

# Congressionally Authorized Student Loan Forgiveness Programs

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## Health Professions

- **[Specialty Education Loan Repayment Program \(SELRP\)](#)**

This program provides \$40,000 per year, with a maximum of \$160,000 to recent graduates of an accredited medical or osteopathic school who are currently enrolled or matched to a residency identified as a shortage by the U.S. Department of Veterans Affairs. Recipients must agree to serve in a clinical practice at a VA facility for a period of 12 months for each \$40,000 of loan repayment with a minimum of 24 months of obligated service. [Program Application](#)

- **[Indian Health Service \(IHS\) Loan Repayment Program](#)**

This program provides \$25,000 per year, with a maximum of \$50,000, to health professionals serving American Indian and Alaska Native health facilities. Recipients must agree to practice in health facilities serving American Indian and Alaskan Native communities for a period of 24 months. This program requires an application submitted by the 15th of any month.

[Program Application](#)

- **[Education Debt Reduction Program \(EDRP\)](#)**

Administered by the U.S. Department of Veterans Affairs. Offered to health professionals within various fields. Loans applicable for reimbursement include those used to pay all or part of the cost of tuition and reasonable educational and living expenses to obtain a health professional degree to qualify the individual for the appointed VHA position. Loans can be covered up to \$200,000 over a total of five years of service, not exceed \$40,000 per year.

Further information can be found [here](#).

- **[National Health Service Corps \(NHSC\) Loan Repayment Program](#)**

This program requires two years of service at an NHSC approved site in a Health Professional Shortage Area (HPSA). In exchange, the Secretary of Health and Human Services will repay up to \$50,000 in educational loans for full-time service and up to \$25,000 for half-time service. Thereafter additional program extensions may apply. To be eligible, must be fully trained and licensed to practice in an NHSC location state.

[Program Application](#) (not currently accepting applications)

- **[National Health Service Corps \(NHSC\) Students to Service Loan Repayment Program](#)**

Offers medical, PA, dental, and nursing students in their final year loan assistance of up to \$120,000 (four annual installments up to \$30,000 per year) and a competitive salary/benefits in exchange for three years of full-time service in communities of need. For the same reward but part-time commitment, the program can last six years. Must be enrolled as a full-time student and in pursuit of a primary care career.

[Application and Program Guidance](#) (not currently accepting applications)

- **[National Health Service Corps \(NHSC\) State Loan Repayment Program](#)**

States may apply for grant funding to operate their own loan repayment programs that address pressing health care needs of their residents.

[Program Application](#)

- **[Pediatric Specialty Loan Repayment Program](#)**

This program offers up to \$100,000 for eligible pediatric medical care clinicians who agree to work full-time for three (3) years in a pediatric specialty LRP-approved facility.

[Program Application](#) (not currently accepting applications)

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- **[Substance Use Disorder Treatment and Recovery \(STAR\) Loan Repayment Program](#)**

This program offers up to \$250,000 loan repayment to eligible substance use disorder treatment clinicians who agree to work full-time for six years at a STAR LRP-approved facility.

[Program Application](#) (not currently accepting applications)

- **[Nurse Corps Loan Repayment Program](#)**

Registered nurses, advanced practice registered nurses, or nurse faculty members with [qualifying nursing debt](#) who work full-time in an eligible [Critical Shortage Facility](#) in a high need area or an accredited school of nursing are eligible for loan repayment. The program can repay up to 60% of the recipient's total outstanding qualifying educational loan balance in exchange for 2 years of service, or up to 85% for 3 years.

Further information can be found [here](#).

- **[Veterinary Medicine Loan Repayment Program \(VMLRP\)](#)**

The National Institute for Food and Agriculture at the U.S. Department of Agriculture will cover up to \$25,000 each year towards qualified educational loans of eligible veterinarians who agree to serve in a NIFA-designated veterinarian shortage situation for a period of three years. Must have at least \$15,000 in qualifying veterinary educational loan debt.

[Program Application](#)

- **[Dental Faculty Loan Repayment Program](#)**

Programs of general, pediatric, or public health dentistry in dental or dental hygiene schools and approved residency or advanced education programs are eligible for funding to support a student loan repayment program for their students. The goal of this funding is to increase the number of dental and dental hygiene faculty in the workforce. The program will pay an increasing percentage of the recipient's owed student loan for each year of service in the industry, for up to five years and 30%.

Further information can be found [here](#). (not currently accepting applications)

- **[Nurse Faculty Loan Repayment Program](#)**

Faculty members at approved health professions schools in [eligible disciplines](#) who come from [disadvantaged backgrounds](#) can receive up to \$40,000 in repayment of their health professional student loan debt. The recipient must have at least a two-year contract and will have a two-year service obligation.

Further information can be found [here](#). (not currently accepting applications)

- **[Health Professional Faculty Loan Repayment Program](#)**

Faculty members at approved health professions schools with an eligible health professions degree or certificate and who come from a disadvantaged background, can receive up to \$40,000 in loans repaid over two years in return for serving at an eligible health professions school.

[Application Guidance](#)

[Program Application](#)

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## Teaching Professions

- **[Teacher Loan Forgiveness \(TLF\) Program](#)**

TLF covers up to \$17,500 of Direct or Federal Stafford Loans after completion of five consecutive years of teaching at a qualifying school. Teachers must be highly-qualified.

Qualifying Standards: bachelor's degree, state certification, no licensure waivers, and additional provisional requirements per level of education as outlined. Forgiveness varies based on subject.

Qualifying Schools: low-income school of the elementary, secondary, or service agency level.

[Program Application](#) (see bottom of the page "[Teacher Loan Forgiveness Application](#)").

- **[Federal Perkins Loan Cancellation](#)**

Up to 100% of a Federal Perkins Loan can be canceled if you have served full time in a public or nonprofit elementary or secondary school as a teacher serving low-income students, special education teacher, or STEM/ Foreign Language/Shortage position. A portion of your loan can be canceled for each full year of service: 15% per year for Y1 and Y2, 20% for Y3 and Y4, and 30% for Y5. Each amount includes incurred interest *that year*. \*Some other employment opportunities may apply for Perkins Loan Cancellation.

[Application for cancellation or discharge](#) must be made to the school of loan's obligation or their Perkins Loan servicer.

## Military Service Members

- **[Armed Forces National Call to Service Program](#)**

The National Call to Service Program is for those individuals who performed a period of national service, including completion of initial entry training and served on active duty for at least 15 months in a military occupational specialty designated by the Secretary of Defense, and without a break in service, served an additional period of active duty as determined by the Secretary of Defense or a period of 24 months in active status in the Selected Reserve and meet other eligibility requirements.

[Program Application](#)

- **[Armed Forces College Loan Repayment Program \(LRP\) for Members on Active Duty](#)**

The Loan Repayment Program (LRP) is a special incentive that the Army offers to highly qualified applicants entering the Army. Under the LRP, the Army will repay part of a Soldier's qualifying student loans. Only specified Military Occupational Specialties (MOSs) qualify for the LRP.

[Program Application](#)

- **[Coast Guard Loan Repayment Program](#)**

These instructions set forth Coast Guard policy and procedures governing the use of student loan repayment benefits for Coast Guard civilian employees paid from appropriated funds.

*\*Application and approval policies are found in the attached link*

- **[Navy Health Professions Loan Repayment Program: Commissioned Officers in Specified Health Professions](#)**

The Health Professions Loan Repayment Program (HPLRP) provides an incentive to new accessions to enter the Navy, and current active duty medical personnel to extend their active duty commitment through the payment of professional educational loans.

*\*Information on application process can be found in the above link*

- **[Loan Repayment Program Health Professions Officers Serving in the Selected Reserve with Wartime Critical Medical Skill Shortages](#)**

Relevant U.S. code can be found [here](#).

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## Public Service Professions

- **[Public Service Loan Forgiveness \(PSLF\) Program](#)**

Those employed by a government or non-profit organization may be eligible. After 120 consecutive payments on an accepted repayment plan, while working full-time for an eligible employer, the remaining balance is forgiven.

Eligible Loans: Direct Subsidized and Unsubsidized Loans, Direct Plus Loans, and Direct Consolidation Loans.

Qualifying Repayment Plans: all IDR plans and the 10-year Standard Repayment Plan. [Program Application Help Tool](#)

- **[John R. Justice \(JRJ\) Loan Repayment for Prosecutors and Public Defenders](#)**

State governments and agencies designated by their governor to administer the JRJ Grant Program are eligible for funding to support a loan repayment program for prosecutors and public defenders. The beneficiaries must agree to remain employed as prosecutors or defenders for at least 3 years after receiving this repayment benefit.

Further information can be found [here](#). **(not currently accepting applications)**

- **[Government Employee Student Loan Repayment Program](#)**

The Federal student loan repayment program permits agencies to repay federally insured student loans as a recruitment or retention incentive for candidates or current employees of the agency. Although the student loan is not forgiven, agencies may make payments to the loan holder of up to a maximum of \$10,000 for an employee in a calendar year and a total of not more than \$60,000 for any one employee. Relevant U.S. code can be found [here](#).

- **[US Capitol Police Loan Repayment Program](#)**

This program provides up to \$10,000 per year to qualified employees of the US Capitol Police.

- **[Loan Repayment Program for Senate Employees](#)**

Employees of the United States Senate, whose employment status is not classified as temporary excluded and whose rate of pay does not exceed the current Student Loan Repayment Program (SLP) threshold, are eligible to participate if their employing office participates in the program. By law the amount cannot exceed \$833.00 per month OR \$80,000, lifetime. Participating offices may choose to reimburse at a lower rate. Relevant U.S. code can be found [here](#).

- **[Loan Repayment Program for House Employees](#)**

Employees of the United States House of Representatives, whose employment status is not classified as temporary excluded and whose rate of pay does not exceed the current Student Loan Repayment Program (SLP) threshold, are eligible to participate if their employing office participates in the program. The program allows House offices to allocate up to \$833 in loan repayment benefits per employee per month. The House recently increased the lifetime limit of the benefit to \$80,000 from \$60,000. Relevant U.S. code can be found [here](#).

- **[Loan Repayment Program Members of the Selected Reserve](#)**

Relevant U.S. code can be found [here](#).

- **[National Indian Forest Resources Management Post Graduate Recruitment Assumption of Student Loans](#)**

Relevant U.S. code can be found [here](#).

- **[Segal AmeriCorps Educational Award](#)**

After successfully completing an AmeriCorps term of service and enrolling in the National Service Trust, participants are eligible to receive the Segal AmeriCorps Education Award. The award can be used to repay qualified student loans and to pay current educational expenses at eligible institutions of higher education and training programs. The amount of a full-time Segal AmeriCorps Education Award is equivalent to the maximum value of the Pell Grant for the fiscal year in which the term of national service is approved.

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## Scientific Research

- **[National Institutes of Health Intramural Loan Repayment Program](#)**

Applicants should contact their direct supervisor in order to determine if their position qualifies for the Intramural LRP. Applicants, in consultation with their supervisor, will determine which Intramural LRP subcategory is most appropriately matched to their research. [Program Application](#)

- **[Clinical Research LRP for Individuals from Disadvantaged Backgrounds](#)**

This program provides up to \$35,000 per year in repayments and \$13,650 per year in Federal tax reimbursements to eligible participants who agree to engage in clinical research as employees of the NIH for a minimum two-year period. Applicants must furnish proof of a disadvantaged background. [Program Application](#)

- **[National Institutes of Health Extramural Loan Repayment Programs](#)**

Employees of nonprofit institutions or U.S. government agencies who possess an M.D., Ph.D., or [equivalent doctoral-level degree](#) and are conducting qualifying research are eligible for loan repayment if they have total qualifying educational debt equal to or in excess of 20% of their institutional annual base salary. Recipients can receive up to \$50,000 annually in return for a commitment to engage in NIH mission-relevant research. Further information can be found [here](#).

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## General Repayment Programs

- **[Income-Based Repayment \(IBR\) Plan for Federal Student Loans](#)**

*For Pre-July 1st, 2014 Borrowers*

For those who can demonstrate [partial financial hardship](#), this program caps monthly payment responsibility at 15% of discretionary income. If a loan balance remains at the end of the program period, eligibility for loan forgiveness may be available (amount forgiven is considered taxable income). Repayment term is up to **25 years**. Qualifying Loans: Direct or FFELP Stafford and Consolidation Loans, PLUS Loans, Perkins and LDS Loans.

[Program Application](#) (candidates should submit the income-driven repayment plan request form)

*\*New rules went into effect in July 2023 that may impact eligibility.*

- **[Income-Based Repayment \(IBR\) Plan for Federal Student Loans](#)**

*For Post-July 1st, 2014 Borrowers*

For those who can demonstrate [partial financial hardship](#), this program caps monthly payment responsibility at 10% of discretionary income. If a loan balance remains at the end of the program period, eligibility for loan forgiveness may be available (amount forgiven is considered taxable income). Repayment term is up to **20 years**. Qualifying Loans: Direct or FFELP Stafford and Consolidation Loans, PLUS Loans (not to parents), Perkins and LDS Loans.

[Program Application](#) (candidates should submit the income-driven repayment plan request form)

*\*New rules went into effect in July 2023 that may impact eligibility.*

- **[Saving on a Valuable Education \(SAVE\) Plan -- formerly Revised Pay-As-You-Earn \(REPAYE\) Plan](#)**

*Similar to Post-July 1st, 2014 Federal Student Loans Income-Based Repayment Program*

SAVE/REPAYE includes more generous interest subsidies that pay 100% of interest on subsidized loans for the first 3 years and 50% for unsubsidized loans. After the first 3 years, pays 50% of interest on both types. Further, a 25-year repayment term is available for graduate loans.

Qualifying Loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans (not including parent PLUS loans).

[Program Application](#) (candidates should submit the income-driven repayment plan request form)

*\*May be impacted by the pending SAVE program of fall 2023.*

- **[Pay-As-You-Earn \(PAYE\) Repayment Plan](#)**

*Earlier version of REPAYE*

All loans have a 20-year term, with PAYE you lose eligibility if 10% discretionary income payment exceeds standard 10-year repayment plan figures. Under PAYE, only borrowers' income will be calculated (under REPAYE spouses may be included).

[Program Application](#) (candidates should submit the income-driven repayment plan request form)

*\*May be impacted by the pending SAVE program of fall 2023.*

- **[Income-Contingent Repayment \(ICR\) Plan](#)**

Generally, your payment amount under an income-driven repayment plan is a percentage of your discretionary income. The percentage is different depending on the plan. If you qualify for more than one income-driven repayment plan, you can be automatically placed in the plan with the lowest payment or specifically choose ICR if it makes the most sense for you.

[Program Application](#)