Opportunities to Pay for Medical Education in West Virginia

for Medical Students, Residents, and Physicians

Option 1: Practice obligations can be served concurrently. Amounts can total from $70,000 to $150,000.

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| Up to $10,000 per year in loan forgiveness for 4 years ($40,000 total) | Medical students with financial need | \textit{Loan forgiveness:} Must practice in WV for each year of loan forgiveness in the field of family medicine, Ob/Gyn, general surgery, internal medicine, pediatrics or psychiatry; OR practice in an underserved area of WV | Medical Student Loan Program | Loan applications – Prudy Barker
Student Financial Services Office
304-691-8739
barkerp@marshall.edu |
| Loan forgiveness is granted after each year of service while repayment is postponed | Students must repay loans or may request loan forgiveness | | | Loan forgiveness – Janet Ruge
WV Higher Education Policy Commission; 304-558-4618, ext. 278 |
| $20,000 one-time scholarship award | 4th year medical students with interest in primary care and rural practice | Must match with primary care residency in West Virginia & practice in rural underserved area of the state for 2 years | Health Sciences Scholarship Program | Laura Boone
WV Higher Education Policy Commission
304-558-0530
lboone@wvnet.hepc.edu |
| $5,000 per year for 3 years ($15,000 total) | Medical students in 2nd 3rd and 4th years with interest in family medicine | Must practice 2 years in West Virginia in family medicine; students who receive award in 4th year must practice for one year in the state | Educational Seed for Physicians (ESP) | Molly Urian
Family Medicine Foundation of West Virginia
304-733-6485
fam.med.foundation@citynet.net |
| $5,000 per year for 2 years ($10,000 total) | Medical students in 3rd and 4th years with interest in family medicine | Must practice one year in West Virginia in family medicine | Tully Fund | Contact same as above
Students can apply for both the ESP and Tully, but only one scholarship will be granted |
| $20,000 per year for 4 years ($80,000 total) | Primary care residents & physicians | Must practice one year in a rural underserved area of West Virginia for each year of funding | Recruitment and Retention Community Project | Karen Pauley
Div. of Rural Health & Recruitment
1-888-442-3456 or 304-558-4382
karen.k.pauley@wv.gov |

OPTION 2: The State Loan Repayment Program, which is state and federally funded, is state administered. Recipient must not be under any other service obligation. Amount can total up to $90,000.

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| $40,000 for 2 year commitment | Primary care physicians | Must practice in a Health Professional Shortage Area (HPSA), which includes federally qualified health centers (FQHCs) and FQHC look-alikes | State Loan Repayment Program (SLRP) | Karen Pauley
Div. of Rural Health & Recruitment
1-888-442-3456 or 304-558-4382
karen.k.pauley@wv.gov |
| $25,000 per year for additional 2 years ($90,000 total) | | | | |

OPTION 3: The NHSC Loan Repayment Program is federally funded and administered. Recipient must not be under any other service obligation. With continued service, NHSC providers may be able to pay off all of their student loans.

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| Two levels of funding based on HPSA score: 14+ and 0-13 14+ scores: | Primary care physicians | Must practice in a HPSA site approved by the National Health Service Corps, including FQHCs, FQHC look-alikes and Critical Access Hospitals | National Health Service Corps (NHSC) Loan Repayment Program | NHSC Loan Repayment Program
Rockville, Maryland
http://nhsc.hrsa.gov/loanrepayment/ |
| 14+ scores: | | HPSA score as of Jan. 1, 2014 determines community need and amount of repayment | | For information: Martha Endres
NHSC Ambassador in West Virginia
1-888-442-3456 or 304-558-4382
martha.w.endres@wv.gov |
| 0-13 scores: Comparable amounts are $30,000 and $15,000 | Family Med Ob/Gyn Geriatrics General: Internal Med, Pediatrics & Psychiatry | | | |
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OPTION 4: This pilot program is federally funded and administered. Recipient must not be under any other service obligation. Amount can total up to $120,000. Additional loan repayment may be awarded yearly.

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<td>Up to $120,000 for 3 years of full-time or 6 years of half-time practice</td>
<td>4th year medical students planning to enter primary care residencies in Family Med Ob/Gyn Geriatrics General: Internal Med, Pediatrics &amp; Psychiatry</td>
<td>Must practice in a HPSA site approved by the National Health Service Corps HPSA score determines sites with highest need. Variety of sites include FQHCs, FQHC look-alikes, Critical Access Hospitals, federal facilities, etc.</td>
<td>National Health Service Corps (NHSC) Students To Service (S2S) Loan Repayment Pilot Program</td>
<td>NHSC Loan Repayment Program Rockville, Maryland <a href="http://nhsc.hrsa.gov/loanrepayment/">http://nhsc.hrsa.gov/loanrepayment/</a> Link: Students to Service Program For information: Martha Endres NHSC Ambassador in West Virginia 1-888-442-3456 or 304-558-4382 <a href="mailto:martha.w.endres@wv.gov">martha.w.endres@wv.gov</a></td>
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OPTION 5: This scholarship program is federally funded and administered. Recipient must not be under any other service obligation. Student may receive scholarships for a maximum of 4 years.

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<td>Scholarship funding for up to 4 years including</td>
<td>Medical students (MD or DO) who plan to enter primary care residencies, including general psychiatry</td>
<td>Must practice in a HPSA site approved by the National Health Service Corps HPSA score determines sites with highest need. Variety of sites include FQHCs, FQHC look-alikes, Critical Access Hospitals, federal facilities, etc.</td>
<td>National Health Service Corps (NHSC) Scholarship Program</td>
<td>NHSC Scholarship Program Rockville, Maryland <a href="http://www.nhsc.hrsa.gov/scholarships/">http://www.nhsc.hrsa.gov/scholarships/</a> For information: Martha Endres NHSC Ambassador in West Virginia 1-888-442-3456 or 304-558-4382 <a href="mailto:martha.w.endres@wv.gov">martha.w.endres@wv.gov</a></td>
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Note: All of the awards in this summary are made competitively.