eligibility does not guarantee acceptance into the program.

<http://www.hhs.state.ne.us/hew/orh/LoansState.htm>

http://www.hhs.state.ne.us/hew/orh/docs/LR_INFO082006.pdf

NEW HAMPSHIRE

The Workforce Incentive Program

This program links higher education with critical workforce needs. There are two components to this program: forgivable loans and education loan repayment.

Eligibility Criteria: Be a NH resident; demonstrate financial need as determined by the institution; meet application deadline; be a part- or full-time student in an approved program.

Repayment of education loans. Rate and amount of repayment are:

- 15% of loan amount up to \$1,500, for first and second years of repayment assistance
- 20% of loan amount up to \$2,000, for the third and fourth years of repayment assistance
- 30% of loan amount up to \$3,000, for the fifth year of repayment assistance.

Eligibility Criteria: Recipient must have completed at least one year of service for each year of repayment. Recipients are eligible to receive a maximum of five awards. Service must have been in a workforce shortage area as determined by the Postsecondary Education Commission.

Any education loan will be repaid, even if the loan wasn't for education in the recipient's current career, provided that they are currently employed in a workforce shortage area as determined by the Postsecondary Education Commission. You do not have to be a resident of NH to receive loan repayment assistance; however, you must be employed in NH in a critical workforce shortage area.

<http://www.nh.gov/postsecondary/financial/wip.html>

NEW MEXICO

Health Professional Loan Repayment Program (HPLRP)

This program provides for repayment of 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 federally and state funded. Health Professionals practicing in a federal [Health Professional Shortage Areas \(HPSA\)](#) will be offered federal funding first and will receive the highest priority. Health professionals eligible for state funding will have their application reviewed by the Health Advisory Committee. The committee will use an approved scoring procedure to rank the applicants.

The following health occupations are eligible: osteopathic physician and physician assistants, advanced practice nurses, allied health care providers, podiatrists, optometrists, and dentists.

The maximum award is \$12,500 per year, and may be eligible for renewal. To be eligible, you must be a US Citizen, and be licensed or certified in the state of New Mexico. Preference is given to graduates of New Mexico public post-secondary institutions, and preference is also given to New Mexico residents.

<http://fin.hed.state.nm.us/content.asp?CustComKey=200291&CategoryKey=216320&WebFileKey=216321&pn=webfilesview&DomName=fin.hed.state.nm.us>

NEW YORK

NYS Licensed Social Worker Loan Forgiveness Program

The Licensed Social Worker Loan Forgiveness Program is being offered to increase the number of licensed social workers working in critical human service areas in the following fields: health, mental health, substance abuse, aging, HIV/AIDS, child welfare, and communities with multilingual needs.

Requirements:

- Be legal residents of New York State for at least one year
- Be U.S. citizens or eligible non-citizens
- Be a social worker professionally licensed to practice in New York State
- Have an outstanding balance on an eligible student loan
- Have at least one year of qualified service. Qualified service means full time employment as a licensed social worker in a critical human service area for at least 35 hours per week during the calendar year prior to their application.

The maximum award under this program will be \$26,000.00 or the applicant's eligible student loan indebtedness at the time they apply, whichever is less. Awards will be paid in annual disbursements for each period of qualified service. Annual disbursements will be equal to \$6,500 or their remaining loan indebtedness.

The number of awards paid under this program is subject to available funding. First priority will be given to prior recipients seeking payment for qualified service. If there are more applicants than available funding, awards will be paid by lottery.

http://www.hesc.com/content.nsf/SFC/0/NYS_Licensed_Social_Worker_Loan_Forgiveness_Program

NEW JERSEY

The Social Services Student Loan Redemption Program

This program will provide loan redemption to recent college graduates who are hired as full-time direct care professionals at specific social service agencies. Eligible participants will receive \$5000 per year of full-time qualified service for up to four years, \$20,000.00 maximum. Payments are sent directly to the lender on behalf of the participant.

Requirements:

- Be a resident of the State of New Jersey
- Must have been hired on or after July 14, 2005
- Be employed as a direct care professional at a qualified facility within one year after completing a bachelor's or graduate degree program
- Qualifying degree must be in a human service discipline such as social work, psychology or counseling, or a health related profession such as occupational, physical or speech therapy
- Not in default on a federal or state student loan

<http://www.hesaa.org/index.php?page=social-services-loan-redemption-program-2>

OHIO

University Partnership Program

This program is a unique partnership among the ODJFS (Ohio Department of Job and Family Services), the public Schools of Social Work in Ohio, Institute for Human Services, PCSAO (Public Children Services Association of Ohio), and the PCSA (Primary Care Service Areas). Students in BSW and MSW programs take special Child Welfare courses, complete a field placement in a PCSA, and receive partial tuition reimbursement after accepting a casework position in a PCSA in Ohio upon graduation. Those who complete the program may not have to take the required CORE training; all other new child welfare workers must complete the first year of employment.

http://www.pcsao.org/univ_partnership.htm

Policy Solutions

-Two federal bills would establish loan forgiveness programs for attorneys and social workers working with foster children. Ohio Republican US Senator Mike DeWine has long been a leader for foster children, as a primary author of the federal Adoption and Safe Families Act. Along with Sen. Jay Rockefeller, (D-W.Va.) he recently introduced the "We Care Act," S1679. A similar bill, "Fostering Our Future," HR3758 (Rep. Adam Schiff, D-Pasadena) has been introduced in the U.S. House. Both bills include loan forgiveness programs for attorneys and social workers working with foster children.

-The ODJFS, the Ohio Board of Regents, PCSAO and the Ohio Inter-University Council are discussing ways to assist with tuition for child protection professionals working to earn their Masters of Social Work Degree. Ohio has a small loan forgiveness program for social work students that commit to work in the child protection field called the University Partnership Program, which has proved cost effective to attract new social workers.

<http://www.pcsao.org/InTheNews/fosterchildrenstudy.pdf>

OKLAHOMA

Due to lack of funding the Oklahoma State Loan Repayment Program (SLRP) is now defunct. (June 27, 2006). Contact Mike Brown, Director, Office of Primary Care, to inquire about the National Health Service Corps Loan Repayment Program. Phone: (405) 271-8428.

SOUTH DAKOTA

South Dakota State Loan Repayment Program (SLRP)

To be eligible a health professional must:

- Be a U.S. citizen
- Have professional credentials certifying that provider is a Certified Social Worker Agree to practice full time as a health professional in an eligible facility for a minimum of two years
- Be free of judgments arising from federal debt

The loan repayments are exempt from gross income and employment taxes. Maximum awards: 1st year - \$8,000 2nd year - \$11,000 3rd year - \$16,000.

<http://doh.sd.gov/RuralHealth/StateLoan.aspx>

UTAH

The Utah Health Care Workforce Financial Assistance Program

This program was created to provide professional education loan repayment assistance to health care professionals who locate or continue to practice in underserved areas of Utah. A health care professional, along with the employment site, must apply to the Program at the same time. A health care professional cannot have practiced at an employment site for more than twenty-four (24) months in order to be eligible for the Program. A minimum two (2) year service commitment at an employment site approved by the Department of Health is required by those individuals that are awarded educational loan repayment funding.

Mental Health Therapist (Clinical Psychologist, Licensed Clinical Social Worker, Licensed Professional Counselor, and/or Marriage and Family Therapist) are available for funding up to \$24,000.00 in a two year contract.

In selecting a loan repayment grant recipient for a loan repayment grant award, the DOH may evaluate the applicant based on the following selection criteria:

- a) the extent to which an applicant's training in a health care specialty is needed at an approved site
 - b) the applicant's commitment to serve in an underserved area, which can be demonstrated in any of the following ways:
 - i) has worked or volunteered at a community or migrant health center, homeless shelter, public health department clinic, or other service commitment to the medically underserved;
 - ii) has work or educational experience with the medically underserved through the Peace Corps, Vista, or a similar volunteer agency;
 - iii) has cultural or language skills that may be essential for provision of health care services to the medically underserved;
 - iv) other facts or experience that the applicant can demonstrate to the Department that establishes his commitment to serve in an underserved area;
 - v) the availability of the applicant to begin service, with greater consideration being given to applicants available for service at earlier dates; and
 - vi) the length of the applicant's proposed service obligation, with greater consideration given to applicants who agree to serve for longer periods of time.
 - c) the applicant's:
 - i) academic standing;
 - ii) prior professional or personal experience serving in an underserved area;
 - iii) board certification or eligibility;
 - iv) postgraduate training or achievements;
 - v) peer recommendations;
 - vi) other facts that the applicant can demonstrate to the Department that establishes his professional competence or conduct;
 - d) the applicant's financial need;
 - e) the applicant's willingness to serve patients who are without insurance or whose care is paid for by government programs, such as Medicaid, Medicare, and CHIP;
 - f) the applicant's willingness to provide care regardless of a patient's ability to pay;
 - g) the applicant's ability and willingness to provide care; and
 - h) the applicant's achieving an early match with an approved site.
- 3) To be eligible for a loan repayment grant, an applicant must be a United States citizen or permanent resident.
- 4) The Department of Health may consider only grant applicants who apply within one year of the applicant's anticipated date of becoming licensed or certified as a health care professional in the state.
- 5) In selecting a loan repayment grant recipient for a loan repayment grant award, the Department of Health may consider the applicant's scores on standardized tests that are required to become licensed or certified to practice in Utah.

<http://health.utah.gov/primarycare/scholarloanmenu.html>

<http://health.utah.gov/primarycare/pdfs11-00/UtahHealthCareWorkforce/HCWFP/Rule434-40.pdf>

(6/09)