## Rural Loan Forgiveness Program

### Program Description
The SC Center for Rural and Primary Healthcare (SC CRPH) loan program seeks to increase the future rural workforce pipeline. Students from publicly affiliated South Carolina medical and health professions schools who are studying to be physicians, physician assistants or nurse practitioners are eligible for this statewide program. Loan recipients are required to commit to rural South Carolina practice in a primary care specialty or another critical need specialty for each year of loan funds received.

### Purpose
Given the ongoing need for physicians in underserved portions of South Carolina, this loan forgiveness program will be awarded to **medical, nurse practitioner, and physician assistant students** who commit to practice in a primary care or critical need specialties in rural South Carolina.

### Award
<table>
<thead>
<tr>
<th>MD</th>
<th>APRN</th>
<th>PA</th>
</tr>
</thead>
<tbody>
<tr>
<td>The program will fund up to $150,000 in educational costs (i.e. tuition, fees) over a 4-year educational program.</td>
<td>The program will fund up to $20,000 in educational costs each year for a total of $40,000.</td>
<td>The program will fund up to $20,000 in educational costs each year for a total of $40,000.</td>
</tr>
</tbody>
</table>

### Commitment
- Loan forgiveness award recipients will agree to practice in a primary care or a critical need specialty within a rural area of South Carolina upon program completion. Term of service will be for a minimum of four (4) years for MD graduates.
- Loan forgiveness award recipients will agree to practice in a primary care or a critical need specialty within a rural area of South Carolina upon program completion. Term of service will be for a minimum of three (3) years for a nurse practitioner.
- Loan forgiveness award recipients will agree to practice in a primary care or a critical need specialty within a rural area of South Carolina upon program completion. Term of service will be for a minimum of three (3) years for a physician assistant.

- Recipients must practice their specialty full-time in the practice entity. “Full-time clinical practice” is defined as a minimum of 40 hours per week of patient care at an approved service site, with no more than eight of those hours per week devoted to practice-related administrative activities.
- *An exception to these rules is allowed for providers of obstetrical care.*

### Eligible Specialties
- Primary care specialties are defined as **family medicine, primary care internal medicine, primary care pediatrics, primary care internal medicine/pediatrics.**
### Critical need specialties are defined as **obstetrics and gynecology, psychiatry and general surgery**

### Practice Location
Approved sites must be located in a federally recognized Primary Medical Care Health Professional Shortage Area (HPSA) or Mental Health Professional Shortage Area (MHPSA) for psychiatrists, which are also in a SC County designated as high need according the SC Center for Rural and Primary Healthcare methodology.

### Requirements
- Be a citizen of the United States
- Be eligible to obtain appropriate professional licensure in South Carolina
- Enrollment in accredited, state affiliated health professions school located in South Carolina

### Contact
- sc.edu/ruralhealthcare
- RuralLoanProgram@uscmed.sc.edu