



Family Health Centers

Care for your Health & Wellness

Student Loan Assistance Programs Available to Family Health Centers Employees

National Health Service Corps www.nhsc.hrsa.gov

The National Health Service Corps (NHSC) program provides student loan repayment for licensed primary care medical, dental, and behavioral health care providers who work with qualified sites in underserved communities. Family Health Centers is a NHSC approved site. Providers must apply to the NHSC program and the program is highly competitive.

Providers must make a two-year commitment to work at a NHSC approved site to be eligible. After the initial two-year commitment, Corps members can apply to continue their service and receive additional loan repayments.

The amount an individual can receive is based upon the provider's length of service at the organization; whether the individual serves full-time or part-time; and the Health Professional Shortage Area (HPSA) score of the eligible site.

FHC's current loan eligibility for 2 Years of Service:

Provider Type	HPSA Score	Full Time	Part Time
Primary Care	13	\$30,000	\$15,000
Dental	11	\$30,000	\$15,000
Behavioral Health	13	\$30,000	\$15,000

Eligible Providers include:

- Primary Care Providers (MD or DO)
- Dentists (DDS or DMD)
- Primary Care Certified Nurse Practitioner
- Registered Dental Hygienist
- Licensed Clinical Social Worker (LCSW)
- Licensed Professional Counselor (LPC)
- Psychiatric Nurse Specialist (PNS)

Public Service Loan Forgiveness Program (PSLF) <https://studentaid.ed.gov/publicservice>

The Public Service Loan Forgiveness Program cancels all or a portion of your federal student loan balance after 120 on-time payments for individuals who work full-time in Public Service jobs, including for nonprofit 501(c) 3 tax-exempt organizations. The type of job or position in the organization does not matter for PSLF eligibility. You may not currently be in default on your student loans to qualify for PSLF.

Individuals with loans under the William D. Ford Federal Direct Loan Program are eligible for PSLF. The Federal Direct Loan Program includes:

- Federal Direct Stafford/Ford Loans
- Federal Direct PLUS Loans
- Federal Direct Unsubsidized Stafford/Ford Loans
- Federal Direct Consolidation Loans

Federal Family Education Loan (FFEL) or the Federal Perkins Loan Program are *not eligible*. Individuals with a FFEL or Federal Perkins Loan Program can consolidate these loans into a Direct Consolidation Loan to become eligible for PSLF. To find what kinds of loans you have, visit <https://studentaid.ed.gov/>.