



AMERICAN
PSYCHOLOGICAL
ASSOCIATION of
GRADUATE
STUDENTS

Sampling of Loan Repayment and Forgiveness Programs

APAGS compiled the following student loan repayment and forgiveness programs in July 2013.

Students should research these programs and verify the accuracy. Send feedback to apags@apa.org.

Organization	Their Repayment	Your Commitment	Eligibility	Website
National Health Service Corps	Up to \$170,000	2-5 years	Licensed to <u>practice</u> clinically in state where employer located, must be at approved site.	http://nhsc.hrsa.gov/loanrepayment
US Federal Government Jobs (Various Agencies)	Up to \$10,000 per year; \$60,000 max	3 years	<u>Varies</u> .	http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/
State Loan Repayment Programs	Varies	Varies	<u>Practice</u> . Eligibility varies by state.	http://nhsc.hrsa.gov/loanrepayment/stateloanrepaymentprogram/
US Department of Veteran Affairs	Up to \$60,000	3 years	Written determination, generally for <u>practice</u> related positions.	http://www.nynj.va.gov/docs/slrpsummary.pdf
Indian Health Service	\$40,000 - 60,000	2-3 years	<u>Practice</u> .	http://www.ihs.gov/loanrepayment/
Public Service Loan Forgiveness Program	Remainder after 120 payments	About 10 years	Only federal direct loans. Payments made under qualifying plan while working in public service / non-profit org. <u>Research, practice, and other</u> .	http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service
National Center on Minority Health and Health Disparities	Up to \$35,000 per year	2 years	Researchers in non-federal academic or <u>research</u> settings.	http://www.nimhd.nih.gov/our_programs/loanRepayProg.asp
National Institutes of Health	Up to \$35,000	2 years	Pediatric, health disparity, fertility or clinical <u>research</u> for people from	http://www.lrp.nih.gov

	per year		disadvantaged backgrounds.	
Faculty Loan Repayment Program	Up to \$40,000	2 years	<u>Teaching</u> in a graduate program in behavioral and mental health.	http://www.hrsa.gov/loanscholarships/repayment/faculty/
Health Professions Scholarship Program	Tuition and other costs	3 years.	<u>Practice</u> as a commissioned medical department officer in the Army, Navy, or Air Force	<p>Air Force: http://www.airforce.com/healthcare/?m=2012hp&pl=google&med=cpc</p> <p>Army: http://www.goarmy.com/amedd/education/hpsp.html</p> <p>Navy: http://www.med.navy.mil/sites/navmedmpte/accessions/pages/healthprofessionscholarshipprogram_prospective.aspx</p>