

Loan Forgiveness for Health Care Professionals

2026 MINNESOTA LOAN FORGIVENESS PROGRAM INFORMATION NOTICE (PIN)

Program Purpose

The purpose of Minnesota Health Professional Loan Forgiveness Program is to recruit and retain health care professionals in needed areas and facilities in Minnesota. Loan forgiveness is an important benefit for health care professionals as well as health care facilities and communities experiencing a shortage of access to health care services.

Program Administration and Funding

This program is administered by the Office of Rural Health and Primary Care, Minnesota Department of Health. Eligibility requirements are established by [Minnesota statute, 144.1501](#) (<https://www.revisor.mn.gov/statutes/cite/144.1501>), as amended.

Program Limitations

Applicants to all programs must be living in Minnesota and have a Minnesota home address by the time of contract start and for the duration of the contract. Applicants who have a home address in another state are not eligible, even if they are serving Minnesota patients/clients. Applicants who have a home address outside of Minnesota and are serving Minnesota patients/clients via telehealth are also not eligible.

Telehealth appointments are eligible as direct patient care if the applicant also offers physical appointments to clients. Clients must be living in Minnesota.

Applicants cannot concurrently participate in any other student loan repayment/student loan forgiveness program with the exception of Public Service Loan Forgiveness (PSLF).

This is a competitive program, and not all eligible applicants will be awarded. The number of awards is dependent on available funding. There is no appeals process.

Eligible Professionals

Eligibility includes the following health professionals who have, or will have, a **permanent and unrestricted** license to practice **independently and unsupervised** in the state of Minnesota by Fall of 2027. The following is a detailed list of eligible professionals:

Profession <i>Licensure – Annual award amount</i>	Eligibility Requirement	Note
Dentist DDS/DMD - \$41,000	<ul style="list-style-type: none"> +25% Public Payment Assistance 	Employer confirmation at time of application is required
Rural Dental Therapist/Advanced Dental Therapist DT/ADT - \$15,000	<ul style="list-style-type: none"> Designated Rural Area 	
Rural and Urban Physicians* MD/DO* - \$33,000	<ul style="list-style-type: none"> Designated Rural Area OR Underserved Urban Community 	*Restricted to: Primary Care -Family Practice, Internal Medicine, OB/GYN, Pediatrics, Psychiatry. Emergency, hospitalists, urgent care, and other specialties are not eligible.
Rural Pharmacists PharmD - \$26,000	<ul style="list-style-type: none"> Designated Rural Area 	
Rural Advanced Practice Provider* CRNA, ACNS, CNP, PA, CNM - \$15,000	<ul style="list-style-type: none"> Designated Rural Area 	*Primary Care Only. Emergency, hospitalists, urgent care, and other specialties are not eligible.
Nurse Faculty RN-\$9,000	<p>Teach at a post-secondary institution for</p> <ul style="list-style-type: none"> ≥ 12 Credit hours per year OR ≥ 720 Hours*per year 	<p>*Prep time included</p> <p>Must be licensed as a nurse in MN.</p> <p>Two-year contract with an optional two-year contract extension (four total years). There is no one-year or three-year option.</p>

Profession <i>Licensure – Annual award amount</i>	Eligibility Requirement	Note
Long Term Care Nurses LPN/RN - \$6,000	Practice in a licensed MN: <ul style="list-style-type: none"> • Nursing home OR • Intermediate care facility for the developmentally disabled OR • *A hospital that owns/operates a MN nursing home OR • An assisted living facility as defined in section <u>144G.08, Subd. 7</u> OR • A home care provider as defined in section <u>144A.43</u>, subd 4 	*If the hospital owns/operates a Minnesota nursing home and a minimum of 50 percent of the hours worked is in the nursing home. Hospice and TCU not eligible. Two-year contract with an optional two-year contract extension (four total years). There is no one-year or three-year option. Must work bedside care, leadership roles not eligible.
Rural Public Health Nurses RN PHN- \$6,000	<ul style="list-style-type: none"> • Designated Rural Area 	Must hold Public Health Nurse license. Must be working in a public health worker role for a county, elementary school, or other related organization. Hospitals are ineligible.
Urban and Rural Mental Health Professionals Licensed Psychologists LP- \$29,000 Psychiatric NP/ CNS - \$15,000 LICSW, LMFT, LPCC, LADC - \$11,000	<ul style="list-style-type: none"> • Designated Rural Area OR • Underserved Urban Community 	Must be fully independently licensed. LAMFT, LPC and LGSW are not eligible. Psychiatric NP/CNS must hold Psych/Mental Health NP certificate.

Eligibility Requirements

Eligible duties

- Participants are required to practice at least 30 hours per week, for at least 45 weeks per year, for a minimum of three years and a maximum of four years, unless noted. Hours must be fulfilled in direct patient care, with the exception of mental health clinical supervisors where up to 20% of the required 30 hours per week can be spent providing clinical supervision if the professional is a licensed clinical supervisor.
- Hours cannot be fulfilled by meeting with providers, process improvement, policy development, general supervising, or program administration activities.

Eligible worksites

- **Designated Rural Area** is defined by Minnesota statute 144.1501 and section 473.121, subdivision 2 as a statutory and home rule charter city or township that is outside of the seven-county metropolitan area of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties.
- **Exceptions**
 - Duluth, Mankato, Moorhead, Rochester and St. Cloud are considered Urban.
 - Northfield, Cannon Falls, Hanover, Rockford, and New Prague are considered Rural.
- **Underserved Urban Community** is defined by Minnesota statute 144.1501 and section 473.121, subdivision 2 as a health professional shortage area (HPSA), medically underserved area (MUA), or with medically underserved populations (MUP). Use the website from the federal Health Resources and Services Administration (HRSA) to verify that a clinic or facility is in one of these designations.
- **+25% Public Payment Assistance (Dentists only)** is defined as providing at least 25 percent of the applicant's annual patient caseload to state public program enrollees or patients receiving a sliding fee scale schedule discount through a formal sliding fee schedule meeting the standards established by United States Dept. of Health and Human Services under Code of Federal Regulations, title 42, section 51, chapter 303. **Employer response must be complete and submitted by application deadline.**

Additional requirements

- Qualifying student loan debt greater than 2 times the annual award for profession, with the exception of Long Term Care and Nurse Faculty who require student loan debt greater than 1 time the annual award.
- Qualified Educational Loans include government, commercial, and foundation loans for actual costs paid for tuition related to the past graduate or undergraduate education of the professional. Credit card debt, non-educational loans or loans from family members do not qualify. Parent PLUS loans do not qualify. Loans in current or active default are not eligible.

Application Checklist

Overview

- Complete application
- Resume or Curriculum Vitae
- Reference Letters (minimum of 2 required)
- Short Answer Questions
- Student Loan Servicer Statements

Resume/Curriculum Vitae

Up to date resume or Curriculum Vitae that includes:

- Educational background
- Detailed work history
- Volunteer experience
- Leadership experience
- Health care training
- Clinical experiences
- Experience with underserved communities or special populations

Reference Letters (2 letters required)

Two reference letters from two different people are required.

At least one of the two reference letters needs to be completed by a professional who has directly supervised or trained you. Additional letters of reference can be from managers, professors, preceptors, and clinical supervisors.

Not acceptable references include co-workers that are your direct reports or peers/equals, parents, friends, clergy and/or classmates. Also not acceptable are references from CFO, COO, CEO, or Human Resources personnel unless these individuals directly supervise & evaluate your clinical practice or teaching.

For private practice applicants, a letter from a fellow colleague is acceptable.

Ensure both criteria listed in sections A and B are included.

A. Reference letters must:

- Be on letterhead
- Be signed
- Contain writer's contact information
- Clearly state writer's relationship to applicant
- Reference letters should be personal to applicant

B. Reference letters must address all the following:

- Examples of applicant's interest and commitment to their profession
- Examples of applicant's commitment to serving underserved populations and communities
- Examples of applicant's ability to work and communicate constructively with people from diverse backgrounds
- Examples of why applicant is an excellent candidate (e.g. example of how they've gone above and beyond, what makes them unique, why they are a good fit for the program, etc.)

Short Answer Questions: All professions *except* Faculty.

Please respond to each of the following short answer questions. Per state statute, preference is given to those applicants who can demonstrate cultural competencies.

Note on AI: Do not use AI to complete the application. Using AI, particularly on short answer questions, is not advantageous to the applicant. Answers are meant to be personal to the applicant as opposed to textbook responses.

1. Summarize what it means to you to be a culturally competent provider and provide examples of how you, in your professional role, provide culturally competent care. This response should be in your own words and not be a definition from a dictionary.
2. In your professional role, how do you help address the needs of underserved populations in your community? Provide example(s).
3. In your professional role, how do you work and communicate effectively with patients/clients from diverse backgrounds? Provide example(s).
4. Please give an example of a time when you went above and beyond when caring for patients/clients.
5. How have you worked to expand your understanding of people from backgrounds other than your own? Provide example(s).

Short Answer Questions: FACULTY ONLY.

Please respond to each of the following short answer questions. Per state statute, preference is given to those applicants who can demonstrate cultural competencies.

Note on AI: Do not use AI to complete the application. Using AI, particularly on short answer questions, is not advantageous to the applicant. Answers are meant to be personal to the applicant as opposed to textbook responses.

1. Summarize what it means to you to be a culturally competent provider and provide examples of how you, as an educator, demonstrate culturally competent care. This response should be in your own words and not be a definition from a dictionary.
2. How have you worked to expand your understanding of people from backgrounds other than your own? Provide example(s).
3. How do you help prepare students to care for patients from underserved populations? Provide example(s).
4. How does your curriculum advance health equity? Provide example(s).
5. Please give an example of a time when you went above and beyond when working with nursing students.

Student Loan Documentation

- Current student loan statement(s) from loan servicer(s) showing
 - Your name
 - Current balance
 - Loan type

Additional Information

MDH gives preference to applicants that can demonstrate cultural competencies. Preference is also given to those closest to completing their training.

Loan forgiveness defines cultural competency as the ability of an individual to understand and respect values, attitudes, practices, and beliefs that differ across cultures, and to consider and respond appropriately to these differences. It includes the application of cultural knowledge, behaviors, and interpersonal and clinical skills that enhances a provider's effectiveness in managing patient care.

Dentists only: required third-party patient population responses must be submitted by deadline to be considered a complete application. Note on AI: Do not use AI to complete the application. Using AI, particularly on short answer questions, is not advantageous to the applicant. Answers are meant to be personal to the applicant as opposed to textbook responses.

To Apply

1. Go to the [Grants Portal \(https://www.grantinterface.com/Home/Logon?urlkey=mdh\)](https://www.grantinterface.com/Home/Logon?urlkey=mdh)
2. Click 'Create an Account' ****Please note that the language for creating an account in the system is currently targeted towards organizations, not individuals. There are notes along the way to help you complete the form as an individual vs. an organization.**
3. Once you have created an account, you will be taken to the dashboard where you will be able to do the online application. The application and supporting documents are all submitted in the portal. You can save the application at any time and come back to finish later. You will receive a confirmation email once the application is submitted.

Application Deadline

Applications must be submitted by 11:59 PM Central Time on January 6th, 2027. There are no exceptions. Late or incomplete applications will not be accepted regardless of reason.

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10/26/2026

To obtain this information in a different format, call: 651-201-3838.