

# LOAN FORGIVENESS/REPAYMENT PROGRAMS

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## **Student Loan Forgiveness for Public Service**

Student loan forgiveness is available for student loan borrowers who pursue careers in the public service field. To qualify for Public Service Loan Forgiveness (PSLF), borrowers must make 120 payments on Direct Loans while working full-time in a position at a public service organization. After 120 payments have been made, the borrower can apply to have the remaining student loan debt balance forgiven. Only payments made after October 1, 2007 under certain repayment plans will be considered qualifying payments. Payments made on defaulted student loans will not count towards debt forgiveness.

<https://fcaa.org/student-loan-repayment-plans/student-loan-forgiveness-for-public-service/>

## **Nevada HEAL Program (ASW, BSW, MSW, LCSW)**

The Nevada Health Equity and Loan Assistance (HEAL) Program is a state funded student loan forgiveness program geared towards increasing and retaining healthcare professionals in Nevada. To qualify, providers must be actively licensed, certified or registered in good standing in Nevada and willing to commit to providing healthcare services in rural or urban underserved communities in the state for at least five years of full-time clinical practice. The total amount of student loan repayment can range from \$15,000 to \$120,000, depending on the type of provider.

<https://www.nevadatreasurer.gov/HEAL/>



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## **Nevada Health Services Corps (LCSW)**

The purpose of the NHSC program is to encourage health practitioners to serve in Nevada's underserved areas where their expertise is most needed. Through this program, practitioners commit to full-time clinical practice in designated communities facing practitioner shortages, receiving loan repayment assistance in return for their service.

In exchange for loan repayment funds, each candidate agrees to serve in their assigned community for a contractually specified period of time. Typically, the length of time equals two years of full-time service.

<https://nhsc.hrsa.gov/>

## **Indian Health Services Loan Repayment Program (for LCSW) – Federal Program**

The IHS Loan Repayment Program (LRP) can help dedicated health professionals like you chart a course for a long-lasting and successful health care career. The LRP funds IHS clinicians to repay their eligible health profession education loans — up to \$50,000 — in exchange for an initial two-year service commitment to practice in health facilities serving American Indian and Alaska Native communities. Opportunities are based on Indian health program facilities with the greatest staffing needs in specific health profession disciplines. As an LRP participant, you are eligible to extend your contract annually until your qualified student debt is paid. Many health professionals enter this program because of the financial benefits but find the cultural and professional rewards to be so great that they spend their entire careers working in Indian health.

<https://www.ihs.gov/loanrepayment/>



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