FINANCIAL RESOURCES FOR A CAREER IN PRIMARY CARE

Compiled by Yvonne Banzali, MBA, MAMFT, CCEC 1/10/11

GRANTS

HEALTH CAREERS TRAINING PROGRAM (HCTP) MINI-GRANTS

The HCTP grants provide direct and indirect support for underrepresented and/or economically disadvantaged students currently pursuing careers in health care. For more information, please visit: www. Oshpd.ca.gov

FELLOWSHIPS

THE SCHWEITZER FELLOWSHIP

The U.S. Schweitzer Fellows Programs® provide community service fellowships for graduate students in health-related professional fields who are dedicated to addressing unmet health needs in their local areas.

Since its launch in 1991, the Schweitzer Fellows Programs have grown to include programs in Baltimore, Bay Area, Boston, Chicago, Greater Philadelphia, Los Angeles, New Hampshire/Vermont, New Orleans, North Carolina, and Pittsburgh.

The U.S. Schweitzer Fellows Program has four overall goals:

- 1. Provide direct services that address health-related needs of underserved communities
- 2. Influence the professional development of students in health-related fields in ways that strengthen their commitment to, and skills in, public service
- 3. Alter the culture of professional schools so they more effectively address needs of surrounding disadvantaged communities
- 4. Support program alumni who continue in lifelong community service and who, as Schweitzer Fellows for Life, are influential role models for other professionals

For more information, visit:

www.schweitzerfellowship.org

KECK-USC SCHOLARSHIPS

Contact Alicia Rugley, MS. Ed

Scholarship and Grant Coordinator/ Financial Aid Liaison
Alicia.Rugley@keck.usc.edu
(323) 442-1753

http://www.usc.edu/schools/medicine/education/financial aid/index.html

PRIMARY CARE SCHOLARSHIP

Amount of Award: Varies
Number of Awards: Varies
- Financial Need

- Demonstrate passion for Primary Care(General Internal Medicine and Family Medicine)
- Preference given to students who match in General Internal Medicine or Family Medicine

CALIFORNIA COMMUNITY FOUNDATION SCHOLARSHIP (ROBERT FRASER) CALIFORNIA COMMUNITY SERVICE

Number of Awards: 6

Award Amount: up to \$20,000

Renewable for 3 years

Criteria:

- Must be a MSII student
- Primary Care Interest
- Must have strong intention to serve
- Underserved population
- Exhibit cultural sensitivity and leadership

Potential:

- Student likely to practice in California
- Full tuition and half tuition
- Scholars do not qualify

Application Process:

- Submit Letter of Recommendation
- Submit a brief Autobiography- minimum length, one page
- Describe: Your background, Medical Interest, Cultural Sensitivity and Leadership
- Why you want to: Practice in California, Serve the Underserved population

DERON HOVESPIAN SCHOLARSHIP

Number of Awards: One Award Amount: Varies

Criteria:

MSIV

- Good Academic Standing
- Interest in Pediatrics

MACKENZIE FOUNDATION SCHOLARSHIP

Number of Awards: Several Award Amount: Varies

Criteria:

MSII, MSIII or MSIV

- High indebtedness
- Demonstrates Financial Need
- Primary Care, Family Practice, Internal Medicine, Pediatrics or OB/Gyn

TELFER REYNOLDS SCHOLARSHIP

Number of Awards: One Award Amount: Varies

Criteria:

- Must be MSIVFinancial Need
- General or Family Practice

FRANCES SILVER PRIMARY CARE

Number of Awards: One Award Amount: Varies

Criteria:

Must be a MSIV

Amount Awarded: up to 10,000

Demonstrated Financial

Demonstrated interest in Primary Care

NATIONAL & STATE SCHOLARSHIPS

PISACANO LEADERSHIP FOUNDATION

Number of Awards: Several Award Amount: up to \$28,000

Criteria:

- Students must be entering their fourth years of medical school
- Students must have made a commitment to the field of Family Practice
- Must demonstrate the highest levels of commitment to Family Practice, scholarship, leadership, character, interpersonal skills, & community service

Expected Deadline: March

For full information and application visit: www.fpleaders.org

NATIONAL HEALTH SERVICE CORPS (NHSC) SCHOLARSHIPS

Award Amount: Monthly stipend + Tuition, fees, books, supplies, equipment

Criteria:

- The NHSC offers a competitive scholarship program designed for students committed to providing primary health care in communities where other clinicians have chosen not to go. Scholarship recipients serve where they are most needed upon completion of their training
- Must be a U.S. Citizen & must complete residency in one of following: family medicine, general
 pediatrics, general internal medicine, ob/gyn, psychiatry
- Directly upon completion of training, applicant must choose a practice site in a federally designated health professional shortage area identified as having the greatest need. Period of service is one year for each year of support you receive, with a two-year minimum commitment.

The website has detailed information and commonly asked questions: http://nhsc.bhpr.hrsa.gov

HEALTH PROFESSIONS EDUCATION FOUNDATION SCHOLARSHIPS

The Health Professions Education Foundation is offering \$4,000-\$13,000 in scholarships to current medical students and \$8,000-\$105,000 in loan repayments to current health professionals. Applicants awarded scholarships or loan repayments are required to provide direct patient care in a medically underserved area for a specified period of time. Deadline is in March.

For more information, please visit: www.healthprofessions.ca.gov

SILICON VALLEY COMMUNITY FOUNDATION

The foundation is supported by private donations and provides various grants and scholarships to residents of San Mateo and Santa Clara Counties.

For more information, please visit: siliconvalleycf.org

HERBERT W. NICKENS MEDICAL STUDENT SCHOLARSHIPS

Every year, AAMC awards five scholarships to outstanding third-year medical students. You should apply as soon as the scholarship application requirements become available as the AAMC only accepts one nomination per medical school per year.

For more information, please visit: www.aamc.org

AAMC SCHOLARSHIP PROGRAMS

For more information, please visit:

http://services.aamc.org/fed_loan_pub/index.cfm?fuseaction=public.welcome&CFID=626960&CFTOKEN=3 9250362

MILTARY SCHOLARSHIPS

UNITED STATES ARMY

US ARMY HEALTH PROFESSIONS SCHOLASHIP (HSSP)

When you're pursuing an advanced health care degree, the last thing on your mind should be how you're going to pay for it. The U.S. Army can help with one of the most comprehensive scholarships available in the health care field - The F. Edward Hébert Armed Forces Health Professions Scholarship Program (HPSP). Qualifying students receive full tuition at any accredited medical, dental, veterinary, psychology or optometry program, plus a generous monthly stipend of \$2060.00.

What's Covered?

The U.S. Army Health Care Team will pay 100 percent of your tuition for a graduate-level health care degree at any accredited medical, dental, veterinary, psychology or optometry program in the United States or Puerto Rico.

Fully Tuition Scholarship Plus a \$20,000 Sign-On Bonus

The U.S. Army Medical Department can help take away the worry of how you'll pay for school. The F. Edward Hébert Armed Forces Health Professions Scholarship Program (HPSP) is available to qualifying students who wish to earn professional degrees from accredited medical, dental, optometry, veterinary, psychiatric nurse practitioner, clinical or counseling psychology programs. We will pay 100 percent of your

tuition, plus we will also pay for required books, equipment and most academic fees. Qualifying medical and dental students are also eligible to receive a \$20,000 sign-on bonus.

Financial Assistance

As you attend school, you'll receive a monthly stipend of \$2060.00. During breaks, you'll receive Officer's pay while you train as part of our health care team. After graduation, you'll enter active duty in your specialty and advance in rank to captain. With every promotion, your salary will increase. Your time-inservice and cost-of-living adjustments also lead to pay increases. Additionally, you'll receive a monthly non-taxable allowance for food and housing.

Who's Eligible?

The HPSP is available for students pursuing advanced degrees in medicine, dentistry, veterinary science, psychiatric nursing, optometry or psychology. To qualify for the Health Professions Scholarship Program, you must:

- Be a U.S. citizen with a baccalaureate degree from an accredited school.
- Be enrolled in (or have a letter or acceptance from) an accredited graduate program in the U.S. or Puerto Rico (varies by specialty)
- Maintain full-time student status during the length of the program
- Qualify as a commissioned Officer in the United States Army Reserve

Your Obligation

Your active duty service obligation to the U.S. Army is one year of service for every year you receive the scholarship. Your minimum obligation depends on your health care field. For example, the minimum obligation for medical students is two years. Dental, psychology, optometry and veterinary students are obligated to serve no fewer than three years. There is an additional obligation for residency and fellowship training.

US ARMY ACTIVE MEDICAL CORPS PROGRAMS

Health Professions Scholarship Program—Medical

Receive a full-tuition scholarship for up to four years at an accredited school of medicine or osteopathy. You'll also receive funding for books and associated lab fees, plus a monthly stipend of more than \$2060.00.

Uniformed Services University of Health Sciences

Obtain your MD while receiving full pay and allowances at the Uniformed Services University of Health Sciences School of Medicine. Graduates of this program earn a medical degree and receive a commission as captain in the Army Medical Corps.

Requirements include:

- A baccalaureate degree
- Coursework in biology, organic and inorganic chemistry, physics, English and calculus
- A letter of approval, if you are currently a member of the U.S. Army

US ARMY RESERVE MEDICAL CORPS PROGRAMS

Medical and Dental School Stipend Program MEDICAL (MDSSP)

Need help financing medical school?

Students enrolled in accredited medical schools are eligible for a monthly stipend of more than \$2060.00. Upon graduation, you'll train as part of an Army Reserve unit and serve when needed.

For more information about US Army Scholarship programs, please visit: www.goarmy.com or contact SFC James Minter at (310) 216-2922 or james.minter@usarec.army.mil.

UNITED STATES AIR FORCE

US AIRFORCE HEALTH PROFESSIONS SCHOLARSHIP PROGRAM

The Air Force offers scholarships for Healthcare professionals to include: one and two year for Biomedical Science Corps specialties (Pharmacists, Optometrists, Clinical Psychologists, and Public Health Officers), two and three year for Nurse Corps specialties, and three and four year for Medical Corps and Dental Corps. This scholarship covers all tuition and required fees, including textbooks, small equipment items and supplies needed for study. You will also receive a monthly allowance of approximately \$1,992 for living expenses. While on scholarship you will spend 45 days on active duty in the Air Force, and once you graduate you will serve active duty (one year of each year of scholarship, with a minimum of three years).

US AIR FORCE FINANCIAL ASSISTANCE PROGRAM

The Air Force Financial Assistance Program for medical and dental residencies can help you complete your residency without having to worry about finances. You will receive more than \$45,000 for every year you participate in the program and receive a monthly stipend of \$1,907 to cover living expenses. Upon completion of your residency, you'll have a one year obligation for each year of participation plus one extra year.

For more information about US Air Force scholarship and financial assistance programs, please visit: http://www.airforce.com/opportunities/healthcare/education/

UNITED STATES NAVY

US NAVY SCHOLARSHIP PROGRAMS

Wherever you are in your medical career, the Navy can help ease your financial burdens and advance your career with generous scholarships, financial assistance and continuing education programs.

Plus, if you're a student or resident, you can concentrate on your education or training, with no military/training obligation until after your program is completed.

Students may get medical school paid for. You don't need to attend a military medical school. Attend a school of your choice and you may emerge debt-free. A Navy Medical Recruiter can help you choose the program that offers you the greatest advantage:

Navy Health Professions Scholarship Program (HPSP)

- You may receive 100% tuition coverage during medical school, PLUS:
- A monthly stipend of \$1,992 to help cover living expenses for up to 48 months
- And a sign-on bonus of up to \$20,000

Navy Health Services Collegiate Program (HSCP)

- You may receive from \$157,000 to \$269,000 while attending medical school. This includes:
- A monthly military salary
- A generous housing allowance*
- A comprehensive health-care benefits package

Offers have many variables. To get details and find out which offer would benefit you most, request that a Navy Medical Recruiter contact you.

*Navy HSCP housing allowance based on medical school location. Increased offer amounts available in areas with a higher cost of living.

Navy Financial Assistance Program (FAP) for Residents

- \$275,000 or more during your medical residency. This includes:
- An annual grant of \$45,000 for up to four years (on top of normal resident pay)
- A monthly stipend of \$1,992 to help cover living expenses for up to 48 months

Offers have many variables. To get details and find out which offer would benefit you most, request that a Navy Medical Recruiter contact you.

For more information, please visit: www.navy.com

LOAN REPAYMENTS

AAMC LOAN REPAYMENT/FORGIVENESS AND SCHOLARSHIP PROGRAMS

For more information, please visit:

http://services.aamc.org/fed_loan_pub/index.cfm?fuseaction=public.welcome&CFID=626960&CFTOKEN=3 9250362

ADOPT AN ANGEL LOAN REPLAYMENT ASSISTANCE (UNCOMMON GOOD)

The Adopt an Angel Medical Program was created to help idealistic young doctors who want to devote their careers to serving the poor. The program provides debt relief grants to make it possible for newly graduated physicians to accept jobs in the free clinic system and still be able to repay their educational loans. Uncommon Good partners with the Community Clinic Association of Los Angeles County to identify emerging young leaders in public health who need loan repayment assistance in order to be able to work in nonprofit clinics serving underprivileged communities.

For more information, please visit: http://www.uncommongood.org/adopt.htm

INDIAN HEALTH SERVICE LOAN REPAYMENT PROGRAM

801 Thompson Avenue, Suite 120 Rockville, MDÂ 20852 Tel. (301) 443-3396 Fax (301) 443-4815 Indian Health Service

NAVY HEALTH PROFESSIONS LOAN REPAYMENT PROGRAM (HPLRP) FOR PRACTICING PROFESSIONALS

Practicing physicians may get help repaying educational loans. If you're currently a practicing physician, you may receive a sign-on bonus of from \$220,000 to \$400,000* when you qualify, PLUS: With the, Active Duty Medical Corps Officers may receive up to \$120,000 to repay medical school loans over a three-year period.*

Offers have many variables. To get details and find out which offer would benefit you most, request that a Navy Medical Recruiter contact you.

*Offer depends on specialty and service requirement.

For more information, please visit: www.navy.com

NATIONAL HEALTH SERVICE CORPS (NHSC) LOAN REPAYMENT PROGRAM (LRP)

The National Health Service Corps (NHSC)/State Loan Repayment Program (SLRP) has recently received a grant for \$2 million from the American Recovery and Reinvestment Act to repay outstanding government

and commercial loans for expenses incurred during undergraduate or graduate education.

Up to \$85,000 in funding is available on a first-come, first-serve basis for qualified primary healthcare providers who commit to a three-year service obligation at a public or private non-profit facility that is located in a Health Professional Shortage Area. Each facility is required to pay a matching grant, meaning that up to \$42,500 is paid by the State, and up to \$42,500 is paid by the facility.

This special NHSC/SLRP cycle began on December 14, 2009 and ends on September 29, 2010 or when funds are expended, whichever comes first.

For additional information, please contact Kristen Meza at: kmeza@oshpd.ca.gov%20> or (916) 326-3745.

Please visit our website for the most current loan repayment program application: www.oshpd.ca.gov/hwdd/slrp.html http://www.oshpd.ca.gov/hwdd/slrp.html.

Award Amount: Maximum repayment during the required initial 2-year contract is \$25,000 each year

Budget/Funding:

\$50,000 for the first 2 years with the option of additional years. Renewal is needed every year on an annual basis. 3rd year=\$35,000, 4th year=\$35,000, 5th year \$25,000, 6th year=\$20,000, 7th year and beyond=\$15,000.

Requirements:

MD/DO primary care, US citizen, Permanent residents are NOT eligible, unrestricted health care license, no other existing service commitment, free of judgments arising from federal debt, be current on child support payments, employed or have accepted employment at eligible site.

Eligible Loans:

Government and commercial educational loans incurred for undergraduate education and graduate medical education (principal interest, related expenses for tuition, educational expenses and reasonable cost of living.

Application Process:

Various cycles, online application available

Factors Influencing Evaluation:

Applicants with documented disadvantaged background; Those committed to serve at an approve site with HPSA score of 10 of above.

Disbursement:

The award will be paid in ONE lump sum approximately 90 days after the beginning of the service obligation period; Money MUST be used for loans within 30 days of receiving money. Must be able to show proof of payment history.

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Stays the same; It is negotiated between clinician and site; Equivalent to federal civil service position.

Loan Payments:

Continue to make regular payments to lender throughout participation.

Reapply:

Recipients may renew/amend their contracts. There is no guarantee.

Tax-Free:

Yes, tax free; exempt from gross income and employment taxes

Service Term:

2 years, full time (40 hours per week for a min. of 45 weeks per year); min. of 32 hours at site providing direct patient care; time "on-call" does not count as full-time

Site Requirement:

Be public or private non-profit, facility is NHSC-approved site in federally designate HPSA, pay prevailing wages

Site Match:

No site match

Site Placement:

Clinician activities solicits jobs through the list of eligible sites

Penalties if Unable to Meet Service Terms:

Repay all loans received, plus \$75,000 multiplied by the number of months of obligation not completed, plus interest (with a min. amount of \$31,000). Have exactly one year to pay.

STATE HNSC (NOT ADMINISTERED BY HPEF)

Budget/Funding:

\$50,000 for the first 2 years with the option of 3rd and 4th year commitment and receive \$35,000 for each additional year. Funded through Bureau of Health Professions, NHSC and administered by CA and OSHPD.

Requirements:

MD/DO primary care, US citizen, Permanent residents are NOT eligible, unrestricted health care license, no other existing service commitment, free of judgments arising from federal debt, be current on child support payments, employed or have accepted employment at CA State Loan Repayment eligible site.

Eligible Loans:

Government and commercial loans used to obtain a health professional education

Application Process:

Application available at <u>www.oshpd.ca.gov</u>, the application period is Aug. 1st-Oct. 1st every year; Notification is sent within 6 weeks

Factors Influencing Evaluation:

Training or work experience in underserved areas; cultural competency training and/or work experience; fluency in 2nd language; geographic distribution of SLRP awardees; distribution of discipline; area of greatest unmet need; rural/frontier vs. urban award distribution

Disbursement:

Recipients receive 3 payments throughout the 2 years (after 6 months=25% of the award (\$12,500), after 18 months= 50% of the award (\$25,000) and 24 months remaining=25% of the award (\$12,500)

Salary:

Stays the same; It is negotiated between clinician and site

Loan Payments:

Continue to make regular payments to lender throughout participation.

Reapply:

Recipients may reapply for an additional 2 years. Existing participants are given priority.

Tax-Free:

Yes, tax free; exempt from gross income and employment taxes

Service Term:

2 years, full time (40 hours per week for a min. of 45 weeks per year); min. of 32 hours at site providing direct patient care and up to 8 hours in practice—related activities; time "on-call" does not count as full-time

Site Requirement:

Be public or private non-profit, be located in CA HPSA, be on the SLRP certified eligible site list, be willing to match the state award, commit to 2 year employment, pay prevailing wages, MOU with CA

Site Match:

Yes, site matches the state award (50/50)

Site Placement:

Clinician activities solicits jobs through the list of eligible sites

Penalties if Unable to Meet Service Terms:

Repay all loans received, plus \$75,000 multiplied by the number of months of obligation not completed,

plus interest (with a min. amount of \$31,000). Have exactly one year to pay.

STEVE THOMPSON (ADMINISTERED BY HPEF)

Budget/Funding:

\$105,000 for 3 years, funded by \$25 from all DO's and MD's collected by Medical Board of CA at the time of licensure and renewal, up to 1 million dollars will be transferred annually from Managed Care Administrative Fines and Penalties Fund, private donations and grants.

Requirements:

MD/DO, must be permanent CA resident and US Citizen, no other existing commitment

Eligible Loans:

Government and commercial educational loans incurred for undergraduate education and graduate medical education (principal interest, related expenses for tuition, educational expenses and reasonable cost of living.

Application Process:

The application period is March 24 every year. Staff will notify applicant within 120 days whether or not selected.

Factors Influencing Evaluation:

From areas of CA with greatest need (MUA with at least 50% of pt form MUP); speak a medi-cal threshold language, come from an economically disadvantaged background, have received significant training in cultural and linguistically appropriate service delivery, have 3 years working with MUA/MUP

Disbursement:

Applicants receive 3 payments throughout the 3 years [After 1st year= 24% of the award (\$25,200), after 2nd year= 33% of the award (\$34,650), after 3rd year= 43% of the award (\$45,150)]

Salary:

Stays the same; It is negotiated between clinician and site

Loan Payments:

Continue to make regular payments to lender throughout participation

Reapply:

Recipients may receive total of 2 awards but there is no limit to the number of times one can apply

Tax-Free:

If loan repayments are used to pay principal, interest, related expenses to tuition, educational expenses then it is NOT considered gross income, but if used to repay loans for reasonable living cost then it is taxable

Service Term:

3 years, full time (40 hours per week for a min. of 45 weeks per year); min. of 32 hours at site providing clinical services; time "on-call" does not count as full-time

Site Requirement:

Facility is located in a HPSA, or facility holds a federal designation (community health center, FQHC, FQHC-LA, rural health center, migrant health center, public housing health center)

Site Match:

No site match

Site Placement:

Clinician activities solicits jobs through the list of eligible sites

Penalties if Unable to Meet Service Terms:

Repay all loans received, plus 10% interest

CALIFORNIA STATE LOAN REPAYMENT PROGRAM (SLRP)

The California State Loan Repayment Program (SLRP) has approximately \$4 million to award in 2011 for loan repayment of outstanding government and commercial loans for expenses incurred during undergraduate or graduate education! Up to \$100,000 in funding available for primary healthcare providers who commit to a three-year service obligation at a public or private non-profit medical facility that is located in a Health Professional Shortage Area. Each facility is required to pay a matching grant, meaning that up to \$50,000 is paid by the State, and up to \$50,000 is paid by the facility.

In order to participate, you must be providing full-time direct patient care in a medical facility. Full-time, except for Ob/Gyn, is defined as 40 hours per week. Qualifying licensed, non-residency, primary care health professionals in following disciplines only may apply:

- Allopathic or Osteopathic Physicians specializing in Family Medicine, General Pediatrics, General Internal Medicine, General Psychiatry, Gerontology, or Obstetrics and Gynecology
- Primary Care Nurse Practitioners
- Primary Care Physician Assistants
- Certified Nurse Mid-Wives
- Dentists
- Dental Hygienists
- Licensed Mental or Behavioral Health Professionals: Clinical or Counseling Psychologists, Clinical Social Workers, Professional Counselors, Marriage and Family Therapists, or Psychiatric Nurse Specialists

A facility must meet the following criteria in order to qualify for the SLRP:

- Be either publicly-funded or a private non-profit
- Be located in a designated Health Professional Shortage Area
- Facility Health Professional Shortage Area

- Be willing to match the state award
- Commit to a minimum of two years of employment for each provider
- Pay prevailing wages
- Direct patient care performed in an outpatient setting
- Enter into a Memorandum of Understanding with the State of California
- Be listed on or apply to be listed on the California SLRP Certified Eligible Site list

In order to get your facility on the Certified Eligible Site list, your facility will need to submit a Certified Eligible Site application every four years in order to participate in the SLRP. Each clinic must submit a separate application if they would like to employ SLRP providers, even if the clinic is part of a larger parent organization with an automatic designation. A list of the current eligible sites may also be found on the SLRP website and is sorted in three categories: primary care, mental and dental.

If your site is not on this list, it may still qualify if it is located in a Health Professional Shortage Area (HPSA). Please use the following steps to determine if your facility is located in a HPSA:

- 1) Find the census tract number. Visit http://www.ffiec.gov/Geocode/default.aspx and type in the street address and state and hit search. Write down the number in the "Tract Code" box; this is your census tract (CT) number.
- 2) Visit http://hpsafind.hrsa.gov/ to see if your census tract is listed on the HPSA Web site. Using the "Advanced Search..." in the right hand corner, select appropriate information for your State, County, and Discipline. Under Status, choose "Designated." When all information is entered, hit "Show me the HPSAs" and search for your CT or MSSA.
- 3) If you do not see if your site's census tract number listed, also check to see if the site itself is listed as a HPSA.

The application cycle opened on January 7, 2011 and will be open continuously until funds are expended. Contracts will be awarded on a first-come, first-served basis.

Please note that you can only commit to one service obligation at a time and must complete any existing service obligations prior to accepting a new contract for this program. You may find additional program information at: http://www.oshpd.ca.gov/HWDD/SLRP.html. Please review the website and online application.

FINANCIAL INCENTIVES PHYSCIANS WITH HEALTH CARE REFORM

CALIFORNIA PRIMARY CARE ASSOCIATION (CPCA) HEALTH CARE REFORM BRIEF

Student Loans and Scholarship Programs

Training in Family Medicine, General Internal Medicine, General Pediatrics, and Physician Assistantship (Section 5301)

This section provides grants to develop and operate training programs; provide financial assistance to trainees and faculty; enhance faculty development in primary care and physician assistant programs; and to establish, maintain, and improve academic units in primary care. Primary is given to programs that educate students in team-based approaches to care, including the patient-centered medical home. Appropriated funding at \$125 million for 2010 and such sums as may be necessary for 2011-2014.

This is similar funding for currently ARRA funding for primary care residencies and training such as HRSA-10-235 and HRSA-10-234.

Health Professions Training for Diversity (Section 5402)

This section provides scholarships for disadvantaged students who commit to work in medically underserved areas as primary care providers. Funding is increased from \$37 to \$51 million for 2010-2014.

Loan Repayment Programs

National Health Service Corps (Section 5207 and 10503)

This section establishes permanent authorization for the National Health Service Corps and establishes increased funding for NHSC programs through 2015, and the formula for appropriations in 2016 forward.

The award that Corps members can receive is increased from \$35,000 to \$50,000; in addition, beginning in FY2012, the award amount can be increased annually by the Secretary to reflect inflation.

The health reform package allows Corps members to count up to 50% of their time spent teaching toward their full-time obligation.

Corps members may satisfy their service obligation through part-time clinical practice (a min. of 20 hours per week). The Corps member must enter into a written agreement to either double the period of obligated service or receive 50% of the full-time loan repayment amount.

MISC/DATABASES

FIRST offers a full range of Financial Information, Resources, Services, and Tools to help medical school borrowers expand their financial literacy, make smart decisions about student loans, and manage their student debt wisely.

Medical school admissions officers are encouraged to make pre-health advisors with whom they interact and applicants aware of FIRST resources designed for them:

<u>Pre-Health Advisors Site</u>: http://www.aamc.org/programs/first/pha/start.htm
http://www.aamc.org/programs/first/students/start.htm

PACO TOMEI SCHOLARSHIP SEARCH

http://scholarships.fatomei.com/

FASTWEB

www.fastweb.com/

STUDENT SCHOLARSHIP SEARCH

A service of the Student Loan Network For more information, please visit: www.studentscholarshipsearch.com

SCHOLARSITE

A service of the TIYM Publishing Company, Inc.

For more information, please visit: www.scholarsite.com/index.asp