



## Student Loan Repayment Programs for Michigan's Primary Care Clinicians

Program	Funding and Administration	Provider Eligibility	Site Eligibility	Award/Service Commitment	Additional Information	Application Information
<b>National Health Service Corps Loan Repayment Program (NHSC LRP)</b>	-Federal government, Health Resources and Services Administration (HRSA)	- U.S. citizen -Primary care: MD/DO including FP, IM, PED, OB/GYN, GER, PSYCH NP, PA, CNM DDS, DMD -Fully-Licensed Mental Health Practitioners  -Can work full-time or part-time	-Located in a Health Professional Shortage Area (HPSA) -Accept public insurance and have a sliding fee scale for low income patients -All primary care, outpatient setting -Targets practice sites with HPSA scores of 14 or higher	-Up to \$15,000 or \$25,000/yr dependent on HPSA score -Two-year service obligation -Additional funding available after two years -Income tax exempt	Rachel Ruddock Michigan Center for Rural Health 517-335-7758 <a href="mailto:rachel.ruddock@hc.msu.edu">rachel.ruddock@hc.msu.edu</a>  NHSC Call Center 800-221-9393 <a href="http://www.nhsc.hrsa.gov">www.nhsc.hrsa.gov</a>	Information is available at <a href="http://www.nhsc.hrsa.gov">www.nhsc.hrsa.gov</a>
<b>Michigan State Loan Repayment Program (MSLRP)</b>	-Federal/ state funds and employer contributions administered by state of MI	- U.S. citizen -Primary care: MD/DO including FP, IM, PED, OB/GYN, GER, PSYCH NP, PA, CNM DDS, DMD -Limited and Fully-Licensed Mental Health Providers  -Must work full-time (40 hours/week) in primary care ambulatory setting	-Located in a Health Professional Shortage Area (HPSA) -Non-profit status -Primary care/ambulatory setting -Employer contribution requirement of 20% of providers' agreement amounts -High and low HPSA scores considered equally	-Up to \$25,000/yr, depending on amount of educational debt -Two-year service obligation -Up to eight years total participation & \$200,000 in loan repayment -Income tax exempt	The MSLRP application process is very competitive. Providers serious about successfully competing for a loan repayment agreement must carefully read all sections of the MSLRP website and application forms.  Rachel Ruddock Michigan Center for Rural Health 517-355-7758 <a href="mailto:rachel.ruddock@hc.msu.edu">rachel.ruddock@hc.msu.edu</a>	January – April annual application period  -Preference is given to providers who submit complete applications early in the application period.  -Application materials and more information about the selection process can be found at <a href="http://www.michigan.gov/mslrp">www.michigan.gov/mslrp</a>