

Dental Student Loan Repayment Programs & Resources

The following student loan repayment programs and resources are available to newly practicing Dentists. The ADA has compiled the resources as a starting point for dental students and new dentists. Note that other than the noted ADA resources, the ADA does not endorse or sponsor the listed programs and resources.

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Prepared by: [ADA Office of Student Affairs](#)

National Programs

Army: *Active Duty Health Profession Loan Repayment Program (ADHPLRP)*

- Receive up to \$120,000 to pay down your dental school debt.
- Provides \$40,000 a year for up to three years.
- This program may be combined with the Health Professions Bonus, other bonuses, and benefits.

For more information, please visit: http://www.goarmy.com/amedd/dental/corps_benefits.jsp or call 1-888-550-2769.

Army: *Healthcare Professionals Loan Repayment Program (HPLR)*

- Receive up to \$50,000 to repay your dental school loans.
- Payments are made over three years, in installments of \$20,000, \$20,000, and \$10,000.
- Participants may be eligible to participate in other incentive programs.
- Must have current, unrestricted state dental license to apply.
- May be eligible for additional sign-on bonuses and benefits.

For more information, please visit: http://www.goarmy.com/amedd/dental/corps_benefits.jsp or call 1-888-550-2769.

Navy: *Health Professions Loan Repayment Program (HPLRP)*

- Receive up to \$40,000/yr. (minus ~25% federal income taxes) toward dental school repayment for up to three years.
- Must be qualified for, or hold an appointment as a commissioned officer in one of the health professions and sign a written agreement to serve on active duty for a prescribed time period. Students in their final year of study are also eligible.
- May be eligible for additional sign-on bonuses and benefits.

For more information, please visit:

<http://www.med.navy.mil/sites/navmedmpte/accessions/pages/loanrepayment.aspx>, call 301-295-9977, or email (with subject heading "HPLRP") oh@med.navy.mil.

Air Force: *Air Force Active Duty Health Professions Repayment Program (ADHPLRP)*

- Maximum repayment is \$40,000/yr. less tax liability.
- Payments are sent directly to the lending institution on behalf of the ADHPLRP participant.
- Participants incur an active duty obligation (ADO) consisting of a minimum of two years, or one year of ADO for each annual repayment, whichever is greater.

For more information, please visit: <http://www.airforce.com/contact-us/faq/healthcare/-healthcare-pay>

Veteran Affairs: *Education Debt Reduction Program (EDRP)*

- Provides education debt reduction reimbursements to employees with qualifying loans (the health profession education covered by such a loan must be for the specific education that is required to qualify the applicant for the specific position).
- Each Veterans Health Administration (VHA) facility determines which positions are hard to recruit and retain and when EDRP is offered.
- Additional details may be obtained through the Human Resources Department at each VHA facility and by reviewing incentives offered in each job posting.

For more information, please visit: <https://www.vacareers.va.gov/why-choose-va/education-support.asp>

Veteran Affairs: *Student Loan Repayment Program (SLRP)*

- Employees are eligible to receive up to \$10,000 per year, with a lifetime maximum of \$60,000, to help repay student loans.
- Please inquire further on the availability of the SLRP when submitting an application for employment.

For more information, please visit: <https://www.vacareers.va.gov/why-choose-va/education-support.asp>

U.S. Public Health Service: *Commissioned Corps*

- Works in coordination with certain Federal agencies to help ease the financial burden of dental school and may offer loan repayment and other educational and family support programs.
- Offers up to \$75,000 in signing bonuses for newly commissioned dentists with a four-year agreement.
- Commissioned Corps officers may have access to the educational benefits provided in the Post-9/11 GI Bill.

For more information, please visit: <http://www.usphs.gov/profession/dentist/compensation.aspx>

U.S. Department of Health & Human Services: *The National Health Service Corps Loan Repayment Program (NHSC LRP)*

- Offers loan repayment assistance in exchange for working (and partial credit for teaching) in rural, urban, and frontier communities throughout the United States with limited access to healthcare (Health Professional Shortage Areas or HPSAs).
- Provides up to \$60,000 tax-free in loan repayment for two years of full-time service at an NHSC approved site in a Health Professional Shortage Area. Half-time options are also available.
- With continued service, all providers may be able to pay off all their student loans.

For more information, please visit: <http://nhsc.hrsa.gov/loanrepayment/>, call 1-800-221-9393 or email GetHelp@hrsa.gov.

Indian Health Services: *Loan Repayment Program*

- Awards up to \$20,000/yr. (plus 20% in federal tax support) for repayment of qualified loans in exchange for an initial two-year service obligation (with one-year extension requests thereafter) to practice full time

(40 hrs./wk.) at an [Indian health program](#) site.

- The LRP pays directly to the participant (not the lender) the principal, interest, and related expenses incurred for qualified educational loans.
- Can apply if in possession of license to practice or in final year of dental school.

For more information, please visit: <http://1.usa.gov/HT8v91> or call 301-443-3396.

State Level Loan Repayment Programs

The American Dental Association prepared the following list of repayment programs to give dental students and new practitioners an overview of options. This information is subject to change; contact the programs directly for more information.

State	Available Programs	Overview
Alabama	NHSC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p> <p>For more information, please contact the Alabama Office of Primary Care & Rural Health. http://nhsc.hrsa.gov/loanrepayment/index.html Carolyn.Bern@adph.state.al.us 334-206-5300</p>
Alaska	Yes	<p>Supporting Health Care Access through Loan Repayment (SHARP I & II)</p> <ul style="list-style-type: none"> - Seeks to recruit and retain selected professionals to provide service in designated healthcare shortage areas in exchange for repayment of qualifying education loans(up to \$35,000/yr. and \$47,000/yr. for hard-to-fill positions) and/or payment of direct incentive. <p>SHARP – I</p> <ul style="list-style-type: none"> - Both the sites and their participating clinicians must provide comprehensive primary care, hold two-year service contracts, and do so in a federal designated primary care location (HPSAs). - Funded by 50% federal and 50% non-federal resources. <p>SHARP – II</p> <ul style="list-style-type: none"> - Participating clinicians can work in a greater variety of healthcare sites, not confined to HPSAs, and have three-year service contracts (renewable). - Each participating site must contribute a partial employer match as its clinician's support-for-service payment. <p>For more information, please visit: http://hss.state.ak.us/dph/healthplanning/ or contact Robert Sewell, Program Manager 907-465-4065 - robert.sewell@alaska.gov</p>

State	Available Programs	Overview
Arizona	Yes	<p>Primary Care Provider Loan Repayment Program (PCPLRP) Rural Private Primary Care Provider Loan Repayment Program (RPPCPLRP)</p> <ul style="list-style-type: none"> - Up to \$40,000 for an initial two-year contract (renewable up to four-years) but varies based upon the priority ranking of the service site. - Loan repayment is in addition to a compensation package provided by the service site and is considered tax-exempt. - Both programs follow the same guidelines except the PCPLRP qualifies a service site that is public or provided, non-profit, and located in a HPSA. The RPPCPLRP qualifies a private practice service site located in a rural Arizona Medically Underserved Area (AzMUA). <p>For more information, please visit: http://www.azdhs.gov/hsd/workforce/alrp/index.htm or contact Ana Lyn Roscetti, Workforce Section Manager 602-542-1066 - ana.lyn.roscetti@azdhs.gov</p>
Arkansas	NHSC only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
	Privately Funded	<p>Delta Dental Foundation of Arkansas</p> <ul style="list-style-type: none"> - Provides a dental school loan repayment program for dentists who practice in underserved areas of Arkansas. <p>For more details, please contact: Kelly Caldwell 501-992-1698 – kcaldwell@ddpar.com</p>
California	Yes	<p>California State Loan Repayment Program (SLRP)</p> <ul style="list-style-type: none"> - Maximum award amount of \$60,000 to repay qualifying loans for an initial full-time two-year service obligation in medically underserved areas in public or non-profit entities (HPSAs). - Can be renewed for up to three additional years in exchange for additional years of service (\$40,000/yr. max for third and fourth years, \$30,000 max for fifth). - The California SLRP grant pays for half the award and the site is required to match this award. - Applicants must have a valid, unrestricted California license or certificate. <p>For more information, please visit: http://www.oshpd.ca.gov/HWDD/SLRP.html or contact Monique Voss, Program Administrator 916-326-3745 – Monique.Voss@oshpd.ca.gov</p>

State	Available Programs	Overview
		<p>Health Professions Education Loan Repayment Program (HPLRP)</p> <ul style="list-style-type: none"> - Those awarded may receive up to \$20,000 for agreeing to a two-year service obligation practicing in a California Medically Underserved Area (MUA), HPSA, County, State, prison, or Veteran's facility. - Must have valid legal presence and ability to work and provide care in the state of California. <p>For more information, please visit: http://www.oshpd.ca.gov/HPEF/HPSPLRP.html</p>
	Privately Funded	<p>California Dental Association Foundation Student Loan Repayment Grant</p> <ul style="list-style-type: none"> - Awards selected recent dental school/specialty graduates up to \$35,000/yr. for a maximum of \$105,000 over three years in exchange for a commitment to care for the underserved. - The program seeks to select dentist recipients who are likely to remain in a California underserved area beyond the terms of the required contract. <p>For more information, please visit: http://www.cdafoundation.org/receive/grants/student-loan-repayment-grant, call 916-654-4929, or email receive@cda.org.</p>
Colorado	Yes	<p>Colorado Health Service Corps Loan Repayment Program</p> <ul style="list-style-type: none"> - Applicants are eligible for up to \$105,000 for a three-year commitment, although the program's goal is to facilitate long-term retention in an underserved Colorado community far beyond a service obligation. - Providers in good standing have the option to apply for a one-year renewal contract after the initial obligation and can be awarded up to \$35,000. - CHSC participants must be working full-time at an approved site in a HPSA. <p>For more information, please visit: http://coloradohealthservicecorps.org/ or contact Richard Marquez 303-691-4916 – info@coloradohealthservicecorps.org</p>
Connecticut	NHSC only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
D.C.	Yes	<p>DC Health Professional Loan Repayment Program (HPLRP)</p> <ul style="list-style-type: none"> - Provides loan repayment benefits of up to \$139,157 (repayment amounts may change annually to adjust for inflation) over four years in exchange for a commitment to practice full-time at a certified Service Obligation Site (SOS) facility.

State	Available Programs	Overview
		<ul style="list-style-type: none"> - Rates for repayment are as follows: 18% of the total eligible debt in year one, 26% in year two, and 28% in years three and four (minimum of two years required, with renewal options up to four years). - Both participants and sites must complete applications to participate in the HPLRP. <p>For more information, please visit: http://doh.dc.gov/service/dc-health-professional-loan-repayment-program-hplrp or call/email 202-442-9168 – HPLRP@dc.gov</p>
Delaware	Yes	<p>Delaware State Loan Repayment Program (SLRP)</p> <ul style="list-style-type: none"> - Provides awards up to \$70,000 for a two year commitment, or \$105,000 for a three year contract in an attempt to recruit health professionals to areas of the state that have been identified as underserved by the Delaware Health Care Commission. - Depending on the type and location of the practice site, some awards qualify to receive matching state and federal contributes and others are funded with state-only dollars. - Participants may re-apply for contract extensions in one-year increments, not to exceed a total of four years of loan repayment. <p>For more information, please visit: http://dhss.delaware.gov/dhcc/slrp.html or contact the Loan Repayment Coordinator at 302-739-2730.</p>
Florida	NHSC Only	This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.
Georgia	NHSC Only	This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.
Hawaii	NHSC Only	This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.
Idaho	NHSC Only	This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.
Illinois	Yes	<p>Illinois NHSC State Loan Repayment Program</p> <ul style="list-style-type: none"> - Provides up to \$50,000, \$85,000, or \$120,000 for two, three, and four years, respectively, of service in a HPSA. - Applicants must enter into a minimum two-year contract. A third and fourth year can be added individually upon completion of the initial two-year obligation. <p>For more information, please visit:</p>

State	Available Programs	Overview
		http://www.idph.state.il.us/about/rural_health/rural_home.htm or call/email the Illinois Department of Public Health 217-782-4977 – DPH.MAILUS@illinois.gov
Indiana	NHSC only	This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.
Iowa	Yes	Primary Care Recruitment and Retention Endeavor (PRIMECARRE) <ul style="list-style-type: none"> - Requires a two-year practice commitment in a public or non-profit site located in a HPSA. - Provides up to \$50,000/yr. for full-time, and \$25,000/yr. for part-time. - Applications are accepted annually through a Request for Proposal (RFP) process. For more information, please visit: http://www.idph.state.ia.us/OHDS/RuralHealthPrimaryCare.aspx?prog=RHPC&pg=PRIMECARRE or call Doreen Chamberlin, PRIMECARRE Program Coordinator at 515-321-7487
Kansas	Yes	Kansas State Loan Repayment Program <ul style="list-style-type: none"> - Provides up to \$30,000 annually in exchange for full-time service in a public or non-profit private entity located in a HSPA. - The commitment period is for a minimum of two years. For more information, please visit: http://www.kdheks.gov/olrh/FundLoan.html or contact Barbara Huske at 785-296-2742 – bhuske@kdheks.gov
Kentucky	Yes	Kentucky State Loan Repayment Program (KSLRP) <ul style="list-style-type: none"> - KSLRP is a 50/50 matching program. - The health professional must seek his/her own sponsors for loan repayment, and the award amount is negotiated between the health professional and the sponsoring organization. - Award amount can be no more than \$35,000/yr. (\$17,500 federal funds, \$17,500 sponsor match) for a total of \$70,000 for a two-year obligation. - Participants may be eligible to continue loan repayment beyond the initial contract, one year at a time. For more information, please visit: http://ruralhealth.med.uky.edu/kentucky-state-loan-repayment-program or contact Kim Boggs or Alice Combs at 606-439-3557.
Louisiana	Yes	Louisiana State Loan Repayment Program <ul style="list-style-type: none"> - Provides up to \$30,000 annually for an initial three year commitment to serve full-time in a HPSA.

State	Available Programs	Overview
		<p>- Participants who complete their original commitment, remain in an eligible site, still have educational loans to repay, and have been compliant with all requirements may extend their commitment for two years and receive \$24,000.</p> <p>For more information, please visit: http://new.dhh.louisiana.gov/index.cfm/page/1195 or contact Beth Butler, Program Coordinator at 225-342-4702 – beth.butler@la.gov</p>
Maine	Yes	<p>Maine Dental Education Loan Program</p> <ul style="list-style-type: none"> - A forgivable loan program for Maine residents pursuing postgraduate dental education. - To receive loan forgiveness, recipient of loan must practice full-time in an underserved area in an eligible dental care facility. - Must be a Maine resident for a minimum of two years prior to matriculation into dental school. - Recipients may receive up to \$20,000/yr. <p>For more information, please visit: http://www.famemaine.com/files/Pages/education/students_and_families/Maine_Financial_Aid.aspx</p>
		<p>Maine Dental Education Loan Repayment Program</p> <ul style="list-style-type: none"> - Provides up to \$20,000/yr. (maximum aggregate amount is \$80,000) with an initial two year commitment to practice in an eligible dental care facility in underserved areas of the state. - Any dentist licensed to practice in Maine can be eligible without establishing prior Maine residency. <p>For more information, please visit: http://www.famemaine.com/files/Pages/education/students_and_families/Maine_Financial_Aid.aspx</p>
Maryland	Yes	<p>Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP)</p> <ul style="list-style-type: none"> - May receive up to \$23,740/yr. for each year of obligated service up to a maximum of three years of service. - To be eligible, must possess a valid unrestricted license to practice in Maryland and be employed full-time providing care to a minimum of 30% Maryland Medical Assistance Program (MMAP) recipients as a portion of the total patient population per year. <p>For more information, please visit: http://phpa.dhmdh.maryland.gov/oralhealth/SitePages/mdc-larp.aspx or call the Maryland Dept. of Health and Mental Hygiene at 410-767-6500.</p>
Massachusetts	Yes	Massachusetts Loan Repayment Program for Health Professionals

State	Available Programs	Overview
		<ul style="list-style-type: none"> - Provides up to \$50,000 for a minimum of two years (with option to renew) to providers employed at an eligible HSPA. - While the program directly contracts with the care provider, the application for this contract must be submitted jointly by the health professional and the health care organization where they are or have a contract to be employed. <p>For more information, please visit: http://www.mass.gov/eohhs/gov/departments/dph/programs/community-health/primarycare-healthaccess/healthcare-workforce-center/workforce-help/loan-repay/ or contact Nicole Watson at 617-624-6051 – Nicole.Watson@state.ma.us</p>
Michigan	Yes	<p>Michigan State Loan Repayment Program (MSLRP)</p> <ul style="list-style-type: none"> - Provides up to \$25,000 annually for providing services in a HSPA at not-for-profit health clinics for two years. - Loan repayment agreements are funded through federal, state, and local funds from employer contributions toward their employee's loan repay agreement. <p>For more information, please visit http://www.michigan.gov/mdch/0,4612,7-132-2945_40012-135399--00.html#Program_Update or contact Ken Miller at 517-241-9946 – MillerK3@michigan.gov</p>
Minnesota	Yes	<p>Minnesota State Loan Repayment Program (MN SLRP)</p> <ul style="list-style-type: none"> - 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 half-time primary care providers. - Participants must complete a two-year service obligation in nonprofit private or public sites located in HSPA (extensions for a third and fourth year are subject to funds and program priorities). - Awards are paid by the State of Minnesota directly to the participant who must then apply the award immediately to the eligible outstanding debt. <p>For more information, please visit: http://www.health.state.mn.us/divs/orhpc/funding/loans/state.html or contact Debra Jahnke of the Office of Rural Health and Primary Care 651-201-3845 – debra.jahnke@state.mn.us</p>
		<p>Minnesota Dentist Loan Forgiveness Program</p> <ul style="list-style-type: none"> - Receive up to \$25,000 annually, not to exceed \$100,000 total for a minimum three year service obligation in needed areas and facilities in Minnesota. - Must practice for at least 30 hrs./wk. for at least 45 wks./yr. for a minimum of three years (can renew for an additional year) and at least 25% of annual patient encounters must include patients enrolled in state

State	Available Programs	Overview
		<p>public programs or receiving a sliding fee.</p> <p>For more information, please visit: http://www.health.state.mn.us/divs/orhpc/funding/loans/dentloan.html or contact Will Wilson at 651-201-3870 – will.wilson@state.mn.us</p>
Mississippi	Yes	<p>Dentist Loan Repayment Program (MORHPC DLRP)</p> <ul style="list-style-type: none"> - Provides loan repayment for qualifying educational loans to recruit and retain ten dentists to provide oral health care services in HPSAs. - Pays up to \$40,000 for a full-time initial three year commitment. - Participants may be eligible for two contract continuations beyond the initial contract if funds are appropriated (a total of \$120,000 in loan repayment funding may be received with a six year full-time service obligation commitment). <p>For more information, please visit: http://www.mphca.com/Resources/Workforce_Development_Resources.htm or contact Myrtis Small, Program Coordinator 601-981-1817 – msmall@mphca.com</p>
Missouri	Yes	<p>Missouri State Loan Repayment Program (SLRP)</p> <ul style="list-style-type: none"> - Provides up to \$25,000/yr. in exchange for practicing full-time at a site located in a HPSA, provides treatment regardless of a patient's ability to pay, offers discounted fees to qualifying patients, and accepts Medicare and Medicaid reimbursements. - Funded through a combination of federal and cost sharing state funds. <p>For more information, please visit: http://health.mo.gov/living/families/primarycare/loanrepayment/index.php or contact Missouri Primary Care and Rural Health 573-751-6219 – info@health.mo.gov</p>
Montana	NHSC Only	<p>Current funding for Montana's State Loan Repayment Program (SLRP) has been expended. Applications are not currently being accepted. They are waiting on legislative approval for additional funding and will update their webpage if/when that occurs.</p> <p>For more information, please visit: http://www.scmtahec.org/loan-repayment-and-scholarships/ or contact Lisa Benzel, Director at 406-683-2790 – lisa@mtha.org</p> <p>Montana health professionals may still participate in the National Health Service Corp Loan Repayment Program. See NHSC LRP listing above under National Programs.</p>
Nebraska	Yes	<p>Nebraska Loan Repayment Program</p> <ul style="list-style-type: none"> - Requires a 50% local match with state funds for an annual maximum of \$40,000/yr (up to three years).

State	Available Programs	Overview
		<ul style="list-style-type: none"> - The local match may come from any source, however the health professional cannot serve as the local entity and be self-monitored. - Requires a three year practice obligation in a state-designated shortage area. <p>For more information, please visit: http://dhhs.ne.gov/publichealth/Pages/hew_orh_loansstate.aspx or contact Marlene Janssen, Health Program Mgr. / Executive Director 402-471-2337 – marlene.janssen@nebraska.gov</p>
Nevada	Yes	<p>Nevada Health Service Corps (NHSC)</p> <ul style="list-style-type: none"> - In exchange for loan repayment funds, each candidate agrees to provide services to all patients, regardless of their ability to pay, in their assigned community for a contractually specified period of time (typically two years of full-time service). - Each application is evaluated individually and awards are made based upon the funding available during that cycle. - All funds awarded under this program are to be used only for repayment of education loans, and proof of payment in the amount of the award must be submitted to the NHSC. <p>For more information, please visit: http://www.medicine.nevada.edu/orh/NHSC.html or contact Keith Clark at 775-934-1717 – kclark@medicine.nevada.edu</p>
New Hampshire	Yes	<p>New Hampshire State Loan Repayment Program</p> <ul style="list-style-type: none"> - The state will offset qualifying education loans by up to \$75,000 for a minimum three year full-time service obligation at a HPSA, with an opportunity to extend for an additional two years at \$40,000 (part-time options available as well). - Contracts are awarded first to applicants who have secured a one-to-one match for each state dollar in the contract. <p>For more information, please visit: http://www.dhhs.nh.gov/dphs/bchs/rhpc/repayment.htm or call New Hampshire Rural Health and Primary Care 603-271-4741</p>
New Jersey	Yes	<p>Primary Care Loan Redemption Program of New Jersey</p> <ul style="list-style-type: none"> - Providers are required to work full-time for a minimum of two years (maximum of four years) in an eligible underserved area at an approved Loan Repayment Program (LRP) placement site. - Participants serve a six-month probationary period upon initial placement at an approved LRP site. - At the end of each full year of service, participants are eligible to redeem loan repayment: 18% up to \$21,600 for first year, 26% up to \$31,200 for second year, 28% up to \$33,600 for third year, and 28% up to \$33,600 for fourth year. <p>For more information, please visit: http://rbhs.rutgers.edu/lrpweb/index.htm or contact the program at 973-972-4605 – NJLRP@umdnj.edu</p>

State	Available Programs	Overview
New Mexico	Yes	<p>Health Professional Loan Repayment Program (HPLRP)</p> <ul style="list-style-type: none"> - Provides repayment for outstanding student loans for a two year service commitment to practice full-time in a designated medical shortage area in the state. - The New Mexico Higher Education Dept. (NMHED) does not keep a specific list of eligible sites, however NMHED will not consider for-profit sites or private practice sites, generally speaking (most not-for-profit publicly funded sites as well as HSPAs will score well). - The maximum award amount is \$25,000/yr, (up to \$35,000 for working in a HPSA) and recipients are eligible for renewal upon completion of their two-year obligation. <p>For more information, please visit: http://hed.state.nm.us/HPLRP.aspx or contact the Financial Aid Division Financial Aid Hotline at 1-800-279-9777.</p>
New York	Yes	<p>Primary Care Service Corps</p> <ul style="list-style-type: none"> - Full-time service providers are eligible for up to \$30,000/yr. and they must commit to at least two years at one or more eligible service sites located in a New York State HPSA (extendable up to five years with a maximum total award of \$150,000). <p>For more information, please visit: http://www.health.ny.gov/funding/rfa/1205031010/index.htm or contact Caleb Wistar at 518-473-7019 – sch_loan@health.state.ny.us</p>
North Carolina	Yes	<p>North Carolina State Loan Repayment</p> <ul style="list-style-type: none"> - Principal plus interest maximums are \$100,000 for a 4-year commitment to assist with the shortage of dentists who serve Medicaid, uninsured, and low-income patients. <p>For more information, please visit: http://www.ncdhhs.gov/orhcc/recruitment/medical.htm or contact North Carolina Rural Health and Community Care at 919-527-6440</p>
North Dakota	Yes	<p>North Dakota Dental Loan Repayment Program</p> <ul style="list-style-type: none"> - Designed to attract dentists to practice in areas of need, this program offers up to \$80,000 in exchange for four years (nonrenewable) of full-time practice in a selected community or communities. - Three dentists may be selected each year, and preference is given to dentists who will serve rural underserved areas. - Each applicant must establish a relationship with a selected community before submitting an application. <p>For more information, please visit: http://www.nddental.com/?id=35 or contact Gary Garland, Office of Community Assistance 701-328-4839 – garland@state.nd.us</p>
Ohio	Yes	<p>Ohio Dentist Loan Repayment Program (ODLRP)</p>

State	Available Programs	Overview
		<ul style="list-style-type: none"> - Provides up to \$25,000/yr. for the first two years and up to \$35,000 for a 3rd and 4th year (tax exempt) in exchange for a 2-year initial contract with one year renewals. - Must practice 40 hrs./wk. in an underserved dental health resource shortage area (two or more part-time locations can equal one full-time commitment). <p>For more information, please visit: http://www.odh.ohio.gov/en/odhprograms/ohs/oral/safetynet/loanpgm.aspx or call the Ohio Department of Health at 614-466-3543.</p>
Oklahoma	Yes	<p>Oklahoma Dental Loan Repayment Program (ODLRP)</p> <ul style="list-style-type: none"> - 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 service obligation or contract period must be Medicaid recipients). - Award amount of up to \$25,000/yr. is based upon the amount of appropriated funds. <p>For more information, please visit: http://www.ok.gov/health/Child_and_Family_Health/Dental_Health_Service/Oklahoma_Dental_Loan_Repayment_Program/ or email ODLRP@health.ok.gov.</p>
Oregon	Yes	<p>Oregon Partnership State Loan Repayment (SLRP)</p> <ul style="list-style-type: none"> - Provides loan repayment of up to \$35,000/yr. (or 25% of your total qualifying debt, whichever is the smaller amount), disbursed every six months during a two-year obligation. - Candidates must work in a HPSA designated service site for a minimum two-year obligation with the option to continue 1-2 years beyond. - Applications are accepted on an ongoing basis with no application deadlines. <p>For more information, please visit: http://www.ohsu.edu/xd/outreach/oregon-rural-health/providers/loan-repayment/slrp.cfm or contact the Oregon Office of Rural Health 503-494-4450 – ruralweb@ohsu.edu</p>
Pennsylvania	Yes	<p>Primary Health Care Practitioner Loan Repayment Program</p> <ul style="list-style-type: none"> - Loan repayment opportunities are presented as an incentive to recruit and retain primary care practitioners willing to provide full-time practice in an underserved HPSA. - For the maximum amount of \$64,000, providers are bound to a four year service commitment using the following payment plan: 15% up to \$9,600

State	Available Programs	Overview
		<p>the first year, 20% up to \$12,800 the second year, 30% up to \$19,200 the third year, and 35% up to \$22,400 the fourth year.</p> <p>For more information, please visit: http://www.portal.state.pa.us/portal/server.pt/community/primary_care_resources/14194/loan_repayment_program/608697 or contact the Pennsylvania Department of Health 1-877-724-3258 – loanrepayment@pa.gov</p>
Rhode Island	Yes	<p>Rhode Island Dental Education Loan Repayment Program</p> <ul style="list-style-type: none"> - Created to ensure a stable and adequate supply of oral health care professionals to safety net sites across the state (providing services regardless of patients' insurance status or ability to pay). - In exchange for a two-year commitment, recipients are eligible for funds up to \$25,000 annually. <p>For more information, please visit: http://www.risla.com/ForSchools/tabid/60/Default.aspx</p>
South Carolina	Yes	<p>South Carolina Rural Dentist Incentive Program Grant</p> <ul style="list-style-type: none"> - Assists dentists in repaying educational loans by providing loan reimbursement payments to dentists who agree to practice in HPSAs or serve as full-time faculty at the Medical University of South Carolina College of Dental Medicine. - Dentists are expected to treat at least 100 unduplicated Medicaid patients. - Loan reimbursement payments cover the amount of all canceled loan repayment checks submitted to the South Carolina Area Health Education Consortium (AHEC) or the dentist can provide AHEC with the proper information needed to access his/her loans online and these can be paid directly by the AHEC. <p>For more information, please visit: http://www.raconline.org/funding/1287/ or call the South Carolina Dental Association at 803-750-2277.</p>
South Dakota	Yes	<p>South Dakota Recruitment Assistance Program</p> <ul style="list-style-type: none"> - Provides incentive payment in return for three continuous years of practice in an eligible rural community. - The amount of incentive payment is equal to twice the University of South Dakota School of Medicine resident tuition for the four most recently completed academic years (approximately, \$138, 328). <p>For more information, please visit: http://doh.sd.gov/providers/ruralhealth/recruitment-assistance-healthcare-professionals/RAP.aspx or contact Kelsey Hanson at the Office of Rural Health 605-773-2679 – kelsey.hanson@state.sd.us</p>
	Privately	<p>Delta Dental of South Dakota Loan Repayment for Service Program</p>

State	Available Programs	Overview
	Funded	<ul style="list-style-type: none"> - Provides financial assistance to repay qualifying educational loans to providers who agree to serve a selected percentage of Medicaid-insured patients in their practice or a combination of seeing patients in the practice and serving in Delta's Mobile Dental Program. - Total loan repayments may range from \$40,000 to \$100,000 depending on the level of service commitment made by the recipient. <p>For more information, please visit: http://www.sddental.org/careerslisting_loanrepaymentprogram.htm or contact Delta Dental of South Dakota 1-800-627-3961 – connie.halverson@deltadentalsd.com</p>
Tennessee	Yes	<p>Tennessee State Loan Repayment Program (TSLRP)</p> <ul style="list-style-type: none"> - Issues a maximum award amount of \$60,000 for an initial two year service obligation (renewable for a maximum of \$40,000 per year for a maximum of five years) to practice full-time (part-time options available) at a ambulatory public, non-profit or private non-profit primary care site located in a HPSA. <p>For more information, please visit: http://health.state.tn.us/vendors.htm or contact Tresea Donelson, Program Coordinator 615-532-0195 – tresea.donelson@tn.gov</p>
Texas	NHSC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
Utah	NHSC Only	<p>This state only participates in the National Health Service Corp Loan Repayment Program. There is no separate state funded program. See NHSC LRP listing above under National Programs.</p>
Vermont	Yes	<p>Vermont Educational Loan Repayment Program For Dentists</p> <ul style="list-style-type: none"> - Awards up to \$20,000/yr. and state awards may be enhanced by community or employer matching funds with the goal of creating a partnership between the recipient, the State of Vermont, and communities/practices/foundations to reduce education debt. - Must be a Vermont resident, and must reapply annually for a maximum of six years. - Recipient is required to practice a minimum of 20 hours per week and is expected to accept patients with coverage under Medicaid, or other state-funded health care benefit programs. <p>For more information, please visit: http://www.uvm.edu/medicine/ahec/?Page=educationloanrepayment5.html&SM=programssubmenu.html or contact the University of Vermont Office of Primary Care 802-656-2179 – ahec@uvm.edu</p>
Virginia	Yes	<p>Federal Virginia State Loan Repayment Program (VA-SLRP)</p>

State	Available Programs	Overview
		<ul style="list-style-type: none"> - Participants may receive up to \$140,000 for a four year commitment at a public or not-for-profit site located in a HPSA. - The program requires a state or community dollar-for-dollar match (state match was defunded in FY2010), therefore the recipient is currently required to find their own community match which most commonly comes from their practice site. - Applicant must be a Virginia Resident for at least one year. <p>For more information, please visit: http://www.vdh.virginia.gov/OMHHE/primarycare/incentives/loanrepayment/index.htm or contact Dena Schall, Workforce Specialist 804-864-7435 – IncentivePrograms@vdh.virginia.gov</p>
Washington	Yes	<p>State Loan Repayment Program (SLRP)</p> <ul style="list-style-type: none"> - Rewards up to \$35,000 for a minimum two year service commitment and each additional year's amount is based on funds available. - In return for loan repayment, participants agree to provide full-time service in rural or underserved urban areas designated as HPSA. <p>For more information, please visit: http://www.wsac.wa.gov/PayingForCollege/FinancialAid/HealthProfessionals/LoanRepayment or contact the Washington Student Achievement Council 360-753-7794 – chrisw@wsac.wa.gov</p>
West Virginia	Yes	<p>Dental Workforce Loan Reimbursement Program</p> <ul style="list-style-type: none"> - Loan reimbursement for recent graduates and graduating dentists willing to practice in a Dental HPSA. <p>For more information and to apply, please contact: Jason Rousch WV Oral Health Program 350 Capitol Street, Room 427 Charleston, WV 25301 800-642-8522 Jason.M.Rousch@wv.gov</p>
	Privately Funded	<p>Delta Dental Loan Repayment</p> <ul style="list-style-type: none"> - Offers up to \$75,000 over three years in loan repayment to dentist practicing in the state of Washington in dental shortage areas. <p>For additional information, please contact: Dianne Riter 206-729-5507 – driter@deltadentalwa.com</p>
Wisconsin	Yes	<p>Dental Health Professions Loan Assistance Program (DHPLAP)</p> <ul style="list-style-type: none"> - Receive a maximum award of \$50,000 toward qualifying education loans for a three year commitment to serve in a HPSA. - During each of the three years of the award, dentists must provide

State	Available Programs	Overview
		<p>services to a minimum number of recipients of Medicaid or BadgerCare (unduplicated) not to fall below a certain minimum amount of claims paid.</p> <p>For more information, please visit: http://www.worh.org/loan-repayment or contact Kevin Jacobson at the Wisconsin Office of Rural Health 608-261-1888 – kmjacobson2@wisc.edu</p>
Wyoming	Yes	<p>Wyoming Healthcare Professional Loan Repayment Program</p> <ul style="list-style-type: none"> - The intent of the program is to enhance the ability of medically underserved Wyoming communities to recruit and retain healthcare professionals. - Receive up to \$30,000 each year for three years for full-time work and treat Medicare, Medicaid, and Kid Care eligible patients. <p>For more information, please visit: http://www.health.wyo.gov/rfhd/rural/loan.html or contact Keri Wagner, Office Manager 307-777-6512</p>

Resources

3RNet

The National Rural Recruitment and Retention Network (3RNet) helps health professionals find practice opportunities in rural and underserved areas throughout the country. Any rural health facility—hospital, clinic, health center, IHS facility, or private practice—can post job openings in primary care to the Rural Recruitment and Retention (3RNet) Web site.

<http://www.3rnet.org>

ADA Department of State Government Affairs (SGA)

SGA tracks state-level loan repayment programs and other [financial incentives](#) to practice by state. In addition, SGA monitors the legislative environment and produces a State Legislative Report and other advocacy related news. You can access this information on www.ada.org or contact govtpol@ada.org.

American Dental Education Association (ADEA)

ADEA is the voice of dental education. Its members include all U.S. and Canadian dental schools and many allied and postdoctoral dental education programs, corporations, faculty, and students. Listed below are a handful of student loan resources available on ADEA's Web site.

ADEA.org: [Financing a Dental Education](#)

In this section, you'll find a PDF of State and Federal Loan Repayment Programs as well as a comprehensive resource on financing a dental education as part of the *ADEA Official Guide to Dental Schools*.

ADEA.org: [Faculty Loan Repayment and Grant Programs](#)

In this section, you'll find links to a number of loan repayment and grant programs designed for faculty. Examples of the programs include HRSA Health Professions Faculty Loan Repayment Program (FLRP) and the HRSA Minority Faculty Fellowship Program (MFFP).

Dental Schools

Many dental schools and advanced programs may have financial assistance and loan repayment programs. Contact your school's financial aid office for more information. For a list of dental schools, visit the link below.

ADA.org: [Dental Education Schools & Programs](#)

Health Workforce Information Center

The Health Workforce Information Center is a comprehensive online library that will help you find and stay up-to-date on:

- Health workforce programs and funding sources
- Workforce data, research and policy

- Educational opportunities and models
- News and events

<http://www.healthworkforceinfo.org>

Constituent (State) Dental Societies

State dental societies may have information on state legislation affecting loan repayment or track programs in your area. Contact your society staff for more information.

www.ada.org/societydirectories

Contact Us

This document was developed by the ADA Office of Student Affairs (OSA). Due to fluctuating programs and funding, information in this document is subject to change. Please contact the program directly for the most current repayment information.

For more information on ADA student membership or services, contact the OSA at 312.440.7470, studentaffairs@ada.org or visit us at ADA.org/student.