



Pediatric Specialty Loan Repayment Program

Full-Time Service Opportunities

Fiscal Year 2025 Application & Program Guidance

June 2025

Application Submission Deadline: July 17, 2025, 7:30 p.m. ET

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Health Resources and Services Administration
Bureau of Health Workforce
5600 Fishers Lane
Rockville, Maryland 20857

For questions, call 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays) 8:00 a.m. to 8:00 p.m. ET.

Authority: Section 775 of the Public Health Service Act (42 USC § 295f)

Assistance Listings (AL/CFDA) Number 93.162

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Executive Summary

The Health Resources and Services Administration (HRSA) is accepting applications for the Pediatric Specialty Loan Repayment Program (PS LRP). Individuals who agree to provide three years of full-time pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent behavioral health care, including mental health and substance use disorder prevention and treatment services, can receive loan repayment assistance through the PS LRP. In exchange for loan repayment, eligible applicants agree to participate in an accredited pediatric medical subspecialty, pediatric surgical specialty or child and adolescent mental health subspecialty residency or fellowship - **OR** - employment as a pediatric medical subspecialist, pediatric surgical specialist or child and adolescent behavioral health care professional serving in or for a PS LRP-approved site serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.

Eligible Applicants	Clinicians who provide patient care under the following disciplines and specialties: <ul style="list-style-type: none">• Pediatric medical subspecialists• Pediatric surgical specialists• Child and adolescent mental and behavioral health providers, including substance use disorder prevention and treatment services.
Funding	Up to \$100,000 for a three-year service obligation.
Service Obligation	Three-year, full-time (1) clinical practice or (2) participation in an accredited eligible residency or fellowship at a PS LRP-approved site.
Pediatric Specialty Loan Repayment Program-approved Service Site Connector:	Visit the Health Workforce Connector .
Application Deadline	July 17, 2025
Tax Liability	Taxable



A Letter from Candice Chen, MD, MPH

Dear Potential Applicant,

Thank you for your consideration and time in applying to the [Pediatric Specialty Loan Repayment Program](#) (PS LRP) offered by the Bureau of Health Workforce in the Health Resources and Services Administration (HRSA). We launched this loan repayment program to financially support health care providers who are providing medical care or combating the nation's mental health and substance use disorder crisis by treating the most vulnerable of our community – our children.

As a board-certified pediatrician who has practiced primary care in Southeast Washington, D.C., throughout my career, I understand the importance of community service. As we move forward, we need mission-minded clinicians like you who are committed to remaining in communities that need you most. In exchange, we will pay part and, in some cases, all of your health professional student loan debt.

We will award up to \$100,000 in student loan repayment to eligible health professionals in exchange for a three-year, full-time service commitment to be employed, or participate in a fellowship or residency program in a PS LRP-approved facility. These facilities are located in Health Professional Shortage Areas or Medically Underserved Areas, or provide care to a Medically Underserved Population. Please explore the [Health Workforce Connector](#), an online resource that contains a searchable database of employment and training opportunities at all approved service sites.

The PS LRP expands the pool of providers eligible for the HRSA's loan repayment awards to pediatric providers, including pediatric medical subspecialists, pediatric surgical specialists, or child and adolescent behavioral health care professionals, including mental health and substance use disorder prevention and treatment services providers.

This loan repayment program is an opportunity to help children access the vital care you can provide. Thank you again for taking time to read this Application and Program Guidance document. We hope that you consider applying to the PS LRP.

Sincerely,

/Candice Chen, MD, MPH/

[Candice Chen, M.D., M.P.H.](#)

Associate Administrator, Bureau of Health Workforce
Health Resources and Services Administration
United States Department of Health and Human Services

Privacy Act Notification Statement

General

This information is provided pursuant to the Privacy Act of 1974 (Public Law 93-579), as amended, for individuals supplying information for inclusion in a system of records.

Statutory Authority

[SEC. 775 of the Public Health Service Act \(42 U.S.C. § 295f\)](#)

Purposes and Uses

The purpose of the Pediatric Specialty Loan Repayment Program (PS LRP) is to recruit and retain pediatric medical subspecialists, pediatric surgical specialists, or child and adolescent behavioral health care providers, including substance use disorder prevention and treatment service providers.

PS LRP participants agree to provide, through their employment or participation in a residency or fellowship program, pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care services in a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#). The information applicants submit will be used to evaluate their eligibility, qualifications, and suitability for participating in the PS LRP. Additionally, information from other sources will be considered (for example, credit bureau reports and National Practitioner Data Bank reports).

Certain parts of an applicant's application may also be disclosed outside the United States Department of Health and Human Services, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses as described in the [System of Record Notice 09-15-0037 for Scholarship and Loan Repayment Program Records](#). You will be notified if your information will be shared.

A PS LRP participant's name, discipline, specialty, business address, business telephone number, and service obligation completion date may be provided in response to requests made under the Freedom of Information Act.

Effects of Nondisclosure

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to race/ethnicity (Section 3 of the online application for Pediatric Specialty Loan Repayment Program), an application may be considered incomplete and therefore may not be considered for an award under this announcement.

PS LRP Overview

The PS LRP seeks individuals with demonstrated interest in delivering pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent behavioral health care, including substance use disorder prevention and treatment services.

HRSA has several [loan repayment programs](#); however, you can only participate in one of these programs at a time. If you apply for and are eligible for more than one of these programs, the PS LRP team will contact you to determine which program you prefer. However, HRSA cannot guarantee that you will be offered an award under your preferred loan repayment program.

Under the PS LRP, the Secretary of the United States Department of Health and Human Services ("Secretary") will repay up to \$100,000 of the qualifying graduate and/or undergraduate educational loans of applicants selected to be participants in the program. In return for these loan repayments, participants agree to serve in or for a PS LRP-approved site serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#). Participants may serve in an accredited pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent mental health subspecialty residency or fellowship, or through employment as a pediatric medical subspecialist, pediatric surgical specialist, or child and adolescent behavioral health professional.

An applicant becomes a participant in a loan repayment program after their contract is signed by the applicant and countersigned by the Secretary or their designee. The PS LRP's contract is the agreement, which is signed by an applicant and countersigned by the Secretary, for a loan repayment program wherein the applicant agrees to accept repayment of eligible educational loans and to serve in accordance with the provisions of section 775 of the Public Health Service Act for a prescribed period of obligated service.

The following applies to applicants who sign a PS LRP contract:

- All disciplines, except licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship, will be committing to work three years full-time in or for a service site serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serving a [Medically Underserved Population](#).
- Licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty eligible residency or fellowship are required to be committed to full-time employment in a Health Professional Shortage Area, Medically Underserved Area or to serve a Medically Underserved Population, as a pediatric medical subspecialist or pediatric surgical specialist upon completion of their training for any remaining years of their three-year service obligation. Both their training and their full-time employment must provide clinical care in a training program or for an employer serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or must serve a [Medically Underserved Population](#). Within 90 days of completing the training, they must demonstrate that they:
 - (1) Completed an accredited pediatric medical subspecialty, pediatric surgical specialty residency or fellowship.

- (2) Are a licensed physician with a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) from the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program, or from any state if practicing in a federal site.
- (3) Are employed full-time at a Pediatric Specialty Loan Repayment Program-approved site providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care.

If, for any reason, a participant is unable to complete their service obligation at their initial Pediatric Specialty Loan Repayment Program-approved site, they will be required to transfer to another Pediatric Specialty Loan Repayment Program-approved site to fulfill their service obligation (see transfer section on page 30).

WHAT TO LOOK FOR IN 2025

- The former Bureau of Health Workforce Customer Service Portal (our online system for applying to programs) is now "[My BHW](#)."
- For Fiscal Year 2025, we expect to make approximately 100 new awards to providers committed to serving a Health Professional Shortage Area, Medically Underserved Area, or serving a Medically Underserved Population by either receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship, or serving in or for a Pediatric Specialty Loan Repayment Program-approved site.

Application and Program Guidance

You (the applicant) are responsible for reading this Application and Program Guidance (Guidance) in its entirety before proceeding with your application and/or signing a contract. The Guidance explains in detail the obligations of individuals selected to participate in the Pediatric Specialty Loan Repayment Program. A complete understanding of the commitment to serve at a Pediatric Specialty Loan Repayment Program-approved site and the financial, legal, and other consequences of failing to perform that commitment is critical to successful completion of the mandatory service obligation associated with any PS LRP award.

Key Application Dates

Key dates for the PS LRP applicants include:

- **Application Open:** June 3, 2025
- **Application Submission Deadline:** July 17, 2025
- **Employment Start Date:** On or before July 17, 2025
- **Notification of Award:** On or before September 30, 2025

Contract Termination Deadline:

For fiscal year 2025 PS LRP contracts under section 775 of the Public Health Service Act, the Secretary may terminate a PS LRP contract if the participant meets one of the following conditions and submits a written request through the [My BHW](#) account:

- (1) Request to terminate the contract within 60 days following the contract's execution date **and** repays all Loan Repayment Program funds paid to, or on behalf of, the participant under that contract.
- (2) At any time if the individual who has been awarded such contract has not received funds due under the contract and the individual submits a written request to terminate the contract.

PROGRAM ELIGIBILITY REQUIREMENTS

Per statute, to be eligible to apply for a PS LRP award, an applicant must:

- (1) Be a United States citizen (either United States-born or naturalized), national, or permanent resident with a non-conditional [Permanent Resident Card](#) (green card).
- (2) Be an eligible individual who meets applicable educational requirements and has a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration in the discipline in which they are applying to serve, in accordance with applicable state and federal laws. (See the [Required Credentials for Eligible Disciplines](#) section for additional details).
- (3) Be employed, have accepted a position, or be enrolled in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship at a Pediatric Specialty Loan Repayment Program-approved site, located in, or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.
- (4) Begin employment or an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship, providing pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent behavioral health care by the July 17, 2025, application deadline.
- (5) Submit a complete application on or before the July 17, 2025, deadline. See the instructions for completing an application in the [Completing an Application](#) section later in this Guidance.

SERVICE OBLIGATION AND LOAN REPAYMENT AWARD AMOUNT

A PS LRP applicant can apply for **up to \$100,000 in loan repayment and a three-year, full-time clinical practice service obligation**. The PS LRP will pay up to \$100,000, less the amount withheld for federal [taxes](#),¹ in exchange for three (3) years of participation in an accredited eligible residency or fellowship or full-time employment, in or for a Pediatric Specialty Loan Repayment Program-approved site serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#). Awardees can refer to their [My BHW](#) account for their net payment and tax withholding details upon disbursement. For a more detailed definition of full-time service see the [Requirements for Full-Time Employment](#) section.

¹ Participants tax liabilities are described in detail on page 36.

PS LRP participants agree to apply all loan repayments received through the PS LRP to the participant's qualifying eligible undergraduate, graduate, or graduate medical educational loans.

NOTE: If an applicant's outstanding balance of qualifying educational loans is less than the maximum award amount, the PS LRP will pay up to the outstanding balance, not the maximum award amount. However, if the participant receives an award of any amount, they will be obligated to complete the full three-year service obligation.

To receive the award, the applicant must remain a participant in an accredited fellowship or residency program or be employed by or for a PS LRP-approved site serving a [Health Professional Shortage Area](#), a [Medically Underserved Area](#), or serve a [Medically Underserved Population](#), throughout the contract period. A participant's PS LRP contract period becomes effective on the date it is countersigned by the Secretary or their designee. The last day of the three year, full-time commitment is determined in whole years from the date the contract is executed by the Secretary. For example, if a participant's contract is executed on July 21, 2025, the last day of their contract period would be July 20, 2028.

Eligible and Ineligible Educational Loans

PS LRP applicants must have eligible undergraduate, graduate, or graduate medical education loans. A participant will receive loan repayment funding to be applied to the principal of and interest on eligible loans outstanding on the day the contract period began. Documentation of the educational loans is part of the application and must be submitted to the PS LRP by July 17, 2025, the application deadline.

Consolidated or refinanced loans may be considered for repayment, so long as they include only eligible educational loans of the applicant. If an otherwise eligible educational loan is consolidated/refinanced with ineligible debt of the applicant, **no** portion of the consolidated/refinanced loan will be eligible for loan repayment. In addition, educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.

Loans that do not qualify for loan repayment include, but are not limited to:

- (1) Loans for which the applicant incurred a service obligation that will not be fulfilled before the PS LRP application submission deadline (July 17, 2025).
- (2) Loans consolidated/refinanced with ineligible (non-qualifying) debt of the applicant, or with loans owned by or for any other person.
- (3) Loans for which the associated documentation does not demonstrate that the loan was solely applicable to the undergraduate or graduate education of the applicant.
- (4) Loans not obtained from a government entity or private student loan lending institution. Most loans made by private foundations to individuals are not eligible for repayment.
- (5) Loans that have been repaid in full.
- (6) [Primary Care Loans](#).
- (7) Parent PLUS Loans (made to parents).
- (8) Personal lines of credit.
- (9) Loans subject to cancellation.

(10) Residency and Relocation loans.

(11) Credit card debt.

NOTE: All applicants must provide documentation that proves that their educational loans were contemporaneous with the education received and meet all other eligibility requirements. HRSA will verify loans by contacting lenders/holders and reviewing the applicant's credit report.

NOTE: If all loans are paid in full as a result of an individual receiving loan forgiveness under a program such as the Public Service Loan Forgiveness Program, and the effective date of the loan forgiveness is **after** the Secretary (or the Secretary's designee) has countersigned the contract and the PS LRP award has been disbursed, the participant is still obligated to serve the full length of their PS LRP service obligation.

Eligible Providers and Clinical Practice Requirements

Requirements for Full-Time Employment

Every participant is required to engage in full-time employment and must understand the following:

- **Requirements for All PS LRP Participants Except Licensed Physicians Entering or Receiving Training in an Accredited Pediatric Medical Subspecialty or Pediatric Surgical Specialty Residency or Fellowship.**

For the purposes of PS LRP, full-time employment is defined as a minimum of 160 hours/month, for 12 months each service year with no more than 7 weeks (35 workdays/280 hours) away from the PS LRP-approved site. Of the 160 hours/month, a participant must spend a minimum of 144 hours providing a combination of the following: pediatric medical subspecialty care; pediatric surgical specialty care; child and adolescent behavioral health care, including substance use disorder prevention and treatment services; direct treatment, care, and clinical management of participants in a clinical trial; and care coordination activities. The remaining 16 hours/month may be used for clinical-related administrative, management or other activities.

- **Requirements for Licensed Physicians Entering or Receiving Training in an Accredited Pediatric Medical Subspecialty or Pediatric Surgical Specialty Residency or Fellowship.**

For the purposes of the PS LRP, full-time employment is defined as the active participation in a full-time accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship, for a minimum of 160 hours per month for 12 months each service year with no more than 7 weeks (35 workdays/280 hours) away from PS LRP-approved site. Of the 160 hours/month, a participant must spend a minimum of 144 hours providing a combination of the following: pediatric medical subspecialty care; pediatric surgical specialty care; child and adolescent behavioral health care, including substance use disorder prevention and treatment services; direct treatment, care, and clinical management of participants in a clinical trial; and

care coordination activities. The remaining 16 hours/month may be used for clinical-related administrative, management or other activities. Physicians who complete their residency or fellowship, but have not completed their three-year service obligation, must obtain full-time employment as described in the preceding paragraph at a Pediatric Specialty Loan Repayment Program-approved site providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care within 90 days.

Eligible individuals include health professionals trained and licensed in the following disciplines:

Disciplines	<i>Sub-specialty</i>
Physicians: <ul style="list-style-type: none"> • Allopathic • Osteopathic 	<ul style="list-style-type: none"> • Pediatric medical subspecialists • Pediatric surgical specialists • Child and adolescent psychiatrists <p>For a complete list of approved pediatric medical subspecialists and pediatric surgical specialists, visit the PS LRP web page.</p>
<ul style="list-style-type: none"> • Psychologists • Licensed clinical social workers • Licensed or certified master’s level social workers • Psychiatric mental health nurse practitioners • Marriage and family therapists • Licensed professional counselors • Substance use disorder counselors 	<ul style="list-style-type: none"> • Pediatrics • Substance use disorder prevention and treatment services

TRAINING AND LICENSURE REQUIREMENTS

PS LRP applicants must demonstrate satisfactory professional competence and conduct and meet discipline-specific education, training, licensure, and certification requirements, as described in the [Required Credentials for Eligible Disciplines](#) section of this document.

Applicants who intend to practice under the PS LRP as federal employees, federal contractors, or employees of a tribal health program (see the Glossary in the [Appendix](#) section) in a state in which the tribal health program provides services described in its contract, must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) in a state.

All other applicants must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable), as set forth in the Required Credentials for Eligible Disciplines section, in the state where their PS LRP-approved site is located, unless otherwise noted.

The PS LRP reserves the right to request documented proof of completion of discipline-specific advanced training (residency, certification, fellowships, etc.) and any other requirements set forth herein. Please note that while an applicant may be licensed in the state of intended practice, there may be additional requirements identified in the [Required Credentials for Eligible Disciplines section](#) that must be met in order to be eligible for the Pediatric Specialty Loan Repayment Program. See the [Telehealth Policies](#) section for requirements pertaining to participants providing telehealth services.

Required Credentials for Eligible Disciplines

Discipline: Allopathic or Osteopathic Physicians (including Adolescent and Pediatric Psychiatrists)

Education Requirements	Certification Requirements	Licensure Requirements
An MD or DO (or equivalent) from an allopathic or osteopathic medical school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.	<p>Completed a residency program approved by the Accreditation Council for Graduate Medical Education.</p> <p>-AND-</p> <p>Received specialized training or clinical experience in child and adolescent mental health in psychiatry, psychology, school psychology, behavioral pediatrics, psychiatric nursing, social work, school social work, substance use disorder prevention and treatment, marriage and family therapy, school counseling, or professional counseling after December 31, 2010.</p> <p>-OR-</p> <p>Is entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship. See the PS LRP web page for a list of approved specialists. Training must begin by July 17, 2025.</p>	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows independent practice without direct clinical supervision in the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.

Discipline: Psychologists

Education Requirements	Certification Requirements	Licensure Requirements
A doctoral degree (Doctor of Philosophy or equivalent) from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.	Passed the Examination for Professional Practice of Psychology; the ability to practice independently and unsupervised as a psychologist.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows independent practice without direct clinical supervision in the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.

Discipline: Licensed Clinical Social Workers

Education Requirements	Certification Requirements	Licensure Requirements
Master's degree or doctoral degree in social work from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Successfully passed the Association of Social Work Boards Clinical or Advanced Generalist licensing exam prior to July 1, 1998, or the Association of Social Work Boards Clinical Exam on or after July 1, 1998; OR Successfully passed the licensed clinical social worker Standard Written Examination and the Clinical Vignette Examination; and completed state required number of years or hours of clinical social work experience under the supervision of a licensed independent social worker and passed the clinical level of the Association of Social Work Boards exam.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows independent practice without direct clinical supervision as a Licensed Clinical Social Worker, from the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.

Discipline: Licensed or Certified Master's Level Social Workers

Education Requirements	Certification Requirements	Licensure Requirements
Master's degree or doctoral degree in social work from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Successfully passed the Association of Social Work Boards Master's Level Examination. OR See Licensure Requirements	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) in the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.

Discipline: Psychiatric Mental Health Nurse Practitioners

Education Requirements	Certification Requirements	Licensure Requirements
A master's degree or higher degree in nursing from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education with a specialization in psychiatric/mental health and two years of postgraduate supervised clinical experience in psychiatric/mental health nursing.	Certified as a Psychiatric Nurse Specialist in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) to practice at the level of licensure that allows independent practice without direct clinical supervision as a Registered Nurse (or Psychiatric Nurse Specialist, if applicable) in the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.

Discipline: Marriage and Family Therapists

Education Requirements	Certification Requirements	Licensure Requirements
A master's or doctoral degree in marriage and family therapy from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.	Certified as a marriage and family therapist in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows independent and unsupervised practice as a marriage and family therapist in the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.

Discipline: Licensed Professional Counselors

Education Requirements	Certification Requirements	Licensure Requirements
A master's degree or higher degree with a major study in counseling from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education; and at least two years of postgraduate supervised counseling experience.	License, certificate, or registration.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows independent and unsupervised practice as a licensed professional counselor in the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.

Discipline: Substance Use Disorder Counselors

Education Requirements	Certification Requirements	Licensure Requirements
A masters' degree or higher in a health professional field of study from a school accredited by the United States Department of Education nationally recognized regional or state institutional accrediting agency. Certification or licensure requirements are applicable to the state in which they practice.	Certified as a substance use disorder counselor in the state in which they intend to practice. -OR- See Licensure Requirements	A state-issued license to provide substance use disorder treatment.

Eligible Pediatric Specialty Loan Repayment Program-Approved Site Types

All Pediatric Specialty Loan Repayment Program-approved sites must be located in or serve a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population. Eligible individuals who work at more than one Pediatric Specialty Loan Repayment Program-approved site (for example, several satellite clinics) must include all Pediatric Specialty Loan Repayment Program-approved locations in their application by selecting from the drop-down menu and initiating an electronic Employment Verification Form for each Pediatric Specialty Loan Repayment Program-approved site.

Sites eligible for PS LRP are outpatient or inpatient sites providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care, including substance use

disorder prevention and treatment services. Eligible sites include, but are not limited to, the following site types:

- Community Health Centers
- Community Outpatient Sites
- Faith-based Settings
- Federally Qualified Health Centers (FQHC)
- FQHC Look-Alikes
- Free clinics
- Group and residential care facilities
- Hospitals (for example, Children's Hospital)
- Indian Health Service, Tribal or Urban Indian Health Clinics
- Inpatient programs/rehabilitation centers
- Migrant health centers
- Mobile units
- Primary care clinics
- Private practices
- Rural Health Clinics
- School-based service sites (pre-kindergarten, elementary, or secondary education setting)
- Specialized outpatient clinics
- State or local public health departments
- Urgent care facilities
- Youth detention centers or programs

Approved service sites include sites already approved for the National Health Service Corps, Nurse Corps, or Substance Use Disorder Treatment and Recovery Loan Repayment Program and located in or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population. Also, during the PS LRP application cycle, HRSA will consider approving additional eligible sites that are not already approved for National Health Service Corps, Nurse Corps, or Substance Use Disorder Treatment and Recovery Loan Repayment Program if they submit the facility type and the recruitment contact(s) to the HRSA through the [My BHW](#) account.

Applicants and/or their employers or training programs should visit the [Pediatric Specialty Loan Repayment Program-approved Facility page](#) for more detailed instructions on becoming PS LRP - approved site. You can also find out if your site is in or serving a Health Professional Shortage Area at [Health Professional Shortage Area Find](#), or a Medically Underserved Area and Medically Underserved Population at [Medically Underserved Area Find](#).

Telehealth and Home Health Policies

Telehealth. PS LRP participants must comply with all applicable telehealth policies of their site, as well as all applicable federal and state rules and policies regarding telehealth services. Telehealth delivery services cannot exceed more than 75 percent of the minimum weekly hours required to provide direct patient care, under the PS LRP contract.

The PS LRP will consider telehealth as providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care, including substance use disorder prevention and treatment services when performed at the direction of the PS LRP-approved site.

PS LRP participants who are performing telehealth are encouraged to utilize the HRSA's [Telehealth Resource Centers](#). These centers provide free telehealth technical assistance and training for providers using telehealth. Further, PS LRP applicants who are providing substance use disorder treatment and recovery services are also encouraged to read a related September 2018 United States Department of Health and Human Services policy statement, [Telemedicine and Prescribing Buprenorphine for the Treatment of Opioid Use Disorder](#).

Home Health. Home visits may only be conducted at the direction of the Pediatric Specialty Loan Repayment Program-approved site and cannot exceed more than eight (8) hours per week.

HOW LOAN REPAYMENT AWARDS ARE DETERMINED

The PS LRP determines loan repayment awardees using rankings of eligible individuals, funding priorities and other selection factors.

Funding Priorities

Consistent with the PS LRP enabling statute, priorities in funding will be applied to eligible and qualified applicants as follows:

- (1) Will the applicant be working in a **school** (as defined in the glossary in the [Appendix](#) section) or other pre-kindergarten, elementary, or secondary education setting?
- (2) Does the applicant have familiarity with evidence-based methods **including culturally and linguistically** (as defined in the glossary in the [Appendix](#) section) competent health care?
- (3) Does the applicant have demonstrated financial need as determined by their **debt-to-income ratio** (as defined in the Glossary in the [Appendix](#) section)?

The PS LRP will rank applicants in the tiers as reflected in the [Application Ranking Criteria](#) table, using the applicant's debt-to-income ratio, their familiarity with cultural and linguistic competencies, and delivery of evidence-based health care services. Further, the PS LRP will accept the applicant's health professional license as demonstration of their familiarity with, and delivery of evidence-based health care services.

Each area of consideration within the ranking criteria will be verified by either submitted documentation from the applicant or an employer's attestation during the employment verification process. The site administrator will assess the linguistic and cultural competency based on their knowledge by the provider, either by an examination or certification.

Application Ranking Criteria

Among eligible applicants, the PS LRP determines awardees using the following ranking factors.

Eligible Site Types	Ranked by Debt-to-Income Ratio
Tier 1	
Applicants serving at school-based service sites (<i>pre-kindergarten, elementary, or secondary education setting</i>) located in or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.	<ul style="list-style-type: none"> • Has familiarity with evidence-based practice. • Demonstrates a set of behaviors, attitudes, and understanding of policies and delivers cultural and linguistic competence health care services that enables effective interactions and delivery of care to a cross-cultural community. • Demonstrates financial need.
Tier 2	
Applicants serving at all other eligible sites located in or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.	<ul style="list-style-type: none"> • Any provider unable to meet all three requirements outlined in Tier 1.

Selection Factors

Applicants who meet the eligibility criteria outlined in this Guidance must also demonstrate that they:

- (1) **Have a history of honoring prior legal obligations.** HRSA will perform a hard inquiry² with the credit bureaus to make the award decision. PS LRP applicants who have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors, will not be selected:
 - a. Default on any federal payment obligations, for example, Department of Education student loans, Health Education Assistance Loans, Nursing Student Loans, Federal Housing Administration Loans, federal income tax liabilities, federally guaranteed/insured loans (such as student or home mortgage loans) or any non-federal payment obligations (for example, court-ordered child support payments or state tax liabilities); unless the obligation was subsequently satisfied.
 - b. Write-off of any federal debt as uncollectible or waiver of any federal service or payment obligation.
 - c. Default on a prior service obligation, for example, applicants who have defaulted on a prior service obligation to the federal government, a state or local government, or other entity, unless the obligation was subsequently satisfied.
 - d. Any judgment liens arising from federal debt.

² According to the United States Consumer Financial Protection Bureau, these inquiries “are typically inquiries by lenders after you apply for credit. These inquiries will impact your credit score because most credit scoring models look at how recently and how frequently you apply for credit.” (Source: [“What’s a credit inquiry?”](#) Consumer Financial Protection Bureau website.)

- e. Failure/refusal to provide appropriate permission/consent for HRSA to access the participant's credit report and failure/refusal to unfreeze a frozen credit report.

- (2) **Are not in breach of any service obligation.** Applicants who are in breach of a health professional service obligation to a federal, state, or other entity will not be selected to participate in the PS LRP.
- (3) **Do not have negative report on the National Practitioner Data Bank.** The PS LRP will request and review the applicant's National Practitioner Data Bank report.
- (4) **Do not have an existing service obligation and agree not to incur a service obligation that would be performed concurrently or overlap with their PS LRP service obligation.** Participants who subsequently enter other service obligations (such as a state run loan repayment program) will be subject to the breach of contract provision (see the [Breaching the Pediatric Specialty Loan Repayment Program Contract](#) section).

EXCEPTIONS:

- a. Applicants who are already obligated to a federal, state, or other entity for professional practice or service may be eligible if they will completely satisfy that obligation by July 17, 2025.
 - b. Members of a Reserve component of the Armed Forces or National Guard who are not on active duty prior to receiving a Loan Repayment Program award **are** eligible for the program. Reservists should understand the following:
 - Military training or service performed by reservists will not satisfy the PS LRP service obligation. If a participant's military training and/or service, in combination with the participant's other absences from the service site, will exceed seven weeks per service year, the participant must request a suspension. The PS LRP service obligation end date will be extended to compensate for the break in PS LRP service.
 - If the reservist is deployed, they are expected to return to the PS LRP-approved site where they were serving prior to deployment. If unable to do so, the reservist must request a transfer to another PS LRP-approved site. If the reservist fails to seek a transfer and subsequently refuses to accept a PS LRP assignment to another approved site, they will be placed in default of their service obligation.
- (5) **Are not currently excluded, debarred, suspended, or disqualified by a federal agency.** Applicants are required to report certain information, which is described in the Certification Regarding Debarment, Suspension, Disqualification and Related Matters section of the online application. The applicant should sign the certification that is applicable to their situation.

As a condition of participating in the PS LRP, a participant must agree to provide immediate written notice to the PS LRP if the participant learns that they failed to make a required disclosure or that a disclosure is now required due to changed circumstances. HRSA will verify each participant's status through the [United States Department of the Treasury's Do Not Pay site](#).

PROGRAM COMPLIANCE

To qualify for the PS LRP applicants must be employed, have accepted a position, **OR** be entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship. Further, applicants must begin employment, or their residency or fellowship, by July 17, 2025, and complete their three-year obligation at a PS LRP-approved site located in, or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.

Dates of Service Obligation

The participant's service obligation begins on the date that the PS LRP contract becomes effective, which is on the date it is countersigned by the United States Health and Human Services Secretary or their designee. This information is contained in the participant's profile on the [My BHW](#) account and award letter. Participants will not receive service credit for any employment or training program at a PS LRP-approved site located in, or serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#) site **prior to the effective date** of their PS LRP contract.

PS LRP participants should be aware of the following provisions:

- **All providers with eligible disciplines, including licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship**, are expected to begin full-time training or employment on or before the date that the PS LRP contract becomes effective, which is the date it is countersigned by the Secretary or their designee. The participant's award letter will note the beginning and projected end dates of the service obligation. In addition, this information is contained in the participant profile on their [My BHW](#) account.
- **All providers with eligible disciplines, except licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship**, must be employed by a PS LRP-approved site and commit to provide full-time employment at a PS LRP-approved site as a pediatric medical subspecialist, pediatric surgical specialist, or child and adolescent behavioral health care specialist, including substance use disorder prevention and treatment service providers. Further, they agree to work in or for a Pediatric Specialty Loan Repayment Program-approved site serving a [Health Professional Shortage Area](#) or [Medically Underserved Area](#), or serve a [Medically Underserved Population](#) for three (3) years.
- **Licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship** will be committing to provide full-time employment as a pediatric medical subspecialist or pediatric surgical specialist upon completion of their training for any remaining portion of their three-year service obligation, if any. Within 90 days of completing the training, they must demonstrate that they:

- (1) Completed an accredited pediatric medical subspecialty, pediatric surgical specialty residency or fellowship.
- (2) Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) from the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.
- (3) Have obtained employment at a Pediatric Specialty Loan Repayment Program-approved site providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care.

NOTE: If these requirements are not met within 90 days of the completion of the training, the participant may be in breach of the PS LRP contract and liable for damages (see the [Breaching the PS LRP Contract](#) section). Additionally, the participant's service obligation end date will be extended to account for any time between the conclusion of the residency or fellowship and the start of eligible full-time employment.

Role of Site Point of Contact

For the PS LRP, the Site Point of Contact must be an employee of the site or training program. The Site Point of Contact must agree to complete the applicant's Employment Verification Form and the participant's In-service Verifications. The In-service Verifications include verification that the participant is meeting their PS LRP workforce employment or training obligations throughout the obligated service period. For additional information, see the [Service Verification](#) section. Once initiated by the applicant, the point of contact must complete the online Employment Verification Form in order to allow time for the applicant to submit the complete application prior to the application cycle deadline.

The point of contact will receive periodic reminders from the PS LRP to complete the Employment Verification Form; however, it is the applicant's responsibility to ensure that the Employment Verification Form is complete and accurate, within a timeframe that will allow them to submit the PS LRP application by the application deadline. The PS LRP will send the applicant notification that the point of contact has completed their Employment Verification Form. The applicant should then work to complete and submit their application as soon as possible. The applicant must contact the site or training program point of contact to resolve any concerns regarding the responses provided on the Employment Verification Form.

Site Contract vs. Pediatric Specialty Loan Repayment Program Contract

It is important to remember that a participant's PS LRP contract is separate and independent from any employment contract they have with their service site. Employment contract negotiations are solely the responsibility of the clinician and are between the clinician and the PS LRP-approved site. HRSA strongly discourages employers from considering the PS LRP funds as income to the clinician when negotiating the clinician's salary, particularly since they will only receive funds in the first few weeks of the program and those funds must be applied to the participant's existing educational loan balances.

Please note that the PS LRP requires a participant to work a specified minimum number of hours per week (see the [Program Compliance](#) section). If the participant's employment contract stipulates fewer

hours (and their salary is based on those hours), the participant is still required to seek additional service hours at an approved service site to meet the PS LRP service obligation requirements, and all of the participant's PS LRP-approved site points of contact must verify the participant's total work hours and the PS LRP full-time work status (see the [Service Verification](#) section) every six (6) months during the participant's period of obligated service.

Worksite Absences

The information provided in this section pertains to compliance with the PS LRP service obligation and is not a guarantee that a PS LRP-approved site will allow any specific amount of leave. Leave must be approved by your PS LRP-approved site. The Site Point of Contact must report to HRSA if the participant's hours (as set forth in the preceding information) (see the [Service Verification](#) section) fall below HRSA's required minimum number of hours per week. The PS LRP allows the following worksite absences:

- Participants, **except licensed physicians entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship** are allowed to spend no more than seven (7) weeks (approximately 35 workdays) per service year away from the PS LRP-approved site for vacation, holidays, continuing professional education, illness, or any other reason without triggering the need for a suspension. However, when circumstances occur that will prevent a participant from staying within this timeframe, the Secretary of the United States Department of Health and Human Services may, under certain circumstances, suspend (that is, put "on hold") the PS LRP service obligation.
- **Licensed physicians entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship are allowed to spend no more than 7 weeks (35 workdays/280 hours) away from the PS LRP-approved site.**
- Personal/Medical/Parental/Active Duty Leave: Applicants who anticipate the need to be away from their PS LRP-approved site for more than seven (7) weeks (approximately 35 workdays) for medical or personal leave, maternity, paternity, or adoption leave, or call to active duty in the Armed Forces must submit a suspension request through [My BHW](#) account.

HRSA cannot guarantee that a suspension request will be approved. If a suspension is requested and approved, the participant's service obligation end date will be extended accordingly.

Awardees of the PS LRP who are entering or receiving post graduate training in an accredited pediatric medical subspecialty, or pediatric surgical specialty residency or fellowship, will only receive service credit when providing clinical care/direct patient care during their fellowship or residency.

Fellowship or residency programs have variations in duration ranging from two to five years. Consistent with long-standing policy, participants are allowed to spend no more than seven (7) weeks (approximately 35 workdays/280 hours) per service year engaged in non-clinical activities or away from the PS LRP-approved site for **vacation, holidays, continuing professional education, illness**, or any other reason without triggering the need for a suspension.

Time dedicated to research is not eligible for service credit and shall be considered as reportable time away from service, similar to other types of absences. Additionally, consistent with long-standing policy, absences from clinical work at the approved site for any reason including, but not limited to,

research, vacations, holidays, continuing professional education, illness, which exceed the 35 allowable missed days from service in a twelve-month period, require the participant's service obligation end date to be extended accordingly. Periods of extended absence greater than 30 days must be approved in advance via the [My BHW](#) account and reported using the in-service verification documentation for each six (6) months of service. Disbursement of the PS LRP funds are subject to compliance with program requirements. Any delay in the submission of a Postgraduate Training Verification may result in a delayed disbursement.

Service Verification

Every PS LRP participant at a PS LRP-approved site must submit in-service verification documentation for each six (6) months of service. Every eight (8) hours away from practice should be reflected as a missed day. Days must be interpreted as whole days, not fractional days, when reporting on the In-Service Verification form. The In-service Verification Form is available through the [My BHW](#) account and must be completed and electronically signed by the participant. The form is completed and submitted in the following sequence:

- 1) The participant completes the In-Service Verification form in the [My BHW](#) system.
- 2) The In-Service Verification form is routed within the [My BHW](#) system to the Site Point of Contact to review for accuracy and approval.
- 3) Upon the site's approval, the Site Point of Contact submits the In-Service Verification electronically to HRSA for review.

By electronically signing, the PS LRP-approved Site Point of Contact will be certifying the participant's compliance or noncompliance with the applicable service obligation requirement during the prior six-month period. The In-service Verification Form will also record the time spent away from the PS LRP-approved site (for example, the total number of days during the six-month period that the participant fell below the minimum service obligation).

Participants who fail to complete and submit their In-service Verification Form on time may jeopardize receiving service credit and may also be in breach of the Pediatric Specialty Loan Repayment Program contract. While HRSA will take steps to alert both the participant and the PS LRP-approved site to the due date for an In-service Verification Form submission, it is the participant's responsibility to ensure that their Pediatric Specialty Loan Repayment Program-approved Site Point of Contact completes the verification every six months. Failure to submit the In-service Verification Form may be considered a breach of the service contract and could result in a default on the obligation.

APPLICATION WITHDRAWAL, AWARD, AND CONTRACT TERMINATION PROCESSES

Application Withdrawal Process

Even after signing a PS LRP contract, an applicant may still withdraw their application any time **before** the contract is countersigned by the Secretary or their designee.

- To withdraw an application before signing a Confirmation of Interest and submitting a signed contract, applicants must log into their application account and select the “Withdraw” option on the “Submitted” page.
- To withdraw an application **after submitting a** signed contract, applicants must [contact the Bureau of Health Workforce](#), and state their intent to withdraw their application.

The Bureau of Health Workforce will contact the applicant within five (5) business days of receipt of the request to confirm the applicant’s intent to withdraw their application. After the applicant confirms the request, the Bureau of Health Workforce will remove the application from consideration for a PS LRP award. After a contract has taken effect, the Secretary or their designee may only terminate the contract under the circumstances set forth in the [Contract Termination](#) section.

Award Process

An applicant’s signature alone on the PS LRP contract does not constitute a contractual agreement. The PS LRP contract becomes effective on the date it is countersigned by the Secretary or their designee, which is anticipated on or before **September 30, 2025**, although the contract can be countersigned at any time.

Once the PS LRP contract becomes effective, the applicant (now participant), will be provided with information for logging into their [My BHW](#) account. This web-based system will allow PS LRP participants to communicate with the program representatives and manage several customer service inquiries, such as contact information changes.

The award letter for the participant is located in the participant’s profile on their [My BHW](#) account. The award letter will note the beginning and projected end dates of the service obligation.

Awards will be disbursed in the form of a lump-sum payment and will be electronically issued to the bank account provided by the participant by approximately October 30, and no later than November 15, 2025. HRSA will calculate awards to include interest on eligible loans during the period between the contract start date and the disbursement of funds, up to the maximum of \$100,000.

Under the Treasury Offset Program, the United States Treasury Department is authorized to offset PS LRP awards with any delinquent federal and state debts, including delinquent child support payments.

Once a contract is in place, the participant is encouraged to participate in the PS LRP New Participant Webinar that will review program requirements. Participants will be notified by email of the New Participant Webinar as well as other webinars and training opportunities.

Contract Termination Process

An applicant becomes a participant in the PS LRP only upon entering a contract with the Secretary. The contract becomes fully executed (and effective) on the date that the Secretary (or the Secretary’s designee) countersigns the contract.

For fiscal year 2025 PS LRP contracts under section 775 of the Public Health Service Act³, the Secretary may terminate PS LRP contract if the participant meets one of the following conditions and submits a written request through the [My BHW](#) account:

- (1) Request to terminate the contract within 60 days following the contract's execution date **and** repays all Loan Repayment Program funds paid to, or on behalf of, the participant under that contract.
- (2) At any time if the individual who has been awarded such contract has not received funds due under the contract and the individual submits a written request to terminate the contract.

If the PS LRP funds have been disbursed to the participant who submitted a timely request to terminate, the participant will receive separate instructions via the [My BHW](#) account or directly from a HRSA representative outlining the process for returning the awarded funds.

Participants who do not meet the conditions for contract termination will be expected to perform their obligations under the contract. Failure to fulfill the terms of the contract may be considered a breach of contract (see [Breaching the Pediatric Specialty Loan Repayment Program Contract](#)).

Leaving an Approved Site Prior to Completion of Service Obligation

The PS LRP expects that participants will fulfill their obligation at the PS LRP-approved site(s) identified in the Confirmation of Interest notification that applicants are required to electronically sign at the same time they submit a signed contract. However, the contract is not fully executed until it is countersigned by the Secretary or their designee. If a participant feels they can no longer continue working at the approved site, the participant should discuss the situation and/or concerns with their PS LRP-approved site management and must contact the PS LRP immediately through the [My BHW](#) account. If the participant leaves their PS LRP-approved site(s) without the prior approval of the PS LRP, they may be placed in default as of the date they stopped providing patient care at the PS LRP-approved site and will become liable for the monetary damages specified in the participant's Pediatric Specialty Loan Repayment Program contract. **Participants who are terminated for cause by their service site will be placed in default and become liable for monetary damages.**

Transfer Request to Another PS LRP-Approved Site

PS LRP participants will only be allowed to transfer to other PS LRP-approved sites. If a PS LRP participant would like to transfer to another PS LRP-approved site, the participant must submit a transfer request through the [My BHW](#) account. Please keep in mind that a participant's new position must continue to meet the clinical practice guidelines stated in the [Eligible Providers and Clinical](#)

³ See P.L. 119-04 which continues the authorities set forth in the Further Consolidated Appropriations Act, 2024 (P.L. 118-47), Division D, Title II. That section cross references Sec. 206 of the same statute, and provides that terminations under section 775 of the Public Health Service Act may occur up to 60 days after the effective date of a contract awarded in Fiscal Year 2025 or at any time before the participant has received funds due under the contract.

[Practice Requirements](#) section in order for the transfer request to be eligible for approval. Approval of all transfer requests are at the HRSA's discretion and may depend on the circumstances of the participant's resignation or termination from the current PS LRP-approved site.

The PS LRP-approved site change must be approved and processed by HRSA prior to the participant beginning to receive service credit for employment at the new PS LRP-approved site. If a participant begins employment at a PS LRP-approved site prior to HRSA's transfer approval, they may not receive service credit for the time between their last day providing patient care at the initial PS LRP-approved site and resumption of service at the transfer PS LRP-approved site following HRSA's approval. If the HRSA disapproves the proposed transfer PS LRP-approved site and the participant refuses assignment to another PS LRP-approved site, they may be in breach of their service contract.

Unemployment During Service Obligation

PS LRP participants who resign or are terminated (not for cause) from their initial PS LRP-approved site, or who no longer meet the clinical practice guidelines stated in the preceding sections at their current PS LRP-approved site, must contact the PS LRP immediately through the [My BHW](#) account. The PS LRP will provide the participant ninety (90) days in which to obtain an offer and accept a position at an eligible PS LRP-approved site. It is the participant's responsibility to obtain employment at an eligible PS LRP-approved site. Participants who do not secure employment at a PS LRP-approved site within ninety (90) days will be in breach of their contract and recommended for default.

Breaching the PS LRP Contract

Participants should immediately contact the HRSA through the [My BHW](#) account if a situation arises that may result in the participant being unable to begin or complete their PS LRP service obligation. While the HRSA will, to the extent possible, work with participants to assist them in fulfilling the service obligation, participants are reminded that the failure to complete the entire three year service obligation in their contract may result in a breach of the PS LRP contract.

Liquidated Damages

A participant who breaches a commitment to provide **full-time** direct clinical care will become liable for liquidated damages to the United States in the amount of all PS LRP payments made to the participant (including the amounts withheld for federal taxes), prorated for the days served, plus interest in accordance with applicable law. Liquidated damages will be calculated in accordance with the following formula:

Liquidated Damages Total = [(a)/(b) x (c)] + [d], where:

(a) = the award amount participant receives plus amounts withheld for federal taxes

(b) = the number of days of obligated service

(c) = the number of days left unserved

(d) = interest in accordance with applicable law.⁴

Any participant who breaches the PS LRP contract and is placed in default will receive a notice from the Program Support Center's Debt Collection Center that specifies the amount the United States is

⁴ Additional information regarding [Interest Rates on Overdue and Delinquent Debts](#)

entitled to recover. The debt will be due to be paid within one year from the date of the default notice. Failure to pay the debt by the due date has the following consequences:

- (1) **The debt may be reported as delinquent to credit reporting agencies.** During the one-year repayment period, the debt will be reported to credit reporting agencies as “current.” If the debt becomes past due (that is, remains unpaid at the end of the one-year repayment period), it will be reported as “delinquent.”
- (2) **The debt may be referred to a debt collection agency and the United States Department of Justice.** Any PS LRP debt past due for 45 days may be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting payment, the debt will be referred to the United States Department of Justice for filing of a lawsuit against the debtor.
- (3) **Administrative Offset.** Federal or state payments due to the participant (such as, an Internal Revenue Services or state income tax refund) may be offset by the United States Department of Treasury to pay a delinquent PS LRP debt. Also, debtors who are federal employees may have up to 15 percent of their take-home pay garnished to pay a delinquent PS LRP award debt.

Licensure Sanctions. In some states, health professions licensing or certification boards may impose sanctions, including suspension or revocation of a defaulter’s professional license or certification, if the defaulter fails to satisfactorily address repayment of their PS LRP award debt.

The Secretary may decline to impose liquidated damages if the Secretary determines, based on information and documentation as may be required, that the completion of the service obligation is impossible because the participant suffers from a physical or mental disability that:

- (1) Results in the permanent inability of the participant to perform the service obligation.
- (2) Prevents the participant from engaging in substantial gainful employment, as defined in the glossary in the [Appendix](#) section, that would allow the participant to pay the liquidated damages.

Participants (or their legal representative) who believe a breach falls within this category may request that the Secretary decline to impose liquidated damages in connection with the breach. To submit a request, participants must upload a signed request letter, including the detailed reason(s) for the request, as an inquiry through their [My BHW](#) account. The participant must also furnish HRSA with any medical and financial documentation requested by HRSA. All documents can be submitted through the [My BHW](#) account. The decision to grant a request will be made exclusively by the Secretary or designee. Please note that any request based on the medical condition of any individual other than the participant will be denied.

Sample Default Scenario

Dr. Jane Smith entered a three-year PS LRP full-time service contract effective September 30, 2025. She was awarded \$100,000 (minus withheld taxes) in PS LRP financial support to apply toward her eligible loans. Her service end date is September 29, 2028. She was terminated for cause by her PS LRP-approved site at the end of her workday on March 31, 2026. HRSA determines that she breached her PS LRP contract on April 1, 2026, and served 548 days of her three-year (1,095 days) service obligation.

Dr. Jane Smith is liable to the United States for an amount equal to the loan repayments awarded (including the amounts withheld for federal taxes), prorated for the days served plus interest in accordance with applicable law. Therefore, Dr. Smith would be liable for 547 unserved days.

In this example, using the previous liquidated damages formula, Dr. Smith would be liable to the United States for approximately \$49,954.34, plus the Department of Health and Human Services annual rate of interest⁵ from the date of the breach until the debt is paid in full, in accordance with applicable law, and must pay that amount in full within one year from the date of the default notification.

The following liquated damages calculation is an approximate projected estimate of the formula:

Liquidated Damages Total (Estimate provided for this example only.)

Projected Estimates	Factors for Liquated Damages
\$49,954.34	Total Award (incudes withheld taxes)/service obligation x # of unserved days.
+\$5,744.75	Interest Rate at 11.5%
\$55,699.09	Total Damages Estimate

(Interest rates in this calculation is variable and likely to change. Withheld taxes are defined as estimated Form W-4 withholdings + 7.65% employee FICA.)

PS LRP Award Taxes and Financial Information

Participants will receive awards in the form of a lump-sum payment electronically, issued to the bank account provided by the participant approximately 30 days after the contract start date. PS LRP award payments are subject to federal taxes. HRSA will withhold federal income tax and Federal Insurance Contributions Act tax (Social Security and Medicare) from a participant's award. Taxes are paid directly to the Internal Revenue Services on the participant's behalf. All PS LRP payments and federal taxes withheld are reported to the participant and the Internal Revenue Service on a Form W-2 after the end of the tax year. Loan repayments may also be subject to state and local income taxes.

Participants who want additional funds withheld to cover the income tax on their awards should indicate the additional amount to be deducted on a Form W-4 Employee's Withholding Certificate. Participants should consult the Internal Revenue Service regarding any additional tax obligations. HRSA does not provide tax advice, and all tax questions should be directed to a tax professional or the Internal Revenue Service through the TAX HELPLINE at 1-800-829-1040. The PS LRP is unable to provide

⁵ Additional information regarding [Interest Rates on Overdue and Delinquent Debts](#).

an individual with an after-tax calculation or any other tax-related specific advice or information. The Internal Revenue Service encourages the use of their [Tax Withholding Estimator](#) to perform a quick “paycheck checkup.”

Each January, participants will receive a Form W-2 Wage and Tax Statement for the taxable income received under the PS LRP during the prior tax year. Participants may sign up to have their Form W-2 posted in their [My BHW](#) account. Form W-2 forms are posted no later than January 30 of each year. If the Form W-2 is not available by that date, participants should submit an inquiry via the [My BHW](#) account. Participants may also choose to have their Form W-2 mailed to the address provided in the [My BHW](#) account. Participants must ensure their name, mailing and email addresses, and banking information are up to date.

Under the Treasury Offset Program, the United States Treasury Department is authorized to offset the PS LRP award payments for delinquent federal and state debts, including delinquent child support.

Application Information

APPLICATION DEADLINE

A complete online application must be submitted via the [My BHW](#) account by 7:30 p.m. ET on July 17, 2025. All supporting documentation for the application must be uploaded before an individual can submit a complete application package. Applicants must upload all documents; the P PS LRP will not accept documentation by fax or mail. The electronic [Employment Verification Form](#) must also be completed before an applicant can submit their application.

Applicants should print and keep a copy of the completed application package for their records. Applicants are responsible for submitting a complete and accurate online application, including ALL required documentation in a legible format. **If during the initial review of the application, the PS LRP discovers that documentation is missing, or not legible, the application may be deemed “incomplete” and rejected. If the answers provided in the online application do not match the supporting/supplemental documents, or if the documentation provided does not accurately verify the answers provided, the application will be rejected.**

COMPLETING AN APPLICATION

A **complete** PS LRP Online Application consists of:

- (1) Online application.
- (2) Required supporting documentation.
- (3) Additional supplemental documentation (if applicable).

The PS LRP will not accept requests to update a submitted application or permit the submission/resubmission of incomplete, rejected, or otherwise delayed application materials after the deadline – July 17, 2025. In addition, PS LRP staff will not fill in any missing information or contact applicants regarding missing information.

Online Application

Applicants are required to complete each of the listed sections to be able to submit an online application.

- 1. PS LRP Program Eligibility.** Answers to this section will determine the applicant's baseline eligibility for participation in the PS LRP. If an individual does not pass the initial screening portion of the online application, they will not be able to continue with the application. Please refer to the [Program Eligibility Requirements](#) section.
- 2. Personal Information.** Answers to this section pertain to the applicant's name, Social Security number, mailing and email addresses, and other contact information. Answers also pertain to individual and family background.
- 3. Discipline, Training, and Certification.** Answers to this section pertain to the applicant's education, training, and licensure and/or certification.
- 4. Employment or Physician Training Program.** In this section, applicants will search for and select the PS LRP-approved site where they are providing pediatric medical subspecialty care, pediatric surgical specialty care or child and adolescent mental health care as an employee, resident or fellow (as applicable). If a PS LRP-approved site is not listed in the search results, applicants are required to select the option after the search tool, which states, "Click this box if your PS LRP-approved site is not listed in the search results." If selected, the applicant is provided instructions on how to resolve the concern. A site may request to become Pediatric Specialty approved during the application cycle through the [My BHW](#) account. If any of the sites where the applicant provides patient care do not meet PS LRP site requirements, the provider is not eligible to apply. Applicants who work at more than one PS LRP-approved site (such as, several satellite clinics) must include all service locations in their application and initiate an electronic Employment Verification Form for each PS LRP-approved site. Selecting a PS LRP-approved site where the applicant is not providing patient care will disqualify their application.
- 5. Employment or Physician Training Program Verification.** Once an applicant selects the PS LRP-approved site or training program at which they are or will be serving, the applicant will need to initiate an electronic Employment Verification Form. Once initiated, the designated point(s) of contact at the PS LRP-approved site will be notified electronically through the [My BHW](#) account that an Employment Verification Form has been requested by the applicant. When the point of contact completes the Employment Verification Form, the applicant will be notified. The PS LRP-approved site must complete the electronic Employment Verification Form before an applicant will be allowed to submit the application. If an Employment Verification Form is not submitted by every PS LRP-approved site identified by the applicant, the application cannot be submitted.
 - For applicants who provide pediatric specialty care to designated areas that qualify as a Medically Underserved Population (for example, Medicaid eligible, migrant farm workers, Native Americans, etc.) a site point(s) of contact will be required to attest to the type of Medically Underserved Population that is included in the provider's patient

panel for which the site receives any level of reimbursement from the Centers for Medicare & Medicaid Services for those services.

- The point(s) of contact will receive periodic reminders to complete the Employment Verification Form; however, it is the applicant's responsibility to ensure that the Employment Verification Form is complete and accurate within a timeframe that will allow them to submit the PS LRP application by the application deadline. The applicant will receive notification that the point of contact has completed the Employment Verification Form and should work to complete and submit their application as soon as possible. The applicant must contact the point(s) of contact to resolve any concerns regarding the responses provided on the Employment Verification Form.
- Applicants will have the ability to edit their application and initiate a new Employment Verification Form, if necessary. However, the PS LRP-approved site must complete the corrected Employment Verification Form before the applicant can resubmit the application, which must be done before the application deadline, or the applicant will be ineligible for an award. Errors made by applicants and/or PS LRP-approved service Site Point(s) of Contact cannot be corrected after the application deadline.
- Additionally, if the PS LRP applicant is working at multiple PS LRP-approved sites, each Employment Verification Form should reflect the hours worked at each PS LRP-approved site. The total hours from all the Employment Verification Forms must be at least 40 hours weekly for full-time employment.⁶

6. Loan Information. Answers in this section pertain to each eligible loan for which an applicant is seeking repayment. All loans submitted will be verified to determine whether they are eligible for repayment under the PS LRP through a review of the supporting documents, by contacting lenders/holders, and by checking the applicant's credit report. Applicants are strongly encouraged to view the link provided in the online application for detailed instructions on the types of documents that need to be provided to help HRSA verify loan information. The following information must be entered about each loan the applicant wishes to submit for repayment, and the documents listed in the [Required Supporting Documentation](#) section must be uploaded separately:

- a. Name and contact information for the lender/holder.
- b. Loan account number.
- c. Original amount disbursed.
- d. Original date of the loan.
- e. Current outstanding balance (no more than 30 days from the date of the PS LRP application submission).
- f. Current interest rate.
- g. Type of loan. If a consolidated loan, additional questions will be asked:
 - i. Original date of consolidation.
 - ii. Original balance of consolidation.

⁶ Full-time service is 40 hours/week; 36 hours of direct care and up to four (4) hours of administrative.

- iii. Account number.
- h. Purpose of loan.

Required Supporting Documentation

It is the applicant's responsibility to provide/upload supporting documentation into the online application. All information reflected in the supporting documentation must match answers provided in the online application or the application will be deemed ineligible. An application will not be considered complete, and an applicant may not submit an application, unless it contains each of the following required supporting documents:

- (1) **Proof of Status as a United States citizen, national, or a permanent resident.** This document may include a copy of a birth certificate, the ID page of a current United States passport, a certificate of citizenship or naturalization, or copy of [Permanent Resident Card](#) (green card).
Copies of a driver's license or a Social Security card are NOT acceptable documents.
- (2) **Health Professional License, Certification, or Registration.** Applicants will be required to submit proof of their current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable), **with an expiration date** in the state in which they intend to practice under the PS LRP or from any state if practicing in a federal site.
- (3) **Health Professional Degree.** Applicants will be required to submit proof of completion of their health professional degree. (See [Required Credentials for Eligible Disciplines](#) section).
- (4) **Loan Information Verification.** Applicants will be required to provide two types of documentation for each loan that is being submitted for consideration: (a) an account statement; and (b) a disbursement report.
 - a. **Account Statement.** This document is used to provide current information on their eligible loans. Often borrowers receive monthly statements indicating the status of their loan balance. This document should:
 - i. Be on official letterhead or other clear verification that it comes from the lender/holder.
 - ii. Include the name of the borrower (must be the name of the PS LRP applicant).
 - iii. Contain the account number.
 - iv. Include the date of the statement (cannot be more than 30 days from the date of the PS LRP application submission).
 - v. Include the current outstanding balance (principal and interest) or the current payoff balance.
 - vi. Include the current interest rate.
 - b. **Disbursement Report.** This report is used to verify the originating loan information and should:
 - i. Be on official letterhead or other clear verification that it comes from the lender/holder.
 - ii. Include the name of the borrower.
 - iii. Contain the account number.
 - iv. Include the type of loan.
 - v. Include the original loan date (must be prior to the date of the PS LRP application submission).
 - vi. Include the original loan amount.

- vii. Include the purpose of the loan.

NOTE: For all federal loans, the [Student Aid Summary Report](#) is used to verify the originating loan information. The applicant will need to have or [create a Federal Student Aid ID](#) to log in to their secured area. If the applicant has multiple federal loans, they will only need to access one Student Aid Summary Report since the report will contain information on all their federal loans.

For all other loans, the disbursement report can be satisfied through various types of documents, including a promissory note, a disclosure statement, and letters directly from the lender containing the required information (as indicated in the Disbursement Report section). The applicant may be able to obtain this disbursement information on the lender's website; however, all documentation must be on official letterhead from the lender.

Additional Supplemental Documentation (if applicable)

The following additional documents will be required for submission only if the applicant's responses on the online application indicate that they are relevant. Only applicants who have these documents listed on their "Supporting Documents" page of the online application should submit them. These documents will be added to their Supporting Documents list once the online application has been submitted.

- (1) **Specialty Certification.** If an applicant selects a specialty, they will be required to upload a copy of the certificate of completion or diploma from the training program where they matriculated.
- (2) **Postgraduate Training Completion Verification.** This document verifies that the applicant completed specialized training. This documentation is in addition to the postgraduate training related to the applicant's practice area. Such documentation may include an official completion certificate.
- (3) **Postgraduate Training Acceptance or Good Standing Verification.** This document verifies that the applicant is accepted to or completing an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship.
- (4) **Substance Use Disorder Certification/License.** A substance use disorder licensure and/or certification must meet the national standard recognized by the National Board of Certified Counselors, National Association for Addiction Professionals or International Certification & Reciprocity Consortium.
- (5) **Verification of Existing Service Obligation.** If the applicant has an existing service obligation, they must submit verification from the entity to which the obligation is owed indicating that the existing service obligation will be completed prior to the PS LRP application deadline, July 17, 2025.

Application Review and Award Process

Applicants receive a receipt of submission pop-up window immediately upon submitting the online application. Applicants can view the overall status of their application, as well as a copy in Portable Document Format (PDF) of their submitted application, which includes a list of uploaded supporting documents, and a copy (PDF) of their completed Employment Verification Form(s) by logging into the application account that was set up when the applicant registered to apply. **It is the applicant's responsibility to ensure that the entirety of the application and required supporting documents**

(including Employment Verification Form[s]) and applicable supplemental documents are accurately submitted.

Once the online application has been submitted, applicants will have an opportunity to make edits to their online application, including the ability to upload new documents, cancel and reinstate employment verifications, change answers to questions and loan data, and withdraw their applications from consideration. Final edits and resubmissions must be made before the close of the application cycle of July 17, 2025.

Each time the application is reopened for editing, or to check specific elements of the application, the applicant must: 1) complete the “Self-Certifications” section of the online application, and 2) click the “Submit” button to resubmit their application, or the application will not be submitted.

The PS LRP advises that applicants submit their complete applications as early in the open application period as possible. Applicants who wait until the end of the application cycle risk submitting incomplete or ineligible applications if errors are found later during the open application cycle. The “Edit” option is available in the applicant’s account on the “Submitted” page, until the close of the application cycle. The ability to edit and resubmit an application will be disabled after the application deadline. Applications not resubmitted by this deadline will not be considered for an award. Applications that remain in the “In Progress” state (not submitted) after the close of the application cycle (July 17, 2025) are not eligible for review or award. **No exceptions will be made in cases where an applicant fails to resubmit an edited application.**

Applicants may withdraw their application at any time prior to the contract being countersigned by the Secretary or their designee. To withdraw, applicants must log into their application account and select the “Withdraw” option on the “Submitted” page.

HRSA will not begin to review applications for funding until the application deadline (July 17, 2025) has passed (see the [Funding Priorities](#) section).

HRSA Communication Methods

The PS LRP frequently corresponds with applicants by email. It is important that the applicant check their email during the application process for correspondence from the PS LRP office and **make certain to disable “spam” blockers (or check the spam folder)**. The PS LRP will provide email updates as applicable; however, it is the applicant’s responsibility to ensure the contact information that HRSA has on file is correct. If updates are necessary, applicants can make changes prior to the close of the application cycle by logging into their application account.

Note: When submitted applications are opened for editing during the open application cycle, applicants must complete ALL steps to resubmit their application prior to the close of the application cycle. Applications that remain in the “In Progress” state (not submitted) after the close of the application cycle (July 17, 2025) are not eligible for review or award.

CONFIRMATION OF INTEREST

Award finalists are notified by email to log into their application account to confirm their continued interest in receiving an award, and to confirm that the loan and service site information provided to the HRSA in their PS LRP application remains valid. Applicants are also asked to confirm that they have read and understand the PS LRP contract they will be asked to electronically sign if they accept an award. In addition, applicants are asked to provide their direct deposit banking information for award funds in the event they receive a PS LRP contract.

Note: The Confirmation of Interest is not a guarantee that the individual will receive an award, as awards are subject to the availability of funds and all other eligibility and program requirements. All participants will receive final notification of an award, including the service obligation dates, no later than September 30, 2025.

To confirm interest in receiving a PS LRP award, an applicant must respond by the deadline provided with the Confirmation of Interest email and verify that:

- They are currently employed by (that means, are currently working at) or participating in accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship at the PS LRP-approved site they selected when they submitted their application. Applicants who are not employed at the PS LRP-approved site verified by HRSA must check “NO” where asked.
- They will meet the full-time service requirements, as outlined in this Guidance, throughout the period of obligated service.
- The information describing the loans approved by HRSA for repayment is correct.

All finalists must read and electronically sign the contract document. The electronic signature has the effect of a handwritten signature and verifies that all of the information in the Confirmation of Interest is accurate. Once countersigned by the Secretary or their designee, the contract obligates the participant to a PS LRP award service obligation. Applicants who verify inaccurate information on the Confirmation of Interest may not receive service credit and/or may be in a breach of contract. If an applicant does not complete the Confirmation of Interest process by the deadline, their application will be withdrawn from consideration.

If an individual selected for an award decides not to accept the award **prior to signing the contract**, they may decline the award by selecting the “Decline” option on the Confirmation of Interest document. This process is without penalty and permits the award to be offered to an alternate applicant. Once an applicant declines the offer of award, there will not be any opportunity to reclaim the award during the Fiscal Year 2025 application cycle.

If an individual selected for an award decides not to accept it **after signing the contract**, the individual should notify HRSA immediately through the [My BHW](#) account that they no longer want the award.

- **If the Secretary’s designee has not yet countersigned the contract**, the individual will not incur a service obligation or any penalty for withdrawing.
- **If the Secretary’s designee has countersigned the contract**, the individual can terminate the contract within 60 days of the effective date of the award upon written request and repayment

of any funds paid or at any time if the individual who has been selected for an award has not received funds due under the contract.

THE PS LRP CONTRACT

Only the Secretary or their designee can grant a PS LRP award. Awards cannot be guaranteed or granted by the service site personnel, HRSA staff, a state Primary Care Office, a state Primary Care Association, or any other person or entity.

Applicants selected as finalists will receive a Confirmation of Interest email with instructions to electronically sign and return the PS LRP contract and to provide banking information to confirm their continued interest in the program and to facilitate the electronic transfer of the award funds if their contract is approved by the Secretary (or their designee) and funds are awarded.

Additional Information

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

The purpose of this information collection is to obtain information through the Pediatric Specialty Loan Repayment Program that is used to assess a Loan Repayment Program applicant's eligibility and qualifications for the Loan Repayment Program and to obtain information for eligible facilities or sites. Clinicians interested in participating in the Pediatric Specialty Loan Repayment Program must submit an application to the Pediatric Specialty Loan Repayment Program. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0906-0058 and it is valid until 07/31/2026. This information collection is required to obtain or retain a benefit (Section 775 of the Public Health Service Act [42 USC § 295]). Public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Health Resources and Services Administration Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland, 20857.

RESOURCES FOR APPLICANTS

Health Workforce Connector

The [Health Workforce Connector](#) contains a searchable database for all PS LRP-approved sites, including those with current job openings. Additionally, clinicians can create a searchable user profile, so hiring sites can contact you.

Find Shortage Areas

All PS LRP participants must serve in or provide service to a federally designated Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population. You may find the locations of a current Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population by using the [Find Shortage Areas](#) tool.

Need Help?

Any individual with questions about the PS LRP may contact the Customer Care Center Monday through Friday (except federal holidays) from 8 a.m. to 8 p.m. ET.

- 1-800-221-9393
- TTY: 1-877-897-9910
- [Ask a Question online contact form](#)

My BHW

After an applicant has been selected for an award, the [My BHW](#) account allows PS LRP participants to access pertinent program materials and their participant profile, make service requests, and to communicate with the PS LRP directly.

PS LRP Web Page

Announcements and information posted by the PS LRP on social media sites are informal and unofficial communications. Official program policies and requirements are set forth in this Guidance, the applicable contract, on the [PS LRP web page](#), and through other communications provided to the participant via your [My BHW](#) account.

Appendix: Glossary

[FY 2025 PEDIATRIC SPECIALTY LOAN REPAYMENT PROGRAM APPLICATION PROGRAM AND GUIDANCE GLOSSARY](#)