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# Service-Contingent Federal Student Loan Forgiveness and Loan Repayment Programs

Updated January 29, 2024

**Congressional Research Service**

<https://crsreports.congress.gov>

R47837



## Service-Contingent Federal Student Loan Forgiveness and Loan Repayment Programs

Student loan forgiveness and loan repayment programs enable borrowers to have all or part of their student loan debt forgiven or repaid on their behalf if they meet specified eligibility criteria. A primary type of such programs provides benefits to borrowers who complete work or service in specific fields or professions. These service-contingent student loan forgiveness and loan repayment programs are typically intended to provide a financial incentive to encourage individuals to enter public service or a particular profession, occupation, or occupational specialty, or to remain employed in a high-need profession or occupation (often in certain locations).

The number and availability of service-contingent loan forgiveness and loan repayment programs have expanded considerably since the establishment of the first major federal loan forgiveness program under the National Defense Education Act of 1958. Currently, federal law authorizes at least 47 such programs, approximately 30 of which were operational on or after October 1, 2021, or became operational sometime thereafter. This report provides information on the characteristics and funding of these various programs. For more detailed information on each of these programs, along with a discussion of overarching program design features and policy issues associated with them, see CRS Report R43571, *Federal Student Loan Forgiveness and Loan Repayment Programs* (archived).

Loan forgiveness benefits may also be available to certain federal student loan borrowers following a prolonged period during which their student loan debt burden is high relative to their income. These benefits are provided by various student loan *income-driven repayment plans*. Certain other federal student loan borrowers may be relieved of the responsibility to repay all or part of their loan debt via a loan *discharge*, which is typically available to borrowers based on a borrower's hardship (e.g., total and permanent disability, bankruptcy). These types of benefits are not discussed in this report. For additional information on student loan income-driven repayment plans and loan discharge options, see CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*.

R47837

January 29, 2024

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Currently, federal law authorizes at least 47 programs to enable borrowers to have all or part of their student loan debt forgiven or repaid on their behalf in exchange for the borrower's completion of specified work or service; approximately 30 of these authorized programs were operational on or after October 1, 2021, or became operational sometime thereafter.<sup>1</sup> These service-contingent student loan forgiveness and loan repayment programs are typically intended to provide a financial incentive to encourage individuals to enter public service or a particular profession, occupation, or occupational specialty, or to remain employed in a high-need profession or occupation (often in certain locations). Each of the programs has unique characteristics in terms of their service requirements, benefit amounts, administrative structures, and program funding.

While all of these service-contingent student loan forgiveness or student loan repayment programs provide student loan debt relief benefits based on a borrower's completion of specified service, a primary distinction among these programs is whether they are considered a *loan forgiveness* or a *loan repayment* program. In general, loan forgiveness benefits are broadly available to borrowers of qualified loans, and the availability of the benefits is expressed to borrowers in their loan documents (e.g., in a master promissory note).<sup>2</sup> A borrower who satisfies the loan forgiveness program's eligibility criteria, as set forth in the loan terms and conditions, is entitled to the loan forgiveness benefits. Benefits that are entitlements to qualified borrowers are generally funded through mandatory appropriations and accounted for as part of federal student loan subsidy costs.

In contrast, under a loan repayment program, the entity that administers the program typically either directly repays some or all of the qualified borrower's student loan debt on the borrower's behalf or provides funding to a separate entity for purposes of implementing a loan repayment program and making such payments. Loan repayment benefits are generally offered through programs that are separate or distinct from the program through which a federal student loan is made and are generally available to a limited number of qualified borrowers. Typically, the availability of loan repayment benefits is subject to the discretionary appropriation of funds.

The number and availability of service-contingent loan forgiveness and loan repayment programs have expanded considerably since the establishment of the first major federal loan forgiveness program under the National Defense Education Act of 1958. As noted above, currently, 47 such programs are authorized at the federal level, and approximately 30 of these authorized programs were operational on October 1, 2021, or became operational sometime thereafter. The tables in this report provide information on the characteristics of and funding for these various programs. For more detailed information on each of these programs, along with a discussion of overarching program design features and associated policy issues, see CRS Report R43571, *Federal Student Loan Forgiveness and Loan Repayment Programs* (archived).

Loan forgiveness benefits may also be available to certain federal student loan borrowers following a prolonged period during which their student loan debt burden is high relative to their income. These benefits are provided through repayment under various student loan *income-driven repayment plans*. Certain other federal student loan borrowers may be relieved of the responsibility to repay all or part of their loan debt via a loan *discharge*, which is typically available to borrowers based on a borrower's hardship (e.g., total and permanent disability,

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<sup>1</sup> CRS chose October 1, 2021, as the cut-off date due to variability in the availability of information and the timing of agency reports on programs.

<sup>2</sup> Some loan forgiveness programs have been established and made available to individuals who have already borrowed their loans. The resulting change to the terms and conditions of an existing loan program is referred to as a *loan modification*.

bankruptcy). These types of benefits are not discussed in this report. For additional information on student loan income-driven repayment plans and loan discharge options, see CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*.

This report provides information on federally authorized service-contingent student loan forgiveness and repayment programs in two tables. **Table 1** lists programs that were operational on or after October 1, 2021. **Table 2** lists such programs that were previously operational prior to October 1, 2021; that were never active; or for which program information is unavailable. Both tables contain the following information:

- program name,
- statutory citation,
- administering agency,
- qualifying service required of program participants,
- maximum amount of benefits program participants can receive,
- most recently available data regarding the amount of funds appropriated for the program or the amount of benefits awarded under the program, and
- resources for additional information.

A relevant feature of these programs not depicted in the tables is the type(s) of loans that are eligible for benefits under each program. In general, there are three broad categories of loans that may be eligible benefits under these programs. They are (1) student loans made under Title IV of the Higher Education Act (HEA), which include the primary federal student loan program—the Direct Loan program<sup>3</sup>—and two other programs under which no new loans are being made but for which borrowers remain responsible for repaying outstanding loan amounts—the Federal Family Education Loan (FFEL) program and the Federal Perkins Loan program; (2) student loans made under one of the various loan programs authorized by Title VII and Title VIII of the Public Health Service Act and that are generally available to individuals pursuing health education programs;<sup>4</sup> and (3) private (nonfederal) education loans. The three existing federal student loan forgiveness programs are available only to specific types of HEA Title IV program loans, while many of the federal student loan repayment programs are available to not only HEA Title IV program loans but also to loans made under the PHSA and, in some circumstances, private education loans. For information on which types of loans qualify under each of the programs, see the statutory citations and additional resources provided in **Table 1** and **Table 2**.

In general, both tables are organized by sequential *U.S. Code* citation. In **Table 1**, information on student loan forgiveness programs is presented first, followed by information on student loan repayment programs.

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<sup>3</sup> For additional information, see CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*.

<sup>4</sup> For additional information, see CRS Report R46720, *Student Loan Programs Authorized by the Public Health Service Act: An Overview*.

**Table I. Operational Service-Contingent Federal Student Loan Forgiveness and Loan Repayment Programs**

| <b>Program Name</b>  | <b>Administering Agency</b>  | <b>Service Requirement</b>   | <b>Statutory Citation</b>     | <b>Maximum Amount Repaid or Forgiven</b>  | <b>Most Recent Funding or Amount Awarded</b>  | <b>Additional Information</b>   |
|--|------------------------------|--|-------------------------------|---|---|---|
| <b>Student Loan Forgiveness Programs</b>                         |                              |  |                               |   |   |   |
| Teacher Loan Forgiveness <sup>a</sup>                            | Department of Education (ED) | Five consecutive years of full-time employment as a teacher in public or private nonprofit schools or education service agencies | 20 U.S.C. §§1078-10 and 1087j | \$5,000 in general; \$17,500 for special education, science or mathematics teachers   | \$223.2 million forgiven in FY2022  | <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher">https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher</a>               |
| Direct Loan Public Service Loan Forgiveness                      | ED                           | 10 years of full-time employment in public service jobs  | 20 U.S.C. §1087e(m)           | Remaining loan balance after 10 years of qualifying payments  | \$37.4 billion forgiven in FY2023 <sup>b</sup>  | <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service">https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service</a> |
| Federal Perkins Loan Cancellation                                | ED                           | One to five years of full-time employment in specific public service professions   | 20 U.S.C. §1087ee             | Specified percentage of loan balance forgiven for each year of service; up to 100% of loan balance forgiven for five years of service | \$12.7 million forgiven in award year 2020-2021 <b>Error! Reference source not found.</b> | <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins">https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins</a>               |
| <b>Student Loan Repayment Programs</b>                           |                              |  |                               |   |   |   |
| Congressional Budget Office (CBO) Student Loan Repayment Program | CBO                          | Service as a CBO employee  | 2 U.S.C. §610                 | \$6,000 per year; \$40,000 in total   | \$18,000 repaid in FY2023   | <a href="https://www.cbo.gov/system/files/2023-02/58881-Budget-Request.pdf">https://www.cbo.gov/system/files/2023-02/58881-Budget-Request.pdf</a>                     |
| Student Loan Repayment Program for Senate Employees              | Secretary of the Senate      | At least one year of employment in the U.S. Senate or the Office of Congressional  | 2 U.S.C. §4579                | \$833 per month; \$80,000 in total  | \$9.8 million appropriated in FY2023  | None  |

| Program Name  | Administering Agency  | Service Requirement  | Statutory Citation | Maximum Amount Repaid or Forgiven    | Most Recent Funding or Amount Awarded  | Additional Information  |
|---|---|--|--------------------|--------------------------------------|--|---|
|   |   | Accessibility Services   |                    |                                      |  |   |
| Student Loan Repayment for House Employees              | House Office of the Chief Administrative Officer                      | At least one year of employment in the U. S. House of Representatives  | 2 U.S.C. §4536     | \$833 per month; \$80,000 in total   | Currently unavailable to CRS   | None  |
| Government Employee Loan Repayment Program <sup>d</sup> | Various   | At least three years of service with participating federal executive branch agencies or certain legislative branch offices | 5 U.S.C. §5379     | \$10,000 per year; \$60,000 total    | \$75.4 million student loan repayment benefits provided in Calendar Year 2021 across 29 agencies | <a href="https://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/#url=Overview">https://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/#url=Overview</a> |
| Veterinary Medicine Loan Repayment Program              | Department of Agriculture, National Institute of Food and Agriculture | Three years of service as a veterinarian in a designated veterinary shortage situation                                     | 7 U.S.C. §3151a    | \$25,000 per year of service         | \$10 million appropriated in FY2023  | <a href="https://www.nifa.usda.gov/grants/programs/veterinary-medicine-loan-repayment-program">https://www.nifa.usda.gov/grants/programs/veterinary-medicine-loan-repayment-program</a>         |
| Defense Acquisition Workforce Student Loan Program      | See below   | Three years of employment as DOD acquisition personnel   | 10 U.S.C. §1745    | \$10,000 per year; \$60,000 in total | See below  | None  |
|   | Department of Defense (DOD), Department of the Army                   | See above  | See above          | See above                            | \$6.3 million awarded in FY2021  | <a href="https://www.hci.mil/docs/Policy/FY21DAWDAAnnualReport.pdf">https://www.hci.mil/docs/Policy/FY21DAWDAAnnualReport.pdf</a>   |
|   | DOD, Department of the Navy   | See above  | See above          | See above                            | Currently unavailable to CRS   | None  |
|   | DOD, Department of the Air Force                                      | See above  | See above          | See above                            | Currently unavailable to CRS   | None  |

| <b>Program Name</b>  | <b>Administering Agency</b>      | <b>Service Requirement</b>  | <b>Statutory Citation</b> | <b>Maximum Amount Repaid or Forgiven</b>   | <b>Most Recent Funding or Amount Awarded</b>   | <b>Additional Information</b>   |
|--|----------------------------------|---|---------------------------|--|--|---|
| Armed Forces Education Loan Repayment Program: Enlisted Members on Active Duty in Specified Military Specialties | See below                        | At least one year of active-duty service in an officer program or military specialty specified by the Secretary of Defense. Specific requirements may vary by military department | 10 U.S.C. §2171           | In general, the greater of 33⅓% of the outstanding loan or \$1,500 per year. Maximum aggregate benefits may vary by military department. | See below  | See below   |
|  | DOD, Department of the Army      | At least three years of service   | See above                 | \$65,000   | \$8.6 million repaid in FY2023 (estimated)   | <a href="https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-(LRP)?serv=122">https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-(LRP)?serv=122</a>                               |
|  | DOD, Department of the Navy      | At least three years of service   | See above                 | \$65,000   | \$5 million repaid in FY2023   | —   |
|  | DOD, Department of the Air Force | At least four years of service  | See above                 | \$65,000   | Air Force: \$15 million repaid in FY2023<br><br>Air Force Judge Advocate General Corps: \$5.2 million repaid in FY2023 | <a href="https://www.af.mil/News/Article-Display/Article/3325584/air-force-secures-additional-funding-for-recruitment-incentive-programs/">https://www.af.mil/News/Article-Display/Article/3325584/air-force-secures-additional-funding-for-recruitment-incentive-programs/</a> |
| Active Duty Health Professionals Loan Repayment Program  | See below                        | At least one year of active-duty service (or ability to serve on active duty) as an officer in a specified health care profession. Specific requirements may                      | 10 U.S.C. §2173           | In general, \$60,000 per year. Maximum aggregate benefits may vary by military department  | See below  | <a href="https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/600013p.pdf">https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/600013p.pdf</a>   |

| <b>Program Name</b>   | <b>Administering Agency</b>      | <b>Service Requirement</b>  | <b>Statutory Citation</b> | <b>Maximum Amount Repaid or Forgiven</b>   | <b>Most Recent Funding or Amount Awarded</b> | <b>Additional Information</b>   |
|---|----------------------------------|---|---------------------------|--|--|---|
|   |                                  | vary by military department.  |                           |  |  |   |
|   | DOD, Department of the Army      | See above   | See above                 | \$40,000 per year  | Currently unavailable to CRS                 | Chapter 4 of <a href="https://armypubs.army.mil/epubs/DR_pubs/DR_a/pdf/web/r601_141.pdf">https://armypubs.army.mil/epubs/DR_pubs/DR_a/pdf/web/r601_141.pdf</a><br><a href="https://recruiting.army.mil/MRB_MedicalServices/">https://recruiting.army.mil/MRB_MedicalServices/</a>                   |
|   | DOD, Department of the Navy      | See above   | See above                 | \$40,000 per year  | \$468,000 repaid in FY2023                   | <a href="https://www.med.navy.mil/Accessions/Health-Professions-Loan-Repayment-Program/">https://www.med.navy.mil/Accessions/Health-Professions-Loan-Repayment-Program/</a><br><br>DOD Memorandum, "Health Professions Officer Special and Incentive Pay Plan," September 6, 2022, on file with CRS |
|   | DOD, Department of the Air Force | See above   | See above                 | \$40,000 per year  | Currently unavailable to CRS                 | <a href="https://static.e-publishing.af.mil/production/1/af_sg/publication/dodi6000.13_dafi41-110/dodi6000.13_dafi41-110.pdf">https://static.e-publishing.af.mil/production/1/af_sg/publication/dodi6000.13_dafi41-110/dodi6000.13_dafi41-110.pdf</a>   |
| Education Loan Repayment Program: Members of the Selected Reserve | See below                        | At least one year of service in the Selected Reserve in certain officer programs or | 10 U.S.C. §16301          | In general, the greater of 15% of the outstanding loan or \$500 per year, plus accrued | See below                                    | See below   |

| <b>Program Name</b>  | <b>Administering Agency</b>      | <b>Service Requirement</b>  | <b>Statutory Citation</b> | <b>Maximum Amount Repaid or Forgiven</b>   | <b>Most Recent Funding or Amount Awarded</b>      | <b>Additional Information</b>   |
|--|----------------------------------|---|---------------------------|--|---|---|
|  |                                  | enlisted military specialties. Specific requirements may vary by military department.   |                           | interest. Maximum aggregate benefits may vary by military department.                    |   |   |
|  | DOD, Department of the Army      | At least six years of service   | See above                 | \$20,000   | Army Reserve: \$14.6 million repaid in FY2023     | <a href="https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-(LRP)">https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-(LRP)</a> |
|  | DOD, Department of the Navy      | —   | See above                 | —  | Currently unavailable to CRS                      | None  |
|  | DOD, Department of the Air Force | At least six years of service   | See above                 | \$20,000   | Air Force Reserve: \$1.1 million repaid in FY2023 | <a href="https://www.arpc.afrc.af.mil/Services/Education/Student-Loan-Repayment-Program/">https://www.arpc.afrc.af.mil/Services/Education/Student-Loan-Repayment-Program/</a>   |
| Selected Reserve Health Professionals Loan Repayment Program | See below                        | At least one year of service in the Selected Reserve while being qualified (or enrolled in an educational program leading to such qualifications) in a health profession determined by the Secretary of Defense to be critically needed to meet identified wartime combat | 10 U.S.C. §16302          | Varies by medical specialty (\$20,000-\$40,000 per year and \$60,000-\$250,000 in total) | See below   | DOD Memorandum, “Health Professions Officer Special and Incentive Pay Plan,” September 6, 2022, on file with CRS  |

| <b>Program Name</b> | <b>Administering Agency</b>      | <b>Service Requirement</b>            | <b>Statutory Citation</b> | <b>Maximum Amount Repaid or Forgiven</b> | <b>Most Recent Funding or Amount Awarded</b>                | <b>Additional Information</b>   |
|---------------------|----------------------------------|---------------------------------------|---------------------------|--|---|---|
|                     |                                  | medical skills shortages <sup>e</sup> |                           |  |   |   |
|                     | DOD, Department of the Army      | See above                             | See above                 | See above                                | Army Reserve: \$19,742,000 repaid in FY2023                 | <a href="https://recruiting.army.mil/MRB_MedicalServices/">https://recruiting.army.mil/MRB_MedicalServices/</a>   |
|                     |                                  |                                       |                           |  | National Guard: \$18,451,000 repaid in FY2023 (estimated)   | Department of the Army Memorandum, "U.S. Army Reserve (USAR) Health Professions Special and Incentive (HPS&I) Pay Plan Policy for Fiscal Year (2023)," September 29, 2022, on file with CRS   |
|                     | DOD, Department of the Navy      | See above                             | See above                 | See above                                | \$680,000 repaid in FY2023 (estimated)                      | <a href="https://www.med.navy.mil/Accessions/Health-Professions-Loan-Repayment-Program/">https://www.med.navy.mil/Accessions/Health-Professions-Loan-Repayment-Program/</a>   |
|                     | DOD, Department of the Air Force | See above                             | See above                 | See above                                | Air Force Reserve: \$2,460,000 repaid in FY2023 (estimated) | <a href="https://static.e-publishing.af.mil/production/1/af_sg/publication/dodi6000.13_dafi41-110/dodi6000.13_dafi41-110.pdf">https://static.e-publishing.af.mil/production/1/af_sg/publication/dodi6000.13_dafi41-110/dodi6000.13_dafi41-110.pdf</a> |
|                     |                                  |                                       |                           |  | Air National Guard: currently unavailable to CRS            | <a href="https://www.recruiting.af.mil/Portals/78/AFR%2022-004%20HP%20Loan%2">https://www.recruiting.af.mil/Portals/78/AFR%2022-004%20HP%20Loan%2</a>   |

| Program Name  | Administering Agency   | Service Requirement   | Statutory Citation       | Maximum Amount Repaid or Forgiven   | Most Recent Funding or Amount Awarded              | Additional Information  |
|---|--|---|--------------------------|---|--|---|
| Indian Health Service (IHS) Loan Repayment Program                                | Department of Health and Human Services (HHS), IHS                           | At least two years of service as a health provider at an IHS or at a tribally operated facility funded by the IHS   | 25 U.S.C. §1616a         | Up to \$50,000 for two-year term, plus an additional 24% of the borrower's federal income tax liability associated with the repayment benefit | \$80.6 million <sup>f</sup> appropriated in FY2023 | 0Repayment%20Program.pdf<br><a href="https://www.ihs.gov/loanrepayment/">https://www.ihs.gov/loanrepayment/</a>   |
| John R. Justice (JRJ) Loan Repayment for Prosecutors and Public Defenders Program | Department of Justice (DOJ), Bureau of Justice Assistance (BJA) <sup>g</sup> | At least three years of service as full-time prosecutor, public defender, or federal defender   | 34 U.S.C. §10671         | \$10,000 per year; \$60,000 total   | \$5 million appropriated in FY2023                 | <a href="https://bja.ojp.gov/program/john-r-justice/overview">https://bja.ojp.gov/program/john-r-justice/overview</a>   |
| Veterans Affairs Education Debt Reduction Program                                 | Department of Veterans Affairs (VA), Veterans Health Administration (VHA)    | At least two years of service as a VHA health professional who provides direct patient care or services incident to direct patient care, in difficult-to-fill health professions <sup>h</sup> | 38 U.S.C. §§7681-7683    | \$40,000 per year; \$200,000 total over a five-year period  | \$160 million appropriated in FY2023               | <a href="https://vacareers.va.gov/wp-content/uploads/sites/5/EDRP.pdf">https://vacareers.va.gov/wp-content/uploads/sites/5/EDRP.pdf</a>   |
| Program for the Repayment of Educational Loans <sup>i</sup>                       | VA, VHA  | At least two years of service as a VHA health professional who serves as a qualified psychiatrist   | 38 U.S.C. §7681, note    | Up to \$30,000 per year   | Currently unavailable to CRS                       | None  |
| Veterans Affairs Specialty Education Debt Reduction Program                       | VA, VHA  | At least two years of service as a VHA health professional employed in  | 38 U.S.C. §§7691 et seq. | Up to \$40,000 per year; \$160,000 total  | \$2.6 million appropriated in FY2022 <sup>i</sup>  | <a href="https://va-ams-info.intelliworx.com/selrp/about-selrp/#:~:text=The%20Specialty%20">https://va-ams-info.intelliworx.com/selrp/about-selrp/#:~:text=The%20Specialty%20</a> |

| Program Name   | Administering Agency                                   | Service Requirement   | Statutory Citation                                   | Maximum Amount Repaid or Forgiven  | Most Recent Funding or Amount Awarded       | Additional Information  |
|--|--|---|--|--|---|---|
|  |  | difficult-to-fill medical specialties   |  |  |   | Education%20Loan%20Repayment, U.S.%20Department%20of%20Veterans%20Affairs%20  |
| Centers for Disease Control and Prevention (CDC)/Agency for Toxic Substances and Disease Registry (ATSDR) Loan Repayment Program | HHS, CDC & ATSDR                                       | At least three years of service as a CDC or ATSDR employee in hard-to-fill positions <sup>k</sup>   | 42 U.S.C. §247b-7                                    | \$50,000 per year  | Currently unavailable to CRS                | None  |
| National Health Service Corps Loan Repayment Program   | HHS, Health Resources & Services Administration (HRSA) | Service as a health provider at a health facility located in a health professional shortage area that provides care regardless of patient's ability to pay      | 42 U.S.C. §§ 254d-254f, 254l-1, 254m, 254n, and 254o | For full-time service, \$50,000 per two-year term; Substance Use Disorder (SUD) providers may receive up to \$75,000 for three-year service term, and SUD providers in rural areas may receive up to \$100,000 for three-year service term | \$260 million repaid in FY2023 <sup>l</sup> | <a href="https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program">https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program</a>   |
| National Health Service Corps Students to Service Loan Repayment Program   | HHS, HRSA  | Three years of service in full-time clinical practice in a health professional shortage area (HPSA), <sup>m</sup> to which individuals must commit during their | 42 U.S.C. §§254d-254f, 254l-1, 254m, 254n, and 254o  | Up to \$120,000  | \$20 million repaid in FY2023 <sup>l</sup>  | <a href="https://nhsc.hrsa.gov/loan-repayment/nhsc-students-to-service-loan-repayment-program">https://nhsc.hrsa.gov/loan-repayment/nhsc-students-to-service-loan-repayment-program</a> |

| <b>Program Name</b>  | <b>Administering Agency</b> | <b>Service Requirement</b>   | <b>Statutory Citation</b> | <b>Maximum Amount Repaid or Forgiven</b>  | <b>Most Recent Funding or Amount Awarded</b>                     | <b>Additional Information</b>   |
|--|-----------------------------|--|---------------------------|---|--|---|
|  |                             | last year of medical, nursing, or dental school  |                           |   |  |   |
| National Health Service Corps State Loan Repayment Program             | HHS, HRSA                   | Service as a health provider in a HPSA   | 42 U.S.C. §254q-1         | \$25,000 annually for full-time providers   | \$100 million in current project period (2022-2025) <sup>1</sup> | <a href="https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program">https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program</a> |
| National Institutes of Health (NIH) Intramural Loan Repayment Program  | HHS, NIH                    | At least two years of service as an NIH employee who conducts research in specified fields   | 42 U.S.C. §288-1          | Up to \$50,000 annually plus an additional 39% of the repayment amount provided for federal income taxes                          | \$4.6 million repaid in FY2022                                   | <a href="https://www.lrp.nih.gov/">https://www.lrp.nih.gov/</a>   |
| National Institutes of Health Extramural Loan Repayment Program        | HHS, NIH                    | At least two years of service as a health professional who conducts research in specified fields and who is employed by a domestic, nonprofit entity | 42 U.S.C. §288-2          | Up to \$50,000 annually plus an additional 39% of the repayment amount provided for federal income taxes                          | \$85.4 million repaid in FY2022                                  | <a href="https://www.lrp.nih.gov/">https://www.lrp.nih.gov/</a>   |
| Loan Repayments for Health Professional School Faculty                 | HHS, HRSA                   | At least two years of service as a health professional faculty member <sup>n</sup>   | 42 U.S.C. §293b           | Up to \$40,000 plus additional funds for tax liability  | \$2.3 million appropriated in FY2023                             | <a href="https://bhw.hrsa.gov/funding/apply-loan-repayment/faculty-lrp">https://bhw.hrsa.gov/funding/apply-loan-repayment/faculty-lrp</a>         |
| General, Pediatric, and Public Health Dentistry Faculty Loan Repayment | HHS, HRSA                   | Between one and five years of service as a dental school faculty member  | 42 U.S.C. §293k-2         | Specified percentage of loan balance repaid for each year of service; up to 100% of loan balance repaid for five years of service | Currently unavailable to CRS                                     | <a href="https://www.hrsa.gov/grants/find-funding/HRSA-23-091">https://www.hrsa.gov/grants/find-funding/HRSA-23-091</a>                           |

| <b>Program Name</b>   | <b>Administering Agency</b>  | <b>Service Requirement</b>  | <b>Statutory Citation</b>   | <b>Maximum Amount Repaid or Forgiven</b>  | <b>Most Recent Funding or Amount Awarded</b>       | <b>Additional Information</b>   |
|---|--|---|-----------------------------|---|--|---|
| Pediatric Subspecialty Loan Repayment Program                                 | HHS, HRSA  | Three years of service in a HPSA as a pediatric subspecialty health provider or as a pediatric subspecialist fellow in training | 42 U.S.C. §295f             | Up to \$100,000   | \$10 million appropriated in FY2023                | <a href="https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/funding/pediatric-specialty-lrp-application-guidance.pdf">https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/funding/pediatric-specialty-lrp-application-guidance.pdf</a> |
| Substance Use Disorder Treatment and Recovery Loan Repayment Program          | HHS, HRSA  | Six years of service as a SUD provider in a mental health HPSA  | 42 U.S.C. §§295h            | Up to \$250,000   | \$40 million appropriated in FY2023                | <a href="https://nhsc.hrsa.gov/loan-repayment/nhsc-sud-workforce-loan-repayment-program">https://nhsc.hrsa.gov/loan-repayment/nhsc-sud-workforce-loan-repayment-program</a>   |
| Nursing Education Loan Repayment Program (Nurse Corps)                        | HHS, HRSA  | At least two years of service as a nurse at a critical shortage facility  | 42 U.S.C. §§297n and 297n-1 | Up to 85% of total nursing educational loan balance for individuals with a three-year service commitment and up to 60% for individuals with a two-year service commitment | \$92.6 million appropriated in FY2023 <sup>o</sup> | <a href="https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/funding/nurse-corps-lrp-guidance.pdf">https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/funding/nurse-corps-lrp-guidance.pdf</a>   |
| Nursing Faculty Loan Repayment Program  | HHS, HRSA  | Service as a nurse faculty member   | 42 U.S.C. §§297n-1          | Specified percentage of loan balance forgiven for each year of service; up to 85% of loan balance forgiven for four years of service                                      | \$28.5 million appropriated in FY2023              | <a href="https://www.hrsa.gov/grants/find-funding/HRSA-23-006">https://www.hrsa.gov/grants/find-funding/HRSA-23-006</a>   |
| National and Community Service Grant Program, Educational Award (Segal Award) | Corporation for National and Community Service, the National Service Trust | Service completion in AmeriCorps State and National, AmeriCorps National Civilian   | 42 U.S.C. §12604            | Maximum Pell Grant amount for the year the recipient's position was approved (e.g.,   | \$230 million appropriated in FY2023 <sup>a</sup>  | <a href="https://americorps.gov/members-volunteers/segal-ameri-corps-education-award">https://americorps.gov/members-volunteers/segal-ameri-corps-education-award</a>   |

| Program Name                                       | Administering Agency | Service Requirement   | Statutory Citation  | Maximum Amount Repaid or Forgiven  | Most Recent Funding or Amount Awarded                       | Additional Information  |
|--|----------------------|---|---|--|---|---|
| Temporary Expanded Public Service Loan Forgiveness | ED                   | Community Corps, or AmeriCorps VISTA<br>10 years of full-time employment in public service jobs | P.L. 115-141; P.L. 115-245; P.L. 116-94; P.L. 116-260; P.L. 117-103 | \$7,395 for full-time positions approved in FY2024) <sup>e</sup><br>Remaining loan balance after 10 years of qualifying payments | \$1.6 million forgiven in award year 2022-2023 <sup>r</sup> | <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/temporary-expanded-public-service-loan-forgiveness">https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/temporary-expanded-public-service-loan-forgiveness</a> |

**Source:** CRS analysis of relevant statutes, regulations, and program materials.

- a. Program benefits are available only for qualifying Direct Loan program and FFEL program Subsidized Loans and Unsubsidized Loans, as well as the portion of Consolidation Loans used to repay such Subsidized Loans and Unsubsidized Loans.
- b. Figure includes loan amounts forgiven under ED’s Limited PSLF Waiver. In October 2021, ED announced the waiver, which was a series of limited-time waivers of numerous PSLF program rules for which borrowers could apply through October 31, 2022, and implemented in response to the COVID-19 pandemic. The waivers were intended to enable borrowers to receive credit for past periods of repayment that would not otherwise qualify for PSLF.
- c. Award year 2020-2021 ran from July 1, 2020, through June 30, 2021.
- d. The Government Employee Loan Repayment Program is operated by individual agencies with differing service requirements and maximum awards. OPM publishes a report (most recently covering CY2020) that provides a general overview of participating agencies and amounts repaid for a given calendar year.
- e. Eligible borrowers must be commissioned officers on or before December 31, 2023.
- f. Includes amounts appropriated for the Indian Health Service Scholarship Program.
- g. Program is administered as a partnership between BJA and state governors. Funds are awarded to states to operate loan repayment programs.
- h. The STRONG Veterans Act of 2022 (Division V of the Consolidated Appropriations Act, 2023 (P.L. 117-328)) requires that beginning in FY2022, the Secretary of Veterans Affairs provide at least 200 program awards for the purposes of recruiting “mental health professionals to the Department of Veterans Affairs in disciplines that include psychiatry, psychology, advanced practice nursing (with a focus on mental health or substance abuse disorder), and social work.
- i. The Program for the Repayment of Educational Loans was established as a pilot program, and its authorization expired in FY2019. However, there are currently two program awardees who applied prior to the expiration of the program’s authorization and who are currently completing their service obligations. They will continue to receive program benefits for the remainder of their service obligation.
- j. The Specialty Education Debt Reduction Program was first implemented in April 2021. The VA anticipates an increase in participation and costs as the program matures. For FY2024, the VA requested an appropriation of \$12 million for the program.

- k. Recipients must also have educational loans that are more than 20% of their annual federal salary and must be accepted into one of the five CDC fellowship programs: the Epidemic Intelligence Service, Laboratory Leadership Service, Prevention Effectiveness Fellowship, Public Health Informatics Fellowship, and the Future Leaders in Infections and Global Health Threats Fellowship.
- l. These repayment benefits made in FY2023 were made using funds appropriated from the American Rescue Plan (P.L. 117-2). For more information, see CRS Report R46834, American Rescue Plan Act of 2021 (P.L. 117-2): Public Health, Medical Supply Chain, Health Services, and Related Provisions.
- m. For more information on health professional shortage areas, see CRS Infographic IG10015, Health Professional Shortage Areas (HPSAs).
- n. Qualifying borrowers must also be from an economically or environmentally disadvantaged background.
- o. Includes amounts appropriated for the Nurse Corp Scholarship program and the Nurse Corps Loan Repayment program.
- p. Individuals may earn up to the equivalent of two full-time education awards after completing multiple terms of AmeriCorps service.
- q. Segal Education award funds may be used for student loan repayment or for qualified higher educational expenses at the discretion of the recipient. CNCS is authorized to transfer additional amounts from AmeriCorps State and National Grants programs funds to support activities of national service participants, including education awards. Additionally, FEMA makes a contribution to support FEMA Corps (a component of AmeriCorps National Civilian Community Corps) participants' education awards.
- r. Award year 2022-2023 ran from July 1, 2022, to June 30, 2023.

**Table 2. Service-Contingent Federal Student Loan Repayment Programs That Were Previously Active, Never Active, or for Which Program Information Is Unavailable**

| <b>Program Name</b>   | <b>Administering Agency</b>             | <b>Service Requirement</b>  | <b>Statutory Citation</b> | <b>Maximum Amount Repaid or Forgiven</b> | <b>Most Recent Funding or Amount Awarded</b>               | <b>Additional Information</b> |
|---|---|---|---------------------------|--|--|-------------------------------|
| <b>Previously Active<sup>a</sup></b>  |   |   |                           |  |  |                               |
| Capitol Police Student Loan Repayment                                       | Capitol Police                          | Service as a Capitol Police employee  | 2 U.S.C. §1926            | Up to \$80,000 in total                  | \$637,000 repaid in FY2010                                 | None                          |
| Education Loan Repayment Program: Chaplains Serving in the Selected Reserve | See below                               | At least three years serving (or able to serve) as a chaplain in the Selected Reserve   | 10 U.S.C. §16303          | \$20,000 per three years                 | See below  | None                          |
|   | DOD, Department of the Army             | See above   | See above                 | See above                                | Currently unavailable to CRS                               | None                          |
|   | DOD, Department of the Navy             | See above   | See above                 | See above                                | Currently unavailable to CRS                               | None                          |
|   | DOD, Department of the Air Force        | See above   | See above                 | See above                                | Air National Guard: \$30,000 repaid in FY2017 <sup>b</sup> | None                          |
| Civil Legal Assistance Attorney Student Loan Repayment Program              | ED                                      | At least three years of service as a full-time legal assistance attorney  | 20 U.S.C. §1078-12        | \$6,000 per year; \$40,000 in total      | \$5 million appropriated in FY2010                         | None                          |
| Federal Food, Drug, and Cosmetic Act Loan Repayment Program                 | HHS, Food and Drug Administration (FDA) | At least three years of service as a qualified health professional conducting research while employed with the FDA <sup>c</sup> | 21 U.S.C. §395            | \$20,000 per year                        | \$2.2 million repaid in FY2013                             | None                          |

| Program Name   | Administering Agency | Service Requirement   | Statutory Citation    | Maximum Amount Repaid or Forgiven  | Most Recent Funding or Amount Awarded | Additional Information |
|--|----------------------|---|-----------------------|--|---------------------------------------|------------------------|
| <b>Never Active Programs<sup>d</sup></b>   |                      |   |                       |  |                                       |                        |
| Loan Forgiveness for Service in Areas of National Need <sup>e</sup>                  | ED                   | At least one year of full-time employment in a statutorily specified area of national need <sup>f</sup>             | 20 U.S.C. §1078-11    | \$2,000 per year; \$10,000 in total  | n/a                                   | None                   |
| Indian Health Service: Mental Health Prevention and Treatment Loan Repayment Program | HHS, IHS             | Employment as an IHE employee who provides mental health services   | 25 U.S.C. §1621h      | Undetermined   | n/a                                   | None                   |
| Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds       | VA, VHA              | Service as a VHA employee from a disadvantaged background who conducts clinical research                            | 38 U.S.C. §7681, note | Up to \$35,000 per year  | n/a                                   | none                   |
| Nursing Workforce Development Student Loans: Loan Cancellation                       | HHS, HRSA            | At least one year of service as a full-time nurse in a public or nonprofit agency, institution, or organization     | 42 U.S.C. §297b(3)    | Specified percentage of loan balance forgiven for each year of service; up to 85% of loan balance forgiven for five years of service | n/a                                   | None                   |
| Eligible Individual Student Loan Repayment   | HHS, HRSA            | At least four years of service (during a six-year period) as full-time nursing faculty                              | 42 U.S.C. §297o       | \$20,000 per year; \$80,000 in total   | n/a                                   | None                   |
| <b>Program Information Unavailable<sup>g</sup></b>                                   |                      |   |                       |  |                                       |                        |
| Armed Forces National Call to Service Payment of Student Loans                       | See below            | At least 15 months of active duty service (plus additional active duty or reserve service) for members of the Armed | 10 U.S.C. §510        | Up to \$18,000   | See below                             | None                   |

| Program Name   | Administering Agency   | Service Requirement   | Statutory Citation | Maximum Amount Repaid or Forgiven   | Most Recent Funding or Amount Awarded | Additional Information |
|--|--|---|--------------------|---|---------------------------------------|------------------------|
|  |  | Forces who enlist and serve in a designated military occupational specialty                                     |                    |   |                                       |                        |
|  | DOD, Department of the Army                                      | See above   | See above          | See above   | Currently unavailable to CRS          | None                   |
|  | DOD, Department of the Navy                                      | See above   | See above          | See above   | Currently unavailable to CRS          | None                   |
|  | DOD, Department of the Air Force                                 | See above   | See above          | See above   | Currently unavailable to CRS          | None                   |
| Armed Forces Student Loan Interest Payment Program: Members on Active Duty | See below  | Service as a member of the Armed Forces who is on active duty in their first term of service.                   | 10 U.S.C. §2174    | Interest and special allowances that accrue on qualifying federal student loans for up to 36 consecutive months | See below                             | None                   |
|  | DOD, Department of the Army                                      | See above   | See above          | See above   | Currently unavailable to CRS          | None                   |
|  | DOD, Department of the Navy                                      | See above   | See above          | See above   | Currently unavailable to CRS          | None                   |
|  | DOD, Department of the Air Force                                 | See above   | See above          | See above   | Currently unavailable to CRS          | None                   |
| Coast Guard Education Loan Repayment Program                               | Department of Homeland Security                                  | At least one year as an enlisted member of the Coast Guard on active duty in specified occupations.             | 14 U.S.C. §2772    | The greater of 33 $\frac{1}{3}$ % of the borrower's outstanding loan or \$1,500 per year                        | Currently unavailable to CRS          | None                   |
| National Indian Forest Resources Management Postgraduation Recruitment     | Department of the Interior (DOI), Bureau of Indian Affairs (BIA) | At least one year of service by Indians or Alaska Natives as professional foresters or forester technicians for | 25 U.S.C. §3114    | \$5,000 per year  | Currently unavailable to CRS          | None                   |

| Program Name  | Administering Agency | Service Requirement   | Statutory Citation | Maximum Amount Repaid or Forgiven | Most Recent Funding or Amount Awarded | Additional Information |
|---|----------------------|---|--------------------|-----------------------------------|---------------------------------------|------------------------|
| Assumption of Student Loans   |                      | the BIA or a tribal forestry program.   |                    |                                   |                                       |                        |
| American Indian Agricultural Resource Management Postgraduation Recruitment Assumption of Student Loans | DOI, BIA             | At least one of service by Indians or Alaska Natives as professional natural resources and agriculture technicians for the BIA or tribal agricultural program | 25 U.S.C. §3732    | \$5,000 per year                  | Currently unavailable to CRS          | None                   |
| Public Health Workforce Loan Repayment Program  | HHS, HRSA            | At least three years of employment as a full-time public health professional  | 42 U.S.C. §295f-1  | \$35,000 per year                 | Currently unavailable to CRS          | None                   |

**Source:** CRS analysis of relevant statutes, regulations, and program materials.

- a. Previously active programs are those that CRS can confirm operated at some point in time prior to October 1, 2020, and for which CRS can either verify that they are no longer operational or for which CRS cannot verify that they are currently operational.
- b. Amount repaid to individuals serving in the Air National Guard. As of FY2020, the benefit is no longer being offered.
- c. Recipients must also have educational loans that are more than 20% of their annual federal salary.
- d. A program is considered never to have been active if it has been authorized but has not yet received appropriations.
- e. Despite the program's name (Loan Forgiveness in Service in Areas of National Need), this is classified as a loan repayment program (and not a loan forgiveness program) because its benefits are contingent on discretionary appropriations.
- f. Specified areas of national need include early childhood educator; nurse; foreign language specialist; librarian; highly qualified teacher; child welfare worker; speech-language pathologist or audiologist; school counselor; public sector employee in public safety, emergency management, public health, or public interest legal services; nutrition professional; medical specialist; mental health professional; dentist; employee in the science, technology, engineering, and mathematics (STEM) fields; physical therapist; superintendent, principal, or other (school) administrator; occupational therapist; and allied health professional.
- g. Programs for which information is unavailable are those that CRS cannot confirm their operational status because there is no available information on which to make such a determination.

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