



Changing What's Possible

2024-2025 Health and Human Services Programs Application Dental Medicine, Nursing, and Pharmacy

Several Excellent sources of funding are available to students in the above colleges from the U.S. Department of Health and Human Services. These funding sources include the Health Professions Loan (HPL) Program, the Nursing Student Loan (NSL) Program, and Loans for the Disadvantaged Students.

- **The Health Professions Loan (HPL) Program** offers loans to Dental Medicine and Pharmacy students needing financial assistance. The interest rate is 5%. Repayment may be deferred during periods of residency.
- **The Nursing Student Loan (NSL) Program** provides long-term, low-interest rate loans to full-time and half-time financially needy students pursuing a course of study leading to a baccalaureate or graduate degree in nursing.
- **Loans for Disadvantage Students** are federal loans at 5% interest made for students enrolled in Dental Medicine who meet the Health and Human Services (HHS) guidelines for being from a disadvantage background.

*Important Note: With the exception of students in the College of Nursing, sources of funding from the federal Health and Human Services programs require that you submit your parents' tax information regardless of whether you are classified as a **DEPENDENT** student or an **INDEPENDENT** student for other types of federal financial aid.*

If you intend to apply for an HHS loan, you must submit a copy of your parents' 2022 IRS Tax Return Transcript. Tax Transcripts can be requested at: <https://www.irs.gov/individuals/get-transcript>.

To indicate your interest in applying for one or more of these programs, please complete the information below and return it to MUSC Office of Student Financial Aid as soon as possible (funding is limited).

Print your first and last name on the line above

PVID or Last 4 of SSN

College (please check one):

Dental Medicine

Nursing

Pharmacy

Please check the appropriate blank(s) below if you are interested in being considered for one or more of the HHS programs:

Health Professions Loan
(Dental Medicine and Pharmacy)

Nursing Student Loans
(Nursing)

Loans for Disadvantaged
Students (Dental Medicine)

Signature

Date