



FINANCIAL AID & SCHOLARSHIPS OFFICE

2022 – 2023 HEALTH PROFESSIONAL LOAN INFO SHEET

PRIMARY CARE LOAN ADDITIONAL INFO (FOR MEDICINE STUDENTS ONLY)

The Primary Care Loan is an extension of the Health Professions Loan Program. Funds are awarded to medical students intending to practice in Primary Care. This loan has all of the same terms and requirements as the Health Professions Student Loan (see Health Professional Loan Info Sheet). In addition, Primary Care Loan recipients must also complete the service obligation as stated below.

TERMS FOR PRIMARY CARE LOAN (PCL)

A borrower, who accepts Primary Care Loan funds, agrees to:

- enter and complete a residency training program in primary health care
- practice in primary health care for 10 years (including the years spent in residency training) or through the date on which the loan(s) is repaid in full, whichever occurs first; and
- certify to the school on an annual basis that you are practicing primary health care.

**The interest rate for a Primary Care Loan is 5%. However, PCL borrowers who fail to comply with the service requirements of the program will have their interest rate retroactively increased to 7%. The balance due on the loan(s) involved will be immediately recomputed from the date of issuance at the higher interest rate, compounded annually.*

Primary health care is defined as family medicine, general internal medicine, general pediatrics, preventive medicine, or osteopathic general practice.

Approved 3-Year Residencies:

- Family Medicine
- Internal Medicine
- Pediatrics
- Combined Medicine/Pediatrics
- Preventative Medicine
- General Practice

Acceptable Practice Activities:

- Primary Care Clinical Practice
- Clinical Preventive Medicine
- Occupational Medicine
- Public Health
- Senior/Chief Resident in Primary Care residency program
- Faculty, Administrators, or Policy Makers certified in one of the primary health care disciplines
- Geriatrics
- Adolescent Medicine/Pediatrics
- Urgent Care
- Sports Medicine
- Training for Primary Care Faculty Career
- Training for Public Policy Career
- Masters in Public Health
- Public Policy Fellowship
- Faculty Development Training
- Primary Care Fellowship
- Hospitalist

Unacceptable Residency/Practice Activities include cardiology, gastroenterology, obstetrics/gynecology, surgery, dermatology, radiology, rehabilitation medicine, physical medicine, emergency medicine, and any other subspecialty training or certification.

By signing below, I certify that I have read the terms of the Primary Care Loan and understand the obligations of a service requirement following graduation from my academic program. Submit this page with application form.

STUDENT SIGNATURE

DATE