## **Vermont Educational Loan Repayment Program for Dentists**

## 2026 PROGRAM OVERVIEW and PARTICIPANT ELIGIBILITY

The purpose of this educational loan repayment program is to increase access to health and dental care in underserved communities and to address the health professional shortages that cause disparities in access to health care in Vermont.

Category	Eligibility Standard
Description	Funded by federal State Loan Repayment Program (SLRP), state, and local funds. AHEC, on behalf of the
\$50,000 maximum	state, shall make loan repayment awards in exchange for contractual service commitments by eligible
total funds annually	health care professionals. Recipient must have outstanding educational debt acquired in the pursuit
(federal/state funds +	of an undergraduate or graduate degree from an accredited college or university that exceeds the
match funds)	amount of the loan repayment award (see award amount minimum).
Award Amount and	Current educational loan debt must exceed \$25,000. Up to \$25,000 in state/federal funds per year.
VOLUNTARY Employer	\$10,000 minimum in state/federal funds per year. State/federal awards can be matched by employer or
Match	community funds. Awards go directly to pay educational loans.
	The historical required employer match is waived this application year as part of extended COVID-19 financial recovery efforts. Employer match is encouraged, but not required (see employer application for match minimum/maximum dollar amounts).
Per federal guidelines and the end of the COVID ARPA funding, required employer match will be reinstated in the 2027 cycle. Please plan	Per federal guidelines and the end of the COVID American Rescue Plan Act (ARPA) funding, required employer match will be reinstated in the 2027 cycle. Please plan with your employer and budget accordingly.
with your employer and	Once the Employer application (section E) is submitted to AHEC, the employer match pledge cannot be
budget accordingly.	added or rescinded at a later date. This is because changes impact efficient program administration and
	review processes.
Tax Liability	The federal Affordable Care Act passed on March 23, 2010 treats debt repayment under the AHEC
ŕ	administered Vermont Educational Loan Repayment Program for Healthcare Professionals as exempt for
	income tax purposes.
Prioritization for	Program objectives/selection criteria are established annually by the Vermont Department of Health in
Awards HRSA defined	consultation with AHEC, in accordance with Vermont laws, and the federal Public Health Service Act, to
Medically Underserved	strategically respond to the most pressing health care workforce needs in the state. Priorities are those
Community (MUC): Medically Underserved Area (MUA), and/or	areas which are underserved with special consideration for Vermont's most rural, underserved, and
Medically Underserved	undersupplied areas (see federally designated Health Professional Shortage Areas (HPSAs) at
Populations (MUP) are high	http://hpsafind.hrsa.gov). Other factors may include local goals for improved service through workforce
priority.	recruitment/retention; applicant educational loan debt level; number of hours per week that applicant
	works; serving as a preceptor to health professions students; or other awarding parameters.
Prioritization for	Applicants are encouraged to review available data about Vermont's dental workforce prior to
Awards: Data-driven	completing an application. These data inform the state's prioritization for awards:
	<ul> <li>Vermont Relicensure Survey (source: VT Department of Health):</li> </ul>
	https://www.healthvermont.gov/health-statistics-vital-records/health-care-systems-reporting/
	<u>health-care-workforce</u>
	<ul> <li>Health Professional Shortage Area (HPSA) designations and scores: <a href="http://hpsafind.hrsa.gov/">http://hpsafind.hrsa.gov/</a></li> </ul>
Citizonship	Recipients of federal SLRP funds must be United States citizens or nationals (naturalized citizens). U.S.
Citizenship	citizenship is not required for state funds.
State of Residence	Per legislative statute, recipient must be a Vermont resident (and legally authorized to work in
	the U.S.); must serve in Vermont.
Eligible Practitioners	Employment in Vermont as a Vermont licensed dentist.
*Note:     \/ \/	*Note: The LIVAA Health Notwork / LIVAAHNI Madical Crown offers lean recommend accidence to all plus interest him d
*Note: UVMHN Physician	*Note: The UVM Health Network (UVMHN) Medical Group offers loan repayment assistance to all physicians hired
Eligibility	on or after May 1, 2019. Eligibility for the UVMHN Physician Loan Assistance Program is up to four years. Eligibility
	for AHEC loan repayment and UVMHN loan assistance are not concurrent. See UVMHN Medical Group for details.

Bigible Practitioners: Hours
Educational Debt  Currentdethmust exceed \$25,000  Currentdethm
than the total amount of an educational loan repayment award (see minimum award amount).  Qualifying debt are educational loans obtained through a U.S. student loan program and may not include any loans consolidated with another person or borrowed for another person's educational pursuit, nor may they include mortgage, car, credit card, personal, family, business, or any other type of non-educational loan.  This program is a partnership between the recipient, the State of Vermont, U.S. Department of Health and Human Services, and communities/practices/employers/foundations to improve access to care through contractual service obligations in exchange for educational debt reduction.  Public Service Loan Forgiveness (PSLF)  Because of recent changes to the PSLF program and audits of individual loan accounts, some borrowers are being notified of retroactive educational loan forgiveness on federal Direct Loans. A retroactive loan forgiveness date may result in overpayment and relimbursement of the overpayment. As per federal guidance regarding PSLF's impact on educational loan repayment programs, such as those administered by AHEC, the expectation is that any reimbursement issued from an awardee's lender due to excess payments that resulted from disbursements from the Vermont Educational Loan Repayment programs should be returned to the educational loan program that it originated from. Please notify AHEC immediately if you received AHEC administered funds in 2024 and/or 2025 and are eligible for PSLF reimbursement due to overpayment.  Educational loan repayment and educational loan forgiveness are often used interchangeably. However, loan forgiveness and loan repayment are different types of programs; one program can impact the other.  To learn more about PSLF please visit <a href="https://www.studentaid.gov">www.studentaid.gov</a> To maximize the amount of these limited program funds please do not apply to this program if you are approaching educational loan pay off through Public Service Loan Forgiveness (PSLF).
Human Services, and communities/practices/employers/foundations to improve access to care through contractual service obligations in exchange for educational debt reduction.  Public Service Loan Forgiveness (PSLF)  Because of recent changes to the PSLF program and audits of individual loan accounts, some borrowers are being notified of retroactive educational loan forgiveness on federal Direct Loans. A retroactive loan forgiveness date may result in overpayment and reimbursement of the overpayment. As per federal guidance regarding PSLF's impact on educational loan repayment programs, such as those administered by AHEC, the expectation is that any reimbursement issued from an awardee's lender due to excess payments that resulted from disbursements from the Vermont Educational Loan Repayment program should be returned to the educational loan program that it originated from. Please notify AHEC immediately if you received AHEC administered funds in 2024 and/or 2025 and are eligible for PSLF reimbursement due to overpayment.  Educational loan repayment and educational loan forgiveness are often used interchangeably. However, loan forgiveness and loan repayment are different types of programs; one program can impact the other.  To learn more about PSLF please visit <a href="https://www.studentaid.gov">www.studentaid.gov</a> To maximize the amount of these limited program funds please do not apply to this program if you are approaching educational loan pay off through Public Service Loan Forgiveness (PSLF).  Service Obligation Period and Public Service Loan Forgiveness (PSLF)  If PSLF assists with loan payoff prior to the service obligation period end date, it does not alter the service obligation period. If any funds have been disbursed by this program the service contract period remains active and in effect until fulfilled. Award funds are applied to outstanding loans up to the total amount of the award.  Applicant must not: have any federal judgment liens; have defaulted on any federal payment obligations, includ
Forgiveness (PSLF)  being notified of retroactive educational loan forgiveness on federal Direct Loans. A retroactive loan forgiveness date may result in overpayment and reimbursement of the overpayment. As per federal guidance regarding PSLF's impact on educational loan repayment programs, such as those administered by AHEC, the expectation is that any reimbursement issued from an awardee's lender due to excess payments that resulted from disbursements from the Vermont Educational Loan Repayment program should be returned to the educational loan program that it originated from. Please notify AHEC immediately if you received AHEC administered funds in 2024 and/or 2025 and are eligible for PSLF reimbursement due to overpayment.  Educational loan repayment and educational loan forgiveness are often used interchangeably. However, loan forgiveness and loan repayment are different types of programs; one program can impact the other.  To learn more about PSLF please visit <a href="https://www.studentaid.gov">www.studentaid.gov</a> To maximize the amount of these limited program funds please do not apply to this program if you are approaching educational loan pay off through Public Service Loan Forgiveness (PSLF).  If PSLF assists with loan payoff prior to the service obligation period end date, it <a href="https://does.not/does.not/does.not/">does.not/does.not/does.not/does.not/does.not/does.not/</a> alter the service obligation period end date, it <a href="https://does.not/does.not/">does.not/d</a>
loan forgiveness and loan repayment are different types of programs; one program can impact the other.  To learn more about PSLF please visit <a href="www.studentaid.gov">www.studentaid.gov</a> To maximize the amount of these limited program funds please do not apply to this program if you are approaching educational loan pay off through Public Service Loan Forgiveness (PSLF).  Service Obligation Period and Public Service Loan Forgiveness (PSLF)  If PSLF assists with loan payoff prior to the service obligation period end date, it <a href="does not alter the service">does not alter the service obligation period end date, it <a href="does not alter the service">does not alter the service obligation period end date, it <a href="does not alter the service">does not alter the service obligation period end date, it <a href="does not alter the service">does not apply to this program if you are approaching educational loans payoff prior to the service obligation period end date, it <a href="does not alter the service">does not apply to this program if you are approaching educational loans payoff prior to the service obligation period end date, it <a href="does not alter the service">does not apply to this program if you are approaching educational loan payoff prior to the service obligation period end date, it <a href="does not alter the service">does not alter the service contract period remains active and in effect until fulfilled. Award funds are applied to outstanding loans up to the total amount of the award.  Finances  Applicant <a (e.g.,="" (see="" a="" actively="" agreement="" an="" and="" application="" are="" at="" back="" be="" been="" before="" bonus="" bonus).="" can="" certain="" completely="" contract="" contract.="" contractors;="" contracts="" contractual="" create="" current="" department="" diem;="" eligible="" eligible.="" eligible.<="" employer="" employer,="" employment="" entity,="" facility="" fail="" federal="" fellowship="" final="" for="" from="" government,="" growth="" has="" have="" health="" holding="" href="mainto-&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;Service Obligation Period and Public Service Loan Forgiveness (PSLF)  If PSLF assists with loan payoff prior to the service obligation period end date, it &lt;u&gt;does not&lt;/u&gt; alter the service obligation period. If &lt;u&gt;any&lt;/u&gt; funds have been disbursed by this program the service contract period remains active and in effect until fulfilled. Award funds are applied to outstanding loans up to the total amount of the award.  Finances  Applicant &lt;u&gt;must not&lt;/u&gt;: have any federal judgment liens; have defaulted on any federal payment obligations, including student loans; have any federal or non-federal debt written off as uncollectible; have received a waiver of any federal payment obligation.&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;Finances  Applicant &lt;u&gt;must not&lt;/u&gt;: have any federal judgment liens; have defaulted on any federal payment obligations, including student loans; have any federal or non-federal debt written off as uncollectible; have received a waiver of any federal payment obligation.&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;Ineligible Practitioners Those with breach of contract for a previous service obligation.  A recipient cannot have more than one incentive program contractual service obligation for a specified timeframe.  Those not listed as " hrsa,="" human="" in="" incentive="" including="" individuals="" ineligible="" j-1="" job="" loan="" loans="" locums;="" medicaid="" meet="" not="" note:="" obligation="" of="" offers="" or="" other="" past="" pay="" per="" period="" practitioners="" practitioners.="" practitioners."="" practitioners:="" program="" program's="" provisions="" repayment="" residency="" return="" satisfied="" seeker="" service="" services,="" show="" signed.="" sources,="" state,="" target(s)="" td="" temporary="" that="" the="" their="" this="" those="" through="" time="" to="" toward="" training="" travelers;="" type)="" unless="" visa="" waivers.="" who="" will="" with="" work="" year=""></a></a></a></a></a></a></a></a>
Eligible Work Sites  Dental practices in Vermont.
Federal SLRP funds are focused on practitioners employed at federally qualified health centers (FQHCs); these sites are in federally designated Health Professional Shortage Areas (HPSAs). Providers must work in a HPSA that corresponds to their training and/or discipline. For example, a psychiatrist must serve in a mental health HPSA, a dentist must service in a dental health HPSA.
State funds supporting this program can be used more broadly than the SLRP funds.

Eligible Work Sites: Patient Policies	Accepts patients with coverage under Medicare, Medicaid, Vermont's Children's Health Insurance Program (Dr. Dynasaur), or other state-funded health care benefit programs. A minimum number (i.e., target) of unique Medicaid patients to be served during the contract period will be determined at the time of award and specified in the service contract.
Ineligible Work Sites: Patient Policies	Practice sites/practitioners that charge patient membership/enrollment fees (under any name, i.e., health fee, direct-to-patient fee, concierge fee, etc.) are <u>not</u> eligible practice sites/practitioners for the VT Educational Loan Repayment Program. A high priority for this program is to increase access for Medicaid, rural, and underserved patient populations; membership fees can be a barrier for the primary target population.
Reapplication & Lifetime Maximum  Up to\$300,000 maximum total funds over 6 years	Some award recipients will have a 1-year (12 months) service commitment. Retention award recipients may have up to 2-year (24 months) service commitments; awards will be identified as Disbursement 1 and Disbursement 2. If a 2-year award, re-application is not necessary for the second year. The duration of a 2-year service commitment is for 2 complete years, not 1+1. Employment will be verified prior to disbursement of funds. Job Seeker and Recruitment awards will have 1-year service commitments and reapplication is required for consideration in future years.
	May receive loan repayment funds for a maximum of six years per individual.
Service Obligation Period	Some contracts are for 1 year (12 months) of service. Retention contracts may be up to 2 years (24 months) of service. The service period will be defined in the award contract and cannot start prior to a fully executed contract or work start date, whichever is later. No credit for practice prior to executed contract. No credit for practice while in school or training. No credit during a leave of absence. Recipients who take a leave of absence (for any reason) are required to extend the service contract end date. Job Seeker and Recruitment contracts are for 1 year (12 months) of service.
ServiceObligation Worksite  A new job opportunity does not "cancel" this	An award is for one specific worksite and timeframe (i.e., recipient "locks in" to a job for the duration of the contract). Awards/contracts are not transferable. Changing worksites (within VT) during a service obligation is rarely authorized except for internal worksite transfers within the same organization. A request for a worksite transfer exception must be made prior to changing worksites. Participants who voluntarily resign from their worksite(s) or are terminated by their worksite(s) for cause may be placed in breach of contract.
obligation	If you want flexibility to change jobs at any time, this program is not a fit for you.
Award Cancellation or Contract Termination	Award offers can be cancelled without penalty prior to a fully executed (i.e., signed) contract and/or prior to the first disbursement.
	The award and service contract are cancelled in their entirety in the event of a participant's death.
	Contracts may have service and repayment obligations waived or postponed (temporary leave) if there occurs incapacity of the participant due to serious illness. Decisions are at the discretion of the program and require medical documentation.
	Temporary leave (up to one year) may be granted, and the service period amended (i.e., extended) if compliance with the obligation is temporarily impossible or an extreme hardship.
	Contract termination due to extenuating and unforeseen circumstances may be requested by a participant, in writing, and with repayment of loan repayment funds disbursed under that contract. The contract termination will not be effective unless the participant submits a written request, the request is approved by the program, and the participant repays all loan repayment funds paid under the contract within 30 days.
	Awards are dependent on funding from the State of Vermont and/or U.S. Department of Health and Human Services. Should the program funding be withdrawn or reduced prior to award disbursement, the contractual service agreement will be terminated or revised.
	Changes in employment after a contract has been executed and following the first disbursement of funds may result in a breach of service obligation.

Breach of Service Obligation

This is serious.

The financial penalties are significant.

Think carefully before entering a service contract

A breach of service can occur after a service contract has been fully executed (i.e., signed) and a disbursement made. If the participant fails to complete service, the participant will incur a debt to the State in an amount not less than the damages that would be owed under the NHSC Loan Repayment default provision. See <a href="http://nhsc.hrsa.gov/">http://nhsc.hrsa.gov/</a>. Damages include financial penalty and interest.

Participant must repay as defined in the service contract, plus interest and collection costs. The interest rate is the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of the breach.

Applicants are ineligible if they have ever breached or received a waiver of a prior service obligation to the federal/state/local government or other entity, even if they subsequently satisfied the repayment obligation.

Breach of service obligations are reported to funders and may result in reduced funding to the program. A breach of service has serious consequences for the individual as well as the VT State Educational Loan Repayment program and its goal to support access to care.