

# Loan Forgiveness for Minnesota health professionals



*The Office of Rural Health and Primary Care offers a range of educational loan forgiveness and repayment programs to health care students, medical residents, and licensed practitioners. Some of these programs require the participant to work in a designated rural area.*

## What to do

### Review the guidelines for application

- Annual loan forgiveness awards are based on 15% of the average educational debt of recent graduates in each profession.
- A participant may receive loan forgiveness benefits for a maximum of 4 years.
- Participants must agree to practice in an eligible geographic area, facility type, teaching area, patient group, or specialty type in Minnesota at least 30 hours per week and for a minimum of 3 years. Nurses working in long-term care are required to fulfill a minimum of 2 years.

# What to know

## It's a win/win program

Minnesota's loan forgiveness program recruits and retains health care professionals in needed areas and facilities within 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 primary health care services.

## Application cycle

The application cycle begins Nov. 1 and closes the first Thursday after Jan. 1 of each year. Selections are made based on personal and professional experience, training, and other relevant factors. The number of applicants selected for participation varies annually and can change based on state funding.

## For more information

- **Minnesota Department of Health:**  
<http://www.health.state.mn.us/facilities/ruralhealth/funding/loans>
- **Email:** health.orhpc@state.mn.us
- **Call:** 651-201-3838



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