**Financial Assistance Program (FAP). FAP is for physicians (Medical and Dental) currently in a full categorical match into an accredited residency or fellowship program progressing toward a specialty which has been designated as critical to the Department of Defense.**

**Education Requirements:**

* **Dental: Be a graduate of a dental school accredited by the American Dental Association.**
* **Medical: Be a graduate of an accredited medical school or college of osteopathy**

**Benefits:**

* **Payback is year for year plus one on Active Duty**
* **$45,000 Annual Grant**
* **Stipend in excess of $2,000 a month for 11½ months**
* **14 days each year of Active Duty for Annual Training**
* **Payback is year for year plus one**

**Health Service Collegiate Program (HSCP). HSCP is a program designed to provide active duty pay and allowances for students in designated health care professions to complete degree/certification requirements and obtain a commission in the Medical Corps (MC), Dental Corps (DC), or Medical Service Corps (MSC). The following specialties are routinely eligible to apply for HSCP:**

* **medical school, dental school, health care administration, industrial hygiene, podiatry surgical residency, audiology residency, pharmacy, entomology, and physician assistant students. Must be accepted for admission to an accredited institution. On-line or distance learning programs are not eligible.**
* **On average, applicants receive an annual salary in excess of $55K to $60K per year (base pay, housing allowance, subsistence pay) while in this program not to mention low-cost healthcare coverage for applicant and eligible family members.**
* **Payback is year for year, minimum of 3**

**Armed Forces Health Professions Scholarship Program (HPSP). HPSP is a true scholarship program designed to provide financial incentives for students to attend a school to be a physician, dentist, physician assistant, optometrist or clinical psychologist to ultimately receive an appointment as an officer in the United States Navy.**

**Benefits:**

* **100% Tuition, Books, and Equipment**
* **Monthly Stipend in excess of $2,300 a month for 10 ½ months each year while in the program**
* **$20,000 signing bonus for medical and dental students only.**
* **45 days each year Active Duty pay and allowances for annual training**
* **Payback is year for year with a 3 year minimum. Bonus recipients owe 4 year payback**

**Nurse Candidate Program (NCP). NCP is a program designed to provide financial incentives ($10,000 Accession Bonus: $5000 at start and $5000 after 6 months in the program PLUS $1,000/month Continuation Bonus for up to 24 months) to nursing students obtaining their BSN from an accredited nursing school. This is not a scholarship; benefits are paid directly to applicant.**

**Payback:**

* **4 years for up to 12 months of benefits**
* **5 years for up to 24 months of benefits**

**Training in Medical Specialties (TMS). TMS is a Reserve flex-drill option (only required to drill once per quarter) for those accepted in or currently training in a civilian residency or fellowship training programs in a Critical Wartime Skills (CWS) specialty (General Surgery, Orthopedic Surgery, Neurosurgery, Anesthesia, Emergency Medicine, Family Medicine and Psychiatry)**

**Benefits:**

* **Reserve drill pay and al authorized benefits (i.e., Tricare Reserve Select health insurance for member and family)**
* **Monthly stipend in excess of $2,000 a month while in in a training status**
* **Up to $210,000 student loan repayment (LRP); applicant must take the stipend if they request LRP**

**Payback: TMS only: 3 years; Stipend: 1 year for every 6 months; Stipend and LRP: 1 year for every 6 months**

**For all student programs, applicants must be at least 18 years of age and be able to commission by age 42 and/or be able to serve 20 years of commissioned active service by age 62. No age waivers will be granted. There are no marital status restrictions. All applicants must pass a physical examination and be eligible for a security clearance.**

**All programs require schools be accredited in the United States, Canada or Puerto Rico ONLY. The recruiter can provide specific accreditation per specialty as outlined in the applicable Program Authorization.**