

New York State Primary Care Service Corps- The New York State budget has allotted \$1 million in funding that can be provided for up to 33 loan repayment awards. Under the parameters of PCSC, participants are obligated to serve either a 2 year, full-time commitment (40 hours per week, 32 being clinical services) or a 2-4 year, part-time commitment (at least 20 hours, 16 being clinical services). Adding additional years to the contract is negotiable. Participants must meet scoring and awarding criteria to be reviewed competitively by the NYSDOH.

Site Requirements- The site must be located in a Health Professional Shortage Area (HPSA) or be HPSA certified. It cannot be a for-profit, private practice. It is required to offer outpatient treatment, available to all residents in the HPSA regardless of ability to pay. Only one recipient will be named per site.

Participant Requirements- The award recipient must be a US citizen or national. They must be eligible to participate as a provider in Medicare, Medicaid, and Children’s Health Insurance Programs and licensed to practice in the state of New York. The award is only available for pediatric and general dentists.

Award Information- All awards are exempt from federal, state, and local taxes. Each year, 50% of the remaining balance of loans are paid, up to \$30,000 a year for full-time recipients and \$15,000 a year for part-time recipients. In total, full-time recipients can earn up to \$150,000 in loan repayments and part-time recipients can receive up to \$75,000. Awards can be received as follows:

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Full-time Award	\$30,000	\$30,000	\$32,500	\$32,500	\$25,000	\$150,000
Part-time Award	\$15,000	\$15,000	\$16,250	\$16,250	\$12,500	\$75,000

For more information, please visit: <http://www.health.ny.gov/funding/rfa/inactive/1205031010/>

National Health Service Corps- During FY13, 4,505 awards (2106 new and 2,399 continuations) were made totaling \$167.7 million to healthcare providers in Tier 1, HPSA locations (those scoring 14 or above). Under the parameters of NHSC, participants are obligated to serve either a 2 year, full-time commitment (40 hours per week, 32 being spent providing direct patient care) over the course of at least four days or a 2 year, part-time commitment (minimum of 20 hours per week, 16 spent providing direct patient care) over the course of at least two days. Both full-time and part-time participants are required to work at least 45 weeks a year.

Site Requirements- The site must be in a designated Health Professional Shortage Area (HPSA) or a Federally Qualified Health Center. Unlike the Primary Care Service Corps, the National Health Service Corps allows for service providers from private practices to apply for loan forgiveness. Generally, an NHSC approved site is an outpatient facility.

Participant Requirements- The award recipient must be a US citizen (either born in the US or naturalized) or a US national. Unlike the PCSC, the award recipient does not have to be either a pediatric or general dentist. In order to qualify for the National Health Service Corps, participants must have unpaid, qualifying educational loans.

Award Information- All awards are exempt from federal, state, and local taxes. The loan repayments are distributed as follows:

	2 Years Full-time	2 Years Half-time
Site with HPSA score of 14+	Up to \$50,000	Up to \$25,000
Site with HPSA score of 0-13	Up to \$30,000	Up to \$15,000

The award should be treated as a contract. When the contract is breached, there is retribution, including repayment of unworked months, additional fees, and interest.

For more information, please visit: <http://nhsc.hrsa.gov/loanrepayment/nhscloanrepayment/index.html>

Federal Service- The military is an alternative option for loan repayment. The Air Force, Army Dental Corps, and the US Navy Dental Corps offer loan repayment, in addition to signing bonuses, for individuals who sign up to serve.

Air Force- The Air Force has positions for Comprehensive General Dentists, Endodontics, General Dentists, Oral and Maxillofacial Pathologists, Oral and Maxillofacial Surgeons, Orthodontists, Pediatric Dentists, Periodontists, and Prosthodontists.

For more information, please visit: <https://www.airforce.com/healthcare/dentist>

Army Dental Corps- Students in their final year of school may apply for the Dental Office Accession Bonus, which is a sign-on bonus paid in a lump sum at your first duty station. As well, as a general dentist, comprehensive dentist, prosthodontist, or oral surgeon, you can receive up to \$50,000 to repay dental school loans as part of the Healthcare Professional Loan Repayment Program. Applicants must have a current, unrestricted state dental license to apply. As well, applicants may be eligible to participate in other incentive programs.

Year 1	\$20,000
Year 2	\$20,000
Year 3	\$10,000

For more information, please visit: <http://www.goarmy.com/amedd/dentist/benefits.html>

US Navy Dental Corps- The US Navy Dental Corps has open positions for graduates entering their dental residencies as well as practicing professionals. As a practicing professional, you can receive a sign-on bonus from \$75,000 to \$300,000, depending on specialty and service requirement. As well, individuals must be a US citizen currently practicing in the US, a graduate of a ADA approved dental school, between the ages of 21 and 41, and in good physical condition with the ability to pass a full medical examination.

For more information, please visit: <http://www.navy.com/careers/healthcare/dentist/>