

National Health Service Corps Scholarship Program

School Year 2012-2013 Application & Program Guidance

March 2012

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Health Resources and Services Administration
Bureau of Clinician Recruitment and Service
5600 Fishers Lane
Rockville, Maryland 20857

For Questions, please call 1-800-221-9393 (TTY: 1-877-897-9910), or email GetHelp@hrsa.gov, Monday through Friday (except Federal holidays) 8:00am to 8:00 pm EST.

Authority: Title III, Section 338A of the Public Health Service Act (42 USC 254I), as amended

Sections 338C-H of the Public Health Service Act (42 USC 254m-q), as amended

Future changes in the governing statute, implementing regulations and Program Guidances may also be applicable

to National Health Service Corps Scholarship Program scholars.

Table of Contents

PRIVACY ACT NOTIFICATION STATEMENT, PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT, & DISCRIMINATION PROHIB	BITED3
PROGRAM OVERVIEW	
Introduction	4
 What is the National Health Service Corps (NHSC) Scholarship Program (SP)? 	
What are the benefits of the NHSC SP?	
Eligibility Requirements and Funding Preferences	5
Am I eligible?	
How does the NHSC SP determine who will receive scholarship support?	
How many awards does the NHSC SP expect to give?	_
Understanding the Contract and the Length of Service Obligation	9
How many school years does the contract cover?	
Can I request additional years of scholarship support after I receive my award?	
How long is my service obligation?	
Can my NHSC SP contract be terminated?	
Program Requirements	11
What are the requirements for NHSC SP scholars while in school? This is a school of the school	42
Tuition, Required Fees, Other Reasonable Costs (ORC), and Stipend	12
How is my scholarship award amount calculated?	
What costs does the NHSC scholarship award cover?	
When will my scholarship support end?	
What if I have additional funding provided by an alternative source?	4 =
Changes in Scholarship Payments	15
What happens if my enrollment status changes? What happens if my enrollment status changes?	
What other situations could impact the NHSC SP payment of tuition, ORC and/or stipend?	4-
Post-Graduate Training	17
Will I be allowed to defer (i.e., postpone) my service obligation to participate in a postgraduate training program?	
What are the postgraduate training programs that are currently approved by the NHSC SP? What are the postgraduate training programs and all it is to 2.	
What postgraduate training programs are not eligible? Continued in financial support from the NUICO CR on our idea and the during training and the training?	
Can I receive financial support from the NHSC SP or service credit during my postgraduate training? Lianguage (Contification Respires posts)	10
Licensure/Certification Requirements	19
What are the licensure/certification requirements? Service Requirements.	20
Service Requirements	20
What are the service requirements? What does the service obligation hearin?	
When does the service obligation begin?When does the service obligation end?	
 What sites are eligible and where do I find a job that qualifies? 	
 What are the different practice types? What are the requirements for full-time or half-time clinical practice? 	
Can I serve half-time instead of full-time?	
Changing Jobs	27
Can I leave my NHSC-approved service site before I complete my service?	
 How do I request a transfer to another NHSC-approved service site? What if I am laid off from my job at an NHSC-approved site? 	
What if my site wants me to work at an unapproved satellite clinic?	
Breaching the NHSC SP Contract	20
What if I breach my NHSC SP contract?	20
Suspension, Waiver and Cancellation of the Obligation	20
What should I do if I feel I cannot meet the requirements of my NHSC SP contract and/or continue my service obligation?	29
What if I should die before completing my obligation?	
ADDITIONAL MATERIALS	
How to Apply	31
Resources for Applicants	
Definitions	
Frequently Asked Questions	

Privacy Act Notification Statement

General

This information is provided pursuant to the Privacy Act of 1974 (Public Law 93-579), as amended, for individuals supplying information for inclusion in a system of records.

Statutory Authority

Title III, Section 338A of the Public Health Service Act (42 USC 254I), as amended; Sections 338C-H of the Public Health Service Act (42 USC 254m-q), as amended

Purposes and Uses

The purpose of the National Health Service Corps (NHSC) Scholarship Program (SP) is to provide scholarships to students pursuing primary care health professions training in return for a commitment to provide primary health services in Health Professional Shortage Areas (HPSAs) within the United States. The information applicants supply will be used to evaluate their eligibility, qualifications, and suitability for participating in the NHSC SP. In addition, information from other sources will be considered (e.g., credit bureau reports).

An individual's contract, application, required supplemental forms, supporting documentation, related correspondence and data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor NHSC SP-related activities. The information may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the National Archives, the General Accounting Office, and pursuant to court order and various routine uses (see http://www.hrsa.gov/privacyact/sorn/09150037.htm).

Effects of Nondisclosure

Disclosure of the information sought is voluntary; however, if the information is not submitted, except for the replies to questions related to Race/Ethnicity, an application may be considered incomplete and therefore may not be considered for funding under this announcement.

Paperwork Reduction Act Public Burden Statement

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a current OMB control number. The current OMB control number for information collected through this application process is 0915-0146 and the expiration date is 4/30/2014. Public reporting burden for this collection is estimated to average 4.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Office, 5600 Fishers Lane, Room 10-33, Rockville, Maryland 20857.

Discrimination Prohibited

In accordance with applicable Federal laws, the U.S. Department of Health and Human Services is prohibited from discrimination on the basis of race, color, national origin, sex, age, religion, or disability.

Program Overview

INTRODUCTION

What is the National Health Service Corps (NHSC) Scholarship Program (SP)?

The NHSC SP is a competitive Federal program that awards scholarships to students pursuing primary care health professions training leading to:

- a degree in allopathic medicine, osteopathic medicine, or dentistry; or
- a degree as a nurse-midwife, physician assistant, or nurse practitioner specializing in adult, family, geriatrics, pediatrics, psychiatric, or women's health.

In return, scholars commit to providing primary care health services in underserved communities.

Administered by the Bureau of Clinician Recruitment and Service (BCRS) in the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (DHHS), the program provides support to students who seek financial assistance to complete primary care health professional education.

The NHSC SP pays for tuition and education-related expenses and also provides a monthly stipend for living expenses in exchange for a minimum of two (2) years of full-time service at an NHSC-approved site in a health professional shortage area (HPSA) of greatest need. The total number of years of full-time service a scholar is obligated to serve will depend on the number of school years of NHSC SP support received by the scholar, not to exceed 4 school years.

NHSC scholars are required to fulfill their NHSC service obligation at NHSC-approved sites located in HPSAs of greatest need. A HPSA is a geographic area, population group, public or nonprofit private medical facility or other public facility determined by the Secretary to have a shortage of primary health care professionals. Information considered when designating a HPSA includes health provider to population ratios, rates of poverty, and access to available health care services. The HPSA locations may be anywhere in the United States, the Commonwealth of Puerto Rico, the Territory of Guam, the Commonwealth of the Northern Marianas, the U.S. Virgin Islands, the Territory of American Samoa, the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia.

A commitment to participate in the NHSC SP is significant, as is the need for primary care in the underserved communities across the U.S. and the U.S. territories. Applicants will be evaluated with respect to their demonstrated interest in primary care, their qualifications to participate in the NHSC SP, and their commitment to serving the underserved. The NHSC SP is seeking well-prepared applicants who demonstrate geographic flexibility and a strong interest in providing primary health services to underserved populations nationally. Only those students who are committed to practicing primary care and are able to relocate based on the needs of the NHSC in these communities should consider becoming a scholar in the NHSC SP.

What are the benefits of the NHSC SP?

- (1) **Service**. Scholars will join the thousands of current and former NHSC clinicians across the country who provide primary health care service to communities in need.
- (2) **Payment of Educational Expenses**. The NHSC SP provides the following for full-time participation in an eligible primary care health professions degree training program for up to 4 school years:
 - a. Funds to support tuition and fees;
 - b. An annual payment for other reasonable educational costs; and
 - c. Monthly stipends, for up to 4 school years, for living expenses while pursuing the health professions degree training program.

ELIGIBILITY REQUIREMENTS AND FUNDING PREFERENCES

Am I eligible?

To be eligible for a scholarship, all applicants must:

- (1) Be a U.S. Citizen (either U.S. born or naturalized) or U.S. National.
- (2) **Be enrolled or accepted for enrollment as a full-time student.** To be considered for a scholarship award for the 2012-2013 school year, classes **must begin** on or before September 30, 2012. Applicants planning to be on a leave of absence from school that will preclude full-time class attendance on or before September 30, 2012 should not submit an application this year but may apply later for the 2013-2014 academic year.

Full-time. A full-time student is defined as a student enrolled for a sufficient number of credit hours in any academic term to complete the course of study within the number of academic terms normally required at the school. **Please be advised that any courses that are not required or are unrelated to the qualifying degree program will not count towards the hours required for full-time status.**

(3) Be attending or accepted to attend one of the following fully accredited schools or programs located in a State, the District of Columbia, or a U.S. territory:

a. Physician

- i. A school of allopathic or osteopathic medicine, pursuing an M.D. or D.O. degree; and
- ii. Accredited by the Liaison Committee on Medical Education (sponsored by the American Medical Association and the Association of American Medical Colleges) or the American Osteopathic Association, Commission on Osteopathic College Accreditation.

b. Dentist

- i. A school of dentistry, pursuing a D.D.S. or D.M.D. degree; and
- ii. Accredited by the American Dental Association, Commission on Dental Accreditation.

c. Nurse Practitioner

- i. A school or program of nurse practitioner education, pursuing a master's degree or postmaster's certificate;
- ii. Accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education; and
- iii. Leading to national certification as a nurse practitioner specializing in adult, family, geriatrics, pediatrics, psychiatric, or women's health by the American Nurses Credentialing Center, the American Academy of Nurse Practitioners, or the Pediatric Nursing Certification Board.

d. Nurse-Midwife

- i. A school or program of nurse-midwifery education, pursuing a master's degree or post-master's certificate;
- ii. Accredited by the American College of Nurse-Midwives, Division of Accreditation; and
- iii. Leading to national certification by the American Midwifery Certification Board.

e. Physician Assistant

- i. A school or program of primary care physician assistant education, pursuing an associate, bachelor's or master's degree from a physician assistant education program;
- ii. Accredited by the Accreditation Review Commission on Education for the Physician Assistant AND the affiliated school must be accredited by a U.S. Department of Education nationally recognized regional or State institutional accrediting agency; and

iii. Leading to national certification by the National Commission on Certification of Physician Assistants.

Fully Accredited. The NHSC SP considers schools and programs to be fully accredited if students/graduates are eligible to take the national certification/licensure examinations (see section "What are the licensure/certification requirements?" on page 19), which lead to licensure in the profession for which the applicant is applying for scholarship support.

Located in a State, the District of Columbia, or a U.S. territory. The schools and educational programs for which scholarship support is requested must be in a State (includes the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Marianas, the U.S. Virgin Islands, the Territory of Guam, the Territory of American Samoa, the Republic of Palau, the Republic of the Marshall Islands, and the Federated States of Micronesia). Students attending schools outside of these geographic areas are not eligible for NHSC scholarships, even though they may be citizens or nationals of the United States.

- (4) **Be eligible for federal employment.** Most NHSC scholars should expect to serve their obligations as a salaried, non-Federal employee of public or private entities approved by the NHSC SP. However, there may be vacancies that require Federal employment, including a security clearance. In light of the potential for Federal employment, an applicant must be eligible to hold an appointment as a Commissioned Officer of the Public Health Service or be eligible for a Federal civil service appointment.
 - For more information, please visit http://www.usphs.gov/aboutus/questions.aspx#requirements or http://www.opm.gov/qualifications/standards/index-Standards.asp.
- (5) **Submit a complete application and signed contract.** Each applicant must submit a resume, two letters of reference, and a school transcript. Each applicant is also required to respond to three essay questions. These documents will be used to evaluate an applicant's suitability to participate in the NHSC SP. In addition, applicants must review and sign a contract indicating they agree to provide primary care in underserved areas in exchange for a scholarship. Please refer to the "How to Apply" section on page 31.
- (6) Not have any judgment liens arising from Federal debt.
- (7) **Not have an existing service obligation.** Applicants who are already obligated to a Federal, State, or other entity for professional practice or service after academic training are not eligible for NHSC scholarship awards unless the entity to which the obligation is owed provides a written statement satisfactory to the Secretary that i) there is no potential conflict in fulfilling the NHSC obligation and the entity's obligation and ii) the NHSC SP obligation will be served first. Scholars who subsequently enter other service obligations and are not immediately available after completion of their degree to fulfill their NHSC scholarship service obligations will be subject to the breach-of-contract provisions described on page 28. (See below for an exception for individuals of a Reserve component of the Armed Forces including the National Guard.)

EXCEPTION: Individuals in a Reserve component of the Armed Forces including the National Guard are **eligible** to participate in the NHSC SP. Reservists should understand the following:

- Military training or service performed by reservists will not satisfy the NHSC service obligation. If a scholar's military training and/or service, in combination with the scholar's other absences from the service site, will exceed approximately 7 weeks (see page 26) per service year, the scholar should request a suspension (see page 28). The NHSC SP service obligation end date will be extended to compensate for the break in NHSC service.
- If the approved NHSC community site where the reservist is serving at the time of his/her deployment is unable to reemploy that reservist, the NHSC will reassign the reservist to another NHSC-approved community site to complete his/her remaining NHSC service obligation.
- (8) Not be currently excluded, debarred, suspended, or disqualified by a Federal agency. Before entering into a scholarship contract, an applicant must report if he or she is currently excluded, debarred, suspended or disqualified by a Federal agency. (Please see the "Certification Regarding Debarment, Suspension, Disqualification and Related Matters" located in the online application.) The applicant should sign the Certification that is applicable to his/her situation. As a condition of participating in the NHSC SP, a scholar must agree to provide immediate written notice to the NHSC SP if the scholar learns that he/she failed to make a required disclosure or that a disclosure is now required due to changed circumstances.

Applicants are ineligible if they are:

- (1) Enrolled in a physician assistant (P.A.) program and are specializing in areas other than primary health care. For example, P.A. programs with a surgical or emergency room focus;
- (2) In the pre-professional phase of their health professions education. For example, taking undergraduate pre-requisites for admission to a P.A. training program;
- (3) Enrolled in a nursing Bridge Program. For example, RN-MSN, BSN-MSN, Direct Entry, Graduate Prespecialty or Entry to Practice programs; OR
- (4) Pursuing a doctoral degree in nursing.

How does the NHSC SP determine who will receive scholarship support?

Among eligible applicants, the NHSC SP determines scholarship awardees using various selection factors and funding priorities.

Selection Factors

- (1) **History of prior legal obligations.** NHSC SP applicants who have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors, <u>may not</u> be selected:
 - a. Default on any Federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, FHA loans, Federal income tax liabilities, federally guaranteed/insured loans (such as student or home mortgage loans, etc.)) or any non-Federal payment obligations (e.g., court-ordered child support payments) even if the applicant is currently considered to be in good standing by that creditor;
 - b. Default on a prior service obligation to the Federal government, a State or local government, or other entity, even if the applicant subsequently satisfied that obligation through service, monetary payment or other means; OR

c. Write off of any Federal or non-Federal debt as uncollectible or had any Federal service or payment obligation waived.

Please be advised that a credit check will be performed as part of the application review process.

- (2) **Academic performance**. Demonstrates the ability to excel and maintain good academic standing while in school.
- (3) **Commitment to a Career in Primary Care & Working in Underserved Communities**. Demonstrates a strong commitment to the field of primary care; interest/motivation to provide care to underserved communities; and relevant work experience and/or activities (i.e., community service, research, and internships) that have prepared the applicant to work with underserved populations. This factor is reviewed through the following:
 - a. **Essay Questions**. An applicant's responses to the essay questions aid in the review process and help gauge an applicant's interest in primary care and commitment to working in underserved communities.
 - b. Recommendation Letters. Provides a detailed description of the applicant's performance in school; education/work achievements; community/civic or other non-academic achievements; ability to work and communicate constructively with others from diverse backgrounds; and interest and motivation to serve populations through work experience, course work, special projects, research, etc.

Funding Priorities

The NHSC SP will apply the following statutory priorities for funding to applicants who are determined to be eligible and qualified:

(1) First Priority

- a. **Current NHSC SP scholars** who are seeking additional support for the 2012-2013 school year or through their date of graduation;
- b. Recipients of Federal Scholarship for students of Exceptional Financial Need (see Definitions). Applicants who have received a scholarship for students of Exceptional Financial Need (EFN) under former Section 758 of the Public Health Service Act (formerly 42 U.S.C. 294z) qualify for a funding priority (medical and dental students only). Applicants claiming EFN status must provide written documentation from their school's financial aid official affirming former participation in the EFN program. The documentation must be uploaded as part of the application process.

(2) Second Priority

Disadvantaged Background (see Definitions). Applicants who are from "disadvantaged backgrounds" and who have characteristics that indicate a higher likelihood of continuing to serve in a HPSA once the service obligation is completed will qualify for a funding priority. Applicants who wish to claim "disadvantaged backgrounds" must submit a written statement from their financial aid official certifying their participation in, or eligibility for participation in, a qualifying Federal program. The documentation must be uploaded as part of the online application process by the May 8, 2012 deadline.

- a. For Medical and Dental Students: Applicants' schools must certify that the applicants participated in, or would have been eligible for participation in, Federal programs such as "Scholarships for Disadvantaged Students" or "Loans to Disadvantaged Students."
- b. For Nurse Practitioner, Nurse Midwifery, and Physician Assistant Students: Applicants' schools must certify that the applicants participated in, or would have been eligible for participation in, Federal programs such as "Scholarships for Disadvantaged Students" or the benefits of the "Nursing Workforce Diversity Grant Program."

(3) Third Priority

Characteristics Likely to Remain in HPSAs. The NHSC will consider all other applicants who display characteristics that indicate a higher likelihood of continuing to serve in a HPSA once the service obligation is completed.

How many awards does the NHSC SP expect to give?

The NHSC SP expects the 2012 application cycle to be very competitive. The program anticipates more applicants for scholarship awards than there are funds available. Approximately 180 awards will be made this application cycle. Listed below is a table that shows the NHSC SP's recent award history.

Fiscal Year	# of Applications	# of Initial	# of
	Received	Awards Made	Continuations
FY 2011	3,200	253	10
FY 2010	1,375	210	5
FY 2009	483	158	8

NHSC SP Recent Award History FY 2009-FY 2011

Once an applicant has been selected for an award, the applicant will be provided with information for logging in to the Customer Service Portal. This web-based system will allow NHSC SP scholars to communicate with the NHSC SP and to manage several customer service inquiries, such as contact information changes. The Customer Service Portal is available at https://programportal.hrsa.gov/.

UNDERSTANDING THE CONTRACT AND THE LENGTH OF SERVICE OBLIGATION

How many school years does the contract cover?

The NHSC SP award and contract is for the 2012-2013 school year and any additional school years (Optional Contracts) requested by the applicant and agreed to by the Secretary or his/her designee as indicated on the executed contracts. Support will be provided during the school years agreed to in the executed contracts (not to exceed a total of 4 school years of support, including any partial school year of funding received).

For all scholars, the school year is defined as all or part of the 12-month period - from July 1 through June 30 - during which a scholar is enrolled in a school as a **full-time** student. **The NHSC SP 2012-2013 school year begins July 1, 2012 and ends June 30, 2013.** If a scholar signs a contract for only 1 year of support, in the 2012-2013 school year, the scholar's support will end on June 30, 2013. If a scholar is in a 24-month program that begins on August 3, 2012 and ends on August 2, 2014 and the scholar signs contracts for 2 school years, the scholar will receive scholarship payments from July 2012 through June 30, 2014. Funding for the extra months of the program beyond June 30, 2014 would require a request for a third year of scholarship funding. If granted, the third year of support obligates the recipient to 3 years of full-time service obligation.

The 2012-2013 contract —if countersigned by the Secretary or his/her designee— obligates the applicant to the minimum 2-year full-time service obligation. Therefore, applicants are strongly encouraged to sign the 2012-2013 contract as well as an optional contract for the 2013-2014 school year, if the applicant needs additional support for all or part of the 2013-2014 school year. For example, applicants scheduled to graduate in August 2013 are strongly encouraged to sign the 2012-2013 contract AND the optional 2013-2014 contract to guarantee scholarship support through the date of graduation. In order for the scholar to receive support up to the date of graduation, the contract(s) must be signed through the scholar's date of graduation.

Can I request additional years of scholarship support after I receive my award?

To request additional scholarship support for the 2013-2014 school year or any subsequent school years, the scholar must submit a report verifying that he/she is still in good academic standing and a signed contract for that school year. The scholar may also request optional contracts for subsequent school years through to graduation for a maximum of 4 school years of support. The NHSC SP will notify the scholar when this submission is due.

The granting of continuation awards depends upon the availability of funds for the NHSC SP and is contingent upon the following. The scholar must:

- (1) Be enrolled **full-time** in academic courses leading to the degree for which he/she was funded and must not be repeating course work;
- (2) Be in academic good standing; AND
- (3) Be in compliance with policies and procedures established by the NHSC SP for requesting continued support.

Please note: New NHSC SP contract awards, including extensions of scholarship support (continuation awards) for current scholars, depend on the availability of appropriated funds. Participation in the NHSC SP becomes effective when an NHSC SP contract has been signed by both the applicant **AND** the Secretary or his/her designee.

How long is my service obligation?

In return for each school year or partial school year of support received, scholars agree to provide full-time primary health care services for one (1) year at an NHSC-approved site in the HPSA of greatest need. There is a minimum 2-year full-time service obligation. The Secretary may subsequently grant a waiver of the full-time service obligation, to allow half-time service for double the period of the full-time service obligation.

Full or Partial Years of Scholarship Support	Years of Service Obligation
1 School Year (2012-2013)	2 Years Full-Time
	4 Years Half-Time
2 School Years (2012-2014)	2 Years Full-Time
	4 Years Half-Time
3 School Years (2012-2015)	3 Years Full-Time
	6 Years Half-Time
4 School Years (2012-2016)	4 Years Full-Time
	8 Years Half-Time

Can my NHSC SP contract be terminated?

(1) How to Terminate a Contract

The Secretary or his/her designee may terminate an NHSC SP contract for a school year if, **on or before June 1 of the school year**, the scholar does the following:

- a. Submits a written request through the Customer Service Portal to terminate the contract for that school year to the NHSC SP; **AND**
- b. Repays all amounts paid to or on behalf of the scholar for that school year. Administrative offset is not a repayment option for scholars who wish to terminate a contract.

If a scholar does not meet these requirements, he/she will incur a service obligation for the full or partial year of support received.

(2) Benefits of Contract Termination

A scholar who begins receiving support under a school year contract and subsequently has that support discontinued for the remainder of the same school year (due to a leave of absence, repeat course work, or less than full-time enrollment) may wish to submit a request to terminate that school year contract. The potential benefit of such a request is two-fold. First, the scholar would not incur a service obligation for that school year. Second, that school year would not count against the scholar's maximum of 4 school years of support.

For example, a medical scholar signs contracts for 4 school years of scholarship support through her date of graduation. During the third school year, she goes on a leave of absence from October 1 through June 30. If by June 1 of the third school year the scholar submits a written request to terminate her third year contract AND repays all amounts paid to her or on her behalf under the third-year contract, the NHSC SP will terminate her third year contract, eliminating any service obligation for the third school year of support and making her eligible to receive scholarship support for 2 more school years subject to the availability of funds. If, however, she elects to retain the scholarship support received from July 1 through October 1, she would owe a year of service for the partial third year of support received and would be eligible to receive only one additional school year of scholarship support.

PROGRAM REQUIREMENTS

What are the requirements for NHSC SP scholars while in school?

- (1) Attend the New Scholar Conference Individuals who receive an NHSC SP award are expected to attend the New Scholar Conference for fall 2012 (specific date and location will be determined and announced at a later date). The NHSC SP will cover the cost of travel and lodging for the Conference.
- (2) **Maintain enrollment** Scholars must maintain **full-time** enrollment in the health profession program for which they were awarded a scholarship until that program is completed.

Please be advised that any courses that are not required or are unrelated to the health professions degree **will not** count toward the required hours in determining full-time student status for the NHSC SP.

(3) **Maintain good academic standing** – All scholars must remain as a **full-time** student in good academic standing, as defined by the institution's academic policies, while enrolled in the scholarship-supported health profession program.

- (4) **Notify the NHSC SP of changes in personal or financial information** Scholars must immediately notify the NHSC SP through the Customer Service Portal of any changes in mailing address, e-mail address, name, or financial institution (bank) information to ensure an uninterrupted flow of scholarship payments). In the case of a name change, please upload legal documentation for the change, such as a copy of a marriage certificate.
- (5) **Notify the NHSC SP of any changes in enrollment statuses** Scholars are required to notify the NHSC SP immediately through the Customer Service Portal as soon as one of the following events is anticipated or has occurred:
 - a. A repeat in any course work;
 - b. A change in the scholar's graduation date;
 - c. A leave of absence approved by the school;
 - d. Withdrawal or dismissal from the school;
 - e. A change from full-time student status to a less than full-time student status;
 - f. Voluntary withdrawal from any courses during a school year; OR
 - g. A transfer to another school or program.

The NHSC SP needs to know in advance when there has been a change in enrollment status so that timely action can be taken to determine if the scholar is still eligible to receive scholarship support and avoid overpayments (see "Changes in Scholarship Payment" section on page 15). The scholar must also submit a letter from the school verifying that one of the events listed above has occurred.

Please be advised that if the NHSC SP has any questions concerning a scholar's eligibility for continued support, the payment of all benefits may be delayed pending clarification of the scholar's eligibility status.

TUITION, REQUIRED FEES, OTHER REASONABLE COSTS, AND STIPEND

How is my scholarship award amount calculated?

Scholarship awards are based on the cost of **full-time attendance** at the **initial school of record** (i.e., the school attended/enrolled in at the time the NHSC SP application is submitted as indicated on the Acceptance Report/Verification of Good Standing Form.) The NHSC SP requests information on in-state and out-of-state tuition, required fees, and other reasonable costs (ORC) from each school annually before an award is made. The tuition, required fees and ORC portion of each scholar's award is based on the information provided by the school in which the scholar is enrolled. The entire award (tuition, fees, ORC and stipend) is then calculated based on the years of scholarship support requested by the scholar.

What costs does the NHSC scholarship award cover?

(1) Tuition and Required Fees

a. The NHSC SP will pay tuition and required fees directly to the educational institution. The educational institution must submit an invoice to the NHSC SP for payment of tuition and fees for each term. Any fees on the invoice that are included in the Other Reasonable Costs (discussed below) will not be approved for payment to the educational institution and will be paid directly to the scholar. Please see Definitions for an entire list of eligible fees.

Eligible Fees Include But Are Not Limited To:	Ineligible Fees Include But Are Not Limited To:
Academic Support Services Fee	Accident Insurance
Administrative Fee	Attorney Fee

Computer Fee	Educational Associations
Disability and/or Health Insurance (For scholar	Late Charges/Penalty Fee
only; Must be required by the school for all	
students)	
Malpractice Insurance (If it is mandatory that it	Life Insurance
be purchased through the school by all students)	
Laboratory Fees	Parking Fee

- b. Repeated course work. The NHSC SP will only pay for course work once. If the NHSC SP has already paid for a course and that course is subsequently repeated, the NHSC SP will not pay for the repeated course work. Courses taken prior to the receipt of an NHSC SP award that are taken again during a scholar's contract period are eligible for payment. If a scholar repeats a course that is taken in addition to a standard full-time course load and the repeated course work does not delay the scholar's graduation date, then payment of the scholarship benefits unrelated to the repeated course work will continue.
- c. **Increases in tuition or required fees.** The NHSC SP does not guarantee payment for any increases in tuition or required fees that are reported by the school after the award has been made. Payment for any increases will be subject to the availability of funds.
- d. **Attending more than one school.** For scholars taking classes at more than one school, please be advised that the NHSC SP can only make payments to **one** school—the initial school of record.
- e. **Summer school sessions.** The NHSC SP will pay tuition and required fees for summer school sessions when (1) summer school is an academic term normally required by the school for all students in the same program and (2) the summer session is in progress during the scholar's contract.
- f. The NHSC SP will ONLY pay for the courses that are required for graduation. The NHSC SP will not pay for additional courses beyond those required for graduation from the degree program for which the scholarship was awarded. Also, the NHSC SP will not pay for tuition costs unrelated to the degree/program, penalty fees for over-extension of a distance learning program, membership dues for student societies/associations, loan processing fees, or other similar expenses.
- g. Transfers to other academic institutions are strongly discouraged. Scholarship awards are based on the cost of attendance at the initial school of record for all school year contracts executed during this Fiscal Year 2012 application cycle. Transfers in academic institutions are strongly discouraged once the applicant has been accepted into the NHSC SP. If tuition at the new school is higher than at the initial school of record, payment for the difference in tuition is not guaranteed and will be subject to the availability of funds. Transfers must be approved by the NHSC SP in advance to ensure continued eligibility for funding and will be considered only for exceptional circumstances. Changes in disciplines are not permitted.

(2) Other Reasonable Costs (ORC)

The ORC is an additional, one-time payment provided to each NHSC scholar and is dependent on the scholar's discipline and the school's costs. ORC is paid directly to the scholar and is provided to assist in the payment of the following education-related expenses not covered under tuition and fees:

Books	Instruments	Uniforms
Clinical supplies	Laboratory expenses	School ID /ID fees
Computer/PDA rental or	Travel expenses for one	Insurance (Disability or
purchase (only if required of	clinical rotation during	Health if not required by
all students)	school	school)

For new scholars, the ORC will be paid with the first stipend payment through direct deposit no later than the first week of November.

(3) Stipend

During the 2012-2013 school year, NHSC scholars will receive a monthly stipend amount of \$1,289.00 (before Federal taxes) for living expenses. New scholars will receive stipend payments for July-October in their bank account in a lump sum payment no later than the first week of November (this lump-sum payment will also include the ORC payment). After the lump sum payment, stipend payments are issued at the end of each month directly to the scholar's bank account.

Please note that receipt of the stipend payment **does not** mean that the scholar is employed by the Federal Government or is eligible to participate in any of the benefits available to Federal employees.

NHSC SP TAX INFORMATION:

- The stipend payments of the scholarship award are subject to Federal tax. The tuition, fees and ORC components of the scholarship award are exempted from Federal tax through the end of 2012. If this statutory exemption is not extended, the scholarship award will become fully taxable beginning January 1, 2013.
- Applicants chosen for an award must submit an IRS Form W-4. The information provided on the W-4
 form will be used to determine withholding of Federal tax. Scholars who want additional funds
 deducted should indicate the additional amount to be deducted on the appropriate line on the W-4
 form.
- The NHSC SP will NOT withhold State and local income taxes. Scholars should consult their local tax authority regarding applicable State or local taxes for which they may be liable. It is the responsibility of the scholarship recipient to arrange for the payment of any additional Federal, State, and local taxes that may be owed.
- Each year, students will receive a W-2 Wage and Tax Statement form for the taxable income received by the participant during that tax year.

When will my scholarship support end?

The end of the scholarship support will be the date the scholar completes the required classes for graduation or June 30 of the last school year for which the scholar has an executed contract, whichever comes first. The NHSC SP **CANNOT** make payments to scholars when they are not enrolled or attending classes on a **full-time** basis or if they do not have a current contract.

What if I have additional funding provided by an alternative source?

- (1) Financial Aid Received Before Notice of Award
 - a. *Grants and Scholarships*. If tuition and fees for the school year have been paid for by another source of financial aid (e.g. Pell Grant, Post-9/11 GI Bill, state grants or other scholarship)

- before the scholar received notice of the NHSC SP award, then the school may return payments to the funding source and submit an invoice to the NHSC SP for payment.
- b. Loans. If a new NHSC scholar has taken out a student loan to cover the cost of tuition and fees for his or her summer and/or fall semester(s) while waiting for notice of an NHSC SP award, the scholar should supply an itemized invoice to the NHSC SP showing the amount of tuition and fees paid for with the student loan. The NHSC SP will pay that amount to the academic institution to cover the tuition costs covered by the loan. After the fall 2012 semester, the NHSC SP will not pay tuition costs covered by any student loans.
- (2) Financial Aid Received After Notice of Award. If sources of financial aid other than NHSC SP have been used to pay for tuition and fees after a scholar has received notice of an NHSC SP award, the school will be instructed not to submit an invoice to the NHSC SP for costs that have already been covered. If the tuition was paid in full, the school should submit documentation stating that it will not be seeking payment for the term. However, if a balance remains, then the school may submit an invoice for the balance remaining.

CHANGES IN SCHOLARSHIP PAYMENT

What happens if my enrollment status changes?

(1) Discontinuation of Benefits

The NHSC SP will discontinue the payment of all benefits (i.e., tuition and required fees, ORC, and stipend) under the following circumstances:

- a. While a scholar is on a leave of absence for personal or medical reasons that has been approved by the school.
- b. While a scholar is enrolled in school as a less than **full-time** student.
- c. If a scholar withdraws or is dismissed from school. A scholar's withdrawal or dismissal from school is a breach of the scholarship contract. The scholar will be liable to repay the amount described in the "Failure to Complete Academic Training" section on page 28.
- d. If a scholar does not maintain good academic standing, or if a scholar is on academic probation.
- e. While a scholar is repeating course work which delays a scholar's graduation date.

(2) Resumption of Benefits

To resume benefits under an existing scholarship contract, the scholar must submit documentation from a school official confirming that the scholar is:

- a. Enrolled as a **full-time** student in courses leading to the degree for which the scholarship was awarded;
- b. In good academic standing; AND
- c. Not repeating course work.

Requests for the resumption of scholarship benefits will be considered on a case-by-case basis by NHSC SP to determine the scholar's eligibility to receive continuing funds. For scholars who have not repaid overpayments received, the resumption of scholarship benefits will be subject to the administrative offset described below in the "Collection of Benefit Overpayments" section. For scholars whose benefits were discontinued due to their withdrawal or dismissal from school, benefits will not be resumed (see "Failure to Complete Academic Training" section on page 28). Benefits will not be resumed under scholarship contracts that have been terminated. See the section on "Can my NHSC SP contract be terminated?" on page 11.

(3) Collection of Benefit Overpayments

Overpayments are scholarship payment(s) to a scholar or to a school on the scholar's behalf, while the scholar is on an approved leave of absence, enrolled as a less than full-time student, or is no longer enrolled in the NHSC SP-approved course of study. Overpayment may also occur due to administrative error. A scholar receiving an overpayment must immediately contact the NHSC SP, follow up in writing, and make arrangements to promptly return the overpayment(s) to avoid interest accrual and debt collection procedures.

- a. **Administrative offset**. For scholars who receive subsequent funding under the NHSC SP, the overpayments may be collected through administrative offset. The NHSC SP may withhold scholarship funds payable to, or on behalf of, the scholar (including stipends, ORC, and if necessary, tuition/fees payments) until the overpayment is paid in full.
- b. **Debt collection procedures**. Debt collection procedures include sending delinquent overpayments to a debt collection agency, reporting the overpayments to credit reporting agencies, offsetting Federal and/or State payments due to the delinquent scholar (e.g., an IRS or State income tax refund) and referral of the overpayments to the Department of Justice for enforced collection.

What other situations could impact the NHSC SP payment of tuition, ORC and/or stipend?

(1) Distance Learning Programs

Scholars who are participating in distance learning programs are advised that they may not receive full funding for each year of their program to the extent that their course work does not coincide with the NHSC SP's definition of a school year, running from July 1 through June 30. Also, the NHSC SP **will not** pay for any penalty or additional distance learning fees that are incurred for not completing the course load in the required time frame.

(2) Collection of Delinquent Debt

Under the Treasury Offset Program, the Treasury Department is authorized to offset a scholar's NHSC scholarship payments if the scholar is delinquent on a Federal debt. In addition, the Treasury Department is authorized to offset scholarship payments for application to the scholar's State debts and court-ordered child support payments. In keeping with Presidential Executive Orders concerning compliance with child support orders, the NHSC SP stresses the importance of honoring any child support obligations the scholar may have.

(3) Participation in Other Scholarship Programs

Receipt of an NHSC scholarship award does not automatically preclude a scholar from receiving funds from other programs as long as no service obligation is involved. However, many student assistance programs are based on the student's financial need or may be limited to the payment of expenses already paid by the NHSC SP. The list of NHSC SP scholars supplied to the schools will enable the school officials to reevaluate the financial need or eligibility of these scholars for funds under other aid programs. When continuation of financial assistance is not warranted, the school is required to reduce or terminate payments. Applicants should contact their financial aid officers to determine how the receipt of an NHSC scholarship may affect them. Tuition and fees already paid by another program should not be submitted to the NHSC SP for payment unless payment from the other source occurred before the scholar received notice of his/her NHSC SP award and reimbursement will be made to the funding source.

POSTGRADUATE TRAINING

Will I be allowed to defer (i.e., postpone) my service obligation to participate in a post-graduate training program?

The NHSC SP will allow physician, dental, nurse practitioner, and physician assistant scholars to defer (i.e., postpone) their service obligation to complete NHSC-approved postgraduate training. For physicians (M.D. and D.O), the service obligation will begin upon completion of an accredited primary care medical postgraduate training program in an NHSC-approved specialty. For dentists (D.D.S. and D.M.D.), nurse practitioners, and physician assistants, the service obligation will begin upon graduation from the health professions program or, if applicable, upon the completion of a postgraduate residency approved by the NHSC SP. For nurse midwives, the service obligation will begin upon the completion of the degree program supported by the NHSC SP.

During the final year of medical school, dental school, nurse practitioner program, or physician assistant program, scholars will be sent information on NHSC-approved postgraduate training programs and how scholars should notify and obtain approval from the NHSC SP of their postgraduate training plans. Scholars may postpone their NHSC service obligation to complete postgraduate training (including residency, chief residency, or fellowship) if the NHSC SP determines that the training is consistent with the needs of the NHSC to deliver primary health care services in HPSAs. The NHSC SP expects scholars to start their postgraduate training after graduation on or around July 1. Scholars may pursue only the postgraduate training that the NHSC SP has officially approved and may not make any changes to the type of postgraduate training without prior approval from the NHSC SP.

Note: When selecting a residency program, it is the responsibility of the scholar to research the residency programs to assure that the program selected will provide adequate training to enable the scholar to sit for the appropriate boards, if applicable.

Scholars who, after graduation, enter training that is not approved by the NHSC SP will be subject to the damages provision described in "Breaching the NHSC SP Contract" on page 28.

What are the postgraduate training programs that are approved by the NHSC SP?

(1) Postponing Service for Postgraduate Medical Education (Residency)

For allopathic and osteopathic medical scholars entering postgraduate training in 2012-2013, the approved residencies are accredited programs in:

Family Practice	3 years
General Internal Medicine	3 years
General Pediatrics	3 years
Obstetrics-Gynecology	4 years
General Psychiatry	4 years
Internal Medicine/Family Practice	4 years
Internal Medicine/Pediatrics	4 years
Rotating internship with a request to complete a residency in one	1 year
of the above specialties (DO only, see below for more details)	

Allopathic and osteopathic medical scholars MUST complete one of the NHSC-approved residencies described above prior to beginning service or be subject to the damages provision described in "Breaching the NHSC SP Contract" on page 28. Physicians are required to use their best efforts to enter

an approvable residency program by July 1 of their graduation year either through the residency match process or outside the match process.

Allopathic and osteopathic medical students who are unsure about their future specialty interests or who are unable to commit themselves to complete specialty training in any of the approvable specialties specified above are advised not to apply for participation in the NHSC SP.

Optional fellowships. The NHSC SP may approve, on a case-by-case basis, consistent with the needs of the NHSC, requests submitted by scholars in their last year of residency training to complete one of the following fellowships:

- a. A 2-year Child Psychiatry Fellowship which follows the completion of residency training in General Psychiatry;
- b. A 1-year Obstetrics/Gynecology Fellowship which follows the completion of residency training in Family Practice; OR
- c. A 1-year Geriatrics Fellowship which follows the completion of residency training in Family Practice or General Internal Medicine.

(2) Postponing Service for Postgraduate Dental Education

For dental scholars entering postgraduate training in 2012-2013, the approved residencies are accredited programs in:

General Practice Dentistry	1 Year
Advanced Education in General Dentistry	1 year
Pediatric Dentistry	2 Years
Public Health Dentistry	2 Years

Optional fellowship. The NHSC SP may approve, on a case-by-case basis, consistent with the needs of the NHSC, requests submitted by scholars in their last year of residency training to complete a one-year Geriatric Dentistry fellowship following the completion of postgraduate training.

Dental scholars are encouraged but not required to complete one of the above-listed postgraduate clinical training programs approved by NHSC SP prior to commencing service. Dental students who wish to pursue specialty training other than the programs listed above are advised not to apply for participation in the NHSC SP.

(3) Postponing Service for Physician Assistance Residency Program

For physician assistant scholars entering postgraduate training in 2012-2013, the approved residency is a one-year residency in internal medicine focusing on non-specialty care.

(4) Postponing Service for Nurse Practitioner Residency Program

For nurse practitioner scholars entering postgraduate training in 2012-2013, the approved residencies are:

Family Practice	1 year
Community Health	1 year
Psychiatry	1 Year

What postgraduate training programs are not eligible?

Postgraduate training programs that are **not approved** include the following:

- (1) Non-primary health care programs (e.g., emergency medicine, surgery, radiology, neurology, anesthesiology, ophthalmology, pathology, oral surgery, endodontics, etc.) or other programs which NHSC SP determines are not consistent with the needs of the NHSC to provide primary health services in HPSAs;
- (2) Postgraduate health professions education conducted by a branch of the Armed Forces of the United States. Participants in such programs incur military service obligations that conflict with the service obligation required under the NHSC SP; and
- (3) Transitional residency training.

Can I receive financial support from the NHSC SP or service credit during my postgraduate training? Scholars do not receive NHSC SP financial support nor do they incur additional NHSC SP service obligations during any type of postgraduate training. Moreover, periods of postgraduate training are not credited toward satisfying the scholarship service obligation, even though the training may occur in a facility located in a HPSA.

LICENSURE/CERTIFICATION REQUIREMENTS

What are the licensure/certification requirements?

Scholars must be permanently licensed in their scholarship-supported profession prior to commencing service. Credit towards fulfillment of the scholarship obligation will not be given in the absence of a current, full, permanent, unencumbered, unrestricted health professional license.

Scholars who serve as non-federal employees are required to have a license in the state where the service site is located. Scholars who serve as Federal employees are required to be licensed in any state. Responsibility for obtaining the required state license prior to the service start date rests with the scholar. Because scholars serve in the areas of greatest need throughout the country, each scholar is responsible for ensuring that his or her professional program will provide broad eligibility to obtain a license in multiple states. In addition, each scholar is responsible for meeting the applicable board and licensure/certification requirements outlined below.

(1) Physicians

To ensure that physician scholars are able to fulfill their service obligation upon completion of their primary care postgraduate training, all physicians must successfully complete Steps 1, 2 (clinical skills and clinical knowledge components) and 3 of the United States Medical Licensing Examination (USMLE) or Levels 1, 2, (cognitive evaluation and performance evaluation components), and 3 of the Comprehensive Osteopathic Medical Licensing Examination (COMLEX) by the time they complete their primary care residency training program. Specifically, NHSC SP expects **all** MD/DO scholars to **take and pass**:

- a. Step 1 of the USMLE or Level 1 of the COMLEX by the end of the 2nd year of their MD/DO program.
- b. Step 2 (both components) of the USMLE or Level 2 (both components) of the COMLEX by the end of the 4th year of their MD/DO program.
- c. Step 3 of the USMLE or Level 3 of the COMLEX by the end of the 1st year of their post-graduate (residency) training program.

MD/DO scholars unable to pass all parts of the licensing examination and obtain a license to practice medicine by the time the service is scheduled to begin should immediately contact the NHSC SP in writing to request a suspension. Please see the "Suspension, Waiver, and Cancellation of the Obligation" section on page 29.

(2) Dentists

All dentists must successfully complete the National Board Dental Examination Part 1 and 2 prior to beginning their NHSC SP service obligation. To assure that dentists will have licensure in states with the greatest dental needs, NHSC SP reserves the right to determine which Regional or State clinical licensing exam the dental scholar should take and pass. Dental scholars are expected to take the appropriate exams at the earliest possible date.

If the scholar is unsuccessful in passing the exams and obtaining a license, the scholar should immediately contact the NHSC SP in writing to request a suspension. Please see the "Suspension, Waiver, and Cancellation of the Obligation" section on page 29.

(3) Nurse Midwives, Nurse Practitioners, and Physician Assistants

All nurse midwives, nurse practitioners specializing in adult, family, geriatrics, pediatrics, psychiatric, or women's health, and physician assistants must successfully pass a discipline-specific and, if applicable, a specialty-specific, national certification exam prior to beginning their service obligation and are expected to take the appropriate certification exam at the earliest possible date.

If the scholar is unsuccessful in passing the national certification exam, the scholar should immediately contact the NHSC SP in writing to request a suspension. Please see the "Suspension, Waiver, and Cancellation of the Obligation" section on page 29.

SERVICE REQUIREMENTS

What are the service requirements?

Every scholar is required to engage in the clinical practice of the profession for which he or she applied and was awarded an NHSC SP contract at one or more NHSC-approved service site(s). All NHSC scholars must provide clinical primary health care services at an approved site in a federally-designated HPSA of greatest need at the time of service assignment, as determined by the Secretary or his/her designee.

When does the service obligation begin?

Scholars are required to begin service as soon as possible upon graduation from school or, if applicable, upon completion of an NHSC SP-approved postgraduate training program.

(1) Physicians

Physicians **must complete** a primary care residency and are expected to begin service within 3 months of the completion of that residency (generally within 3 months of June 30).

(2) Dentists

Dentists who elect to pursue a residency approved by the NHSC SP are expected to begin service within 3 months of the completion of their approved residency (generally within 3 months of June 30). Dentists who do not complete postgraduate training must secure the necessary licensure and a job offer within 6 months of graduation and start work within 3 months of receipt of the job offer.

(3) Nurse Midwives, Nurse Practitioners, and Physician Assistants

Nurse midwives, nurse practitioners specializing in adult, family, geriatrics, pediatrics, psychiatric, or women's health, and physician assistants must secure the necessary licensure and certification, and a job offer within 6 months of graduation and start work within 3 months of receipt of the job offer. Nurse practitioners and physician assistants who elect to pursue a residency approved by the NHSC SP are expected to begin service within 3 months of the completion of their approved residency.

All scholars will be invited to a Scholar Placement Conference at the beginning of their last year of school or prior to their completion of approved postgraduate training (as applicable). Scholars will be given information about the NHSC placement process, which will refer the scholars to the Job Opportunities List containing job vacancies for which scholars in each discipline and specialty can compete to fulfill their service obligation. The NHSC SP also provides dedicated staff to assist scholars in successfully finding a practice site.

The NHSC reserves the right to make final decisions on all placements in order to comply with statutory requirements for the placement of scholars. There is no guarantee that HPSAs or sites which are currently approved for NHSC scholar placements will still be available/approved at the time scholars are available to serve. If a scholar does not obtain a placement in an approved practice by the deadline, the scholar will be assigned to a service site identified by the NHSC SP.

Scholars who for any reason fail to begin or complete service at their assigned service location are in breach of the NHSC SP contract and incur the damages described in the "Breaching the NHSC SP Contract" section on page 26.

Students uncertain of a commitment to primary health care practice in HPSAs throughout the United States or who are unable to relocate based on the NHSC program requirements are advised not to apply to this program.

Credit for service toward the NHSC scholarship obligation does not begin until the scholar does the following:

- (1) Passes required licensing or national certification exams;
- (2) Obtains a full, permanent, unencumbered, unrestricted health professional license to practice in the State where the NHSC service site is located (unless he/she has a license in another State and will work for a Federal entity);
- (3) Begins to provide clinical services at the NHSC service site; AND
- (4) Has an appropriate practice agreement (discussed below) completed and signed by the scholar and the Secretary or his/her designee.

Delaying the Start of Service

Only scholars with documented extreme circumstances that jeopardize the start of service may make a request to suspend their service obligation for up to 1 year. Requests must be submitted through the Customer Service Portal and include a detailed written explanation and supporting documentation. See the "Suspension, Waiver and Cancellation of the Obligation" section on page 29.

When does the service obligation end?

The last day of the service obligation is determined in whole years from the start date. For example, the last day of service for a scholar with a 3-year service obligation who began service on July 15, 2012 would be July 14, 2015. Adjustments in the end date will be made by the NHSC SP if the scholar is away from the site for more than 7 weeks per service year (see "Absences" on page 26).

Please note that NHSC scholars may be eligible for the NHSC Loan Repayment Program after they have completed their scholarship service obligation. While they are not given preference based on their scholar status, the NHSC Loan Repayment Program does give preference to clinicians working at NHSC-approved sites in the highest need HPSAs.

What sites are eligible and where do I find a job that qualifies?

NHSC SP scholars must fulfill their service obligations at NHSC-approved service sites (see Definitions) in federally designated HPSAs of greatest need throughout the United States. Each year, a HPSA score threshold is published to determine which HPSAs are of greatest shortage for priority assignment of NHSC scholars. For example, from July 1, 2011 through June 30, 2012, NHSC scholars must be placed at sites with a HPSA score of 16 and above. Scholars will be subject to the HPSA score threshold in effect during the time of their placement.

NHSC-approved service sites are healthcare facilities that provide outpatient primary health service to populations residing in urban or rural HPSAs. Examples include Federally Qualified Health Centers, Rural Health Clinics, Federal Indian Health Service Clinics, Federal or State prisons, solo or group practices, Public Health Departments, and Hospital-affiliated outpatient primary care practices.

The following are <u>not</u> eligible NHSC service sites, even if they are located in a HPSA: county/local prisons, inpatient hospitals (except for CAHs), and other inpatient facilities.

NHSC scholars cannot fulfill their NHSC SP service commitments by serving in one of the Armed Forces of the United States or the Veterans Administration.

The NHSC Job Opportunities List (http://nhscjobs.hrsa.gov) contains a searchable database of vacant positions at NHSC-approved service sites. Scholars are eligible to compete for all Scholarship vacancies in their discipline/specialty. If interested in a position on the Job Opportunities List, scholars must contact the site directly to apply. The NHSC SP also provides dedicated staff to assist scholars in successfully finding a practice site.

What are the different practice types?

Generally, NHSC scholars will serve in the NHSC as either federal employees or employees of a public or private entity and are subject to the personnel system of the entity to which he or she is assigned. In addition, NHSC scholars are generally provided a salary at least equal to what he or she would have received as a civilian employee of the U.S. Government and provided malpractice insurance, including tail coverage (either commercial or through the Federal Tort Claims Act) by the entity to which he or she is assigned. These practice types are considered either a Federal Assignment or a Private Practice Assignment.

In some circumstances, an NHSC scholar is not subject to the personnel system of the site to which he or she is assigned, does not receive a salary equivalent to a civilian employee of the U.S. Government, and/or is not provided malpractice coverage by their site. In these cases, the scholar fulfills his or her obligation through a Private Practice Option. It is important to note that clinicians in this category do not have access to some of the benefits available to FAs and PPAs, namely the ability to serve half-time.

- (1) <u>Federal Assignment</u>. NHSC scholars serving as Federal employees are either Federal Civil Service employees or active members of the U.S. Public Health Service Commissioned Corps and will typically be working at a Federal site (e.g., the Federal Bureau of Prisons). This assignment category is available to both full-and half-time scholars, subject to Federal personnel regulations.
- (2) <u>Private Practice Assignment (PPA)</u>. Under a PPA, a scholar is employed by a public or private entity and is subject to the personnel system (i.e., employment policies) of the entity to which he or she is

assigned. In addition, the site assures that the scholar will receive a salary and malpractice coverage at least equal to what he or she would have received as a civilian employee of the U.S. Government. Malpractice insurance, including tail coverage, can be provided through a commercial carrier or through the Federal Tort Claims Act. This assignment option is available to both full- and half-time scholars.

(3) <u>Private Practice Option (PPO)</u>. Under the PPO, a scholar may be (a) self-employed – i.e., a solo practitioner; (b) part of a group practice; (c) an independent contractor; or (d) a salaried employee of an eligible NHSC service site. There is no requirement that an NHSC scholar receive salary and benefits at least equal to what he/she would receive as a Federal Civil Servant. A scholar who wishes to serve under the PPO must obtain prior approval from the NHSC. In addition, if the NHSC approves such request, the scholar must enter into a PPO Agreement that stipulates additional terms and conditions that apply to those serving under the PPO. <u>The PPO service option is open only to full-time scholars</u>.

NOTE: All of the above practice types require the NHSC-approved service site to accept Medicare assignment, enter into the appropriate agreements under Medicaid and the Children's Health Insurance Program, and utilize a schedule of discounts (including, as appropriate, waivers) of fees based on a patient's ability to pay. See definition of NHSC-approved service site.

What are the requirements for full-time or half-time clinical practice?

Upon graduation (or, if applicable, completion of approved postgraduate training), scholars must engage in one (1) year of full-time clinical practice at one or more NHSC-approved service sites for each full or partial school year of support received. The minimum service obligation for full-time scholars is two (2) years, and the maximum service obligation for full-time scholars is four (4) years.

The Secretary may grant a waiver of the full-time service obligation to authorize half-time service. Scholars who receive such waivers must agree to provide two (2) years of half-time clinical practice (defined below) at one or more NHSC-approved service sites for each full or partial school year of support received. The minimum service commitment for half-time scholars is four (4) years, and the maximum service commitment for half-time scholars is eight (8) years.

It is important to remember that your service contract with the NHSC SP is separate and independent from your employment contract. Please note that the NHSC SP requires a participant to work a specified minimum number of hours (defined below). If your <u>employment</u> contract stipulates fewer hours (and your salary is based on those hours), you are still required to meet the NHSC SP service obligation requirements, and your site administrator must verify your total work hours (paid and unpaid) every six months during your period of obligated service.

<u>Full-time clinical practice</u> is defined, for the purposes of the NHSC, as a minimum of 40 hours per week, for a minimum of 45 weeks each service year. The 40 hours per week may be compressed into no less than 4 days per week, with no more than 12 hours of work to be performed in any 24-hour period. Scholars do not receive service credit for hours worked over the required 40 hours per week and excess hours cannot be applied to any other work week. <u>Also, time spent "on call" will not be counted towards the service requirement, except to the extent the provider is directly serving patients during that period.</u>

(1) For all health professionals, except as noted in b. below:

- a. At least 32 of the minimum 40 hours per week must be spent providing direct patient care or teaching in the outpatient ambulatory care setting(s) at the approved service site(s) specified in the Customer Service Portal, during normally scheduled office hours.
- b. The remaining eight (8) hours of the minimum 40 hours per week must be spent providing clinical services for patients, teaching in the approved service site(s), providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
- c. Practice-related administrative activities shall not exceed eight (8) hours of the minimum 40 hours per week.
- d. Teaching activities at the approved service site shall not exceed eight (8) hours of the minimum 40 hours per week, unless the teaching takes place in a HRSA-funded Teaching Health Center (see Definitions). Teaching activities in a HRSA-funded Teaching Health Center shall not exceed 20 hours of the minimum 40 hours per week.
- (2) For OB/GYN physicians, family medicine physicians who practice obstetrics on a regular basis, certified nurse midwives, pediatric dentists, psychiatrists, and providers of geriatric services:
 - a. At least 21 of the minimum 40 hours per week must be spent providing direct patient care (direct patient counseling for psychiatrists) or teaching in the outpatient ambulatory care setting(s) at the approved service site(s) specified in the Customer Service Portal, during normally scheduled office hours.
 - b. The remaining 19 hours of the minimum 40 hours per week must be spent providing clinical services for patients or teaching in the approved service site(s), providing clinical services in alternatives settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
 - c. Practice-related administrative activities shall not exceed 8 hours of the minimum 40 hours per week.
 - d. Teaching activities at the approved service site shall not exceed eight (8) hours of the minimum 40 hours per week, unless the teaching takes place in a HRSA-funded Teaching Health Center. Teaching activities in a HRSA-funded Teaching Health Center shall not exceed 20 hours of the minimum 40 hours per week.
- (3) For physicians (including psychiatrists), physician assistants (including psychiatry and mental health specialties), nurse practitioners (including psychiatric and mental health specialties), and certified nurse midwives serving in Critical Access Hospitals (CAHs):
 - a. At least 16 of the minimum 40 hours per week must be spent providing direct patient care or teaching in the CAH-affiliated outpatient ambulatory care setting(s) specified in the Customer Service Portal, during normally scheduled office hours.
 - b. The remaining 24 hours of the minimum 40 hours per week must be spent providing direct patient care or teaching at the CAH(s) or the CAH-affiliated outpatient ambulatory care setting specified in the Customer Service Portal, providing direct patient care in the CAH's skilled nursing facility or swing bed unit, or performing practice-related administrative activities.
 - c. Practice-related administrative activities shall not exceed 8 hours of the minimum 40 hours per week.
 - d. Teaching activities at the approved service site(s) shall not exceed 8 hours of the minimum 40 hours per week, unless the teaching takes place in a HRSA-funded Teaching Health Center. Teaching activities in a HRSA-funded Teaching Health Center shall not exceed 20 hours of the minimum 40 hours per week.

When scholars sign the NHSC SP contract, they agree to serve full-time. However, at the Secretary's discretion, waivers may be granted to allow scholars to complete their service obligation through half-time service. Scholars who receive such waivers must agree to provide two (2) years of half-time clinical practice at one or more NHSC-approved service sites for each full or partial school year of support received. The minimum service obligation for half-time scholars is four (4) years, and the maximum service obligation for half-time scholars is eight (8) years. The current definition of half-time clinical practice is set forth below.

<u>Half-time clinical practice</u> is defined, for the purposes of the NHSC, as a minimum of 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks each service year. The 20 hours per week may be compressed into no less than 2 work days per week, with no more than 12 hours of work to be performed in any 24-hour period. Scholars do not receive service credit for hours worked over the required 20 hours per week and excess hours cannot be applied to any other work week. Full-time work done by a half-time scholar will not change the scholar's half-time status (and will not entitle the scholar to full-time service credit). <u>Also, time spent "on call" will not be counted towards the service requirement, except to the extent the provider is directly serving patients during that period.</u>

- (1) For all health professionals, except as noted in (b) below:
 - a. At least 16 of the minimum 20 hours per week must be spent providing direct patient care in the outpatient ambulatory care setting(s) at the approved service site(s) specified in the Customer Service Portal, during normally scheduled office hours.
 - b. The remaining four (4) hours of the minimum 20 hours per week must be spent providing clinical services for patients or teaching in the approved service site(s), providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
 - c. Teaching and practice-related administrative activities shall not exceed a total of four (4) hours of the minimum 20 hours per week.
- (2) For OB/GYN physicians, family medicine physicians who practice obstetrics on a regular basis, certified nurse midwives, pediatric dentists, psychiatrists, and providers of geriatric services:
 - a. At least 11 of the minimum 20 hours per week must be spent providing direct patient care (direct patient counseling for psychiatrists) in the outpatient ambulatory care setting(s) at the approved service site(s) specified in the Practice Agreement, during normally scheduled office hours.
 - b. The remaining nine (9) hours of the minimum 20 hours per week must be spent providing clinical services for patients or teaching in the approved service site(s), providing clinical services in alternatives settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
 - c. Teaching and practice-related administrative activities shall not exceed a total of four (4) hours of the minimum 20 hours per week.
- (3) For physicians (including psychiatrists), physician assistants (including psychiatry and mental health specialties), nurse practitioners (including psychiatric and mental health specialties), and certified nurse midwives serving in a CAH:
 - a. At least 8 of the minimum 20 hours per week must be spent providing direct patient care or teaching in the CAH-affiliated outpatient ambulatory care setting(s) specified in the Customer Service Portal, during normally scheduled office hours.
 - b. The remaining 12 hours of the minimum 20 hours per week must be spent providing direct patient care or teaching at the CAH(s) or the CAH-affiliated outpatient ambulatory care setting specified in

- the Customer Service Portal, providing direct patient care in the CAH's skilled nursing facility or swing bed unit, or performing practice-related administrative activities.
- c. Teaching and practice-related administrative activities shall not exceed a total of 4 hours of the minimum 20 hours per week.

Administrative or other non-clinical activities include charting, research, attending staff meetings, court appearances, and other non-treatment related activities pertaining to the scholar's approved NHSC practice.

Teaching activities, to qualify as clinical practice, require the NHSC SP participant to provide clinical education to students and residents in their area of expertise. All teaching must be conducted at the NHSC-approved service site(s). The clinical education may:

- (1) Be conducted as part of an accredited clinical training program;
- (2) Include the clinical supervision of a student/resident that is required in order for that student/resident to receive or maintain a health professional license under State law; or
- (3) Include mentoring that is conducted as part of the Student/Resident Experiences and Rotations in Community Health (SEARCH) program, the Health Careers Opportunity Program (HCOP), or the Centers of Excellence program.

Note that if the NHSC SP participant is actually providing patient care while a student/resident observes, the time should be counted as direct clinical care, not teaching, as the NHSC SP participant is treating the patient.

Absences

Please note that the information provided below pertains to compliance with the NHSC SP service obligation and is not a guarantee that a service site will allow any particular amount of leave.

- (1) Full-time scholars are allowed to spend no more than 35 full-time workdays per service year away from the NHSC-approved service site for vacation, holidays, continuing professional education, illness, or any other reason.
- (2) Half-time scholars are allowed to spend no more than 35 half-time workdays per service year away from the NHSC-approved service site for vacation, holidays, continuing professional education, illness, or any other reason.
- (3) If a scholar works more than the minimum number of hours per week (40 for full-time, 20 for half-time), the only time spent away from the site that will need to be reported (see below "Service Verification") and deducted from the allowed absences per service year are the hours of absence that cause a scholar's work hours to fall below the required minimum number of hours per week. For example, a half-time scholar whose work schedule is 32 hours per week would not need to report 12 hours of sick leave taken because the scholar has still met the requirement of a minimum of 20 hours per week.

If a participant has circumstances due to a medical or personal emergency that will result in an extended period of absence, he/she will need to request a suspension of the NHSC service obligation. The NHSC cannot guarantee that a suspension request will be approved. If a suspension is requested and approved, the participant's service obligation end date will be extended accordingly. See "Suspension, Waiver, and Cancellation of the Obligation" on page 29.

Service Verification

Every NHSC SP scholar who has completed school and is providing clinical primary health care services must submit a service verification form every six (6) months through the Customer Service Portal. As part of the

service verification process, an appropriate official at the NHSC-approved service site must certify the scholar's compliance or noncompliance with the applicable clinical practice requirement during each 6-month period. The service verification process will also record the time spent away from the service site (i.e., the total number of days during the 6-month period that the scholar fell below the minimum service requirement).

Scholars who fail to complete and submit their 6-month service verification through the Customer Service Portal on time may jeopardize receiving service credit and may also be recommended for default.

Can I serve half-time instead of full-time?

When scholars sign the NHSC SP contract, they agree to serve full-time. However, at the Secretary's discretion, waivers may be granted to allow scholars to complete their service obligation through half-time service. The following conditions must be met to be considered to serve half-time:

- (1) Your NHSC-approved service site agrees in writing that you may convert to half-time clinical practice (as defined by the NHSC SP);
- (2) You are a Federal employee or a Private Practice Assignee (see "What are the different practice types?" on page 22). The half-time service option is not authorized for PPO practitioners; and
- (3) You agree in writing (by signing an amendment to your NHSC SP full-time contract) to complete your remaining service obligation through half-time clinical practice for twice as long as your full-time obligation.

If you are approved to serve half-time, your service obligation end date and your allowable leave will be adjusted accordingly. Scholars who receive waivers to serve half-time must fulfill the rest of their service obligation serving half-time; scholars will not be allowed to switch back to full-time service once they have been authorized for half-time service.

CHANGING JOBS

Can I leave my NHSC-approved service site before I complete my service?

The NHSC expects that a scholar will fulfill his or her obligation at the NHSC-approved service site(s) identified in his/her Practice Agreement; however, the NHSC does understand that circumstances may arise that require a scholar to leave the initial service site and complete service at another NHSC-approved service site. If a scholar feels he or she can no longer continue working at the approved service site, the scholar should contact the NHSC immediately in writing. If the scholar leaves his/her NHSC-approved site(s) without prior written approval of the NHSC, he/she may be placed in default. In addition, scholars who leave their initial site and accept employment at a site not approved by the NHSC may be placed in default.

How do I request a transfer to another NHSC-approved service site?

If a scholar needs to transfer to another site, the scholar must request a transfer through the Customer Service Portal. The transfer must be approved by the NHSC prior to the scholar beginning work at the transfer site. If a scholar transfers to another site prior to NHSC approval, he/she will not receive service credit for the time period between the transfer and NHSC approval. If the proposed transfer site is disapproved and the scholar refuses reassignment to another NHSC-approved service site, he/she may be placed in default.

Scholars who voluntarily resign from their NHSC-approved service sites without prior approval from the NHSC or are terminated by their site(s) for cause may not receive a transfer to another site and may be placed in default.

What if I am laid off from my job at an NHSC-approved site?

If you are informed by your site that your position is being eliminated or downsized, contact the NHSC immediately either through the Customer Service Portal, email (GetHelp@hrsa.gov), or phone (1-800-221-

9393). The NHSC provides regional assistance to help unemployed participants identify a position at an approved NHSC site.

What if my site wants me to work at an unapproved satellite clinic?

If a site asks a scholar to work at a satellite clinic that is not listed on his or her profile on the Customer Service Portal, the scholar should immediately notify the NHSC through the Customer Service Portal. Generally, time spent at unapproved satellite clinics will not count towards the service obligation.

BREACHING THE NHSC SP CONTRACT

What if I breach my NHSC SP contract?

While the NHSC will work with scholars to assist them, to the extent possible, to avoid a breach and fulfill the service obligation, scholars are reminded that the failure to complete service for any reason is a breach of the NHSC SP obligation. Scholars should immediately contact the NHSC SP if a situation arises in which a scholar is potentially unable to fulfill his/her service obligation.

The following applies to scholars who breach their NHSC SP contract:

(1) Failure to complete academic training

Scholars who are dismissed from school for academic or disciplinary reasons or who voluntarily terminate academic training before graduation from the educational program for which the scholarship was awarded will be declared in breach of their scholarship obligation and held liable to the United States for repayment of **all NHSC SP funds paid to them and to the school on their behalf**. The amount owed must be paid in full within 3 years of the date of default. No interest will be charged on any part of this debt to the United States during the 3-year repayment period. However, if payment in full is not made within the 3-year period, interest will be assessed thereafter.

(2) Failure to begin or complete the service obligation or failure to meet the terms and conditions of postponing the service obligation for postgraduate training

Scholars who for any reason fail to comply with the terms and conditions of postponing the service obligation for postgraduate training (including physicians who fail to complete an approved residency in an NHSC-approved specialty) or who for any reason fail to begin or complete their service obligations after completion of training, will be in breach of their scholarship obligations. When scholars default on their contracts for these reasons, the United States shall be entitled to recover damages equal to **three times the scholarship award plus interest** in accordance with the formula:

$$A = 3 \emptyset (\underline{t-s})$$

In which:

"A" = is the amount the United States is entitled to recover,

"Ø" = is the sum of the amounts paid to, or on behalf of, the scholar and the interest on such amounts which would be payable if, at the time the amounts were paid, they were loans bearing interest at the maximum legal prevailing rate, as determined by the Treasurer of the United States,

"t" = is the total number of months in the scholar's period of obligated service, and

"s" = is the number of months of the period of obligated service served by the scholar.

The damages which the United States is entitled to recover shall be paid within **1 year of the date of default.**

Note: For scholars who received a waiver to serve half-time, the period of obligated service ("t") and service performed ("s") will be converted into their full-time equivalents.

(3) Delinquent debt

If the default debt is not repaid within 1 year or 3 years, as applicable, and subsequent collection efforts are unsuccessful, the case may be referred to the U.S. Department of Justice for enforced collection. The scholar will be liable for the debt incurred plus administrative and court costs associated with collection of the debt. All delinquent debts will be reported to a commercial credit reporting agency and to the Treasury Department for the Treasury Offset Program. Also, recovery through Administrative Wage Garnishment may be enforced to repay a delinquent default debt.

(4) IRS tax refund offsets and Medicare/Medicaid exclusion

Through the Treasury Offset Program, the government may offset Federal and/or State payments due to scholars (e.g., an IRS income tax refund) and apply those payments to repay delinquent NHSC SP debts. In addition, delinquent defaulters who are unwilling to enter into or stay in compliance with an agreement to repay their default debt can be excluded from participation in Medicare, Medicaid, and other Federal health care programs. See section 1128 of the Social Security Act.

(5) Licensure sanctions

In several states, a health professional license can be suspended or revoked for non-payment of an NHSC scholarship debt.

SUSPENSION, WAIVER AND CANCELLATION OF THE OBLIGATION

What should I do if I feel I cannot meet the requirements of my NHSC SP contract and/or continue my service obligation?

The Secretary of Health and Human Services may suspend or waive, in whole or in part, an NHSC SP service or payment obligation. Requests for suspensions and waivers may be submitted through the Customer Service Portal.

(1) **Suspension.** A suspension of the NHSC SP obligation may be granted if compliance with the obligation by the scholar (1) is temporarily impossible or (2) would involve a temporary extreme hardship such that enforcement of the obligation would be unconscionable. Periods of approved suspension of service will extend the scholar's service obligation end date. The major categories of suspension are set forth below. Scholars seeking a suspension must upload a signed request letter stating the reason(s) the suspension is being sought as well as the appropriate supporting documentation through the Customer Service Portal.

a. Suspension for medical and personal reasons

A suspension may be granted for up to one year if the scholar provides independent medical documentation of a physical or mental health disability or personal circumstances, including a terminal illness of an immediate family member, that results in the scholar's temporary inability to perform the NHSC SP service obligation.

b. Suspension for Parental Leave (maternity/paternity/adoption)

Scholars must notify the NHSC of pending parental leave and provide appropriate medical or other supporting documentation confirming the need for parental leave. Parental leave in excess of 12

weeks, unless the state in which the scholar resides permits additional time, will require additional documentation of medical need.

c. Call to active duty in the Armed Forces

Scholars who are also military reservists and are called to active duty will be granted a suspension for up to one year beginning on the activation date described in the reservist's call to active duty order. In addition to the written request for a suspension, a copy of the order to active duty must be submitted to the NHSC. The suspension will be extended if the applicable Armed Forces entity continues the period of active duty. The period of active military duty will not be credited toward the NHSC SP service obligation.

(2) **Waiver.** A waiver permanently relieves the participant of all or part of the NHSC SP obligation. A waiver may be granted only if the scholar demonstrates that compliance with his/her obligation is permanently impossible or would involve an extreme hardship such that enforcement of the obligation would be unconscionable. Scholars seeking a waiver must upload a signed request letter stating the reason(s) the waiver is being sought through the Customer Service Portal. The participant will be contacted regarding the medical and financial documentation necessary to complete the waiver request. Note that waivers are not routinely granted, and require a showing of compelling circumstances.

What if I should die before completing my obligation?

In the unfortunate event of a scholar's death, any obligation to the NHSC SP is cancelled in its entirety. No liability will be transferred to the scholar's heirs.

HOW TO APPLY

APPLICATION AND PROGRAM GUIDANCE

Please read the Application and Program Guidance (*Guidance*) in its entirety before proceeding with an application. The *Guidance* explains in detail the rights and obligations of individuals selected to participate in the NHSC SP. Be sure you have a complete understanding of the obligation to serve at an NHSC-approved service site and the financial consequences of failing to perform that obligation.

APPLICATION DEADLINE

The online application must be submitted **on May 8, 2012 by 5:00 PM EST.** All Supporting Documentation must be uploaded by 5:00 pm EST on May 8, 2012. Please upload all supporting documentation to the Program Portal: https://programportal.hrsa.gov/.

The Associate Administrator of BCRS, or his/her designee, may authorize an extension of published deadlines when justified by circumstances such as acts of nature (e.g., floods or hurricanes), widespread disruptions of mail service, or other disruptions, such as a prolonged blackout. The authorizing official will determine the affected geographical area(s) and the length of the extension granted.

COMPLETING AN APPLICATION

The NHSC SP application consists of (1) an online application, (2) required supporting documentation, and if applicable, (3) additional supporting documentation. Applicants should keep a copy of the application package for their records. Applicants are responsible for submitting a complete application. It is required that the information in the online application match the submitted supporting documentation. Application packages will be initially reviewed to determine their completeness. Application packages deemed incomplete (e.g., missing, illegible, or incomplete application materials) as of the application deadline will not be considered for funding.

NHSC SP will not accept requests to update a submitted application or permit the submission/resubmission of incomplete, rejected, or otherwise delayed application materials after the deadline. In addition, the NHSC SP staff will not fill in any missing information or contact applicants regarding missing information.

No changes will be accepted to applicant's choice of school or discipline entered on the submitted application prior to award. Awardees' who elect to enter a different school and/or program should contact the NHSC SP immediately.

(1) ONLINE APPLICATION

Applicants are required to complete each of the sections below to be able to submit an online application.

- a. Eligibility Screening. If an individual does not pass the initial screening portion of the online application, he/she will not be able to continue with the application. Please refer to the Eligibility Requirements section of this Guidance on page 5 for further details.
- b. **General Information.** Answers to this section pertain to the applicant's name, social security number, mailing and email addresses, and other contact information.
- c. **Degree Information.** Answers to this section should pertain only to the degree or certificate program for which applicants are applying for an NHSC Scholarship.
- d. **Background Information.** Answers to this section pertain to the educational background, individual and family background, and emergency contact information.

- e. **Curriculum Vitae (CV).** An applicant's CV should outline relevant work/volunteer experience and should be no more than **5 pages long**. CVs must be uploaded.
- f. **Essays.** Applicants are required to respond to the following three essay questions. Each response should be limited to 2,500 characters or less (about a half of a page). It is suggested that applicants create essays in a Microsoft Word document and cut and paste them into the box provided. Applicants may also type directly into the text box.

Essay Questions

- 1. How will you contribute to the mission of the National Health Service Corps in providing care to underserved communities?
- 2. What experiences have you had or activities have you participated in that have prepared you to work with underserved populations?
- 3. Please discuss your commitment to pursue a career in primary health care.

(2) REQUIRED SUPPORTING DOCUMENTATION

It is the applicant's responsibility to upload required supporting documents by **5:00 pm EST on May 8, 2012**. Failure to submit a complete application package by the deadline **will deem the applicant ineligible,** and he or she will not be considered for an NHSC SP award. Given the high volume of applications, applicants must upload all supporting documents at the time of the online application submission to expedite processing of their application. Each document submitted must include the applicant's First Name, Last Name, Discipline and last 4 digits of social security number.

	Possited Cupporting Documentation
	Required Supporting Documentation
a.	Proof of Citizenship
b.	Authorization to Release Information Form
c.	Acceptance Report/Verification of Good Standing
d.	Academic Letter of Recommendation
e.	Non-Academic Letter of Recommendation
f.	Unofficial Transcript
g.	Current Tuition and Fee Schedule

- a. **Proof of Status as a U.S. Citizen or U.S. National.** Proof of U.S. citizenship or U.S. national status may include a birth certificate issued by a city, county, or state agency in the U.S., the ID page of a U.S. passport, or a certificate of citizenship or naturalization.
- b. **Authorization to Release Information Form.** This form authorizes entities identified in the form to disclose information regarding applicants who have been selected and accept the scholarship award.
- c. Acceptance Report/Verification of Good Standing. Applicants must be enrolled or accepted for full-time enrollment in a fully accredited program during the 2012-2013 school year (applicant must begin classes by September 30, 2012) to receive an award. Each applicant is required to submit a report from the school verifying his/her acceptance or enrollment in good standing. This form must be signed and completed by a school official. Please note all information will be verified

for accuracy. The school identified in the Acceptance Report/Verification of Good Standing will be the applicant's "initial school of record."

If this document states that there are conditions (not yet fulfilled) for acceptance into the school and/or program, other than standard contingencies that apply to all admitted applicants, applicants will not be eligible for consideration for an award for the 2012-2013 school year, unless all contingencies or conditions for acceptance are removed and documented in writing by June 30, 2012.

- d. **Academic Letter of Recommendation.** If the applicant is currently enrolled in the health professions training program, the recommendation letter should be from the Department Chair, faculty advisor, or a faculty member of that academic program who is familiar with the student. If the applicant has not begun the training associated with the scholarship, the letter should be from the Department Chair, faculty advisor, or a faculty member of the applicant's most recent academic program who is familiar with the applicant. The letter should include the information described in the "Academic Official's Evaluation Letter Instructions" found in NHSC SP Forms Package.
- e. **Non-Academic Letter of Recommendation.** The recommendation letter should be from an individual who is familiar with the applicant's professional, community, and/or civic activities, especially those related to underserved communities. The recommender can be an employer or previous employer, community leader, colleague, or anyone who has knowledge of the applicant's interest and motivation to provide care to underserved communities. The letter should include the information described in the "Non-Academic Evaluation Letter Instructions" found in NHSC SP Forms Package.
- f. **Transcript**. Each applicant must include a transcript from his/her current educational institution or, if not currently attending an educational institution, a transcript from the last educational institution he/she attended. **An unofficial transcript is acceptable as long as the grade point average (GPA) is also provided.**
- g. **Current Tuition and Fees Schedule.** Each applicant must provide a tuition and fees schedule for the 2012-2013 school year or, if not yet available, the most recent tuition and fees schedule published by the school in the school catalog or on its website.

(3) ADDITIONAL SUPPORTING DOCUMENTATION (if applicable)

Based on the applicant's responses to the online application, the following additional documents will be required for submission. Only applicants who have these documents listed on their Supporting Documents page of the online application should submit them. These documents will be added to their Supporting Documents list once the online application has been submitted.

a. Verification of Exceptional Financial Need (EFN) Status

Applicants who have received a scholarship for students of Exceptional Financial Need under Section 758 of the Public Health Service Act (formerly 42 U.S.C. 294z) qualify for a funding priority (medical and dental students only). This document certifies that the applicant has participated in the EFN Program and must be completed by the school's financial aid official.

b. Verification of Disadvantaged Background

This document certifies that the applicant comes from a disadvantaged background and either participated in, or would have been eligible to participate in, Federal programs such as "Scholarships for Disadvantaged Students," "Loans to Disadvantaged Students," or the "Nursing Workforce Diversity Grant Program."

c. Statement Regarding Existing Service Obligation

This written statement must be provided by the entity to which the applicant owes an existing service obligation (see pages 6 and 7) and must contain a statement satisfactory to the Secretary that i) there is no potential conflict in fulfilling the NHSC obligation and the entity's obligation and ii) the NHSC SP obligation will be served first.

APPLICATION STATUS

Online Application

Applicants will receive a receipt of submission once the application has been successfully submitted online. Applicants can verify that sections of the application are complete when there is a checkmark by each on the status page.

Supporting Documents

Please allow at least 30 business days for the NHSC SP to review your documentation and update the status of documents. Once supporting documents have been processed, the status of that document will be labeled "Received."

What happens after my application is submitted?

Once the online application has been submitted and each supporting document has a status of "Received", application packages are ready for review. The application review process occurs over several months. The NHSC SP will be providing email updates, as applicable, as well as updates on the Status page of the online application. It is the applicant's responsibility to ensure his/her contact information is correct and current.

NOTIFICATION OF AN AWARD

Individuals selected for awards will be notified by email/letter no later than September 30, 2012. To accept the award, an applicant must respond by the deadline in the notice of award email/letter. If the applicant does not respond to the NHSC SP by that deadline, the offer of award expires and will be offered to an alternate. Applicants who respond by the deadline will be asked to sign the NHSC SP contract, complete the online banking form for direct deposit, and complete the W-4 form.

Individuals selected for an award must be enrolled as a **full-time** student during the 2012-2013 school year and full-time class attendance **must begin on or before September 30, 2012**. Applicants who will not begin classes on or before September 30, 2012, including applicants who will be on a leave of absence from school through September 30, 2012, **must** decline the award.

Eligible individuals who do not receive a scholarship award will be notified no later than October 31, 2012.

Declining Scholarship Support

If individuals selected for an award decide not to accept the award, they may decline the scholarship support. The declination of an award is without penalty and permits the promotion of alternates to selectee status. Once an applicant declines the offer of award, the award will be offered to an alternate. There will not be any opportunities to reclaim the award. A decision to decline the scholarship award is final and cannot be changed under any circumstances. An applicant who declines an award may apply in the next application cycle.

RESOURCES FOR APPLICANTS

NHSC Approved Sites

All currently approved NHSC service sites can be found through the link below. Sites are listed by State, and under the "Quick Access Reports" choose "NHSC Approved Sites List." Listed sites may or may not have current job opportunities eligible for NHSC scholars. There is no guarantee that sites that are currently approved will still be approved for NHSC SP service at the time of a scholar's placement.

• http://datawarehouse.hrsa.gov/nhscdetail.aspx

NHSC Job Opportunities List

The NHSC Job Opportunities List contains a searchable database of vacant positions at NHSC-approved sites.

http://nhscjobs.hrsa.gov

HPSA Find

All NHSC scholars must serve in a health professional shortage area of greatest need. The below sites provide an understanding of where HPSAs are located.

- http://hpsafind.hrsa.gov
- http://datawarehouse.hrsa.gov/GeoAdvisor/ShortageDesignationAdvisor.aspx

Need Help

Any individual with questions about the NHSC SP may contact the Customer Care Center Monday through Friday (except Federal holidays), 8:00am to 8:00 pm EST.

- GetHelp@hrsa.gov
- 1-800-221-9393 (TTY 1-877-897-9910)

NHSC Customer Service Portal

Once an applicant has been selected for an award, he/she will be provided with instructions for establishing an account on the Customer Service Portal. This web-based system will allow NHSC SP scholars to communicate with the NHSC, to make certain requests (suspensions, transfers, waivers, etc.), and to access the 6-month Service Verification Forms.

https://programportal.hrsa.gov/

DEFINITIONS

ADMINISTRATIVE OFFSET - For scholars who receive subsequent funding under the NHSC SP, overpayments of scholarship benefits may be collected through administrative offset. The NHSC SP may withhold scholarship funds payable to, or on behalf of, the scholar (including stipends, ORC, and if necessary, tuition/fees payments) until the overpayment is paid in full. Administrative offset is not a repayment option for scholars who wish to terminate a contract.

DEFAULT OF SERVICE OBLIGATION – Failure for any reason to begin or complete a contractual service obligation.

DISADVANTAGED BACKGROUND - Refers to individuals who have been identified by their schools as having come from a "disadvantaged background" based on environmental and/or economic factors. "Environmental factors" means comes from an environment that has inhibited the individual from obtaining the knowledge, skill, and abilities required to enroll in and graduate from a school. "Economic factors" means comes from a family with an annual income below a level based on low-

income thresholds according to family size published by the U.S. Bureau of the Census, adjusted annually for changes in the Consumer Price Index, and adjusted by the Secretary of Health and Human Services (HHS) for adaptation to this program.

ELIGIBLE FEES – Fees that are eligible for payments are:

Academic Support Services Fee	Library Fee
Administrative Fee	Malpractice Insurance (If it is mandatory that it
	be purchased through the school by all students)
Building Use or Facility Fee	Matriculation Fee
Campus Use Fee	Processing Fee
Computer Fee	Recreation Fee
 Disability and/or Health Insurance (For scholar only; Must be required by the school for all students) 	• Student Activities Fee
Education Fee	Student Services Fee
Health Services Fee and Immunizations	Technology Fee
• Graduation Fee (in the last year of program)	University Fee
Laboratory Fees	

EXCEPTIONAL FINANCIAL NEED (EFN) – Refers to individuals who have been awarded an Exceptional Financial Need scholarship (Physicians and Dentists) under former Section 758 of the Public Health Service Act (formerly 42 USC 294z).

FULL-TIME ATTENDANCE - to be eligible to receive scholarship benefits, scholars must be enrolled as full-time students. A full-time student is defined as a student enrolled for a sufficient number of credit hours in any academic term to complete the course of study within the number of academic terms normally required at the school. Please be advised that any courses that are not required or are unrelated to the qualifying degree program will not count towards the hours required for full-time status.

FULL-TIME CLINICAL PRACTICE – Working a minimum of 40 hours per week in a clinical practice, for a minimum of 45 weeks per service year, in an NHSC-approved service site. For a more detailed explanation of the full-time clinical practice requirement, please see the Program Overview, "Service Requirements."

FULLY ACCREDITED - The NHSC SP considers schools and programs to be fully accredited if students/graduates are eligible to take the national certification/licensure examinations, which lead to licensure in the profession for which the applicant is applying for scholarship support.

HALF-TIME CLINICAL PRACTICE – Working a minimum of 20 hours per week in a clinical practice, not to exceed 39 hours per week, for a minimum of 45 weeks per service year, in an NHSC-approved service site. For a more detailed explanation of the half-time clinical practice requirement, please see the Program Overview, "Service Requirements."

HEALTH PROFESSIONAL SHORTAGE AREA (HPSA) – A HPSA is a geographic area, population group, public or nonprofit private medical facility or other public facility determined by the Secretary of Department

of Health and Human Services to have a shortage of primary health care professionals. HPSAs may be identified on the basis of agency or individual requests for designation. Information considered when designating a primary care HPSA include health provider to population ratios, rates of poverty, and access to available primary health services. These HPSAs are designated by the Office of Shortage Designation, within HRSA's Bureau of Health Professions, pursuant to Section 332 of the Public Health Service (PHS) Act (Title 42, U.S. Code, Section 254e) and implementing regulations (Title 42, Code of Federal Regulations, Part 5).

INITIAL SCHOOL OF RECORD - the school attended/enrolled in (the school identified in the Acceptance Report/Verification of Good Standing Form) at the time the NHSC SP application is submitted.

LEAVE-OF-ABSENCE - is a period of approved absence from a course of study granted to a student by his or her training institution for medical, personal, or other reasons. The leave-of-absence is usually granted for a period of 1 year or less. When a leave-of-absence is expected, a scholar is required to notify the NHSC Scholarship Program immediately, by phone and in writing, and submit a letter from the school approving the leave-of-absence and indicating the start and end dates for the period of the absence. Payment of all benefits are discontinued when a scholar is on an approved leave-of-absence, and may be resumed when the student returns full-time to the course of study for which the scholarship was awarded.

LOCATED IN A STATE - The schools and educational programs for which scholarship support is requested must be in one of the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Marianas, the U.S. Virgin Islands, the Territory of Guam, the Territory of American Samoa, the Republic of Palau, the Republic of the Marshall Islands, and the Federated States of Micronesia. Students attending schools outside of these geographic areas are not eligible for NHSC scholarships, even though they may be citizens or nationals of the United States.

NATIONAL HEALTH SERVICE CORPS (NHSC)-APPROVED SERVICE SITE — Each community site must submit an NHSC Site Application to request approval as an NHSC service site. In order for a site to be eligible for NHSC approval, it must: Be located in and providing service to a federally designated Health Professional Shortage Area (HPSA); Provide comprehensive primary medical care, mental and behavioral health and/or dental services; Provide ambulatory services (no inpatient sites); Ensure access to ancillary, inpatient and specialty referrals; Charge fees for services consistent with prevailing rates in area; Discount or waive fees for individuals at or below 200% of the Federal poverty level; Accept assignment for Medicare beneficiaries; Enter into agreements with Medicaid and the Children's Health Insurance Program (CHIP), as applicable; Not discriminate in the provision of services based on an individual's inability to pay for services or the source of payment (Medicare/Medicaid/CHIP); Prominently post signage that no one will be denied access to services due to inability to pay; Agree not to reduce clinician's salary due to NHSC support; Provide sound fiscal management; and Maintain a recruitment and retention plan, as well as a credentialing process, for clinicians. If the Site Application is approved, the community site becomes an NHSC-approved service site. All NHSC-approved service sites must continuously meet the above requirements.

OVERPAYMENT - Overpayments are scholarship payment(s) to a scholar or to a school on the scholar's behalf, while the scholar is on an approved leave of absence, enrolled as a less than full-time student, or is no longer enrolled in the NHSC SP-approved course of study. Overpayment may also occur due to administrative error. A scholar receiving an overpayment must immediately contact the NHSC SP,

- follow up in writing, and make arrangements to promptly return the overpayment(s) to avoid interest accrual and debt collection procedures.
- POSTGRADUATE TRAINING The NHSC SP will only allow physicians, dentists, physician assistants, and nurse practitioners to obtain postgraduate training. Types of postgraduate training include residencies and fellowships. Physicians are required to enter an accredited primary care residency program following completion of medical school. NHSC-approved residencies are: family practice, general internal medicine, general pediatrics, obstetrics-gynecology, general psychiatry, internal medicine/family practice, and internal medicine/pediatrics. The NHSC SP may also approve additional postgraduate training following residency for a child psychiatry, obstetrics/gynecology, or geriatrics fellowship. Dentists have the option to complete an accredited residency in general practice dentistry, advanced education in general dentistry, pediatric dentistry, or public health dentistry. The NHSC SP may also approve additional postgraduate training following residency for a geriatric dentistry fellowship. Physician assistants have the option to complete a residency in internal medicine focusing on non-specialty care. Nurse practitioners have the option to complete a residency in family practice, community health, or psychiatry.
- PRACTICE AGREEMENT The practice agreement, between the scholar and the NHSC, lists the name(s) of the approved NHSC practice site(s) where the scholar has agreed to work, notes the start/end dates of the scholar's service obligation, and outlines the terms and conditions of service.
- REPEATED COURSE WORK Course work is considered repeated if the NHSC SP has already paid for the course previously.
- SCHOOL YEAR For all scholars, the school year is defined as all or part of the 12-month period from July 1 through June 30 during which a scholar is enrolled in a school as a full-time student. The NHSC SP 2012-2013 school year begins July 1, 2012 and ends June 30, 2013.
- SUSPENSION is a temporary status. The basis for a suspension would be a medical condition or a personal situation that: 1) would make it temporarily impossible to continue the service obligation or pay the monetary debt or 2) would temporarily involve an extreme hardship to the individual and enforcement of the service or payment obligation would be against equity and good conscience.
- TEACHING HEALTH CENTER A Teaching Health Center (THC) is an entity that (1) is a community based, ambulatory patient care center and (2) operates a primary care residency program (i.e., an approved graduate medical residency training program in family medicine, internal medicine, pediatrics, internal medicine-pediatrics, obstetrics and gynecology, psychiatry, general dentistry, pediatric dentistry, or geriatrics) under section 340H of the PHS Act. THCs may be located in federally qualified health centers; community mental health centers; rural health centers; health centers operated by the Indian Health Service, an Indian tribe or tribal organization, or an urban Indian organization; and Title X family planning programs. A list of HRSA-funded THCs may be found here: http://granteefind.hrsa.gov/searchbyprogram.aspx?select=T91&index=12&year=
- UNENCUMBERED LICENSE An unencumbered license means a license that is not revoked, suspended, or made probationary or conditional by the State licensing or registering authority as the result of disciplinary action.

WAIVER - is a permanent status. The basis for a waiver would be a permanent medical condition or personal situation that: 1) would make it impossible for the individual to serve the obligation or pay the debt or 2) would involve an extreme hardship to the individual and enforcement of the service or payment obligation would be against equity and good conscience.

FREQUENTLY ASKED QUESTIONS

Please note: The NHSC SP will hold a webinar in the fall for new NHSC SP awardees.

- (1) What is the deadline to apply to the National Health Service Corps Scholarship Program?

 Applications for the 2012-2013 school year are due by 5:00 p.m. EST on May 8, 2012. Applicants will be notified on an ongoing basis as selections are made. Individuals selected to receive the scholarship will be notified by September 30, 2012.
- (2) How do I find job opportunities that are approved for the National Health Service Corps Scholarship and Loan Repayment programs? What about opportunities in underserved areas for non-NHSC clinicians?

Current job opportunities are posted on the NHSC Job Opportunities website, which can be accessed at nhscjobs.hrsa.gov by any clinician. The site provides information on NHSC-approved facilities by location and health professions discipline. The site lists thousands of vacancies for NHSC scholars and loan repayers, as well as non-NHSC clinicians. More than half of the vacancies are at HRSA-supported health centers. Individuals should search for vacancies then contact sites directly to learn more about the position and the site, as well as how to apply for the position of interest. NHSC scholars are required to serve at a facility that meet their HPSA score threshold and are encouraged to use this site to find applicable facilities.

- (3) How does the National Health Service Corps know how much my tuition and fees are?

 The NHSC SP requests information on in-state and out-of-state tuition and required fees from each school annually.
- (4) What if I change my mind about going into primary care after I have accepted the scholarship or while in residency?

Accepting the NHSC scholarship is a serious commitment. If you change your mind while in school, you should notify the NHSC SP immediately and decline further scholarship support to minimize the damages that will be owed. If after graduation you enter training that is not approved by the NHSC SP or you otherwise fail to comply with your contract, you will be liable for financial damages equal to three times the amount of your scholarship plus interest.

- (5) When do the tuition and stipend payments start?
 - The NHSC SP notifies the schools of participating scholars. This notice, along with the award letter, authorizes the schools to bill the Scholarship Program directly for tuition and required fees for the academic period in progress during the scholars' contracts. New scholars will receive stipend payments for July-October in their bank accounts in a lump sum payment no later than the first week of November. After the lump sum payment, stipend payments are issued at the end of each month directly to the scholars' bank accounts.
- (6) I want to specialize in internal medicine but would also like to sub-specialize. If I am selected to receive the National Health Service Corps Scholarship will I be able to do this before serving my

obligation to provide clinical primary care services at a NHSC-approved site?

NHSC Scholars will not be able to sub-specialize; scholars must complete the NHSC service obligation as soon as they have completed required training. Allopathic and osteopathic medical students who are unsure about their future specialty interests or who are unable to commit to complete a primary health care specialty are advised not to apply to the NHSC SP.

(7) What happens if I have taken out a student loan to cover the cost of tuition and fees before I received notice of an NHSC SP award?

If a new NHSC scholar has taken out a student loan to cover the cost of tuition and fees for his or her summer and/or fall semester(s) while waiting for notice of an NHSC SP award, the scholar should supply an itemized invoice to the NHSC SP showing the amount of tuition and fees paid for with the student loan. The NHSC SP will pay that amount to the academic institution to cover the tuition costs covered by the loan. After the fall 2012 semester, the NHSC SP will not pay tuition costs covered by any student loans.

(8) When can I expect to hear if I have received an NHSC scholarship?

The NHSC SP expects to notify applicants selected to receive the scholarship award beginning in July and continuing through September. Applicants who are not selected to receive the scholarship award will be notified no later than October 31, 2012. For detailed information on the application and selection process, see the Scholarship section of the NHSC website NHSC.hrsa.gov/scholarship.

(9) Can I continue receiving NHSC scholarship financial assistance while I am in a residency?

The NHSC does not provide financial assistance while scholars serve their residencies. NHSC scholarship support is for health professions school only. While serving a residency, scholars do not receive any additional financial support nor do they incur additional service obligations.

(10) Is health insurance included in the fees paid by the NHSC scholarship?

Yes, if the school requires health insurance of all students, regardless of source of funding, the NHSC will include it in the payment of your fees.

(11) Can I go from a NHSC Scholarship-supported PA or NP training program to medical school before serving my NHSC obligation?

NHSC scholars' contractual agreement is to complete training leading to the degree for which you received support and to serve full-time in an approved site upon completion of that training. Pursuing additional years or schooling before fulfilling the service obligation is not allowed.

(12) What if the Government changes the rules after I have accepted the NHSC scholarship?

During the multi-year period covered by your NHSC SP contract, the statute, regulations, and policies applicable to the program may change and you will be bound by those changes. The scholarship agreement between you and the Secretary of the Department of Health and Human Services remains binding.

(13) Can I work half-time to fulfill my NHSC scholarships service obligation?

Scholars agree to provide full-time clinical practice upon graduation or, if applicable, completion of approved postgraduate training. Scholars must agree to provide one (1) year of full-time clinical practice at one or more NHSC-approved service sites for each full or partial school year of support

received. The minimum full-time service obligation is two (2) years, and the maximum service obligation is four (4) years.

Upon graduation or, if applicable, completion of approved postgraduate training, the Secretary may waive the full-time service obligation and allow half-time service. Scholars who receive a waiver to serve half-time must agree to provide two (2) years of half-time clinical practice at one or more NHSC-approved service sites for each full or partial school year of support received. The minimum half-time service obligation is four (4) years, and the maximum service obligation is eight (8) years.

(14) Are the stipend and other reasonable costs payments provided by the NHSC scholarship taxable income? If so, how much tax is withheld?

Currently, and through December 31, 2012, only the monthly stipend payments are considered taxable income by the Internal Revenue Service. If the current statutory tax exemption is not extended, the entire scholarship award (tuition, fees, ORC and stipend) will be taxable income beginning January 1, 2013. The tax withheld is determined by the W-4 tax withholdings form scholars submit to the NHSC with their scholarship applications.

(15) If I do not receive notice of an award from the NHSC SP before the start of the school year and have to borrow money to pay tuition and fees, will the money I receive from the scholarship be enough to pay the interest on my loan?

Additional funds will not be awarded to cover any interest charges on a loan.

(16) Can NHSC scholars who have completed one residency complete a second primary care residency before beginning to fulfill their service obligations?

NHSC scholars must fulfill their service obligation after completing their required residency; they cannot complete a second residency. However, the NHSC SP approves dual residencies in Internal Medicine and Family Practice, as well as Internal Medicine and Pediatrics. Additionally, the NHSC SP may approve, on a case-by-case basis consistent with the needs of the NHSC, requests submitted by scholars in their last year of residency training for additional training in an NHSC-approved fellowship.

(17) What makes a site eligible for fulfillment of the NHSC service obligation?

To become an approved NHSC service site, community-based health care delivery sites must meet the eligibility requirements including:

- Located in a designated Health Professional Shortage Area (see HPSAFind.hrsa.gov)
- Provide a continuum of services, including comprehensive primary health care and appropriate referrals or arrangements for specialty and inpatient care.
- Treat all patients regardless of the method or ability of the patient to pay for services (i.e., accept Medicare/Medicaid assignments and have provisions for a sliding-fee scale)
- Apply to the NHSC for Recruitment and Retention Assistance (see the Sites/Communities section of the NHSC websites, NHSC.hrsa.gov/communities)

(18) Can I make changes to my banking information after it has been submitted?

Only applicants being awarded NHSC scholarships will be requested to submit banking information. Only NHSC SP staff can enter any relevant changes to the online banking information once it has been submitted to the NHSC SP and a "Receipt of Submission" is received by the applicant.