

National Health Service Corps Students to Service (S2S) LOAN REPAYMENT PROGRAM



Program Description	Under the National Health Service Corps (NHSC) Students to Service Loan Repayment Program (S2S LRP), medical students, dental students and nursing students in their final year of school can receive loan repayment assistance in return for providing health care in urban, rural, or frontier communities with limited access to care.
Eligibility	<ul style="list-style-type: none"> • U.S. citizen (U.S. born or naturalized) or U.S. national. • Enrolled as a full-time student in their final year at a fully accredited medical, nursing or dental school. Students must be in an eligible allopathic, osteopathic (MD/DO), physician assistant (PA), nurse practitioner (NP), certified nurse midwife (CNM), doctor of dental surgery (DDS), or doctor of dental medicine (DMD) degree program. <ul style="list-style-type: none"> ◦ MD/DO applicants must be planning to complete an accredited primary care medical residency. <ul style="list-style-type: none"> • Approved postgraduate NHSC-approved specialties for doctors: family medicine, general internal medicine, general pediatrics, geriatrics, obstetrics/gynecology, psychiatry (including child and adolescent psychiatrists; substance use disorder psychiatrists). ◦ DDS/DMD applicants are encouraged, but are not required to complete a postgraduate training. <ul style="list-style-type: none"> • Approved postgraduate training for dentists: general practice dentistry, advanced education in general dentistry, pediatric dentistry, public health dentistry and a geriatrics dentistry fellowship. ◦ NP and CNM applicants are encouraged, but are not required to complete a postgraduate training. <ul style="list-style-type: none"> • Approved postgraduate training for nurse practitioners and certified nurse midwives: a one-year postgraduate training in a community-based care setting. ◦ PA applicants are encouraged, but not required to complete a postgraduate training. <ul style="list-style-type: none"> • Approved postgraduate training for physician assistants: a one-year postgraduate training in a community-based care setting.
Service Commitment	<ul style="list-style-type: none"> • Upon completion of residency, 3 years of full-time or 6 years of half-time service at an NHSC-approved site. <ul style="list-style-type: none"> ◦ Full-Time Clinical Practice — no less than 40 hours per week, for a minimum of 45 weeks a year. ◦ Half-Time Clinical Practice — no less than 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks per year.

Financial Benefits	<ul style="list-style-type: none"> • Loan repayment assistance up to \$120,000 with 3 years of full-time or 6 years of half-time service. • Eligible providers may be able to pay off all qualifying student loans through continued service. They may apply for additional funding once their initial service obligation is completed. Funding is based on availability.
Maternity Care Target Area (MCTA) Supplement	<p>To support HRSA-designated Maternity Care Treatment Areas where there is a shortage of maternity care providers, the NHSC S2S LRP provides a supplemental award of up to \$40,000 in loan repayment funding to maternity care health professional participants including:</p> <ul style="list-style-type: none"> • Physicians (MD/DO) <ul style="list-style-type: none"> ◦ Obstetrics/Gynecology ◦ Family medicine physicians who practice obstetrics on a regular basis • Certified Nurse Midwives (CNM) <p>Students who receive an NHSC S2S LRP award, and are found eligible for the MCTA supplement, will be contacted by the NHSC to accept it. The supplement is separate from the initial award application for up to \$120,000. Visit NHSC S2S LRP for more details.</p>
Where Members Serve	<p>NHSC S2S LRP participants must work at NHSC-approved sites in Health Professional Shortage Areas (HPSAs) throughout the United States and its territories. The NHSC publishes a list of approved sites each year.</p> <p>Visit the Health Workforce Connector to learn more about primary care job vacancies and information about NHSC-approved sites.</p> <p>Sites may include:</p> <ul style="list-style-type: none"> • Federally Qualified Health Center (FQHC) • FQHC Look-Alike • Rural Health Clinic (RHC) • Hospital Affiliated Primary Care Out-Patient Clinic • Critical Access Hospital • Federal Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU) • Some Indian Health Services Hospitals • Public Health Department • State or Federal Correctional Facility • Private Practice (Solo/Group) • Other Health Facility
How Awards Are Determined	<p>The NHSC will prioritize applications based on:</p> <ul style="list-style-type: none"> • Applicants Likely to Remain in a HPSA. The NHSC will give funding preference to applicants who display characteristics that indicate a higher likelihood of continuing to serve in a HPSA once the service commitment is completed as outlined in their application essay and letters of recommendation. • Disadvantaged Background. The applicant must also submit certification from a school that he/she: (i) was identified as having a “disadvantaged background” based on environmental and/or economic factors or (ii) received a Federal Exceptional Financial Need Scholarship.
Tax Liability	Not taxable
Web Site	NHSC Students to Service Loan Repayment Program

