

## **New Jersey Behavioral Healthcare Provider Loan Redemption Program Eligible Occupations and Program Definitions**

**Eligible behavioral healthcare providers:** applicants must be employed, or plan to be employed, as an eligible behavioral healthcare provider from the following list of designated occupations at an approved site upon application to the program

- Psychiatrists
- Licensed Psychologists
- Licensed Clinical Social Workers
- Psychiatric Nurse Mental Health Clinical Specialists
- Board Certified Behavioral Analysts
- Licensed Clinical Alcohol and Drug Counselors
- Licensed Professional Counselors

**Approved site:** a community provider of behavioral and mental health services in the State identified by the Authority, in consultation with the Department of Health, for inclusion in the program. Approved sites include providers operated by a nonprofit; institution of higher education; school district, county; the State; municipalities; and the federal government.

**Eligible qualifying loan expenses:** the cumulative outstanding balance, as of the time an applicant is selected for the program, of student loans covering the cost of attendance at an undergraduate or graduate institution of higher education. Interest paid or due on qualifying loans that an applicant has borrowed to pay the costs of undergraduate or graduate education shall be considered eligible for reimbursement under the program.

**Program participant:** behavioral healthcare provider who contracts with the Authority to engage in the clinical practice of mental or behavioral healthcare at an approved site in exchange for the redemption of eligible qualifying loan expenses provided under the program.

**Qualifying loan:** a government or commercial loan for the actual costs paid for tuition and reasonable education and living expenses relating to the obtaining of a degree for use in a mental or behavioral healthcare profession.

**Total and permanent disability:** means a physical or mental disability that is expected to continue indefinitely or result in death and renders a Program participant unable to perform that person's service obligation, as determined by the Executive Director, or the Executive Director's designee.