

Bureau of Health Workforce Loan Repayment Programs for Nurses



The National Health Service Corps (NHSC) Loan Repayment Programs and Nurse Corps Loan Repayment Program provide funding to nurses and other future health care professionals committed to serving in communities of need. Nurse practitioners, certified nurse midwives, and registered nurses are eligible to apply to more than one program, but are only permitted to accept loan repayment from one. See similarities and differences below.

	NHSC LRP	NHSC SUD Workforce LRP	NHSC Rural Community LRP	Nurse Corps LRP
Program Eligibility Requirements -- Eligibility for all programs includes: <ul style="list-style-type: none"> A U.S. citizen (U.S. born or naturalized) or U.S. national* Have qualified student loan debt for education that led to degree 	<p>You must be</p> <ul style="list-style-type: none"> A provider (or eligible to participate as a provider) in Medicare, Medicaid, and the State Children’s Health Insurance Program Fully trained and licensed to practice in the NHSC-eligible primary care medical, dental, or mental/behavioral discipline 	<p>You must be</p> <ul style="list-style-type: none"> A provider (or eligible to participate as a provider) in the Medicare, Medicaid, and the State Children’s Health Insurance Program, as appropriate Fully trained and licensed to practice in the NHSC-eligible primary care medical or mental/behavioral health discipline Use either NHSC-approved site’s Mental Health or Primary Care HPSA score to determine site’s eligibility 	<p>You must be</p> <ul style="list-style-type: none"> A provider (or eligible to participate as a provider) in the Medicare, Medicaid, and the State Children’s Health Insurance Program, as appropriate Fully trained and licensed to practice in the NHSC-eligible primary care medical, or mental/behavioral health discipline and state of service Use either NHSC-approved site’s Mental Health or Primary Care HPSA score to determine site’s eligibility 	<p>You must be</p> <ul style="list-style-type: none"> *To apply, you can be a lawful permanent resident. Employed as a full-time RN or APRN (specific disciplines listed below) working at least 32 hours per week Have earned a diploma, associate, baccalaureate, graduate, or doctorate degree in nursing. Have a current, full, permanent, unencumbered, unrestricted license.
Disciplines Eligible for All Programs	<ul style="list-style-type: none"> Certified Nurse-Midwife Nurse Practitioner (Adult, Family, Pediatric, Women’s Health, Geriatrics) 			
Eligible Site Types	<ul style="list-style-type: none"> NHSC-approved service site, located in, designated as, or serving a HPSA 	<ul style="list-style-type: none"> NHSC-approved SUD treatment facility located in a HPSA, with a HPSA score that would ordinarily be too low to qualify for NHSC funding 	<ul style="list-style-type: none"> Rural NHSC-approved SUD treatment facility located in a HPSA The facility must meet the requirements in the NHSC Site Agreement and NHSC Site Reference Guide <p><i>Facilities that have received RCORP funding will receive preference</i></p>	<ul style="list-style-type: none"> Public or private nonprofit Critical Shortage Facility Nurse faculty must be employed by an eligible public or private nonprofit school of nursing
Financial Benefits	<ul style="list-style-type: none"> Full-time service: Up to \$50,000 for 2 years Half-time service: Up to \$25,000 for 2 years Once the initial two-year service contract is completed, recipients may be eligible to apply for additional loan repayment funds to pay remaining educational loans through one-year continuation service contracts. 	<ul style="list-style-type: none"> Full time: Up to \$75,000 for 3 years Half-time service: Up to \$37,500 for 3 years 	<ul style="list-style-type: none"> Full time: \$100,000 for 3 years Half-time: \$50,000 for 3 years 	<p>60% of total outstanding qualifying educational loan balance incurred while pursuing a nursing education for a 2-year service commitment.</p> <p>Qualifying participants may receive an additional 25% of their original loan balance for an optional third year of service.</p>
Tax Liability	Not taxable.	Not taxable.	Not taxable.	Taxable; however, federal taxes are deducted from the award.

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	NHSC LRP	NHSC SUD Workforce LRP	NHSC Rural Community LRP	Nurse Corps LRP
Site Types Eligible for All Programs	<ul style="list-style-type: none"> • FQHCs • Community Health Centers • American Indian Health Facilities • Rural Health Clinics 			
Site Types Eligible for Specific Programs	<p>FQHCs including:</p> <ul style="list-style-type: none"> • Migrant Health • Homeless Program • Public Housing Program • School-Based Program • Mobile Clinic • FQHC Look-Alikes • Federal Prisons (Not all prisons are eligible. To be eligible, a prison must meet certain criteria and qualify) • Private Practice (Solo/Group) • State Prison • State or Local Health Departments • Hospital-Affiliated Primary Care Outpatient Clinic <p>Other Health Facilities:</p> <ul style="list-style-type: none"> • Community Mental Health Centers • Community Outpatient Facility (Hospital-affiliated/non-hospital-affiliated) • Critical Access Hospital • Free Clinic • Mobile Unit • School-Based Clinics • Immigration and Customs Enforcement Health Service Corps • State and County Department of Health Clinic 	<p>Eligible NHSC-approved SUD treatment facilities can include:</p> <ul style="list-style-type: none"> • SAMHSA-certified outpatient treatment programs • Office-based opioid treatment facilities • Non-opioid substance use disorder (SUD) treatment facilities • FQHC Look-Alikes • State or federal prisons (Not all prisons are eligible. To be eligible, a prison must meet certain criteria and qualify) • Private practices (solo/group) • School-based clinics • Mobile units and free clinics • Critical Access Hospitals • State or local health departments and health clinics • Community outpatient facilities 	<p>Eligible rural NHSC-approved SUD treatment facilities can include:</p> <ul style="list-style-type: none"> • SAMHSA-certified outpatient treatment programs • Office-based opioid treatment facilities • Non-opioid substance use disorder treatment facilities (SUD treatment facilities) • FQHC Look-Alikes • Critical Access Hospitals • State or local health departments and health clinics • Community outpatient facilities • Private practices (solo/group) • School-based clinics • Mobile units and free clinics 	<ul style="list-style-type: none"> • Disproportionate Share Hospitals • Public Hospital • Private Hospital • Native Hawaiian Health Center • Small Rural Hospital • State or Local Public Health or Human Services Department • Nurse Managed Health Clinic/Center • Urgent Care Center • End-Stage Renal Disease Dialysis Centers • Free and Charitable Clinics • Ambulatory Surgical Center • Residential Nursing Home • Home Health Agency • Hospice Program <p><i>*Ineligible facilities include but are not limited to private practice offices and clinics in prisons or correctional facilities</i></p>
Program Websites	https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html	https://nhsc.hrsa.gov/loan-repayment/nhsc-sud-workforce-loan-repayment-program.html#eligibility	https://nhsc.hrsa.gov/loan-repayment/nhsc-rural-community-loan-repayment-program	https://bhw.hrsa.gov/funding/apply-loan-repayment/nurse-corps