PUBLIC SERVICE & LOAN ASSISTANCE/REPAYMENT PROGRAMS

PUBLIC SERVICE

**Federal Direct Loan Forgiveness for Public Service Employees**


Direct Loan Public Service Loan Forgiveness (PSLF) Program: The PSLF Program was created to encourage individuals to enter lower-paying but vitally important public sector jobs such as military service; law enforcement; public education and public health professions.

The PSLF Program allows eligible borrowers to cancel the remaining balance of their Direct Loans after they have served full time at a public service organization for at least 10 years, while making 120 qualifying loan payments.

**Tufts Loan Repayment Assistance Program**

[https://students.tufts.edu/financial-services](https://students.tufts.edu/financial-services)

The Tufts Loan Repayment Assistance Program (LRAP) is a university-wide program that helps selected Tufts graduates working in public service pay a portion of their annual education loan bills. Believed to be the first university-wide program of this kind in the country, the purpose of Tufts LRAP is to encourage and enable Tufts graduates to pursue careers in public service and meeting an unmet need by reducing the extent to which their educational debt is a barrier to working in comparatively low-salaried jobs in the non-profit and public sectors. More information can be found on the Tufts website.

OTHER LOAN ASSISTANCE/REPAYMENT PROGRAMS

**Federal employee Student Loan Repayment Program**


Eligible federal employees may be considered for student loan repayment assistance up to $10,000 per calendar year, with a $60,000 lifetime maximum for any individual. The Student Loan Repayment Program (SLRP) is established as a management tool to facilitate the recruitment and retention of “highly qualified” candidates and employees. The SLRP authorizes the repayment of all or part of an outstanding federally-insured student loan obligation already incurred by a current employee or a candidate to whom an offer of employment has been made. The decision to offer student loan repayment is an individual compensation determination that is made on a case-by-case basis. The SLRP is not an entitlement.

**NIH Extramural Loan Repayment Programs (for researchers outside of NIH)**


NIH wants to encourage outstanding health professionals to pursue careers in biomedical, behavioral, social, and clinical research. If you commit at least two years to conducting qualified research funded by a domestic nonprofit organization or U.S. federal, state, or local government entity, NIH may repay up to $35,000 of your qualified student loan debt per year, including most undergraduate, graduate, and veterinary school loans. Loan repayment benefits are in addition to the institutional salary you receive for your research.
The Veterinary Medicine Loan Repayment Program (VMLRP)
https://nifa.usda.gov/program/veterinary-medicine-loan-repayment-program

The VMLRP will pay up to $25,000 each year towards qualified educational loans of eligible veterinarians who agree to serve in a NIFA designated veterinarian shortage situations for a period of three years.

USDA’s Veterinary Medicine Loan Repayment Program (VMLRP), authorized by the National Veterinary Medical Services Act (NVMSA) helps qualified veterinarians offset a significant portion of the debt incurred in pursuit of their veterinary medicine degrees in return for their service in certain high-priority veterinary shortage situations. The National Institute of Food and Agriculture (NIFA) will carry out NVMSA by entering into educational loan repayment agreements with veterinarians who agree to provide veterinary services in veterinarian shortage situations for a determined period of time.

If you commit to at least three years to providing veterinary services in a designated veterinary shortage area, NIFA may repay up to $25,000 of your student loan debt per year. Loan repayment benefits are limited to payments of the principal and interest on government and commercial loans you received for the attendance at an accredited college of veterinary medicine resulting in a degree of Doctor of Veterinary Medicine or the equivalent.

HHS Faculty Loan Repayment Program
https://bhw.hrsa.gov/loans-scholarships/flrp

Offered by the US Department of Health & Human Services Health Resources and Services Administration, faculty members from disadvantaged backgrounds with a professional health care degree/certificate may receive loan repayment assistance in exchange for teaching at educational institutions that provide training for health care professionals.

Food Animal Veterinarian Recruitment and Retention Program – Pilot Program
http://www.avmf.org/whatwedo/scholarships/

This Pilot Program was launched in 2010 and was designed to provide financial incentives in the form of current student loan debt grants for veterinarians who commit to four years of employment in food animal veterinary medicine. The program is a joint effort of the American Veterinary Medical Foundation (AVMF) and the American Veterinary Medical Association (AVMA), with funding by several industry partners. Initial awards were made in 2010. Please visit the AVMF web site for updates.

State Veterinary Loan Repayment Information
https://www.avma.org/Advocacy/StateAndLocal/Pages/State-veterinary-loan-repayment-programs.aspx

Due to a shortage of food supply veterinarians, many states offer loan repayment programs for veterinarians who practice food supply veterinary medicine.

U.S. Army Veterinary Corps
http://vetopportunities.amedd.army.mil/dc.html

Graduates (Direct Commissioning): The Health Professions Loan Repayment Program (HPLR) provides up to $120,000 for the repayment of outstanding educational loans to veterinarians. HPLR is paid annually over three years at $40,000 minus taxes.

Students: The F. Edward Hebert Armed Forces Health Professions Scholarship Program (HPSP) provides award recipients with a full-tuition scholarship, plus a monthly allowance for living expenses during enrollment in school.

Active Duty Obligation: three year active duty obligation, regardless of which year scholarship you receive.