

# Scholarship, Loan Repayment, and Loan Forgiveness Options for Dentists and Dental Students

## Definitions

- Scholarship – Tuition and perhaps some costs are prepaid and never added to the student’s debt
- Loan Repayment – Student incurs debt, which is then repaid in whole or in part by a loan repayment program
- Loan Forgiveness – Student incurs debt and pays on that debt for a given amount of time. At the end of that time period, the loan is forgiven but not repaid.
- Terms of Service – Each of these programs has distinct terms of service. The penalty for violating those terms can be quite steep, so do your homework and know your obligations.

## Scholarship

The National Health Service Corps offer a scholarship program. Applications are accepted for 2, 3 or 4 years of schooling. <https://nhsc.hrsa.gov/scholarships/overview>

## Loan Repayment Programs (LRPs)

Pennsylvania Primary Care LRP - Offers \$80,000 in loan repayment for two years of service at a qualified site. [www.health.pa.gov/topics/programs/Primary%20Care/Pages/Loan-Repayment.aspx](http://www.health.pa.gov/topics/programs/Primary%20Care/Pages/Loan-Repayment.aspx)

The National Health Service Corps LRP offers \$50,000 in loan repayment for two years of service at a qualified site. [nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program](http://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program)

National Health Service Corp Students to Service - Fourth-year dental students can apply for Students to Service (S2S) and qualify for up to \$120,000 in loan repayment in exchange for three years of service at a qualifying site. [nhsc.hrsa.gov/loan-repayment/nhsc-students-to-service-loan-repayment-program](http://nhsc.hrsa.gov/loan-repayment/nhsc-students-to-service-loan-repayment-program)

NOTE: You may not be in two LRPs simultaneously, but you may do more than one program consecutively.

## Loan Forgiveness

The Public Service Loan Forgiveness Program (PSLF) - If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization (such as a community health center or non-profit hospital system), you might be eligible for the PSLF. You must have loans under the William D. Ford Direct Student Loan (Direct Loan) Program and make 120 payments to have the remainder of the loan forgiven. Visit [studentaid.gov/manage-loans/forgiveness-cancellation/public-service](http://studentaid.gov/manage-loans/forgiveness-cancellation/public-service).

## Military Service

The U.S. Armed Forces offer a Health Professional Scholarship Program (HPSP) for students entering dental school. You will serve 1 year in the military for every year of scholarship you were awarded. The HPSP covers your full tuition while also providing you with a monthly stipend. [www.medicinandthemilitary.com/applying-and-what-to-expect/medical-school-programs/hpsp](http://www.medicinandthemilitary.com/applying-and-what-to-expect/medical-school-programs/hpsp)

If completing a residency after graduation, you can get a monthly stipend while in residency with the Specialized Training Assistance Program (STRAP), in exchange for serving.

If you took out loans to pay for your health care education, the U.S. Armed Forces could pay them back as part of the Health Professions Loan Repayment Program, up to \$250,000 of a qualifying loan.