

HEAL Bulletin #10

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
OFFICE OF EDUCATION
BUREAU OF STUDENT FINANCIAL ASSISTANCE
WASHINGTON, D.C. 20202

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To: ALL LENDERS

and

ALL SCHOOLS

Ineligibility of Dental Students and Others Enrolled in Advanced Courses of Study for the HEAL Program

In reviewing student applications for the HEAL Program we discovered that a few students have indicated their enrollment in an ineligible course of study under ITEM 8 "Major Course Of Study". In these cases the financial aid officer erroneously has certified the student's enrollment in an eligible course of study by signing the application, even though the student was not pursuing an eligible degree. (see Regulation 126.5(b)),

These cases with one exception involved dental students. Since there was some confusion over the interpretation of the eligible degree programs for dental students, we find it necessary to repeat the eligible degrees for dental students. These include "Doctor of Dentistry or equivalent degree" (Regulation 126.5(b)). The equivalent degree is interpreted to mean a D.D.S., i.e., Doctor of Dental Surgery degree. A student pursuing a certificate or an advanced degree after obtaining the D.M.D. or D.D.S., for example, in orthodontics, is not eligible for a loan' under the HEAL Program. There are other advanced specialties such as periodontics and pedodontics which dentists may pursue which are also ineligible because they involve degrees or certificates other than the two eligible ones. Although we realize that such individuals carry a greater financial burden than, say, a medical student who is able to pursue his or her specialty while in residence without the additional burden of further tuition and fees, the law is very clear on the point of eligible degrees. The examples cited are of courses of study in dentistry. However, the same principle holds for other courses of study: A student must be pursuing an eligible degree as set forth in the law (Section 770 (c)(2)) and regulation (Section 126.5 (b) to be eligible for a HEAL loan

If any school or lender has further questions regarding the eligible degrees, please contact the HEAL Program, Policy Section, (202) 245-2201, for direction. It is the responsibility of the financial aid administrator to determine that the student is enrolled in an eligible degree program. It is the lender's responsibility to continue to edit the student's application for an eligible degree under ITEM 8 "Major Course of Study" and to reject or seek clarification if there is any question as to student eligibility. An acceptable entry under ITEM 8 "Major Course of Study" is the word "Dentistry", "Doctor of Dental Medicine (D.M.D.)", or "Doctor of Dental Surgery." In the future the HEAL Branch will refuse insurance on any loan showing that the course of study being pursued is not one of those listed in section 126.5(b) of the HEAL regulations.

Although dental students pursuing further specialized training as discussed above are not eligible for a HEAL loan to pay for their current educational expenses, they are eligible to borrow to pay interest on previous HEAL loans if they so desire. At their option, lenders may agree to defer interest payments as well as principal payments during the period of specialized training.

Sincerely yours,

Norman B. Brooks
Chief
Health Loan Branch
Division of Policy
and Program development