

## **FY 2025 PEDIATRIC SPECIALTY LOAN REPAYMENT PROGRAM APPLICATION AND PROGRAM GUIDANCE GLOSSARY**

**Accredited** – The term “[accredited](#),” when applied to a school or program means that the school or program is accredited by a recognized body or bodies approved for such purpose by the Secretary of the United States Department of Education.

**Approved Service Sites** – For purposes of the Pediatric Specialty Loan Repayment Program, an approved service site is defined as the location where the provider is offering full-time pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent mental health subspecialty care as an employee, resident, or fellow. The sites must be located in a Health Professional Shortage Area, Medically Underserved Area, or serving a Medically Underserved Population, and will be approved by the Health Resources and Services Administration if the site is already approved for the National Health Service Corps, Nurse Corps, or Substance Use Disorder Treatment and Recovery Loan Repayment Program.

**Breach of Service Obligation** – Failure, for any reason, to begin or complete a service obligation for which the participant has been awarded loan repayment funds.

**Care Coordination** – For purposes of the Pediatric Specialty Loan Repayment Program, “Care Coordination” is the deliberate organization of patient care activities between two or more participants (including the patient) involved in a patient's care to facilitate the appropriate delivery of health care services. Organizing care involves the marshalling of personnel and other resources needed to carry out all required patient care activities and is often managed by the exchange of information among participants responsible for different aspects of care.

**Care in Clinical Trials** – For the purpose of the Pediatric Specialty Loan Repayment Program, “Care in Clinical Trials” is the participation in the direct treatment, care, and clinical management of pediatric patients participating in a clinical trial. This includes the provider addressing the care and needs of an individual patient, making real-time decisions about health care plans, and using treatments and therapies known to be safe and effective.

**Clinical-Related Administrative, Management, or Other Activities** – May include charting, training, laboratory follow-up, attending staff meetings, activities related to maintaining professional licensure, and other non-treatment related activities pertaining to the participant's approved Pediatric Specialty Loan Repayment Program practice. Any time spent in a management role is also considered to be an administrative activity. The duties of a medical director are considered primarily administrative, and Pediatric Specialty Loan Repayment Program participants serving in such a capacity should keep in mind that they cannot count more than 4 hours per week of administrative and/or management time for full-time service.

**Commercial or Private Student Loans** – Also known as college loans, educational loans, or alternative student loans. These are non-government loans made by private lenders specifically for graduate or undergraduate education expenses, such as tuition, room, board, books, and other associated educational costs. These loans are made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions, which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the state in which the lender has its principal place of business. These are unsecured loans with various options for repayment and may offer forbearance and deferral options. Loans obtained to cover residency and relocation expenses do not qualify for repayment under the Pediatric Specialty Loan Repayment Program.

**Comprehensive Primary Behavioral/Mental Health Care Services at Service Sites** – Services that include, but are not limited to, screening and assessment, diagnosis, treatment planning, therapeutic services including medication prescribing and management, and consultative services. Sites providing such services must function as part of a system of care to ensure continuity of patient-centered, comprehensive, and coordinated care. The site must also offer or ensure access to referrals to ancillary, inpatient, and specialty care.

**Critical Access Hospital** – A site certified by the Centers for Medicare & Medicaid Services under section 1820 of the Social Security Act. A Critical Access Hospital must be located in a rural area in a state that has a Rural Hospital Flexibility Program, have no more than 25 inpatient beds, an average annual length of stay of 96 hours or less, and be located either more than a 35-mile drive from the nearest hospital or Critical Access Hospital, or more than a 15-mile drive in areas with mountainous terrain or only secondary roads. For the purposes of the Pediatric Specialty Loan Repayment Program, the Critical Access Hospital must also include a Pediatric Specialty Loan Repayment Program-approved affiliated outpatient primary care clinic. For more information, review the [Critical Access Hospital Booklet](#).

**Cultural Competencies** – A set of congruent behaviors, attitudes, and policies that come together in a system or agency or among professionals that enables effective interactions in a cross-cultural framework.

**Debt-to-Income Ratio** – Your Debt-to-Income Ratio is all your monthly debt payments divided by your gross monthly income. This number is one way that lenders measure your ability to manage the monthly payments to repay the money you plan to borrow. Applicants in the Pediatric Specialty Loan Repayment Program will be ranked in accordance with their Debt-to-Income Ratio.

**Default of Payment Obligation** – Being more than 120 days past due on the payment of a federal financial obligation or being determined to be in default by the applicable federal program under the standards of that program.

**Breach of Service Obligation** – Failure, for any reason, to begin or complete a service obligation for which the participant has been paid.

**Evidence-Based Practices** – Evidence based methods include the objective, balanced, and responsible use of current research and the best available data to guide policy and practice decisions, such that outcomes for consumers are improved. An evidence-based approach involves an ongoing, critical review of research literature to determine what information is credible, and what policies and practices would be most effective. It also involves rigorous quality assurance and evaluation to ensure that evidence-based practices are replicated with fidelity, and that new practices are evaluated to determine their effectiveness.

**Federal Direct Student Loans** – A student loan offered by the federal government that has a low interest rate for students and parents and is used to pay for the costs of any form of education after high school. The lender for the Federal Direct Student Loan is the United States Department of Education, rather than an institution, such as a bank.

**Federal Judgment Lien** – A lien that is placed against an individual’s home or property when a court-ordered judgment is entered against the individual for an unpaid federal debt (e.g., a federal student loan or federally insured home mortgage). An Internal Revenue Service tax lien that is not created pursuant to a court-ordered judgment is not a federal judgment lien.

**Federally Qualified Health Centers** – Pursuant to Section 1861(aa)(4) of the Social Security Act, Federally Qualified Health Centers means an entity which—(A)(i) is receiving a grant under section 330 of the Public Health Service Act, or (ii)(I) is receiving funding from such a grant under a contract with the recipient of such a grant, and (II) meets the requirements to receive a grant under section 330 of such Act; (B) based on the recommendation of the Health Resources and Services Administration within the Public Health Service, is determined by the Secretary to meet the requirements for receiving such a grant; (C) was treated by the Secretary, for purposes of part B, as a comprehensive Federally funded health center as of January 1, 1990; or (D) is an outpatient health program or facility operated by a tribe or tribal organization under the Indian Self-Determination Act or by an urban Indian organization receiving funds under title V of the Indian Health Care Improvement Act.

**Fiscal Year** – Defined as October 1 through September 30.

**Full-Time Clinical Practice** – Working a minimum of 40 hours per week in a clinical practice setting that may include direct care and management of patients participating in clinical trials, for a minimum of 45 weeks per service year, in a Pediatric Specialty Loan Repayment Program-approved service site. For a more detailed explanation of the full-time clinical practice requirement, see “Requirements for Full-Time Employment” section.

**Government Loans** – Loans made by federal, state, and county or city agencies authorized by law to make such loans.

**Graduate Student Loans** – Loans offered to students who have completed their undergraduate degree and are going to graduate school.

**Graduate Medical Education** – Graduate medical education refers to the period of education in a particular specialty or subspecialty following medical school.

**Health Professional Shortage Area** – A geographic area, population group, public or nonprofit private medical site or other public site determined by the Secretary of Health and Human Services to have a shortage of primary medical care, dental, or mental health professionals based on criteria defined in regulation. See 42 CFR Section 5.2. Information considered when designating a primary care Health Professional Shortage Area includes health provider to population ratios, rates of poverty, and access to available primary health services. Health Professional Shortage Areas are designated by the Health Resources Service Administration pursuant to Section 332 of the Public Health Service Act (42, USC § 254e) and implementing regulations (42 CFR. Part 5). Use the [HPSA Find tool](#) to locate currently designated Health Professional Shortages areas.

**Holder or Loan Holder** – The commercial or government institution that currently holds the promissory note for the qualifying educational loan.

**Indian Health Service Hospitals** – A collective term that includes hospitals that are both Indian Health Service-owned and Indian Health Service-operated, or Indian Health Service-owned and tribally operated (i.e., a federal site operated by a tribe or tribal organization contracting with the Indian Health Service pursuant to the Indian Self-Determination and Education Assistance Act), which provide both inpatient and outpatient clinical treatment services to eligible American Indians and Alaska Natives. This term does not include hospitals that are both tribally owned and tribally operated.

**Indian Health Service, Tribal or Urban Indian Health Clinic** – A health care site (whether operated directly by the Indian Health Service; or by a tribe or tribal organization contracting with the Indian Health Service pursuant to the Indian Self-Determination and Education Assistance Act, codified at 25 United States Code § 450 et seq.; or by an urban Indian organization receiving funds under Subchapter IV of the Indian Health Care Improvement Act, codified at 25 United States Code § 1651 et seq.), which provides clinical treatment services to eligible American Indians and Alaska Natives on an outpatient basis. For more information, visit [Urban Indian Health Program Fact Sheet](#)

**Lender** – The commercial or government institution that initially made the loan (e.g., Department of Education).

**Linguistic Competencies** – Providing readily available, culturally appropriate oral and written language services to limited English proficiency members through such means as bilingual/bicultural staff, trained medical interpreters, and qualified translators.

**Medically Underserved Area** – Counties, a group of counties or civil divisions, or a group of urban census tracts in which residents have a shortage of personal health services. The Index of Medical Underservice designates Medically Underserved Areas as a subset of a Medically Underserved Community. For more information, visit [data.HRSA.gov](https://data.HRSA.gov)

**Medically Underserved Population** – Federally designated population groups having a shortage of personal health services, often defined as groups who face economic, cultural, or linguistic barriers to health care, and limited access to services. The Index of Medical Underservice designates Medically Underserved Populations. For more information, visit [data.HRSA.gov](https://data.HRSA.gov)

**Site Point of Contact** – A point of contact is a person who serves as the coordinator or focal point of information concerning Bureau of Health Workforce programs and activities at an organization. The organization typically has employees interested in or actively participating in one or more Bureau of Health Workforce programs (e.g., Pediatric Specialty Loan Repayment Program). The Bureau of Health Workforce utilizes points of contact in cases where information is time-sensitive, and accuracy is important. A single organization may have multiple points of contact depending on the programs the organization is involved in and the role of the identified points of contact. Specifically, Bureau of Health Workforce is interested in points of contact who are: 1) Administrators who own, oversee, or manage a significant portion of their organization and/or understand and have the ability to answer questions about organization policies and operating procedures; 2) Personnel Verifiers who manage and can confirm employment status, work schedules, and/or absences of employees within their organization; 3) Recruiters who hire and/or recruit new employees for the organization.

**Postgraduate Training** – Refers to additional training that a health profession student may participate in after they graduate from a health professional education program (e.g., internships, residencies, chief residency, and fellowships).

**Primary Care** – Primary care is the provision of integrated, accessible health care services by clinicians who are accountable for addressing a large majority of personal health care needs, developing a sustained partnership with patients, and practicing in the context of family and community.

**Private Loans** – A loan offered by a lender from a private entity other than the federal government.

**Qualifying Educational Loans** – Government or private student loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate, graduate education or graduate medical education of the participant that were obtained by the clinician prior to their submission of an application to participate in the Pediatric Specialty Loan Repayment Program. Such loans must be contemporaneous with the education received.

**Reasonable Educational Expenses** – The costs of education, exclusive of tuition, such as fees, books, supplies, clinical travel, educational equipment and materials, and board, certification/licensing exams, which do not exceed the school's estimated standard student budget for educational expenses for the participant's degree program and for the year(s) of that participant's enrollment. *Debt associated with residency programs or relocation is not considered "reasonable educational expenses" under the Pediatric Specialty Loan Repayment Program.*

**Reasonable Living Expenses** – The costs of room and board, transportation, and commuting costs, which do not exceed the school’s estimated standard student budget for living expenses at that school for the participant’s degree program and for the year(s) of that participant’s enrollment. *Debt associated with residency programs or relocation is not considered “reasonable living expenses” under the Pediatric Specialty Loan Repayment Program.*

**Residency** – a training program that provides a person or group of people (known as "residents") with advanced clinical training in a specialty area.

**School-Based Service Sites** – A part of a system of care located in or near a school site of a school district or board or of an Indian tribe or tribal organization; organized through school, community, and health provider relationships. This site provides - through health professionals - primary health services to school aged children and adolescents in accordance with federal, state, and local law, including laws relating to licensure and certification. In addition, this site satisfies such other requirements as a state may establish for the operation of such a clinic.

**Solo or Group Private Practice** – A clinical practice that is made up of either one or many providers in which the providers have ownership or an invested interest in the practice. Private practices can be arranged to provide primary medical, dental, and/or mental health services and can be organized as entities on the following basis: fee-for-service; capitation; a combination of the two; family practice group; primary care group; or multi-specialty group.

**State** – As used in this *Application and Program Guidance*, state includes the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the United States Virgin Islands, Territory of American Samoa, Territory of Guam, Republic of Palau, Republic of the Marshall Islands, and Federated States of Micronesia.

**Substantial Gainful Employment** – The term “substantial gainful employment” means a level of employment that can be reasonably expected to generate income that would allow the participant to pay the liquidated damages. For example, participants that are medically unable to engage in a clinical practice for which they received the award but can still utilize their education and experience to generate an income that would permit them to make monthly payments toward their monetary damages will be engaged in substantial gainful employment.

**Tribal Health Program** – An Indian tribe or tribal organization that operates any health program, service, function, activity, or site funded, in whole or part, by the Indian Health Service through, or provided for in, a contract or compact with the IHS under the Indian Self-Determination and Education Assistance Act (25 United States Code § 450 et seq.).

**Undergraduate Student Loan** – Loans which are offered by the federal student aid program to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education.

**Unencumbered License** – An unencumbered license means a license that is not revoked, suspended, or made probationary or conditional by the state licensing authority as the result of disciplinary action.