

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.

Amount	Eligible	Requirements	Program	Contact
Up to \$10,000 per year in loan forgiveness for 4 years (\$40,000 total) Loan forgiveness is granted after each year of service while repayment is postponed	Medical students with financial need Students must repay loans or may request loan forgiveness	<i>Loan forgiveness:</i> 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	<i>Loan applications</i> – Prudy Barker Student Financial Services Office 304-691-8739 barkerp@marshall.edu <i>Loan forgiveness</i> – Janet Ruge WV Higher Education Policy Commission; 304-558-4618, ext. 278
\$20,000 one-time scholarship award	4 th 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 2 nd , 3 rd and 4 th years with interest in family medicine	Must practice 2 years in West Virginia in family medicine; students who receive award in 4 th 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 3 rd and 4 th years with interest in family medicine	Must practice one year in West Virginia in family medicine	Tully Fund	<i>Contact same as above</i> Students can apply for both the ESP and Tully, but only <i>one</i> scholarship will be granted
\$20,000 per year for 4 years (\$80,000 total)	Primary care residents & physicians <i>Site must apply and match funding 50-50</i>	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.

Amount	Eligible	Requirements	Program	Contact
\$40,000 for 2 year commitment \$25,000 per year for additional 2 years (\$90,000 total)	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

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.

Amount	Eligible	Requirements	Program	Contact
<i>Two levels of funding based on HPSA score: 14+ and 0-13</i> <i>14+ scores:</i> ▪ Up to \$50,000 for 2 years full-time; or 4 years half-time practice (4 yr. contract) or ▪ Up to \$25,000 for 2 years half-time practice (2 yr. contract) <i>0-13 scores:</i> Comparable amounts are \$30,000 and \$15,000	Primary care physicians Family Med Ob/Gyn Geriatrics General: Internal Med, Pediatrics & Psychiatry	Must practice in a HPSA site approved by the National Health Service Corps, including FQHCs, FQHC look-alikes and Critical Access Hospitals <i>HPSA score as of Jan. 1, 2014 determines community need and amount of repayment</i>	National Health Service Corps (NHSC) Loan Repayment Program <i>Applicant cycle ends March 20, 2014</i>	NHSC Loan Repayment Program Rockville, Maryland http://nhsc.hrsa.gov/loanrepayment/ <i>For information:</i> Martha Endres NHSC Ambassador in West Virginia 1-888-442-3456 or 304-558-4382 martha.w.endres@wv.gov

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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.

Amount	Eligible	Requirements	Program	Contact
Up to \$120,000 for 3 years of full-time or 6 years of half-time practice Participants may apply for sequential contracts	4 th year medical students planning to enter primary care residencies in Family Med Ob/Gyn Geriatrics General: Internal Med, Pediatrics & Psychiatry	Must practice in a HPSA site <i>approved</i> by the National Health Service Corps <i>HPSA score determines sites with highest need.</i> Variety of sites include FQHCs, FQHC look-alikes, Critical Access Hospitals, federal facilities, etc.	National Health Service Corps (NHSC) Students To Service (S2S) Loan Repayment Pilot Program <i>Application cycle for 2014 is closed. 2015 cycle will be announced at a later date</i>	NHSC Loan Repayment Program Rockville, Maryland http://nhsc.hrsa.gov/loanrepayment/ Link: Students to Service Program <i>For information:</i> Martha Endres NHSC Ambassador in West Virginia 1-888-442-3456 or 304-558-4382 martha.w.endres@wv.gov

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.

Amount	Eligible	Requirements	Program	Contact
Scholarship funding for up to 4 years including <ul style="list-style-type: none"> • Tuition • Required fees • Reasonable educational costs • Monthly support stipend 	Medical students (MD or DO) who plan to enter primary care residencies, including general psychiatry	Must practice in a HPSA site <i>approved</i> by the National Health Service Corps <i>HPSA score determines sites with highest need.</i> Variety of sites include FQHCs, FQHC look-alikes, Critical Access Hospitals, federal facilities, etc.	National Health Service Corps (NHSC) Scholarship Program <i>Application cycle for 2013 is closed. 2014 cycle will be announced at a later date</i>	NHSC Scholarship Program Rockville, Maryland http://www.nhsc.hrsa.gov/scholarships/ <i>For information:</i> Martha Endres NHSC Ambassador in West Virginia 1-888-442-3456 or 304-558-4382 martha.w.endres@wv.gov

Note: All of the awards in this summary are made competitively.