



BCRS Loan Repayment Programs for Nurses

Nurse practitioners who are dedicated to working in communities with limited access to health care can reduce their educational debt through the National Health Service Corps (NHSC) Loan Repayment Program or the NURSE Corps Loan Repayment Program (LRP). Administered by the U.S. Department of Health and Human Services, Health Resources and Services Administration, these programs support nurse practitioners who are dedicated to working in health care facilities with a critical shortage of nurses. Both programs award loan repayment to nurse practitioners working in urban, rural, and frontier communities with limited access to care throughout the United States in exchange for a commitment to serve at a site for a minimum of two years. Nurse practitioners may be eligible to apply to both programs but are only permitted to accept loan repayment from one.

What are the similarities—and differences—between the programs? Take a look.

	NHSC Loan Repayment Program	NURSE Corps Loan Repayment Program
Program Eligibility Requirements/ Eligible Disciplines	<ul style="list-style-type: none"> • U.S. citizen (U.S. born or naturalized) or U.S. national • Working in one of the following nursing disciplines: <ul style="list-style-type: none"> – <i>Primary Care Nurse Practitioner</i> (adult, family, pediatric, psychiatric/ mental health, geriatrics, and women’s health) – <i>Certified Nurse-Midwife</i> – <i>Psychiatric Nurse Specialist</i> • Employed at an NHSC-approved site (see list below) 	<ul style="list-style-type: none"> • U.S. citizen, U.S. national, or lawful permanent resident • Working in one of the following nursing disciplines: <ul style="list-style-type: none"> – <i>Registered Nurse</i> – <i>Nurse Practitioner</i> – <i>Certified Nurse-Midwife</i> – <i>Clinical Nurse Specialist</i> – <i>Nurse Anesthetist</i> – <i>Nurse Faculty</i> • Employed full-time at a public or private nonprofit Critical Shortage Facility (see list below) OR employed full-time at an accredited, public or private nonprofit school of nursing
Site Types	<p>Must work at an NHSC-approved site, located in, designated as, or serving a Health Professional Shortage Area (HPSA)</p> <p>Site types are outpatient facilities and may be:</p> <ul style="list-style-type: none"> • Federally Qualified Health Center (FQHC), including: <ul style="list-style-type: none"> – FQHC Look-Alike – Dual-Funded Tribal Health Center • Rural Health Clinic 	<p>Must work in a public or private nonprofit Critical Shortage Facility, which is a health care facility located in, designated as, or serving a primary care or mental health HPSA</p> <p>Nurse faculty must be employed by an accredited public or private nonprofit school of nursing</p> <p>Site types may be:</p> <ul style="list-style-type: none"> • Critical Access Hospital • Disproportionate Share Hospital*

continued

What are the similarities—and differences—between the programs? *(continued)*

	NHSC Loan Repayment Program	NURSE Corps Loan Repayment Program
Site Types, cont'd	<ul style="list-style-type: none"> • Hospital-Affiliated Primary Care Outpatient Clinic • Indian Health Service, Tribal Clinic, and Urban Indian Health Clinic (ITU) • Private Practice (Solo/Group) • State or Federal Correctional Facility • Other Health Facilities: <ul style="list-style-type: none"> – Community Mental Health Facility – Community Outpatient Facility – Critical Access Hospital – Free Clinic – Immigration and Customs Enforcement (ICE) Health Service Corps – Mobile Unit – School-Based Health Program – State and County Department of Health Clinic 	<ul style="list-style-type: none"> • Public Hospital* • Federally Qualified Health Center (FQHC), including: <ul style="list-style-type: none"> – FQHC Look-Alike – Dual-Funded Tribal Health Center • Indian Health Service Health Center • Native Hawaiian Health Center • Rural Health Clinic • Skilled Nursing Facility • State or Local Public Health or Human Services Department • Ambulatory Surgical Center • Home Health Agency • Hospice Program • Non-Disproportionate Share Hospital* • Nursing Home <p><i>* Hospital-based outpatient services are included</i></p>
Financial Benefits	<p>Offers two levels of funding, based upon the need of the community in which the nurse practitioner works, as defined by HPSA score:</p> <ul style="list-style-type: none"> • In sites with HPSA score of 14+: Up to \$60,000 for 2-year, full-time or 4-year, half-time service commitment • In sites with HPSA score 0-13: Up to \$40,000 for 2-year, full-time or 4-year, half-time service commitment <p>With continued service, nurse practitioners may be able to pay off all of their qualified student loans</p>	<p>Offers 60 percent of total outstanding qualifying educational loan balance incurred while pursuing an education in nursing for a 2-year service commitment</p> <p>Qualifying participants may receive an additional 25 percent of their original loan balance for a third year of service</p>
Tax Liability	The Loan Repayment award is not taxable	The full Loan Repayment award is taxable; however, taxes are deducted from the award
Program Web sites	www.NHSC.hrsa.gov/loanrepayment	www.hrsa.gov/loanscholarships/repayment/nursing

For questions about the NHSC Loan Repayment Program and the NURSE Corps Loan Repayment Program, contact the Customer Care Center at **1-800-221-9393** or **GetHelp@hrsa.gov**.

