



Health professions education is expensive. We – as a society – need our recent health professions graduates to successfully pursue their careers and serve the locations and populations that are facing the greatest needs.

To that end, the federal government maintains several loan repayment programs for health professionals working in underserved areas. In order to take advantage of these programs, you need to understand their parameters before you begin your job search.

Several loan forgiveness programs are available for recent health professions graduates. In particular, these four programs are relevant: the National Health Service Corps, the Nurse Corps, the STAR Program, and the Public Service Loan Forgiveness Program

All four require that you be employed at the time you apply – so, in order to participate, you need to investigate the programs as part of your job search.

**This resource should give you the ability to:**

- Understand the federal HPSA system and the role these designations play in job hunting and eligibility for various loan forgiveness programs
- Be familiar with the HRSA job connector and Virtual Job Search program.
- Be able to create a profile, and conduct a job search, in the HRSA job and in the 3RNet job connector.
- Be familiar with four loan forgiveness programs: National Health Service Corps; Nurse Corps; STAR, and the Public Service Loan Forgiveness Program.
- Have the information to sign up for deadline and application alerts for all three programs.

## What is a Loan Forgiveness Program?

These programs forgive all or part of your student debt based upon where you are employed. To qualify, you must be employed in a geographic area the federal government has designated as having a shortage of specific health professionals. For most programs, you must be employed in such a geographic area, at a qualified site, in a qualifying professional discipline when you apply.

There's a lot to remember when planning:

- Even in a health professions shortage area, some employers do not qualify.
- The federal government, not the employer, chooses which professions are critical shortages.
- Programs have annual deadlines – different programs have different deadlines.
- Not all student loans qualify for forgiveness.
- There's a cap on the amount that will be forgiven.
- There are requirements related to length of service.
- As with most government programs, the rules for applying are hard to follow.

Keep in mind that most of these programs are funded by the federal Health Resources and Services Administration ([HRSA](#)) – which also funds AHEC. HRSA is a massive organization – it funds most community clinics, many residency and advance practice nursing programs, many equipment purchases, and a wide variety of training programs.

## The Programs

The first three programs have a lot of similarities.

**National Health Service Corps** – The NHSC provides loan forgiveness for specific categories of providers who work in the areas of greatest need:

- Primary care: Physicians in family practice, internal medicine, general pediatrics, obstetrics and gynecology; nurse practitioners, nurse midwives, physician assistants.
- Behavioral health: Psychiatrists and other clinicians.
- Dentists.

**Nurse Corps** – The Nurse Corps is structured similarly and includes nurses who have a baccalaureate, associate degree or a diploma in nursing, or graduate or doctorate degree in nursing.

- RNs, NPs, APRNs working as hospital nurses, psych nurses, public health nurses, school nurses, and women's health nurses qualify.
- Many of these categories of nursing are considered specialties and may require certification beyond what's required to be a registered nurse.

**The STAR Program** – STAR – the Substance Use Disorder Treatment and Recovery program – is the newest HRSA loan forgiveness program. It was created to specifically address high mortality related to opioid overdose.

- In addition to being located in a geographic area deemed to have a shortage of health professionals, the employer must be in a location that has an elevated rate of opioid overdose mortality.
- STAR covers a wide variety of facilities including hospitals, community clinics, recovery centers, faith-based settings, local community jails and detox facilities.
- STAR covers a very broad number of professional disciplines including physicians, nurses, social workers, pharmacists, counselors and community health workers.

→ HRSA maintains a list of [eligible facility types and disciplines](#).

## How Are Areas of Greatest Need Determined?

The government has a variety of ways to determine shortage areas. The most widely used is the data base of Health Professions Shortage Areas (HPSAs). There are three categories of HPSAs:

- Geographic: A shortage of providers within a defined geographic area.
- Population: A shortage of providers serving a specific group of people within a defined geographic area.
- Facility: A shortage of providers at a particular type of facility.

HPSAs are determined only for providers of primary care, mental health care and dental care.

→ HRSA maintains [extensive information on shortage designations](#).

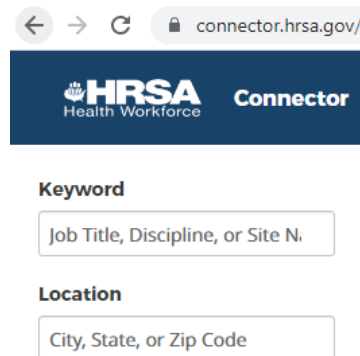
## The HRSA Job Connector

HRSA's [Job Connector](#) is an online tool to help health care workers find jobs in high-need communities. You can without making a selection, or choose your desired:

- Location
- Site type (for example, hospital/inpatient, Critical Access Hospital, FQHC, etc. Or you can search without a selection)
- Location type
- Opportunities or Sites – you can sort for NHSC or Nurse Corps sites

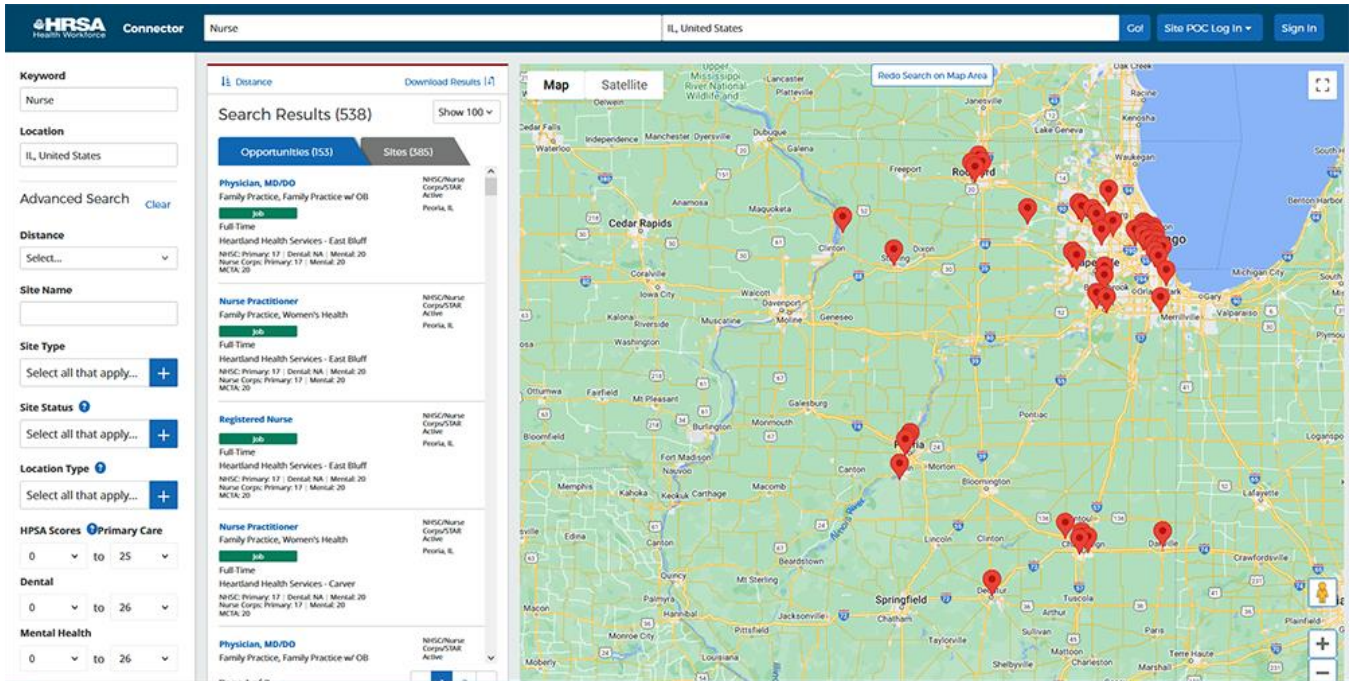
REMEMBER: The HRSA Job Connector lists open positions that are posted *on the day you search*.

- You will have to keep checking for open positions.
- Proactively reach out to sites even if you don't see an open position – set up informational interviews.

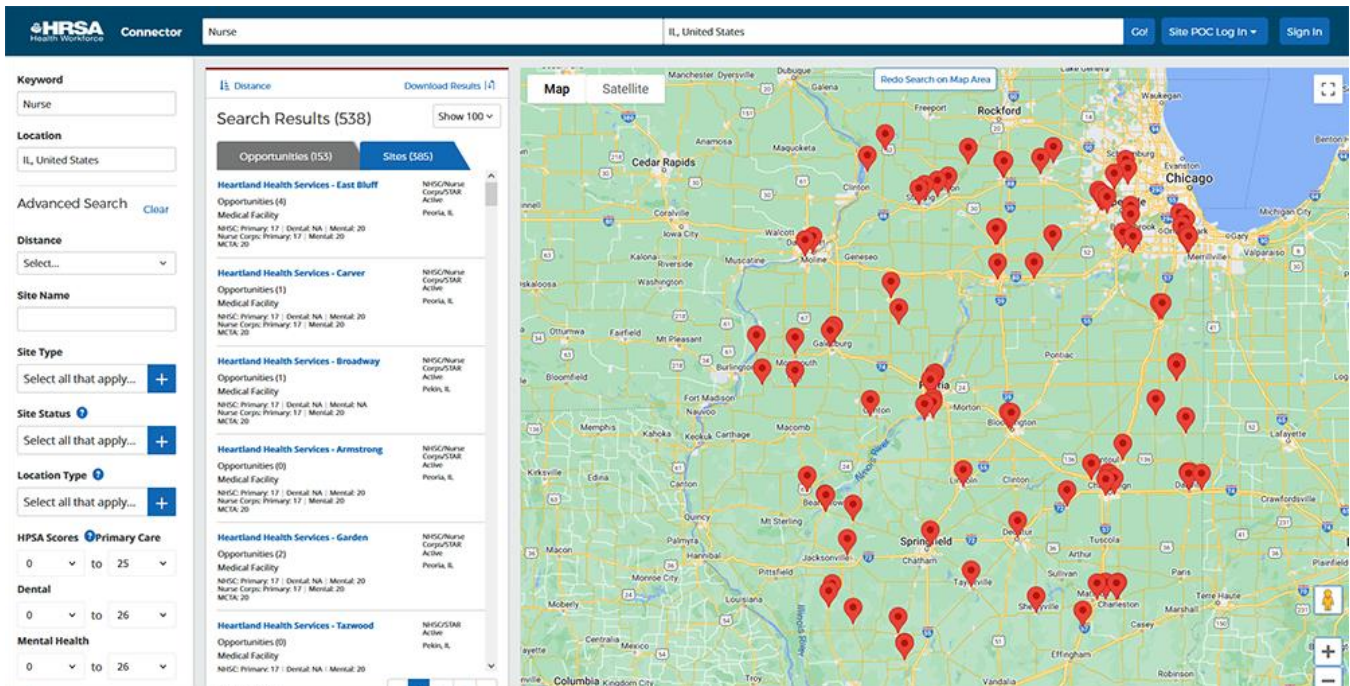


The screenshot shows the HRSA Job Connector search page. At the top, there is a browser address bar with the URL 'connector.hrsa.gov/'. Below the address bar is a dark blue header with the HRSA logo (a caduceus) and the text 'HRSA Health Workforce Connector'. The main content area has two search input fields. The first is labeled 'Keyword' and contains the placeholder text 'Job Title, Discipline, or Site N.'. The second is labeled 'Location' and contains the placeholder text 'City, State, or Zip Code'.

Some job connector screenshots:



To see current postings for nurses in Illinois HPSAs, check **Illinois** and **Nurse**, then select the **Opportunities** tab



To see current approved sites for nurses in Illinois HPSAs, check **Illinois** and **Nurse**, then select the **Sites** tab

The job connector works the same way regardless of which program you are trying to join.



## How to Join the NHSC

The federal government approves specific employment locations as NHSC sites.

- [Compare qualifying sites.](#)
- [Find current approved sites.](#)

→ *In the search tab, choose NHSC.*

To be a member of the NHSC, you **MUST** be employed in a designated shortage area in one of the approved occupations at the time of application.

- This is why planning for loan forgiveness is part of your job search.
- Main search page is part of the [Job Connector](#).

There is an annual **application deadline**

Be sure to follow these steps to be ready to apply – give yourself plenty of time.

- **Determine your eligibility:** Primary care, dental care, and mental health professionals can prepare by reviewing the [eligibility and application requirements](#).
- **Prep your paperwork:** Once you've determined eligibility, gather the required supplemental documents for your application, including proof of citizenship and loan information verification.
- **Keep in touch:** [Sign up](#) to receive information and reminders about the application process including deadlines.
- **General information is available [here](#).**

## How to Join the Nurse Corps

The Nurse Corps uses the same site list as the NHSC. The Nurse Corps calls their sites Critical Shortage Facilities.

- [Compare qualifying sites.](#)
- [Find current approved sites.](#)

→ *In the search tab, choose Nurse Corp.*

To be a member of the Nurse Corps, you **MUST** be employed in a designated shortage area in one of the approved nursing occupations at the time you apply.

- This is why planning for loan forgiveness is part of your job search.
- Main search page is part of the [Job Connector](#).

Remember, nurses also qualify to join the NHSC.

The Nurse Corps also has an **application deadline**

Be sure to follow these steps to be ready to apply – give yourself plenty of time.

- [Determine your eligibility](#).
- **Prep your paperwork:** Once you've determined eligibility, gather the supplemental documents required for your application, including proof of citizenship and loan information verification.
- **Keep in touch:** [Sign up](#) to receive information and reminders about the application process including deadlines.
- **More information is available** [here](#).

## How to Join STAR

Under the STAR Program, many sites qualify as employers.

- Consult their [most recent document](#) for details. **VERY IMPORTANT:** this is a new program and HRSA expects to release new guidance in late May 2023.
- To qualify for STAR loan forgiveness, you **MUST** be employed in a designated shortage area in one of the approved occupations at the time you apply. Additionally, the geographic area must be experiencing an [elevated rate of fatal drug overdose](#) – right now 30 counties in Illinois qualify.
- This is why planning for loan forgiveness is part of your job search.
- Some positions can be found on the [Job Connector](#).

Remember, [many disciplines](#) qualify for loan forgiveness in the STAR Program. Complete eligibility requirements can be found [here](#).

The STAR also has an **application deadline**

Be sure to follow these steps to be ready to apply – give yourself plenty of time. The following information is available in their guidance [document](#):

- Eligible disciplines.
- Eligible locations.
- General program requirements.
- Paperwork requirements.

Keep in touch: [Sign up](#) to receive information and reminders about the application process including deadlines.

→ [HRSA's STAR website](#) might also be helpful.






## The Public Service Loan Forgiveness Program

If you do not qualify for the programs above, the [Public Service Loan Forgiveness Program](#) may be for you. Created about 15 years ago, it is designed to wipe away remaining federal student loan debt after an eligible public service worker makes 10 years of modest monthly payments. Additional information is available [at StudentAid.gov](#).

- It is far more flexible in terms of occupation and location.
- Its flexibility makes applying cumbersome – but well worth your time.
- The website is very confusing – it is part of the main FAFSA website.
- There is a [specific link](#) for when you are ready to graduate and/or working and already repaying loans. The “I am about to graduate” or “I just graduated” links are most likely to be helpful:

### Understanding Student Loan Repayment

Learn about federal student loan repayment based on where you are in the process.

 <h4>I'm Starting School or In School</h4> <p>I'm in the process of earning a degree or certificate.</p> <ul style="list-style-type: none"><li><a href="#">Complete Entrance Counseling</a></li><li><a href="#">Annual Student Loan Acknowledgment</a></li><li><a href="#">Avoid TEACH Grant Conversion to Loan</a></li><li><a href="#">Estimate Your Payments</a></li><li><a href="#">Manage Your Account</a></li></ul>	 <h4>I'm About to Graduate or Leave College</h4> <p>I'm completing my program or taking a break from school.</p> <ul style="list-style-type: none"><li><a href="#">Complete Exit Counseling</a></li><li><a href="#">Start Making Loan Payments</a></li><li><a href="#">Update Your Contact Info</a></li></ul>	 <h4>I Just Graduated or Left School</h4> <p>I'm in my grace period and preparing to repay my loan.</p> <ul style="list-style-type: none"><li><a href="#">Find Your Loan Servicer</a></li><li><a href="#">Understand Grace Period</a></li><li><a href="#">Estimate Your Payments</a></li><li><a href="#">Choose a Repayment Plan</a></li><li><a href="#">Start Making Loan Payments</a></li></ul>
 <h4>I'm in Repayment</h4> <p>I've begun repaying my loan.</p> <ul style="list-style-type: none"><li><a href="#">Make Your Next Payment</a></li><li><a href="#">Choose a Repayment Plan</a></li><li><a href="#">Consolidate Your Loans</a></li><li><a href="#">Understand Loan Forgiveness</a></li><li><a href="#">Understand Student Loan Repayment</a></li></ul>	 <h4>I'm Falling Behind and Need Help</h4> <p>I've missed some payments and am having trouble keeping up.</p> <ul style="list-style-type: none"><li><a href="#">Lower Your Payment</a></li><li><a href="#">Get Temporary Relief</a></li><li><a href="#">Apply for Income-Driven Repayment</a></li><li><a href="#">Understand Delinquency and Default</a></li><li><a href="#">Learn About the Collections Process</a></li></ul>	<p>GET OUT OF DEFAULT</p> <h4>If you've fallen behind on payments (typically 270 days) and entered default, understand your options.</h4> <p><a href="#">Get Out of Default</a></p>

## Some Tools You Can Use

These can also help you find qualifying employment.

### HRSA Virtual Job Fairs

HRSA Virtual Job Fairs are free online recruitment events that connect students and clinicians with health care delivery organizations. Job fair participants learn about available employment opportunities across the country, benefit packages offered, and general information about patient populations. Positions in medicine, nursing, dentistry and behavioral health are advertised. All employers are approved National Health Service Corp sites or Nurse Corp sites. Information will be posted here: <https://bhw.hrsa.gov/job-search/attend-virtual-job-fair>.

- Open to all – not just prospective loan forgiveness program participants.
- All advertised positions will be in designated shortage areas.
- You must pre-register.
- If you complete a profile, employers will be able to reach out to you. This is a way to take advantage of employers who actively recruit.

### 3RNET Job Connector

The National Rural Recruitment and Retention Network (3RNet) assists health professionals find jobs in rural and underserved areas throughout the country. Current openings are organized by geographic region and specific job titles can be searched by region, state or the nation. Each state has at least one lead organization, referred to as 3RNet members; in Illinois, this is the Illinois Department of Public Health. 3RNet members are available for consultation about what it's like to live and practice in specific communities and can assist you in securing the one job that best suits your needs and wants. The job search tool is here: <https://www.3rnet.org/Jobs/>

- Similar to the HRSA Job Connector, you need to pre-register.
  - Search by location
  - Drop down to select the type of position
  - Select the red marker to see more about the position



## Useful Links

Here are some resources for exploring these programs and learning more about them.

### National Health Service Corp

NHSC general information – <https://nhsc.hrsa.gov/loan-repayment>

Comparison Information – <https://nhsc.hrsa.gov/loan-repayment/nhsc-all-loan-repayment-programs-comparison>

NHSC Site Map – <https://nhsc.hrsa.gov/sitemap>

### Nurse Corp

Nurse Corps general information – <https://bhw.hrsa.gov/funding/apply-scholarship/nurse-corps>

Comparison information – <https://nhsc.hrsa.gov/loan-repayment/nhsc-all-loan-repayment-programs-comparison>

Nurse Corp site map – <https://data.hrsa.gov/topics/health-workforce/nurse-corps>

### STAR Program – Organized a little differently

Informational link based on the 2022 program – <https://bhw.hrsa.gov/funding/apply-loan-repayment/star-lrp>

Most recent communication about STAR – <https://bhw.hrsa.gov/sites/default/files/bureau-health-workforce/funding/star-lrp-application-guidance.pdf>

### Public Service Loan Forgiveness – covers jobs in the governmental and non-profit sectors

General information – <https://studentaid.gov/pslf/>

Link to apply – <https://studentaid.gov/h/manage-loans>

### Job Search

HRSA job connector – works for NHSC, the Nurse Corps and STAR

General information <https://connector.hrsa.gov/connector/>

Search <https://connector.hrsa.gov/connector/search>

3RNet job connector <https://www.3rnet.org/>

HRSA Virtual Job Fairs – include a broad set of employers in shortage areas <https://bhw.hrsa.gov/job-search/attend-virtual-job-fair>

### Shortage Designations:

General information – <https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation>

HPSA Find tool – <https://data.hrsa.gov/tools/shortage-area>

This resource was developed from a webinar offered by Illinois AHEC in April 2023.

The Illinois AHEC website has contact information for the regional AHEC in your area. Visit [ilahec.uic.edu](http://ilahec.uic.edu)

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