



The Georgia Board for Physician Workforce administers a state program to assist physicians with the repayment of loans they obtained while attending medical school. The Physicians for Rural Areas Assistance Program is for physicians who have completed residency and are in practice. The program is service-cancelable, with a requirement of working full-time in an underserved, rural county in Georgia (a population of 50,000 or less based on the most recent U.S. Census). Please see the chart below for information about the program.

Physicians for Rural Areas Assistance Program	
Who can apply?	Applicants must be a legal resident the U.S., have graduated from an A.C.G.M.E. or A.O.A. accredited Graduate Medical Education Program in the U.S., have a GA Medical License, have a GA Medicaid Provider Number and actively treat Medicaid patients.
When should I apply?	The application period runs from September 1 through December 1 on the GBPW website.
What specialties are accepted in the program?	All specialties can apply, but primary care/core specialties will receive higher priority (family medicine, internal medicine, pediatrics, OB/GYN, general surgery, emergency medicine & psychiatry).
What is the amount of the award?	The award amount is \$25,000 per year and is renewable for up to three additional years (maximum of \$100,000/four years). The program assists in paying debt incurred for tuition, fees and other expenses associated with the completion of a medical degree.
What is the renewal process?	Applicants must reapply each year, and if there are no substantial changes over the previous year, the application will be automatically renewed. However, substantial changes will require the application to be ranked as a new application.
What is the service repayment?	One year of working full-time in a Georgia county of 50,000 or less for each year of funding received. Full-time is at least 40 hours per week, of which 32 hours must include providing direct patient care.
What are the penalties for not completing the obligation?	Double the principal amount received.

Please note: This chart is for information only and does not outline the full stipulations of the program. For the most recent and detailed information, please visit <http://gbpw.georgia.gov/loan-repayment-programs>.

Georgia Board for Physician Workforce

Loan Repayment Programs Eligible Counties Map

