

- Physicians in a primary care residency may qualify for loans of \$10,000 per year for a maximum of 3 years.

### Interest Rate

All PRIMO loans accrue interest at the rate of 9.5% from the date the payments are issued.

### How are Loans Repaid?

**FORGIVENESS:** Recipients repay their PRIMO loans by working as a primary care provider in an area of defined need upon completion of training and licensure.

- The number of years a PRIMO participant will need to work to repay a debt through forgiveness is determined by the number of PRIMO loans they have received. If a PRIMO participant has received PRIMO funding for less than 5 years, forgiveness will be on a year-for-year basis.
- If the participant received funding for 5 years or more, forgiveness will be earned at the rate of 20% per year. PRIMO participants may select where they work as long as it meets the program's qualifications.

*The PRIMO Program has partnered with the Missouri Primary Care Association to implement the Missouri Health Professional Placement Service Program (MHPPS). This program assists PRIMO scholars and communities with the recruitment and retention of PRIMO health care professionals. All PRIMO Scholars are required to collaborate with MHPPS.*



#### PRIMO

Missouri Department of Health  
and Senior Services  
P.O. Box 570  
Jefferson City, MO 65102-0570  
800-891-7415 / 573-522-8146 fax  
[www.dhss.mo.gov/PRIMO](http://www.dhss.mo.gov/PRIMO)

Missouri Health Professional  
Placement Services  
573-636-4222

[www.dhss.mo.gov/PRIMO/Placement.html](http://www.dhss.mo.gov/PRIMO/Placement.html)

Missouri Area Health Education Centers  
[www.mahec.org](http://www.mahec.org)

Alternate forms of this publication for persons with disabilities may be obtained by contacting the Missouri Department of Health and Senior Services at the number listed above.

Hearing impaired citizens telephone  
1-800-735-2966. VOICE 1-800-735-2466.  
AN EQUAL OPPORTUNITY/AFFIRMATIVE  
ACTION EMPLOYER

Services provided on a nondiscriminatory basis.



PRIMO

**Forgivable Student Loans  
for Health Professionals**

If you are a student pursuing a career as a:

- Primary care physician
- Primary care dentist
- Dental hygienist
- Mental health professional

**THE PRIMO PROGRAM MAY BE FOR YOU!!!!**

Missouri has developed a program to address the shortage of primary health care providers throughout the state. This program recognizes that persons from underserved areas are far more likely to return to these familiar surroundings and establish life long careers as health professionals.

### What is the PRIMO Program?

PRIMO is an acronym for the Primary Care Resource Initiative for Missouri. It is a multi-phase program that:

- begins with high school students by encouraging them to explore the medical profession through hands-on learning opportunities.
- offers guidance to students on academic preparation for college.
- provides financial assistance through undergraduate and graduate studies. For persons training to become physicians, it also expands funding through residency.



### How Do You Apply For PRIMO Funding?

Applications are available through the Missouri Department of Health and Senior Services online at [www.dhss.mo.gov/PRIMO/appl.pdf](http://www.dhss.mo.gov/PRIMO/appl.pdf), high school guidance counselors, financial aid offices and hospital residency programs. Applications are accepted from January 1 through midnight June 30 each year.

### Who is Eligible for PRIMO Assistance?

- Missouri residents who have lived in this state for more than one year for any purpose other than attending an educational institution.
- Applicants must be full-time students.
- Applicants willing to work, upon completion of their training, in an area of defined need as primary health care providers. Areas of defined need are geographic areas and populations designated as experiencing a shortage of accessible primary and preventive healthcare providers by the Missouri Department of Health and Senior Services.

- Applicants accepted by or currently attending an institution offering a course of study leading to a:
  - degree of doctor of medicine
  - degree of doctor of osteopathic medicine
  - degree of doctor of dental science
  - bachelor of science degree in a field leading to acceptance into a school of medicine or dentistry
  - bachelor of science or associates degree in dental hygiene.

### How will PRIMO Recipients be Selected?

- Previous PRIMO recipients.
- Students from rural and underserved areas.
- Minority students
- Students who have participated in and have been recommended by PRIMO supported programs.

### PRIMO Funding

- Qualifying undergraduate applicants may receive \$5,000 annually, with a maximum of 4 loans.
- Students pursuing doctorates in medicine and dentistry may receive loans up to \$20,000 annually with a maximum of 4 loans.
- Medical students in the six-year program at the University of Missouri-Kansas City may receive \$10,000 annually the first 2 years and \$20,000 annually for the remaining 4 years.