

1) Minnesota Dentist Loan Forgiveness Program

website: <http://www.health.state.mn.us/divs/orhpc/funding/loans/dentloan.html>

eligible: Students and residents in Dental Programs or Licensed Dentists.

service requirement: There is a minimum service obligation of three years. Each year a participant must deliver service totaling 25 percent of their yearly patient encounters to Minnesota public program or sliding fee scale patients.

who can apply: Individuals must plan to serve Minnesota state public program enrollees or patients receiving sliding fee schedule discounts through a formal sliding fee schedule after completion of their educational program.

amount of repayment per year of service: selected participants are eligible for up to four years of loan forgiveness. In turn, the ORHPC will pay directly to the participant an annual lump sum of \$25,000. The participant must begin his or her service obligation no later than March 31, following completion of his or her dental education program.

contact:

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2) Minnesota Rural Physician Loan Forgiveness Program

website: <http://www.health.state.mn.us/divs/orhpc/funding/loans/ruralphys.html>

eligible: Residents in Pediatric, Family Practice, Internal Medicine, Psychiatric, or OB/GYN programs

service requirements: The participant must serve in a designated Minnesota rural area a minimum of three years that shall begin no later than March following completion of residency training.

who can apply? A prospective participant must submit an application to the Office of Rural Health and Primary Care (ORHPC) while completing any year of medical residency training for the health professions as above.

amount of repayment per year of service: Participants are eligible for up to four years of loan forgiveness repayment. During each year that a participant serves as a physician in a designated Minnesota rural area for a minimum of 30 hours per week for up to four years, the ORHPC will pay directly to the participant an annual lump sum of \$25,000.

additional comments: Participants who move practice from one designated Minnesota rural area to another remain eligible.

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3) Minnesota Urban Physician Loan Forgiveness Program

website: <http://www.health.state.mn.us/divs/orhpc/funding/loans/urban.html>

eligible: Primary care medical residents, which includes Family Practice, Obstetrics and Gynecology, Pediatrics, Internal Medicine and Psychiatry

service requirements: The participant must plan to practice for at least 30 hours per week, for at least 45 weeks per year, for a minimum of three years in an underserved urban community.

who can apply? Residents in Pediatric, Family Practice, Internal Medicine, Psychiatric, or OB/GYN programs.

deadline: A prospective participant must submit an application to the Office of Rural Health and Primary Care (ORHPC), during the application cycle of September 1-January 2, while completing their final year of medical residency training.

repayment terms: Participants must begin their service obligation under this program no later than March 31 following completion of their residency program.

amount of repayment per year of service: Up to \$25,000, not to exceed \$100,000, total for the maximum four-year period or the balance of the designated loan(s), whichever is less.

how to apply: For application materials, see the main Loan Forgiveness and Repayment Programs page.

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4) Minnesota State Loan Repayment Program

website: <http://www.health.state.mn.us/divs/orhpc/funding/loans/state.html>

eligible: Doctors of Allopathic or Osteopathic Medicine, General Practice Dentists (D.D.S. or D.M.D.), Primary Care Certified Nurse Practitioners, Certified Nurse-Midwives, Primary Care Physician Assistants, Registered Clinical Dental Hygienists, Clinical or Counseling Psychologists (Ph.D. or equivalent), Licensed Independent Clinical Social Workers, (master's or doctoral degree in social work), Psychiatric Nurse Specialists, Licensed Professional Counselors (master's or doctoral degree with a major study in counseling), Marriage and Family Therapists (master's or doctoral degree with a major study in marriage and family therapy)

service requirements: In order to receive loan repayment, a provider must agree to practice a minimum of two years at a program-approved site located within a federally designated Health Professional Shortage Area (HPSA).

who can apply: US Citizen. Must be licensed to practice independently and contracted with an approved site.

amount of repayment per year of service: Repays qualifying educational loans of up to \$20,000 annually for primary care providers practicing full-time in nonprofit private or public sites in federally designated Health Professional Shortage Areas (HPSAs).

-how to apply: The Program Information Notice, Site Application and Candidate Application are available on the Minnesota Department of Health web page.

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