



CRUSH MED SCHOOL DEBT

FEDERAL PROGRAMS FOR FINANCING YOUR FUTURE IN MEDICINE

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nhsc.hrsa.gov





Your Presenter: HRSA, Bureau of Health Workforce



Christopher Galipo
Chief, Scholarship Branch
Division of National Health Service Corps



Agenda

- Welcome from AACOM and AAMC
- What to know about the National Health Service Corps (NHSC)
- How to crush your med school debt
- How the NHSC can help you succeed
- Q&A

Your Presenters: Co-Hosts



Trey Hines, MPP

Associate Director of Government Relations
American Association of Colleges of Osteopathic Medicine (AACOM)



Johnathan Chancellor

Senior Education Debt Management Specialist
Association of American Medical Colleges (AAMC)

Impact of the NHSC

More than
17,000
*NHSC members are
currently providing
care to nearly*
18
million
people in the U.S.

Many NHSC members continue to serve in areas of greatest need beyond their service obligation.

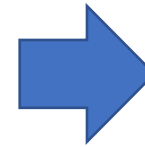


CRUSH SCHOOL DEBT: STUDENT PROGRAMS



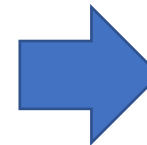
National Health Service Corps Student Programs

NHSC Scholarship Program



2 years service
**Tuition, Monthly
Stipend,
Other reasonable costs**

NHSC Students to Service Loan Repayment Program



3 years service
Up to \$120K full-time
6 years service
Up to \$120K half-time

Scholarship Program

Who's Eligible?



U.S. citizen or national



Full-time student at an accredited school, pursuing a **primary care** degree in: Medicine (DO or MD)



Physicians are required to complete postgraduate training in an **accredited primary care program**.



*Scholarship pays tuition, a monthly stipend (taxable) and other reasonable educational and living expenses in exchange for a **minimum of two (2) years of full-time service**.

*Available up to 4 years

2-4

Years of
Service



Students to Service Loan Repayment Program – *Accepting Applications Now!*

Who's Eligible?



U.S. citizen or national



Full-time student in the final year at an accredited school, pursuing a **primary care** degree in medicine* (MD or DO)



Have unpaid government or commercial loans for school tuition, reasonable educational expenses, and reasonable living expenses, segregated from all other debts

UP TO
\$120,000
FOR 3 YEARS
Full-time/6 YEARS
Half-time
SERVICE

Postgraduate Training Requirements

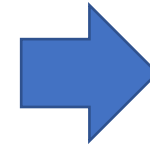
***Physicians** (MD or DO): Must complete an accredited primary medical care residency in an NHSC-approved specialty (Internal Medicine, Family Practice, Pediatrics, OB/GYN, Psychiatry, Geriatrics)

CRUSH SCHOOL DEBT: CLINICIAN PROGRAMS



National Health Service Corps Loan Repayment Programs

NHSC Loan Repayment Program

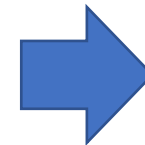


2 years service

Up to \$75K full-time

Up to \$25K half-time

NHSC SUD Workforce Loan Repayment Program



3 years service

Up to \$75K full-time

Up to \$37.5K half-time

NHSC Rural Community Loan Repayment Program



3 years service

Up to \$100K full-time

Up to \$50K half-time

Loan Repayment Program

Who's Eligible?



U.S. citizen or national



Currently work,
or applying to work,
at an NHSC-approved
site



Have unpaid government
or commercial loans for
school tuition,
reasonable educational
costs, and reasonable
living expenses,
segregated from all other
debts



Licensed to practice
in state where
employer
site is located

**UP TO
\$50,000 or
\$75,000**

**FOR 2 YEARS
OF SERVICE**

Substance Use Disorder Treatment and Recovery Loan Repayment Program (STAR LRP)

Expands the eligible pool of disciplines and treatment facilities and supports SUD treatment teams.



AWARDS UP TO
\$250,000 FOR
6-YEAR SERVICE
COMMITMENT

Must be trained and licensed to provide SUD treatment at STAR LRP-approved SUD treatment facilities

Pediatric Specialty Loan Repayment Program

\$100,000 = **3 YEARS**
of loans paid full-time service

DISCIPLINES

- Pediatric medical subspecialty
- Pediatric surgical specialty
- Child / Adolescent mental and behavioral health

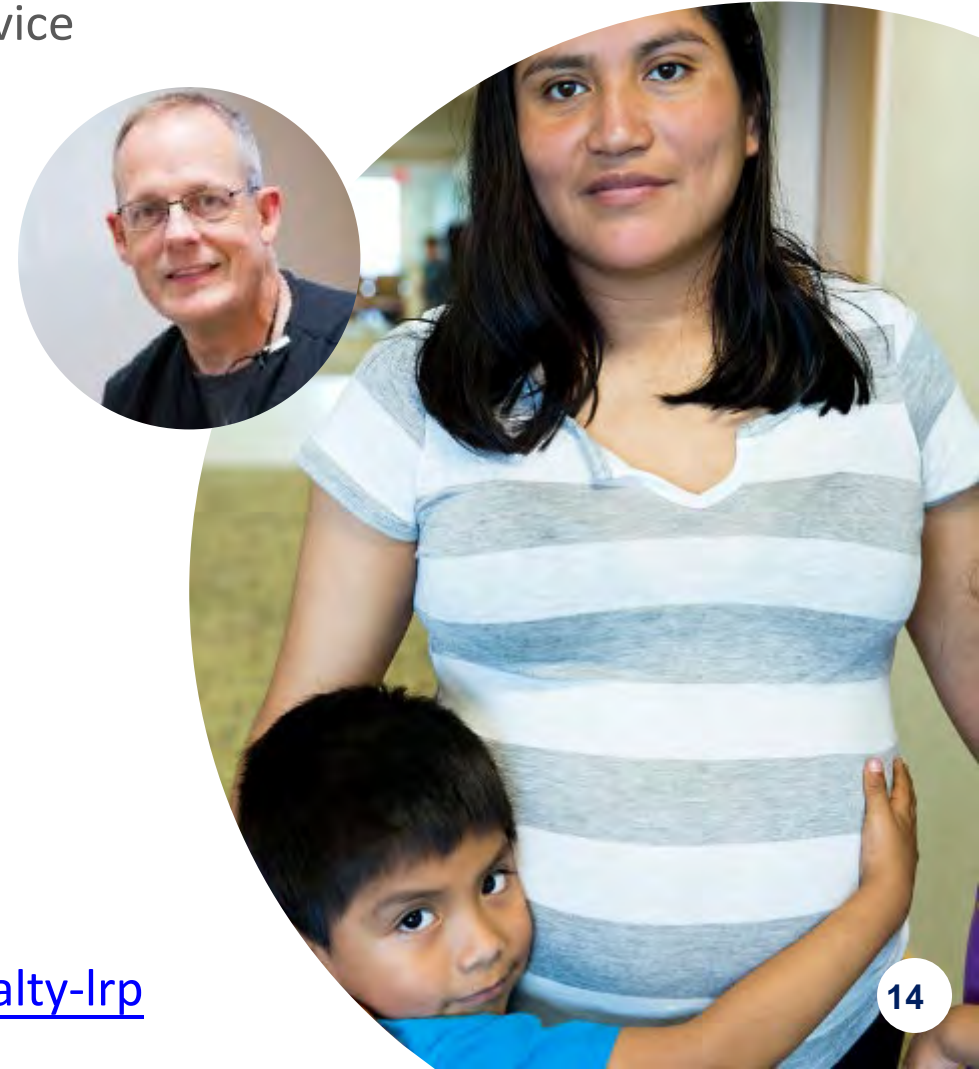
SITES

- Located in health professional shortage area or medically underserved area

SERVES

- Medically underserved populations

<https://bhw.hrsa.gov/funding/apply-loan-repayment/pediatric-specialty-lrp>



How competitive are these programs?

Applications and Awards

Loan Repayment Programs

FY 2024



*Applications Received

10,313

*New Awards

6,500

Students to Service

FY 2024



Applications Received

356

New Awards

235

Scholarship Program

FY 2024



Applications Received

3,181

New Awards

172

**Figure includes three LRPs
and LRP continuations*

HOW WE HELP YOU SUCCEED



NHSC Site Selection

NHSC Scholar Site Selection

- Service begins upon graduation (and completion of any required primary care residency).
- **The NHSC works with Scholars to find a practice site** that's right for them and meets the required minimum HPSA score.
- When in service, Scholars earn a competitive salary paid by their site.





Health Workforce Connector: Find your next job

Health Workforce Connector (HWC)

- View job vacancies at thousands of NHSC- and Nurse Corps-approved sites nationwide.
- Google Maps technology allows users to view the surrounding community (e.g., schools, restaurants, parks, places of worship, shops)
- Narrow your job search by:
 - Field of Practice
 - Specialty
 - HPSA Score
 - Site Name
 - Zip Code
 - Sites with Open Positions

Virtual Job Fair

What Is A Virtual Job Fair?

Virtual Job Fairs offer an innovative way for NHSC- and Nurse Corps-approved sites to promote job opportunities to a targeted audience of primary care clinicians who are interested in serving communities with limited access to health care

Benefits:

- Sites advertise to a wider audience
- Connections are made virtually with no travel costs
- Clinicians connect with sites in targeted areas where they are looking to work
- Clinicians explore jobs at sites they may not have been aware of for consideration
- Both job-seekers and sites are provided technical assistance on using the Health Workforce Connector



WHAT ARE OUR AWARDEES SAYING

Dr. Aaron Anderson





NHSC Awardee Story

- Dr. Aaron Anderson video



Frequently Asked Questions



Which specialties can apply?



What does the scholarship cover?



What's the application process like?



How can I tell if my site qualifies?



When do application windows open?



Which loans does this cover?



Support & Resources – Contact Us

Christopher Galipo, Scholarship Branch Chief

- Email: <https://bhw.hrsa.gov/about-us/ask-question>
- Phone: 1-800-221-9393 (Customer Care Center); M-F, 8 a.m. to 8 p.m. ET, except federal holidays

Web <https://nhsc.hrsa.gov>

Virtual Job Fair: <https://jobfair.hrsa.gov>

Health Workforce Connector: <https://connector.hrsa.gov/>



Sign up for NHSC Email Updates: <https://nhsc.hrsa.gov/subscribe-to-emails>

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Scan to sign up for
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