

**Mental Health Psychiatrist Student Loan Repayment Incentive Program
Frequently Asked Questions (FAQs)**

1. What are the qualifications for the Mental Health Psychiatrist Student Loan Repayment Incentive?

The MHP Student Loan Repayment Incentive is available to all Department of Mental Health (DMH) full-time monthly permanent psychiatrists with outstanding student loans.

2. How do I apply for the program?

To apply, please visit our Psychiatrist website at www.psychiatristjobs.la to access the application. Please email your completed application and the required documents to MDIncentive@dmh.lacounty.gov for processing.

3. Can I apply for both the Recruitment Incentive Program and the Student Loan Repayment Program?

No. Only one incentive program is payable to each Eligible Psychiatrist during her/his County employment.

4. I am a Grandfathered psychiatrist; can I apply for the Recruitment Incentive Program?

No. The Recruitment Incentive is applicable to only new employees who started their Qualifying Services as of January 1, 2018.

5. What happens if I leave DMH before I complete one year service?

No part of the Student Loan repayment shall be paid.

6. Will my supervisor or program need to fill out any forms for the financial incentive program?

Yes. You should obtain your direct supervisor or program manager's signature prior to submitting your application.

7. What if I transfer to a different position/program while I'm still under service obligation?

You may transfer or promote to another full-time position (MH Psychiatrist or Supervising MH Psychiatrist) within the DMH directly operated clinics.

8. What does "Up to \$250,000" mean?

Maximum award limits are for the life of the program and shall not exceed loan balance. In other words, if you only have a loan balance of \$125,000, then you would get awarded \$50,000 for the 1st year, \$50,000 for the 2nd year, and \$25,000 for the 3rd year of Qualifying Service.

9. Can I apply for this program while applying for any other financial incentive programs?

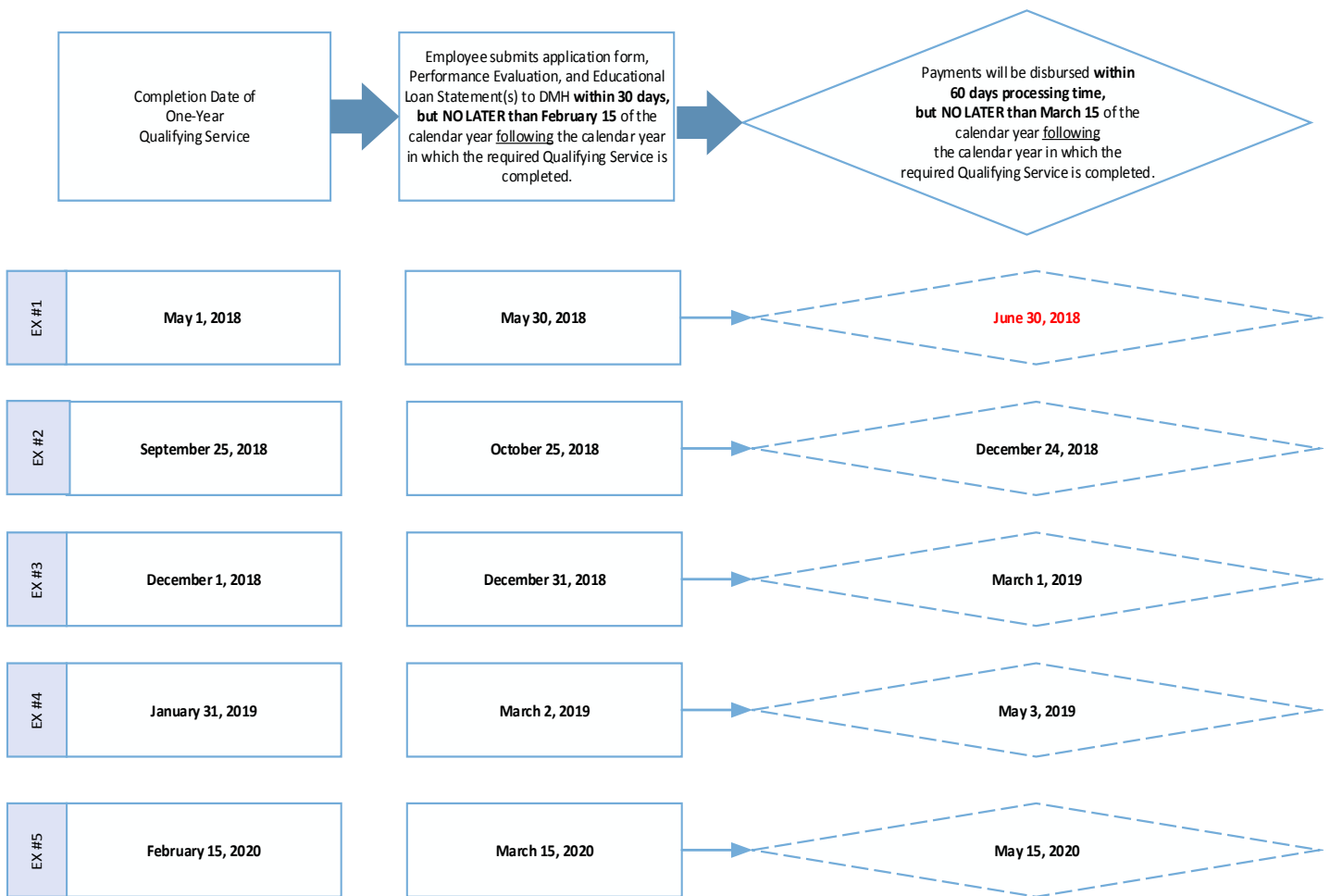
You may apply if you are eligible for the other programs and you meet their criteria.

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10. When and how can I receive my loan payments?

Upon your completion of one continuous year of service, you should submit an application along with your most recent County Employment Performance Evaluation and Lender Statements. Payment will be made within 60 days of receipt of required documentation. All required payroll deductions/taxes will be applied prior to the payment, and participants are responsible for any and all applicable taxes resulting from the payments. (Please see the timeline below.)

MENTAL HEALTH PSYCHIATRIST STUDENT LOAN REPAYMENT INCENTIVE TIMELINE FOR DOCUMENTS SUBMISSION AND PAYMENT TO ELIGIBLE PSYCHIATRISTS



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11. If I am awarded, do I still have to make payments to my lenders?

Yes, you are responsible for making continued loan payments to your lender/s throughout your participation in this Incentive Program.

12. What if my loans are consolidated?

If your student loans are consolidated, you should submit proof of consolidation. Loans may not be consolidated with other types of debt or with another person. It should be clearly identified that those loans obtained during the course of your graduate or medical education led to your current license as a qualified psychiatrist for this program.

13. Am I eligible for the Student Loan Repayment Incentive Program if my loans are in forbearance, deferment or in default?

No.

14. Is my award taxable and pensionable?

All awards are taxable, but not pensionable.

15. Where do I go to find out additional information on the Mental Health Psychiatrist Recruitment Incentive or Mental Health Psychiatrist Student Loan Repayment Incentive Programs. ?

Please visit our Psychiatrist website at www.psychiatristjobs.la or email your questions to MDIncentive@dmh.lacounty.gov.

16. Do I have to make one payment with the full amount received or can I make monthly payments?

You can make one payment or monthly payments as long as you can provide proof that the full amount received after taxes was paid to the lender. The documents will be required as one of the qualifiers for year 2.