

## **Student Loan Repayment Programs for Counselors October 2022**

The following federal loan forgiveness/repayment opportunities may be available to counseling graduates, particularly those who work as Licenced Professional Counselors (LPCs) in high-need areas. These programs may change based on funding. Other resources are listed at the end of this document.

### **Public Service Loan Forgiveness Program**

“If you have worked in public service (federal, state, local, tribal government or a non-profit organization) for 10 years or more (even if not consecutively), you may be eligible to have all your student debt canceled.”

**Links:**

- <https://studentaid.gov/pslf/>

### **National Health Services Corps Loan Repayment Program (NHSC LRP)**

LPCs who serve at least two years of service at an NHSC-approved site in a Health Professional Shortage Area (HPSA) can receive loan repayment assistance. Use the comparison Infographic to determine the right program for you.

**Links:**

- [Comparison Infographic](#) (chart summarizing the three programs)
- [NHSC Loan Repayment Program](#)
- [NHSC Substance Use Disorder \(SUD\) Workforce Loan Repayment Program](#)
- [NHSC Rural Community Loan Repayment Program](#)

### **Substance Use Disorder Treatment and Recovery (STAR) LRP**

Eligible substance use disorder (SUD) treatment clinicians and community health workers can receive up to \$250,000 in loan repayment for working full-time for six years in a STAR LRP-approved facility.

**Links:**

- [Substance Use Disorder Treatment and Recovery Loan Repayment Program \(STAR LRP\)](#)

## **State Loan Repayment Program**

“The State Loan Repayment Loan Repayment Program helps HRSA provide grant funding for states and territories to operate their own loan repayment programs... Primary medical, mental/behavioral, and dental clinicians who receive awards through SLRP-funded programs pay off their student debt in exchange for working in areas with provider shortages.”

### **Links:**

- [SLRP Factsheet](#)
- [State Loan Repayment Program page](#)

## **Income-driven Student Loan Repayment Plans**

“An income-driven repayment plan sets your monthly student loan payment at an amount that is intended to be affordable based on your income and family size.”

### **Links:**

- <https://studentaid.gov/manage-loans/repayment/plans/income-driven>

## **Pediatric Subspecialty Loan Repayment Program**

This loan repayment program was authorized in 2010 but did not receive funding until 2022. It will provide loan repayment benefits to eligible individuals working in pediatric care (including some mental health services) in a shortage area. As of October 2022, application forms have not yet been posted. Check the HRSA site for more information in the future.

### **Links:**

- [HRSA Loan Repayment Programs](#)
- [Federal Student Loan Repayment Programs for Behavioral Health Service Providers](#) report by Congress Research Service
  - Summary of funding and specialized training areas

## Additional Resources

- <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>
  - General federal student loan information
- <https://studentaid.gov/manage-loans/forgiveness-cancellation>
  - Types of loan forgiveness
- [Government Resources for Counselors](#) ACA page
  - Includes information on loan forgiveness, mental health statistics, grants for organization, etc.
- [“ACA and You”](#) page for students
  - Student loan support options near the bottom
- [Student Loan Forgiveness Programs \(The Complete List\)](#)
  - List of other student loan forgiveness options (volunteering-based, employer-based, state-based, etc.)
- [Federal Student Loan Repayment Programs for Behavioral Health Service Providers](#) report by Congress Research Service
  - Includes summaries of HRSA Loan Repayment Options and their funding for FY2022