

Titles VII and VIII Health Professions Programs Loans and Scholarships

Program	Disciplines	Maximum Loan or Scholarship
Health Professions Student Loan (HPSL)	<ul style="list-style-type: none"> Allopathic Medicine* Osteopathic Medicine* Dentistry Veterinary Medicine Optometry Pharmacy Podiatric Medicine <p>* (only if HPSL borrower prior to July 1, 1993)</p>	<p>Annual: Cost of attendance Aggregate: No maximum limit Exception: 3rd & 4th year allopathic & osteopathic medical students are eligible for awards beyond the annual max. to pay off previous educational debt other than HPSL, LDS, or PCL</p>
Loans for Disadvantaged Students (LDS)	<ul style="list-style-type: none"> Allopathic Medicine Osteopathic Medicine Dentistry Veterinary Medicine Optometry Pharmacy Podiatric Medicine 	<p>Annual: Cost of attendance Aggregate: No maximum limit Exception: 3rd & 4th year allopathic & osteopathic medical students are eligible for awards beyond the annual max. to pay off previous educational debt other than HPSL, LDS, or PCL</p>
Primary Care Loan (PCL)	<ul style="list-style-type: none"> Allopathic Medicine Osteopathic Medicine 	<p>Annual: Cost of attendance Aggregate: No maximum limit Exception: 3rd & 4th year allopathic & osteopathic medical students are eligible for awards beyond the annual max. to pay off previous educational debt other than HPSL, LDS, or PCL</p>
Nursing Student Loan Program (NSL)	<ul style="list-style-type: none"> Nursing 	<p>Annual: \$3,300 for students prior to their last two years of study \$5,200 for students in their last two years of study Aggregate: \$17,000</p>
Scholarships for Disadvantaged Students (SDS)	<ul style="list-style-type: none"> Allopathic Medicine Osteopathic Medicine Dentistry Veterinary Medicine Optometry Pharmacy Podiatric Medicine Public Health Allied Health Graduate programs in behavioral and mental health practice (includes clinical psychology, clinical social work, professional counseling, or marriage and family therapy) Nursing Chiropractic medicine 	<p>Annual: Award may not exceed student's financial need Aggregate: Does not apply</p>

The 2017 HHS Poverty Guidelines

Persons in Family	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$12,060	\$15,060	\$13,860
2	16,240	20,290	18,670
3	20,420	25,520	23,480
4	24,600	30,750	28,290
5	28,780	35,980	33,100
6	32,960	41,210	37,910
7	37,140	46,440	42,720
8	41,320	51,670	47,530
For each additional person, add	4,180	5,230	4,810

The **Low-Income Level**, which is based on 200 percent of the U.S. Department of Health and Human Services poverty guidelines (<http://aspe.hhs.gov/poverty>) is used to determine what constitutes a low-income family for purposes of the SDS, and LDS programs. The figures in the chart to the left are the 2016 HHS poverty guidelines that were published in the *Federal Register* on January 31, 2017.

To determine if a student comes from an economically disadvantaged background, a school must use the Student's parents' income (regardless of the student's age, independent/dependent or marital status).