

The Pharmacy Guide to Student Loan Forgiveness/Repayment Programs

State Loan Repayment Program

A State Loan Repayment Program (SLRP) is a type of financial assistance program offered by individual states in the U.S. to help healthcare professionals repay their educational loans. In exchange for this financial assistance, participants typically commit to working in areas that are underserved or have a shortage of healthcare providers, such as rural or low-income communities.

State Loan Repayment Program (SLRP)



E-mail: Paula Gumbs
pgumbs@hrsa.gov
Call: 301-443-7581

Eligibility

- The State Loan Repayment Program provides cost-sharing grants to states and territories to operate their own loan repayment programs.

Benefits

- These programs offer loan repayment to primary medical, mental/behavioral, and dental healthcare clinicians working in Health Professional Shortage Areas (HPSA).

Planning Tips

- Eligible disciplines, practice sites, length of required service commitment, and the amount of loan repayment awards offered may differ by state/territory.

Loan Forgiveness Programs

A loan forgiveness program is a financial program that cancels or “forgives” all or part of a borrower’s loan, typically under specific conditions. These programs are often offered by the government, employers, or non-profit organizations and are usually designed to encourage individuals to work in certain fields, like public service, education, or healthcare, or to provide relief to those who are struggling to repay their loans.

Public Service Loan Forgiveness (PSLF) Program



Loan Discharge and Forgiveness Customer Support
Call: 1-888-303-7818

Eligibility

- Employment at U.S.-based government organizations at any level (federal, state, local, or tribal)—includes the U.S. military
- Employment at not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code, other eligible not-for-profit organizations
- Must be enrolled in an income-driven repayment plan
- Must still be working for a qualifying employer at the time you submit your form for forgiveness

Benefits

- The PSLF Program forgives the remaining balance on federal loans.

Planning Tips

- Minimum 10-year timeline
- Applies to federal loans only
- Applies after you’ve made the equivalent of 120 monthly payments (they do not have to be consecutive, and does not have to be with the same employer)
- Complete the Public Service Loan Forgiveness (PSLF) Form With the [PSLF Help Tool](#)

Tuition Reimbursement Programs

A tuition reimbursement program is a benefit offered by employers where they agree to pay for a portion or all of an employee's educational expenses, typically for courses or degrees related to their job or career development. This benefit is designed to help employees further their education, develop new skills, and advance their careers while working for the company.

The Education Debt Reduction Program (EDRP) –Veterans Health Administration



VHA Workforce Management and Consulting Office
Education Loan Repayment Services team:
vhaedrpprogramsupport@va.gov

Eligibility

- Earn a degree from an accredited Pharm.D. program
- Have qualifying education debt (principal and interest) accrued in training for one degree that qualifies you for the appointed position
- Maintain an acceptable level of performance in an appointed position during the EDRP service period
- Have an EDRP offer as a recruitment or retention incentive

Benefits

- Provides up to \$40,000 a year—or \$200,000 over a 5-year period—in loan repayment.
- Funds are tax-free and do not require a mandatory service agreement. If you choose to leave VHA before your 5 years are up, you don't have to pay back any of the funds you've received.

Planning Tips

- EDRP eligibility is noted in vacancy announcements for VA positions. If you're applying for noncompetitive positions, please inquire about the program with human resources prior to negotiation. If available, EDRP will be included in your VA employment offer letter.

Indian Health Service (IHS) Loan Repayment Program (LRP)



Pharmacists Contact:
Benjamin Nakai
benjamin.nakai@ihs.gov
Call: 301-443-8822

Eligibility

- Must be a U.S. citizen
- Pharm.D. eligible
- Certified Pharmacy Technician eligible
- Males 18 years or older must be registered for Selective Service
- Obtain a health profession degree or are in your final year of academic/post-graduate clinical training
- Have a valid license to practice
- Committed to practice at an Indian health facility

Benefits

- The LRP awards repayment of up to \$50,000 for qualified health profession education loans to clinicians who commit to practice in health facilities serving American Indian and Alaska Native communities for an initial two-year commitment.

Planning Tips

- Health profession students in their final year of post-graduate clinical training/school are eligible to apply before obtaining a license. However, you are not eligible for an award until you provide proof of licensure.
- Can begin service on or before September 30 for two continuous years of full-time clinical practice.
- If you accept an IHS LRP award, you cannot receive financial support from another government-funded program requiring the fulfillment of a service commitment that would run concurrently with your contracted LRP commitment.

National Institutes of Health (NIH) Loan Repayment Programs (LRPs)



LRP Information Center:
Call: 866-849-4047
E-mail: lrp@nih.gov
Mailing address: 6700B
Rockledge Dr, Suite 2300,
Bethesda, MD 20892

Eligibility

- Must be a U.S. citizen, U.S. national, or permanent resident of the U.S. by the LRP award start date
- Qualifying Degree (Extramural programs only): Pharm.D.
- Qualified Educational Debt: Have total qualified educational debt equal to or in excess of 20 percent of your institutional base salary at the time of award. Institutional base salary is the annual amount you are paid for your appointment, whether the time is spent on research, teaching, patient care, or other activities. (Institutional base salary excludes any income that you may earn outside of the duties of the organization.)
- Qualified Research (Extramural programs only): Agree to conduct only research that is not prohibited by Federal law, regulations, or policies of the U.S. Department of Health and Human Services (HHS) or National Institutes of Health (NIH). If you receive an LRP award, you must conduct your research in accordance with applicable Federal, State, and local law (e.g., applicable human subject protection regulations) for the entire contract period
- Engage in qualified research for an average of at least 20 hours per week during each quarterly service period of your LRP award

Benefits

- The LRPs counteract that financial pressure by repaying up to \$50,000 annually of a researcher's qualified educational debt in return for a commitment to engage in NIH mission-relevant research.
- The repayment amount is equal to one-quarter of the total eligible educational debt, up to \$50,000, for each year of the award. To receive the maximum amount of \$100,000 for a two-year award, an applicant must have at least \$200,000 in eligible educational debt at the start date of the contract.

Planning Tips

- Extramural LRP renewal awards can be one- or two-years.
- Payments are made on a quarterly basis, starting with the highest priority loan per NIH guidelines.
- It is not necessary for renewal applicants to satisfy the 20 percent debt-to-income requirement.

Reserve Officers' Training Corps – Health Professions Scholarship Program (ROTC-HPSP) Cooperative Pharmacy Program



Call: 1-888-550-ARMY (2769)

Eligibility

- Pharmacists are eligible
- Active duty (includes a six-year service obligation)

Benefits

- 5–6 years of financial assistance for pharmacy education, graduate as an Officer

Planning Tips

- Talk to an Army Medical (AMEDD) recruiter to see if you're eligible

Navy Health Professions Loan Repayment Program



HPLRP Program Manager
Call: 301-295-9977
HPLRP Analyst
Call: 301-295-3172
Questions about the Application Process
E-mail: USN.OHSTUDENT@HEALTH.MIL, use subject "HPLRP"
Call: 1-800-USA-NAVY
[Find a Recruiter](#)

Eligibility

- Must be qualified for or hold an appointment as a commissioned officer in one of the health professions and sign a written agreement to serve on active duty for a prescribed time period
- Be fully qualified in a health profession that the Secretary of the Navy has determined to be necessary to meet identified skill shortages
- Must not be a current Health Professions Scholarship Program (HPSP) or Financial Assistance Program (FAP) participant
- Be enrolled as a full-time student in the final year of a course study at an accredited educational institution leading to a Pharm.D.

Benefits

- The maximum yearly loan repayment is \$40,000, minus ~25% federal income taxes, which are taken out prior to lender repayment.
- Eligible to receive financial assistance up to \$134,600 while finishing your residency.

Planning Tips

- All offers have many variables. To get details and find out which offer would benefit you most, request a recruiter contact you.

National Health Service Corps (NHSC) Rural Community Loan Repayment Program



Contact the [Health Resources & Services Corps \(HRSA\)](#) National Health Service Corps
Call: 1-800-221-9393
Hours:
M-F | 8 a.m.–8 p.m.
(except federal holidays)

Eligibility

- U.S. citizen (U.S. born or naturalized) or the U.S. national
- A provider (or eligible to participate as a provider) in the Medicare, Medicaid and the State Children's Health Insurance Program, as appropriate
- Fully trained and licensed to practice in the discipline and state in which you are applying to serve
- A health professional in pharmacy with qualified student loan debt for education that led to your degree
- Working, or have accepted a position, at a rural NHSC-approved substance use disorder (SUD) treatment facility by the application deadline
- Using either your NHSC-approved site's mental or primary care Health Professional Shortage Area (HPSA) score

Benefits

- Up to \$100K full-time for 3 years of service; up to \$50K part-time for 3 years of service
- Up to \$5,000 for clinicians who demonstrate Spanish-language oral proficiency. This is in addition to the maximum award amounts for each program for full- or half-time service
- Applies towards private loans

Planning Tips

- [Compare National Health Service Corps \(NHSC\) programs](#)
- [Calculate HPSA Score](#)

[National Health Service Corps \(NHSC\) Substance Use Disorder Workforce Loan Repayment Program](#)



Contact the [Health Resources & Services Corps \(HRSA\)](#) National Health Service Corps
Call: 1-800-221-9393
Hours:
M-F | 8 a.m.–8 p.m.
(except federal holidays)

Eligibility

- U.S. citizen (U.S. born or naturalized) or a U.S. national
- A provider (or eligible to participate as a provider) in the Medicare, Medicaid, and the State Children’s Health Insurance Program, as appropriate
- Fully trained and licensed to practice in the NHSC-eligible discipline and state in which you are applying to serve. Pharmacists are included on the list of eligible disciplines and specialties
- A health professional in an eligible discipline with qualified student loan debt for education that led to your degree
- Working at an NHSC-approved SUD treatment facility with a HPSA score that would ordinarily be too low to qualify for NHSC funding
- Using either your NHSC-approved site’s mental or primary care Health Professional Shortage Area (HPSA) score

Benefits

- Up to \$75K full-time for 3 years of service; up to \$37.5K part-time for 3 years of service
- Up to \$5,000 for clinicians who demonstrate Spanish-language oral proficiency. This is in addition to the maximum award amounts for each program for full- or half-time service.
- Applies towards private loans

Planning Tips

- [Compare National Health Service Corps \(NHSC\) programs](#)
- [Calculate HPSA Score](#)

[Health Resources & Services Administration \(HRSA\) Faculty Loan Repayment Program](#)



Contact the [Health Resources & Services Corps \(HRSA\)](#)
Call: 1-800-221-9393
TTY: 1-877-897-9910
[Contact Form](#)
Hours:
M-F | 8 a.m.–8 p.m.
(except federal holidays)

Eligibility

- Identify as coming from a disadvantaged background (based on environmental and economic factors).
- Must have an eligible health professions degree or certificate such as a Pharm.D.
- Must be a faculty member at an approved health professions school. Must have a contract for two years or more.

Benefits

- Up to \$40,000 in loan repayment assistance
- Provides funding to offset the tax burden

Planning Tips

- [Check out the Faculty Loan Repayment Program fact sheet.](#)
- Attend webinar and Q&A sessions.