Are you considering post-graduate employment at a Health Center and applying for the National Health Service Corps (NHSC) Loan Repayment or Scholarship Program? Let NNOHA introduce you to the programs and address frequently asked questions!

**General Overview**
The NHSC awards scholarships and loan repayment to primary care providers in NHSC-eligible disciplines. NHSC providers, in turn, commit to serving for at least two years at an NHSC-approved site located in a Health Professional Shortage Area (HPSA). Many choose to continue serving at their sites beyond the initial NHSC service commitment.

**Loan Repayment**
In the NHSC Loan Repayment Program, participants must first apply for, and accept, a position at an NHSC-approved site of their choosing, and then apply to the NHSC. Once accepted, members are able to follow their passion for helping those in need without having to worry about enormous student loans: providers have the opportunity to pay off all of their debt. Both dentists and registered dental hygienists are eligible to apply.

**Scholarships**
The NHSC Scholarship Program pays students' tuition, books, and other costs, and provides a living stipend, while students train to become a primary care provider in an NHSC-eligible discipline, including dentistry (DDS or DMD). To receive a NHSC Scholarship, students must be enrolled in an accredited medical, dental, nurse practitioner, certified nurse midwife, or physician assistant training program. Upon graduation, NHSC Scholars serve as primary care providers in an NHSC-approved site for two to four years, depending on their service contract. Please note that dental hygiene students are not eligible to apply.

**NHSC-Approved Sites**
NHSC-approved sites are health care facilities that provide outpatient, ambulatory, and primary health services in Health Professional Shortage Areas (HPSAs), which are communities with limited access to care. Examples of approved sites include Federally Qualified Health Centers (FQHC), FQHC Look-Alikes, Rural Health Clinics and Indian Health Service sites.

Strengthening and growing our primary care workforce is crucial to keeping this nation healthy. As more Americans gain access to health care, it is critical that there are qualified health care providers to serve them. The NHSC, through its providers and sites, plays an important role in helping to address the country's primary care shortage.

For a list of NHSC-approved sites, visit: [http://nhsc.hrsa.gov/sites/becomenhscapprovedsite/typesofsites/index.html](http://nhsc.hrsa.gov/sites/becomenhscapprovedsite/typesofsites/index.html).
To learn more about the Loan Repayment Program and estimate your loan repayment, visit: [http://nhsc.hrsa.gov/loanrepayment/index.html](http://nhsc.hrsa.gov/loanrepayment/index.html).
For more information on the Scholarship Program, visit: [http://nhsc.hrsa.gov/scholarships/index.html](http://nhsc.hrsa.gov/scholarships/index.html).
Frequently Asked Questions

Are you getting ready to apply for the NHSC Scholarship or Loan Repayment Program? Check out the answers to the most frequently asked questions!

Are there certain criteria that would make my loan repayment application more desirable, such as my GPA?
   It is a statutory requirement that the NHSC award qualified health professionals who are working 100% of the time in underserved areas of highest need. For fiscal year 2013, the NHSC will approve sites with a HPSA score of 14 and above. Applicants who meet these criteria will be considered first in the NHSC review process. Those employed at sites with HPSA scores of 13 and below will be considered at a later date and in descending order. This program policy is reviewed on an annual basis and updated through the annual program guidance. Note that HPSA designations are updated periodically and scores associated with a HPSA can change at that time. Outside of this, there is nothing else that would make one application seem more desirable than the next.

With a Health Center salary, will I be able to pay back school loans for the years not covered by the NHSC Loan Repayment Program?
   Salaries at Health Centers will vary depending on the location and what benefits are negotiated with the site. However, salaries will be competitive with other types of practice opportunities for new graduates. Based on the average student loan debt at graduation and average Health Center salaries, students will be able to make loan payments as well as cover average living expenses.

How competitive is the NHSC Loan Repayment Program?
   For fiscal year 2012, the NHSC received approximately 5,714 submitted applications and made 2,342 new awards. Based on these figures, the NHSC awarded loan repayment to approximately 41% of those who submitted a complete application.

Will the NHSC Scholarship cover all my tuition and fees for the agreed upon academic year?
   Yes, the scholarship will pay for all tuition, books, and other costs, and provides a living stipend.

Can I apply for the NHSC Scholarship Program any time during dental school, or do I have to apply before my first year?
   You can apply for the Scholarship Program any time during dental school. The earlier you apply, the more benefit you receive compared to years you serve. For example, for one or two years of scholarship, you will need to serve for two years as a primary care provider in an NHSC-approved site. For three years of scholarship, you will serve for three years, and for four years of scholarship, you will serve for four years.

Please note that this is a highly competitive program. In the 2012 Scholarship Program application cycle, the NHSC received about 1,400 completed, eligible applications and made 212 new awards. Among all the applications, there were a total of 275 applicants who completed their application on time and indicated that their clinician discipline would be ‘dentist.’

Note: If you do not receive the scholarship the first year you apply, you should apply again the following year.
Frequently Asked Questions

“Interviewees that come to Community Healthcare Network from the NHSC are the caliber of people I would want to hire because they fortunately get what health care is “really” all about, and I wouldn’t have it any other way.”

-Gregory Taddeo, DDS, NHSC Scholar and Dental Director, Community Healthcare Network, CABS Health Center, Brooklyn, NY

For the Scholarship Program, how much is the monthly stipend while I am in school? Could the stipend and my contract be drastically altered as the result of changes in the economy or government?

For the 2012-2013 school year, the monthly stipend for living expenses is $1,289.00 before Federal taxes. The stipend is not likely to drastically change as a result of changes in the economy or government. However, during the multi-year period covered by the NHSC Scholarship Program contract, the statute, regulations and policies applicable to the program may change and the applicant is bound by those changes. The scholarship agreement between the applicant and the Secretary of the Department of Health & Human Services remains binding. Please refer to the 2012-13 Application & Program Guidance (APG) for additional details: http://nhsc.hrsa.gov/downloads/spapplicationguide.pdf.

Are dental specialists eligible for the NHSC Loan Repayment or Scholarship Program?

No, dental specialists are not eligible for these programs. General dentists and pediatric dentists are eligible for both the NHSC Scholarship Program and Loan Repayment Program. Registered dental hygienists are only eligible for the NHSC Loan Repayment Program.

Would the time spent completing my residency count towards the years I would serve to honor the agreement of my scholarship? If I decide to defer my service in order to complete a residency program, which are the approved residency programs?

The time spent completing your residency does not count towards the payback period. Service can be postponed for dental scholars entering postgraduate training in 2012-2013. The approved accredited residency programs include:

- General Practice Dentistry (1 year)
- Advanced Education in General Dentistry (1 year)
- Pediatric Dentistry (2 years)
- Public Health Dentistry (2 years)

Note: There is also an opportunity for an optional fellowship in Geriatric Dentistry. The NHSC Scholarship Program may approve, on a case-by-case basis, consistent with the needs of the NHSC, requests submitted by scholars in their last year of residency training to complete a one-year Geriatric Dentistry fellowship following the completion of postgraduate training.

Dental scholars are encouraged, but not required to, complete one of the above-listed postgraduate clinical training programs approved by the NHSC Scholarship Program prior to commencing service. Dental students who wish to pursue specialty training other than the programs listed above are advised to do so after completion of their NHSC service commitment.
Frequently Asked Questions

“My experience as a scholar was so positive and rewarding. My two year NHSC commitment has led to a continued career in community dentistry.”
- Remedios Amigon, DDS, Dental Director, Comprehensive Community Health Centers, Inc., Glendale, CA

How do I find job opportunities at NHSC-approved sites?

The Jobs Center is a resource for primary care providers looking for jobs at NHSC sites. The site provides search capabilities and easy navigation, and includes more detailed information about NHSC sites. The Jobs Center is integrated with Google Maps technology, allowing you to view schools, businesses and other amenities surrounding NHSC sites. Check out the NHSC Jobs Center and see the possibilities: http://nhscjobs.hrsa.gov/external/search/index.seam.

You may also contact regional NHSC offices to ask questions about available job opportunities in the area. For a list of regional offices, visit: http://www.nhsc.hrsa.gov/currentmembers/membersites/NHSCsupportnetwork/#Regionalofficestaff.

Note: There is no guarantee that you will be selected for the site of your choice. Early in your educational years, visit Health Centers and other approved sites that you are interested in, and develop a list of top choices. Monitor the Jobs Center to see if your preferred sites have job vacancies.

Can I contact alumni to hear about first-hand experiences?

Yes! Send your inquiries for NHSC Alumni to nhscalumni@hrsa.gov. You can also contact an NHSC Ambassador. NHSC Ambassadors are mentors, practicing providers, public health professionals, and others who share a commitment to building a strong primary care workforce. There are Ambassadors at universities, health professions schools, public health organizations, and clinics. They volunteer their time and talents to promote opportunities with the Corps and careers in primary care.

To learn more about the NHSC and ask questions, refer to the Ambassador Directory and find an Ambassador near you: https://www.nhscsupportservices.com/Ambassadors/page.cfm/ambassador-directory.

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