

INFORMATION ABOUT THE VIRGINIA DENTAL LOAN REPAYMENT PROGRAM

BACKGROUND

This exciting and newly funded program was created by the Virginia legislature to ensure that dental health services are available in underserved areas. In exchange for a loan repayment award, participating dentists will practice in a dentally underserved area in Virginia and are required to accept government-sponsored insurance programs (e.g., Medicaid, FAMIS).

ELIGIBILITY

To be eligible, an applicant must:

- Be a graduate of an accredited dental school in the United States.
- Have a valid, unrestricted license to practice dentistry in Virginia.
- Be within five years of graduation from an undergraduate dental program.
- Have existing loans accumulated as a result of undergraduate dental education.
- Agree to practice general or specialty dentistry full-time in an underserved area or in a designated state facility within Virginia for the contract term (1 year).

INELIGIBILITY

- Persons who received Virginia Dental Scholarship Awards are not eligible for loan repayment for the years that they received a scholarship.
- Persons who accepted Exceptional Financial Need (EFN) and Financial Assistance for Disadvantaged Health Professions Students (FADHPS) scholarships are not eligible for the Dental Loan Repayment Program for the years that they received these awards.
- Persons with obligations to the military or other federal agencies may not apply until after they have fulfilled these obligations.

AWARD AMOUNT

The loan repayment award is not fixed, and will vary depending on the year in which the loan was acquired. The loan repayment award will be equivalent to one year of in-state tuition and mandatory fees at Virginia Commonwealth University School of Dentistry for the year that the loan was acquired. Preference for loan repayment awards will be given to graduates of Virginia Commonwealth University School of Dentistry and those with established financial need. However, any dentist with a valid license to practice dentistry may apply, providing the other eligibility criteria are met. Individuals may receive a maximum of three awards and must reapply each year for an award. All awards will be based on availability of funding.

DENTAL SERVICE REQUIREMENTS

For each year of loan repayment, dentists are obligated to provide one year of full-time service in an underserved area in Virginia as determined by the Virginia Department of Health or in a designated state facility. A list of all underserved areas is provided to loan repayment recipients and is available from the Division of Dental Health. Additionally, the dentist shall participate in all government-sponsored insurance programs designed to ensure access to dental services by recipients of public assistance.

FAILURE TO FULFILL OBLIGATION

If the recipient defaults by failing or refusing to practice dentistry in an approved dentally underserved area or in a designated state facility, he must repay all monetary loan repayment awards, plus penalty and interest.

TAX LIABILITY

Payments to participants under this program are generally taxable. An exception may apply for those practicing in state run clinics in federally-designated dental shortage areas or community health centers in federally-designated dental shortage areas. You should consult with a qualified tax advisor on this issue.

CRIMINAL HISTORY CHECK

Applicants will be required to undergo a background check by the Virginia State police at their own expense (about \$15.00).

For an application and further information, please contact:

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