



David Geffen School of Medicine at UCLA
Student and Resident Financial Services

Pennies From Heaven - Repayment Programs

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AAMC Loan Repayment/Forgiveness Programs

The AAMC offers a searchable data base which provides detailed information about many of the state and federal programs available to medical and other health professions students.

URL: http://services.aamc.org/fed_loan_pub/index.cfm?fuseaction=public.welcome

Department of Defense

Air Force Active Duty Health Professions Loan Repayment Program

ADHPLRP participants receive repayment of loans used to finance health profession education. Repayment may consist of loan amounts for principal, interest, and reasonable educational and living expenses. The maximum repayment for ADHPLRP is \$40,000.00, less tax liability. Payments are sent directly to the lending institution on behalf of the ADHPLRP participant. The maximum annual rate may be updated periodically by the Secretary of Defense.

URL: http://airforcemedicine.afms.mil/idc/groups/public/documents/webcontent/knowledgejunction.html?functionalarea=ADHPLRP&doctype=subpage&docname=CTB_205430

U.S. Army Loan Repayment Program

HEALTHCARE PROFESSIONALS LOAN REPAYMENT PROGRAM (HPLR)

Receive up to \$50,000 to repay your medical school loans. (The Army does not pay for simply education loans. That could include undergraduate degrees. The Army will only reimburse medical education loans.) If you are a physician in certain specialties, you may qualify for up to \$20,000 for two years and up to \$10,000 for a third year. This program may be combined with one other Army Reserve incentive.

URL: <http://www.goarmy.com/amedd/army-health-care-corps/medical-corps/benefits.html>

U.S. Navy Loan Repayment Program

The United States Navy currently offers up to \$50,000 in medical school loan repayment

assistance to Reservists joining the Navy Medical Corps, providing they meet eligibility criteria.

URL: <http://www.navyreserve.com/careers/healthcare.html>

Indian Health Service (IHS)

Loan Repayment Program

The LRP was created to provide health professionals the financial freedom to fulfill career goals. The LRP awards up to \$20,000 per year for the repayment of your qualified student loans in exchange for an initial two-year service obligation to practice full time at an Indian health program site.

URL: <http://www.ihs.gov/JobCareerDevelop/DHPS/LRP/>

National Institute of Health (NIH)

AIDS Research Loan Repayment Program

Research scientists develop treatments and discover cures for diseases and disorders that affect us all. More researchers are needed to meet today's critical health needs. The NIH Loan Repayment Programs (LRPs) encourage promising researchers and scientists to pursue research careers by repaying up to \$35,000 of their qualified student loan debt each year, through:

Extramural LRPs - for researchers and scientists conducting research at universities and other nonprofit organizations

Intramural LRPs - for NIH employee researchers

A separate Student Loan Repayment Program is also available to certain NIH employees who are not research scientists.

URL: <http://www.lrp.nih.gov>

U.S. Department of Health & Human Services

Faculty Loan Repayment Program (FLRP)

Health professions faculty from disadvantaged backgrounds can receive as much as \$40,000 towards repayment of their student loans in exchange for educating tomorrow's clinicians.

Individuals selected to participate in the program agree to serve on the faculty of an accredited health professions college or university for 2 years. The Government pays up to \$40,000 of the participant's

student loans and provides funds to offset the tax burden.

Applications are typically due at the end of May.

URL: <http://www.hrsa.gov/loanscholarships/repayment/faculty/>