



Family & Children's Counseling Services participates in the **National Health Service Corps (NHSC) Loan Repayment Program**. The purpose of the Loan Repayment Program is to recruit and retain physicians, nurses and behavioral health clinicians in eligible communities of need designated as Health Professional Shortage Areas.

What are the benefits?

- **Up to \$50,000 in qualifying educational loan repayment in exchange for a 2-year full-time clinical practice service obligation** at a NHSC-approved service site that is designated as a Health Professional Shortage Area.
- **Up to \$25,000 in qualifying educational loan repayment in exchange for a 2-year half-time clinical practice service obligation** at a NHSC-approved service site that is designated as a Health Professional Shortage Area.
- By statute, NHSC Loan Repayment Program **funds are exempt from federal income and employment taxes**. Note that these funds are not included as wages when determining benefits under the Social Security Act.
- You will be providing vital behavioral health services to high need communities!

Eligibility

The NHSC website provides greater detail on application eligibility requirements and a detailed list of the professional disciplines that qualify under the program.

Key requirements include:

- Licensed behavioral health professional with a qualified educational loan that led to your degree.
- Employed by, or have accepted a position at a NHSC approved site and commit to 2 years of service.

To learn more, visit <https://nhsc.hrsa.gov/>