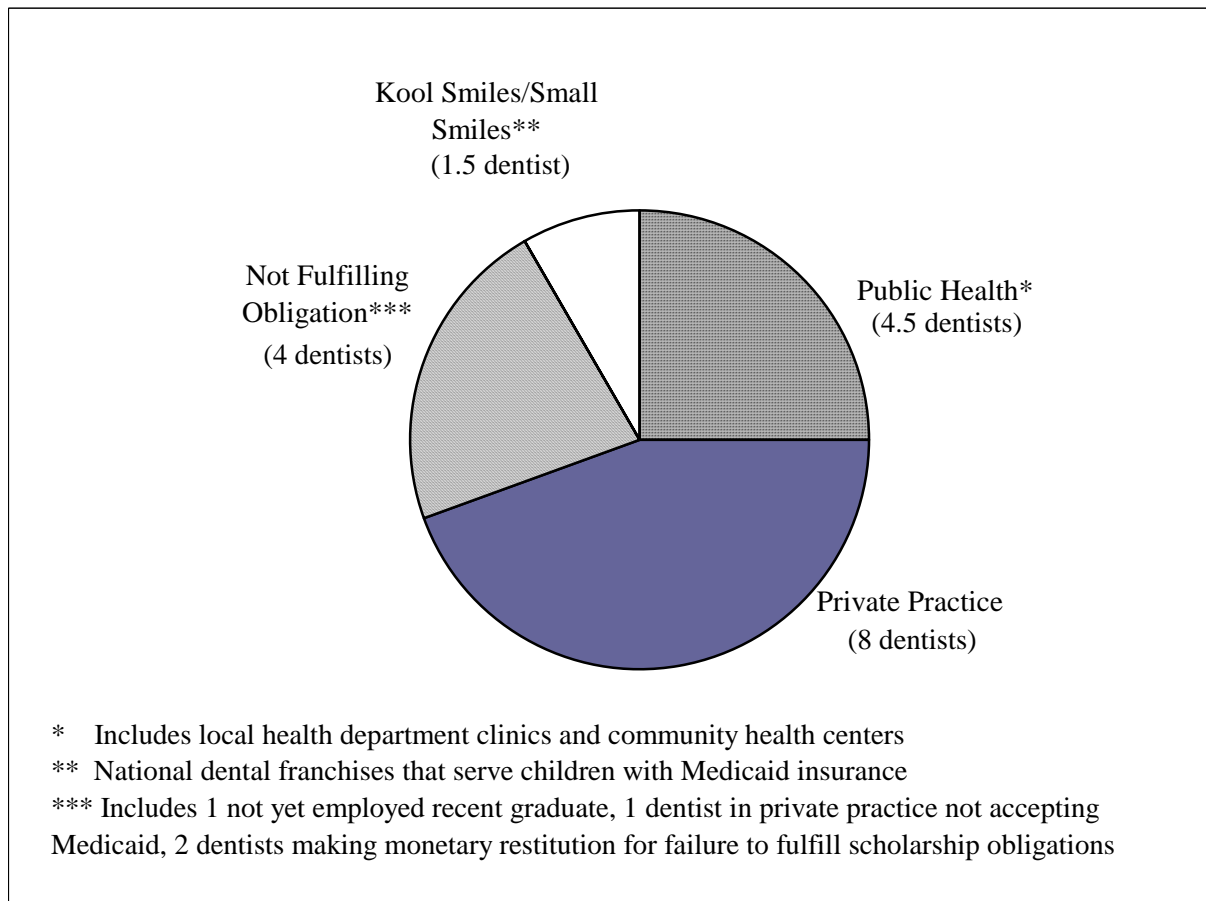


VIRGINIA DENTAL SCHOLARSHIP AND LOAN REPAYMENT PROGRAMS

I. CURRENT STATUS

The Virginia Dental Scholarship and Loan Repayment programs are administered by the Virginia Department of Health, Division of Dental Health. Jointly, the programs currently are funded at \$325,000 annually. In state fiscal year 2006, 16 scholarship awards to dental students and 7 loan repayment awards to practicing dentists were made. In exchange for an award, the recipient must agree to practice dentistry in a dentally underserved area in Virginia and to accept all government-sponsored insurance programs (e.g., Medicaid, FAMIS).

Currently, there are 18 practicing dentists who are under a scholarship or loan repayment service obligation. The following chart shows the employment status of these dentists:



II. VIRGINIA DENTAL SCHOLARSHIP INFORMATION

This scholarship is for dental students at the Virginia Commonwealth University School (VCU) of Dentistry. Preference is given to students who are Virginia residents, from a dentally underserved area, and from economically disadvantaged backgrounds.

Award Amount:

The scholarship award is equal to one year of in-state tuition and mandatory fees at VCU School of Dentistry (\$15,204 for academic year 2005-2006). Individuals may receive a maximum of five scholarship awards. All awards are based on availability of funding.

II. VIRGINIA DENTAL LOAN REPAYMENT INFORMATION

In 2006, the first seven loan repayment awards were awarded, ranging from \$10,508 to \$15,204. One dentist dropped out of the program after being accepted. To be eligible for a loan repayment award, an applicant must:

- Be a graduate of an accredited dental school in the United States.
- Have a valid, unrestricted license to practice dentistry in Virginia.
- Be within five years of graduation from an undergraduate dental program.
- Have existing loans accumulated as a result of undergraduate dental education.

Award Amount:

The loan repayment award is not fixed, and is based on the year in which the loan was acquired. The award is equivalent to one year of in-state tuition and mandatory fees at VCU School of Dentistry for the year that the loan was acquired. Dentists may receive a maximum of three awards and must reapply each year for an award. All awards will be based on availability of funding.

III. DENTAL SERVICE REQUIREMENTS

For each year of scholarship or loan repayment, dentists are obligated to provide one year of full-time service in an underserved area in Virginia as determined by the Virginia Department of Health or be employed in a designated state facility. (By regulation, the list of dental shortage areas is updated every five years. This process is underway, and the new list should be available in September 2006.) Additionally, the dentist must participate in all government-sponsored insurance programs designed to ensure access to dental services by recipients of public assistance.

If a scholarship or loan recipient defaults by failing or refusing to practice dentistry in an approved dentally underserved area or in a designated state facility, he must make monetary restitution to the state, including penalty and interest.

For further information about the Virginia Dental Scholarship and Loan Repayment Programs, please contact:

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