

Social Workers and Student Loan Forgiveness

Several federal and state student loan forgiveness programs are available for eligible social workers. One federal program, offered by the National Health Service Corps, is the focus of this Legal Issue of the Month article. This article highlights the eligibility criteria, application process, limitations of the program, and NASW's involvement.

National Health Service Corps Loan Repayment Program (NHSC LRP)

The NHSC LRP provides health care, including mental health services, to underserved communities across the country. In exchange for agreeing to work in a designated area of need, social workers, and other health practitioners, may be eligible to compete for repayment of school loans, if certain criteria are met. "In addition to loan repayment, these clinicians receive a competitive salary, some tax relief benefits, and a chance to have a significant impact on a community." (NASW, 2004).

The NHSC LRP provides repayment for participants for a period of two years of eligible employment. In some instances, an additional one year of program participation may be available.

Requirements to Participate

Several basic criteria must be met for health care practitioners to be eligible for participation in the LRP (NHSC, 2006):

- Citizenship: Applicants must be citizens or nationals of the United States;
- Employment at an eligible community site;
- Eligible to participate as a provider in the Medicare, Medicaid, and the State Children's Health Insurance Programs;
- Free of judgment liens for unpaid federal debts.

In addition, licensed clinical social workers must meet the following criteria:

- A master's or doctoral degree in social work from a school accredited by the Council on Social Work Education and a U.S. Department of Education nationally recognized regional or State institutional accrediting agency
- Two years post-graduate supervised clinical experience, and
- Association of Social Work Boards (ASWB) Clinical or Advanced licensing exam passed prior to July 1, 1998 or the ASWB Clinical exam on or after July 1, 1998, and
- Independent and unsupervised practice as a licensed clinical social worker.

Additional Considerations

Funding preference will be given to those applicants who have a disadvantaged background or who demonstrate characteristics that indicate they are likely to remain in a medically underserved area. Specifically, preference will be given to applicants who work in areas that are designated as being of greatest need (based on a scoring system).

Application Deadlines

Potential program participants should always verify the current deadlines applicable to the funding year for which they seek loan repayment. Typically, applications for the LRP become available in November, and March is the deadline for submitting the completed applications. If a social worker indicates on the LRP application that he or she has not completed the period of supervisory practice, documentation that the supervisory period has been completed must be provided by an interim deadline (July 22, 2005 for the most recent application cycle), or the applicant will be considered ineligible. (HRSA, 2005). Awards are generally allocated by the fall.

Program Limitations and NASW Involvement

California social workers are excluded from participation in the NHSC LRP and NASW is working with them to clarify why this is the case. Social workers in California who possess a California issued clinical social work license and no other state license and who have not taken the ASWB national exam are being denied participation in the loan forgiveness program. While the California Board of Behavioral Sciences does not require the ASWB exam that is used in most states, the NHSC LRP requires the exam even though it is not required by law or regulation. The result is that thousands of potentially eligible California social workers are denied the opportunity to receive the benefits of this federal program.

NASW has a long history of advocating for student loan repayment programs. The National Office and the California Chapter have communicated with NHSC leaders to address the inequity in the current funding system that works to exclude California social workers. This remains an unresolved issue, and the involvement of several key California officials including local delegates, members of Congress, and the governor, has occurred as we seek a satisfactory resolution. At the urging of the California Chapter, the California Board of Behavioral Examiners has also petitioned the NHSC office to modify its position on the inadequacy of the California licensing exam for participation in the program.

In addition, the NASW Office of Government Relations and Political Action continues to explore ways to build support for loan forgiveness for social workers and is working to

increase the number of co-sponsors for the Higher Education Act (H.R. 609/S. 1614) legislation. NASW's alert on this issue is available at <http://www.socialworkers.org/advocacy/alerts/2006/041206b.asp>

"The Association also continues to work with other national organizations including the National Child Abuse Coalition, the National Alliance of Pupil Services Organizations (NAPSO), and the Action Network for Social Work Education and Research (ANSWER) Coalition to promote loan forgiveness for social workers in child welfare and education, and continues to seek opportunities for providing loan debt relief for social workers in other fields of practice." (NASW, 2006).

State Programs

A number of states have implemented social worker student loan forgiveness programs. Some of these receive matching funds from HRSA, while others have been independently created by the states.

A recent example is the New York State Licensed Social Worker Loan Forgiveness Program which was created after significant advocacy efforts by the New York NASW Chapters. Its purpose is to increase the number of licensed social workers working in certain areas of critical need. To be eligible, social workers must be licensed to practice in New York State, be state and U.S. citizens, have an eligible loan, and have at least one year of prior full-time employment working in a critical human service area. Twenty-eight counties in New York qualify as critical areas.

Conclusions

Student loan forgiveness is a key component of NASW's Social Work Reinvestment Initiative which seeks to strengthen and advance the social work profession. Student loan forgiveness programs serve several important functions: providing needed mental health care services in underserved areas, giving recognition to social workers as highly valued professionals, and enabling social workers to obtain experience working in some of the most diverse settings available. Additional advocacy is needed to expand programs to more states and to eliminate the disparities in the federal loan repayment program.

References

National Association of Social Workers (December 3, 2004). Loan forgiveness programs available to social workers. [Online]. Available at <http://www.socialworkers.org/advocacy/updates/2004/120304.asp>

National Association of Social Workers (2006). Title IV-E advocacy tool kit. [Online]. Available at <http://www.socialworkers.org/advocacy/answer/cwResources/default.asp>

National Association of Social Workers (April - June 2006). 109th Congress. [Online]. Available at http://www.socialworkers.org/advocacy/updates/2006/GRLEGAagendaRpt2006_0406.pdf

National Health Service Corps Loan Repayment Program (2006). Fiscal year 2006 loan repayment program applicant information bulletin. [Online]. Available at http://nhsc.bhpr.hrsa.gov/applications/lrp_06/c.asp#1

National Health Service Corps (August 18, 2004). NHSC loan repayment program FY 2005, Frequently asked questions. [Online]. Available at <ftp://ftp.hrsa.gov/nhsc/faq/FAQ-LRP-05-ver01.pdf#page=1>

Resources

Action Network for Social Work Education and Research
<https://www.socialworkers.org/advocacy/answer/default.asp>

California Board of Behavioral Sciences
<http://www.bbs.ca.gov/licstat3.htm>

National Alliance of Pupil Services Organizations
<http://www.napso.org>

National Association of Social Workers, NASW Government Relations Action Alert
<http://www.socialworkers.org/advocacy/alerts/2006/041206b.asp>

National Health Service Corp - Federal Program
http://nhsc.bhpr.hrsa.gov/join_us/lrp.cfm

National Health Service Corp—State Program
http://nhsc.bhpr.hrsa.gov/join_us/slrp.asp

New York State Higher Education Services Corporation, New York State Licensed Social Worker Loan Forgiveness Program
<http://www.hesc.com/bulletin.nsf/0/8B6E7D9FC64D9A2B852570FF005DF6CD>