

RETURN OF SERVICE SCHOLARSHIP PROGRAMS (ROS)

These types of programs typically involve a full-tuition scholarship and monthly living stipend. In exchange for receipt of these funds, you will be required to work for the sponsoring organization after you graduate from dental school. Your return-of-service commitment is usually 1:1—for every year that you are funded, you will be expected to serve with that organization for one year after you graduate. Most students sign-up for full four-year ROS programs, but there are also some options for two-and-three year commitments.

Health Professions Scholarship Program (HPSP)

The HPSP will cover 100% of a student's tuition, fees, and living costs (up to 10.5 months) for each year than an accepted student participates in the program. Reimbursement for required books and supplies is also available. A minimum three-year commitment is required. Students who participate in this program are usually stationed on a base after graduation. Limited post-graduate study opportunities are available on a case-by-case basis.

Information on various military branches that offer HPSP benefits is available on the following websites:

- **Air Force** – www.airforce.com/healthcare
- **Army** – www.healthcare.goarmy.com
- **Navy** – www.med.navy.mil/accessions

Applications for HPSP should be submitted directly to the military branch of your choice.

National Health Service Corps Scholarship (NHSC)

Similar to HPSP, the NHSC will cover 100% of a participant's tuition and fees, as well as provide them with a modest monthly living stipend. Reimbursement for required books and supplies is also available. The NHSC requires a minimum two-year commitment, though three- and four-year participants are strongly preferred. Students participating in this program work at an NHSC-approved site post-graduation, usually in an underserved, rural area.

Additional information on the NHSC Scholarship is available on the web at www.nhsc.hrsa.gov.

Applications for the NHSC should be submitted directly to the NHSC, though there are components that require financial aid and registration certification. Please make sure to plan accordingly.

Medical and Dental Student Stipend Program (MDSSP)

The MDSSP is an incentive-based program offered by the US National Guard. Participants receive a monthly stipend (currently \$2,178) in exchange for committing to a one-year service obligation for every six months the stipend is received. There is no tuition scholarship portion of the MDSSP. Limited post-graduate study opportunities are available on a case-by-case basis.

Information on this program is available online at www.nationalguard.com/healthcare-bonuses-and-loans.

Applications for the MDSSP should be submitted directly to the National Guard.