



## Dental Education Loan Repayment Programs

### What is the Loan Repayment Program?

The Delta Dental of Iowa (DDIA) Loan Repayment Program offers a \$50,000 award for the repayment of dental education debt to be used over a three-year grant period. The Loan Repayment Program was developed in 2002 and is funded solely by DDIA, offering one \$50,000 award per year.

### What is the FIND Program?

The Fulfilling Iowa’s Need for Dentists (FIND) project is an expansion of the loan repayment program. The FIND project works to stimulate community matching funds and promotes the loan repayment program to targeted communities in partnership with the state of Iowa. The program offers up to \$100,000 for dental education debt over a five-year period. This includes \$75,000 in funding from DDIA and the state of Iowa, and up to an additional \$25,000 in community match.

*Note: A minimum of \$5,000 in community match is required.*

### Who may apply to the Delta Dental of Iowa and FIND Loan Repayment Programs?

Dentists who are:

- Fully trained and licensed (or in the process of becoming licensed)
- Interested in a public health role, but in a private-practice setting
- Committed to serving in a rural or underserved area in Iowa
- Working full-time (minimum 32 hours/week)
- Willing to allocate 35% of patient load to the underserved during program period (e.g., elderly, very young children, nursing home residents, Medicaid and Dental Wellness Plan members, non-insured, etc.)

Dentists must also have dental educational debt more than the total award amount (\$50,000 or \$100,000)

### Program timeline and process:

<b>May 1</b>	Initial contact with Delta Dental of Iowa team & online account established
<b>July 1</b>	Applications due
<b>Sept. 1</b>	Signed Community agreement and letter(s) of support due from the community (for \$100,000 FIND program only)
<b>Nov. 1</b>	Applicants notified of award status
<b>Jan. 1</b>	Program start date & first loan payment disbursed

To access the application:

1. Go to [www.deltadentalia.com/foundation/](http://www.deltadentalia.com/foundation/)
2. Select Loan Repayment (upper area of screen)
3. Select Dental Education Loan Repayment Program Application
4. Create an applicant logon

You must create an account to access the application. Please contact Sara Schlievert at 515.261.5660 to obtain an identification number.

**Once you have created an account you will be required to supply the information outlined on the next page.**

***Application Questions:***

Why are you interested in practicing dentistry in an underserved area in Iowa?

*Character limit: 5000*

Describe your experience and commitment to public health dentistry.

*Character limit: 5000*

Describe your experience in community and volunteer involvement.

*Character limit: 5000*

Describe the business plan of your dental practice and its feasibility.

*Character limit: 5000*

Describe your immediate and long-term professional goals.

*Character limit: 5000*

Describe any community matching funds or relocation incentive package, if appropriate.

*Character limit: 5000*

Describe your private practice setting (owner, associate to buy, etc.).

*Character limit: 5000*

***Required Documents:***

Enter your license number or plans for licensure.

*Character limit: 250*

Upload your resume.

*File size limit: 2 MB*

Upload three letters of reference.

*File size limit: 2 MB (per file)*

Upload loan verification documentation.

*File size limit: 2 MB*

**Your application will be scored according to:**

- Responses to questions above
- Underserved Iowa location selected
- Resume and letters of reference

All applications are reviewed by a DDIA committee, which includes representation from the DDIA board of directors and the Iowa Department of Public Health, and also reviewed by an external committee appointed by the Community Foundation of Greater Des Moines.

**If you have questions about the application process, please contact Sara Schlievert at 515.261.5660 or [sschlievert@deltadentalia.com](mailto:sschlievert@deltadentalia.com).**