

Student Loan Repayment Program (SLRP) for Current Inplant Veterinary Medical Officers (VMO) Application

Section 1. Applicant Information

Instructions:

Submit this completed form along with the applicable Loan Information Form(s) to PHVincentives@usda.gov prior to the application deadline.

The Student Loan Repayment Program is a competitive process and the submission of an application does not guarantee the repayment of loans. Only designated agents of the OFO or those acting on behalf of OFO can make commitments for student loan repayments.

Applicant's Name: _____
First: _____ Middle: _____ Last: _____

Section 2. Work Contact Information

Other Names Used:
(e.g. maiden name)

Series/Grade/Step:	District:	
Employment Start Date:	Work Address:	
City:	State:	Zip Code + 4:
Telephone Number:	Ext.:	Email Address:

Section 3. Home Contact Information

Home Address:

City:	State:	Zip Code + 4:
Telephone Number:	Ext.:	Email Address:

This worksheet is a tool designed to help implant VMOs/Supervisory Public Health Veterinarians (SPHVs) determine whether they are eligible for the SLRP. Submit this with your Application form.

To be eligible, **your loans** must qualify and **you must** qualify. Answering the questions on this worksheet will help you determine whether you meet these requirements. The SLRP is a retention incentive program, not an entitlement. If eligible, you may submit the Application Form.

Section 4. Loan Eligibility

Do you have any outstanding student loans for your Doctor of Veterinary Medicine degree? (More than one loan may be repaid as long as the repayment does not exceed the limit)	Yes <input type="checkbox"/>	Go to next question	No <input type="checkbox"/>	Stop. Not eligible
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Loans eligible for payment are those made, insured, or guaranteed under parts B, D, or E of title IV of the Higher Education Act of 1965 or a health education assistance loan made or insured under part A of the VII or part E of title VIII of the Public Health Service Act.

Is at least one of your outstanding student loans one of the following types? Check all that apply

Loans made or insured under the Higher Education Act of 1965:
Federal Family Education Loans (FFEL)

Subsidized Federal Stafford Loans	<input type="checkbox"/>	
Unsubsidized Federal Staff Loans	<input type="checkbox"/>	
Federal Graduate PLUS Loans	<input type="checkbox"/>	
Federal Consolidation Loans	<input type="checkbox"/>	
William D. Ford Direct Loan Program (Direct Loans)		
Direct Subsidized Stafford Loans	<input type="checkbox"/>	
Direct Unsubsidized Stafford Loans	<input type="checkbox"/>	
Direct Subsidized Consolidation Loans	<input type="checkbox"/>	
Direct Unsubsidized Consolidation Loans	<input type="checkbox"/>	
Federal Perkins Loan Program		
National Defense Student Loans (made before July 1, 1972)	<input type="checkbox"/>	
National Direct Student Loans (made between July 1, 1972 and July 1, 1987)	<input type="checkbox"/>	
Perkins Loans (made after July 1, 1987)	<input type="checkbox"/>	

Loans made or insured under the Public Health Service Act:

Loans for Disadvantaged Students (LDS)	<input type="checkbox"/>	
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Section 4. Loan Eligibility (*continued*)

	Yes			
Primary Care Loans (PCL)	<input type="checkbox"/>			
Nursing Student Loans (NSL)	<input type="checkbox"/>			
Health Professions Student Loans (HPSL)	<input type="checkbox"/>			
Health Education Assistance Loans (HEAL)	<input type="checkbox"/>			
None of the above	<input type="checkbox"/>	Stop. You do not have any eligible loans		
Did you take out these loans in your name and use the proceeds to pay costs you incurred while obtaining your doctorate in veterinary medicine? OFO EXCLUSION: "Plus loans" taken by parents for their children's education do not qualify.	<input type="checkbox"/>	Go to next question	No <input type="checkbox"/>	Stop. Not eligible
Are you in default on any Federal student loan? (if "Yes", you may not be eligible for the incentive).	<input type="checkbox"/>			

Part 5: Employee Eligibility

	Yes		No	
Are you a GS-12 or GS-13 in-plant VMO/SPHV on a career or career conditional appointment.	<input type="checkbox"/>	Go to next question	<input type="checkbox"/>	Stop. Not eligible
Do you have at least 1 year of FSIS service?	<input type="checkbox"/>		<input type="checkbox"/>	Stop. Not eligible
Are you already under a service agreement (e.g. recruitment, relocation, Adel A. Malak scholarship recipient, etc.)?	<input type="checkbox"/>		<input type="checkbox"/>	
Do you have at least a fully successful performance rating?	<input type="checkbox"/>	Go to next question	<input type="checkbox"/>	Stop. Not eligible
Have you been subjected to any employment-based disciplinary or adverse administrative action within the preceding 3 years?	<input type="checkbox"/>	Stop. Not eligible	<input type="checkbox"/>	Go to next question
Do you have a current statement or letter from each loan holder or loan servicing organization that reports your loan status as current and in good standing? Does the statement include the loan balance payment history for this calendar year? (Itemized computer printouts from a loan- holder's web site are acceptable)	<input type="checkbox"/> <input type="checkbox"/>	Go to next question Go to next question	<input type="checkbox"/> <input type="checkbox"/>	Request the statement(s). If selected for the SLRP, you must submit a current statement reflecting the status, balance, and payment history history of each loan.
Read the FAQ s below on tax implications and the repayment obligation if you violate the service agreement? Are you willing to sign a 3 year service agreement for a student loan repayment of: Year 1: up to \$10,000 Year 2: up to \$10,000 Year 3: up to \$10,000	<input type="checkbox"/>	Submit the Application Form for consideration	<input type="checkbox"/>	Stop. You are not eligible unless you will sign a 3-year Service Agreement.

Are student loan repayment benefits subject to employment taxes?

Yes. Although a student loan payment is paid directly to the loan holder on behalf of the employee, the payment is included in the employee's gross income and wages for Federal employment tax purposes. Consequently, the agency must withhold and pay employment taxes from the employee's regular wages, the loan payment, or a separate payment made by the employee. The applicable employment taxes include Federal income taxes withheld from wages (and, where appropriate, State and local income taxes) and the employee's share of social security and Medicare taxes. Tax withholdings must be deducted or applied at the time any loan payment is made. Agencies must report to the IRS the amount of student loan benefits they have provided to an employee.

Please note that FSIS general guidance should not be construed as tax advice. FSIS encourages applicants to seek the advice of a tax professional. Also note that the implications of deducting taxes directly from a gross loan payment. For example, if the agency has approved a student loan repayment benefit of \$10,000 and the employee's tax deductions are \$3,000, then the agency will make a loan payment of \$7,000.

If an employee does not satisfy the terms of the service agreement, how much of the total amount of payment is he or she required to reimburse the paying agency?

If an employee voluntarily separates from Federal service and does not complete the terms of the service agreement, he or she is obligated to reimburse the paying agency for the full amount of the loan repayment benefits provided (gross amount before any tax deductions from the loan payment).

For example, if an employee's agreement states that he or she will receive \$10,000 per year for 3 years, and the employee leaves with 6 months remaining on the 3-year service agreement after receiving \$30,000 in loan repayment benefits, the employee must reimburse the agency for \$30,000.