

**Loan Repayment Programs for Psychologists who went into debt paying for their Ph.D. in Psychology (from Tino Raya, Health Professions Education Foundation). You don't have to pay ANY money out your pocket to pay off your student loans:**

1. California State Loan Repayment Program (SLRP): If working in a health shortage work area, individuals can receive up to \$50,000 in loan repayment.

[www.oshpd.ca.gov/HWDD/SLRP.html](http://www.oshpd.ca.gov/HWDD/SLRP.html)

2. National Health Service Corps Loan Repayment Program: If serving medically underserved populations, individuals can receive up to \$50,000 in loan repayment.

[www.nhsc.hrsa.gov/loanrepayment/index.html](http://www.nhsc.hrsa.gov/loanrepayment/index.html)

3. Workforce Education and Training (WET) Program: This is a stipend program that grants up to \$20,772 to clinical psychology graduate students during their studies if they agree to work for the public mental health system after graduating.

[www.oshpd.ca.gov/HWDD/WET.html](http://www.oshpd.ca.gov/HWDD/WET.html)

4. Mental Health Loan Assumption Program (MHLAP): Individuals can receive up to \$10,000 in loan repayment. [www.oshpd.ca.gov/hpef/Programs/MHLAP.html](http://www.oshpd.ca.gov/hpef/Programs/MHLAP.html)

5. Licensed Mental Health Services Provider Education Program: Individuals can receive up to \$15,000 in loan repayment.

[www.oshpd.ca.gov/hpef/Programs/LMHSPEP.html](http://www.oshpd.ca.gov/hpef/Programs/LMHSPEP.html)