

Student Loan Forgiveness Programs



In certain cases, the federal government will cancel all or part of a school loan. This practice is called [Loan Forgiveness](#). Here are some programs out there and how to learn more about them.

A. Perform volunteer work

These volunteer groups offer loan forgiveness:

- [AmeriCorps](#). Serve for 12 months and get up to \$7,400 in stipends plus \$4,725 to be used towards your loan.
 - [Peace Corps](#). Volunteers may apply for deferment of Stafford, Perkins and Consolidation loans and partial repeal of Perkins Loans (15% for each year of service, up to 70% in total). Volunteers help real people with two years of service in more than 70 developing countries.
 - [Volunteers in Service to America \(VISTA\)](#). Volunteer with private, non-profit groups that help wipe out hunger, homelessness, poverty and illiteracy. Provide 1700 hours of service and receive \$4,725.
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B. Perform military service

- Students who are in the [Army National Guard](#) may be eligible for their Student Loan Repayment Program, which offers up to \$10,000.
 - Note: The military and veterans' groups offer many scholarships and tuition help programs. See the section on [Military Aid](#) at [Finaid.org](#) or the [Education Section](#) at [Military.com](#) for details.
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C. Teach in certain types of communities

- Students who become full-time teachers in an elementary or secondary school that serves students from low-income families can have a part of their Stafford or PLUS loans forgiven under The National Defense Education Act. This program forgives up to \$17,500 of the loan balance.
 - The American Federation of Teachers has a list of other [loan forgiveness programs for teachers](#).
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D. Legal or medical studies

- Legal Studies:
 - Many law schools forgive the loans of students who serve in public interest or non-profit positions.
 - For more info, contact [Equal Justice Works](#).
 - The American Bar Association (ABA) also has lists of [Loan Repayment Assistance Programs \(LRAP\)](#) and [State Loan Repayment Assistance Programs](#).
- Medical Studies:
 - The US Department of Health and Human Services offers loan forgiveness through the [National Health Service Corps](#) and the [Nurse Corps Loan Repayment Program](#).
 - These programs offer loan forgiveness to doctors and registered nurses. They must agree to practice for a set number of years in areas that lack decent medical care (including rural and/or economically poor regions).
 - The US National Institutes of Health's [NIH Loan Repayment Programs](#) repays up to \$35,000/year of student loan debt for US citizens who work in

- clinical medical research.
- The US Department of Agriculture's [Veterinary Medicine Loan Repayment Program \(VMLRP\)](#) offers loan forgiveness of \$25,000 per year for three years.
 - It is offered for veterinarians who commit to work for three years in an area that has a shortage of veterinarians.
 - Many hospitals and private healthcare clinics use loan forgiveness to recruit occupational and physical therapists.
 - [Contact the American Physical Therapy Association](#) or the [American Occupational Therapy Association](#).
 - Other loan repayment programs for medical school students include:
 - [HRSA Faculty Loan Repayment Program](#)
 - [Indian Health Service \(IHS\) Loan Repayment Program](#)
 - [US Air Force, Army, and Navy Financial Assistance Programs](#)
 - The American Association of Medical Colleges (AAMC) maintains a database of [state and other loan repayment programs for medical school students](#).
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E. Meet other traits required by Federal government loan forgiveness programs

- See the US Department of Education's pages on [Cancellation/Deferment Options for Teachers](#).
- Also, the US Department of Education has a database of [low-income schools eligible for teacher loan cancellation](#) for Perkins and Stafford loans.
- Visit the HRSA web site for info on [Nurse Corps Loan Repayment Program](#)
- The [Federal Student Loan Repayment Program](#) allows federal agencies to set up loan forgiveness programs to help recruit and keep employees.
 - This is a loan repayment program and not a loan forgiveness program. The agencies make payments directly to the loan holder and the payments are considered taxable income to the employee.
 - The agencies can repay up to \$10,000 in Federal student loans per employee per calendar year, with a collective max of \$60,000 per employee.
- See also FinAid's [Public Service Loan Forgiveness](#) section.
- Some, but not all, loan forgiveness is excluded from income.

- See [Taxability of Student Loan Forgiveness](#) for more details.
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This data was adapted for the Kansas Legal Services public from [finaid.org](#). For more info on loans, visit [FinAid.org](#).

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