

Health Care Professional Loan Redemption Program



The Health Care Professional Loan Redemption Program promotes greater access to healthcare throughout New Jersey by incentivizing primary care providers to provide services in medically underserved areas of the state.

Eligible providers can apply for up to \$200,000 in student loan redemption in exchange for two to four years of service in designated areas of New Jersey experiencing health professional shortages.

Eligible Professionals



Physicians



Dentists



Physician Assistants



Certified Nurse Practitioners



Certified Nurse Midwives



Psychiatrists

Eligibility

To be eligible for this program, applicants must:

-  Maintain residency in New Jersey throughout participation in the program;
-  Agree to practice primary care medicine, dentistry, psychiatry, or another eligible primary care profession in a designated underserved area;
-  Maintain a license to practice as a primary care practitioner in New Jersey throughout participation in the program;
-  Fulfill their contract with HESAA for a minimum of 2 years, which includes a six-month probationary period, after which the applicant must receive a recommendation to continue participating in the program;
-  (For physicians only) Have completed an accredited residency training program; and
-  Not be in default on any qualifying student loan.

For more information and to start your application, visit www.hesaa.org/Pages/HCPLRP.aspx or scan the QR code. ▶



? If you have any questions, please contact our team at LoanRedemption@hesaa.org