



Loan Repayment and Forgiveness Options

1. National Health Service Corps

- Oaklawn is an approved site
- Elkhart and St. Joe Counties are designated Health Provider Shortage Areas (HPSA).
- Our experience has been most successful in getting loans repaid in Elkhart County where our HPSA score is highest
- One must already have a clinical license as a mental health professional
- For more information: <http://nhsc.hrsa.gov/downloads/lrpatagance.pdf>

2. Loan Repayment Assistance program for Mental Health and Addiction Professionals

- Granted by the state of Indiana
- For more information: http://www.in.gov/fssa/dmha/files/DMHA_Loan_Repayment.pdf

3. The Public Service Loan Forgiveness (PSLF) Program

- Sponsored by the Federal Government
- Loan forgiveness of remaining balances due on William D. Ford Federal Direct Loan Program
- Other Federal Loans may be eligible for forgiveness if they are consolidated into a Direct Consolidation Loan
- One must have made 120 qualifying payments on those loans while employed full-time by certain public service employers (Oaklawn qualifies)
- For more information: <http://www.studentaid.ed.gov/publicservice> or contact your federal loan servicer.

If you have further questions, feel free to contact Oaklawn Human Resources Vice President Jill Seifer at 574-283-1234, ext 675 or 574-533-1234, ext 675 or e-mail her at jill.seifer@oaklawn.org.