US Army Medical Command

STUDENT LOAN REPAYMENT FOR SOCIAL WORKERS AND CLINICAL PSYCHOLOGIST PROGRAM Guidance and Instructions

A. References.

1. Office of the Under Secretary of Defense Memorandum dated 30 Sep 04, Subject: Department of Defense (DoD) Student Loan Repayment Program.

2. DAPE-CP Memorandum Dated 22 Mar 05, Subject: Department of Defense (DoD) Student Loan Repayment Program.

3. MCPE-C Memorandum Dated 11 Jul 05, Subject: Department of Defense (DoD) Student Loan Repayment Program.

B. Purpose. To establish a student outstanding loan repayment program for a completed degree for new and current permanent US Army Medical Command (MEDCOM) civilian social workers and clinical psychologist to serve as a recruitment and/or retention incentive.

C. Coverage. New civilian social workers and psychologists hired to fill permanent positions and all permanent civilian social workers and clinical psychologist currently employed by MEDCOM. The term "social workers" applies to Licensed Masters Social Workers (LMSWs) and Licensed Clinical Social Workers (LCSWs). The term "clinical psychologist" refers to a doctoral level licensed clinical psychologist.

D. Effective Period. After final approval of the student outstanding loan reimbursement application or until funding is exhausted.

E. Eligibility. All permanent civilian social workers and clinical psychologist with a minimum of Success Level 3 annual performance ratings and all applicants selected to fill MEDCOM civilian social work or clinical psychology positions are eligible for consideration. Only a limited number of requests may be approved based on funding availability. Priority will be given to applicants filling vacant positions at remote and hard to fill locations. Employees who voluntarily end their employment with MEDCOM or are separated for reasons of misconduct, performance, or fail to maintain a minimum of Success Level 3 annual performance ratings or in any way violate the terms of the service agreement shall no longer be eligible for loan repayment. Reimbursement for student loans for a completed degree is at the discretion of MEDCOM and not an entitlement.

F. Maximum Payments. The maximum student outstanding loan repayment amount authorized will not exceed \$10,000 per fiscal year per civilian employee for a three-year commitment. The three-year work commitment will remain unchanged regardless of the amount of loan repayment for each fiscal year. In accordance with DoD guidelines, the lifetime maximum payments shall not exceed \$60,000 per employee (subject to availability of funds).

G. Procedures.

1. Recruitment Incentive – Procedures for candidates who have been selected to fill vacant social work or clinical psychology positions:

a. Upon selection to fill a MEDCOM social work or clinical psychology position and before Entry on Duty (EOD), the selecting official shall discuss with the selectee the potential to participate in the Student Loan Repayment Program. The selecting official shall provide the selectee with a copy of these instructions and a copy of references. If interested, the selectee shall complete a request for student loan reimbursement and shall attach the appropriate supporting documentation (**Annex A**). The selectee shall send the student outstanding loan reimbursement package to the selecting official/supervisor who shall complete the form and approve or disapprove the request.

b. If the supervisor approves the request, the supervisor and the employee will discuss the terms and conditions in the three-year minimum service agreement to ensure that both parties understand the terms and conditions of the agreement (**Annex B**). Both parties shall sign and date the form. Both the request form and the service agreement must be completed before the employee's entrance on duty. The three-year minimum service agreement and reimbursement period will become effective in the month of October, at the beginning of the fiscal year.

c. The supervisor shall forward the request, official loan information document from the financial institution, and signed three-year minimum service agreement to the medical treatment facility (MTF) Deputy Commander for Clinical Services (DCCS) for review, endorsement, or disapproval. The DCCS shall forward the approved student loan repayment request package to the Chief, Behavioral Health Division, MEDCOM. The supervisor shall also notify the Civilian Personnel Advisory Center (CPAC) that a request for student loan reimbursement has been submitted as a recruitment incentive.

d. The Chief, Behavioral Health Division, MEDCOM shall make a final decision and shall return the request with final decision to the requesting supervisor with a copy to the MTF DCCS.

e. The supervisor shall inform the employee of the MEDCOM decision and provide him/her a copy. If the request is approved the supervisor shall prepare a Request for Personnel Action (RPA) in accordance with references and forward it with a copy of the completed and approved request and service agreement to the servicing CPAC for processing (**Annex C**).

f. Vacancy announcements for social workers and clinical psychologist positions will include a statement indicating that the selectee may be eligible for the MEDCOM Student Loan Repayment Program.

g. Supervisors shall, as needed, seek the advice of human resources specialists assigned to the servicing CPAC.

2. Retention Incentive – Procedures for Current Civilian Social Workers and Clinical Psychologist .

a. Student loan repayment application packages will only be accepted, reviewed, and processed during announced "open season" application periods. Open season will be widely announced by posting on bulletin boards, e-mails, the MEDCOM website <u>http://civpers.amedd.army.mil</u>, and other means of communication. Interested social workers and clinical psychologist shall meet with their supervisor or an officer assigned by the MTF Commander to discuss eligibility requirements, program limitations such as funding, and the service agreement which must be a minimum of three years.

b. Interested civilian social workers and clinical psychologist shall complete a request for student outstanding loan reimbursement and shall attach the appropriate supporting documentation (**Annex A**). The employee shall send the request form to the supervisor who shall complete the form and approve or disapprove the request.

c. If the supervisor approves the request, the supervisor and the employee will discuss the terms and conditions in the three-year service agreement to ensure that both parties understand the terms and conditions of the agreement (**Annex B**). Both parties shall sign and date the form. The three-year minimum service agreement and reimbursement period will become effective in the month of October, at the beginning of the fiscal year.

d. The supervisor shall forward the request, official loan information document from the loan institution, and signed three-year minimum service agreement to the MTF DCCS for review, endorsement, or disapproval. The DCCS shall forward the approved student loan repayment request packages to the Chief, Behavioral Health Division, MEDCOM.

e. The MEDCOM Chief, Behavioral Health Division shall make a final decision and shall return the request with the final decision to the requesting supervisor with a copy to the MTF Deputy Commander for Clinical Services.

f. The supervisor shall inform the employee of the final decision and provide him/her a copy. If the request is approved, the supervisor shall prepare an RPA in accordance with references and forward it with a copy of the completed and approved request and service agreement to the servicing CPAC for processing. g. Supervisors shall, as needed, seek the advice of Human Resources Specialists assigned to the servicing CPAC.

H. Changes of Duty Station Within MEDCOM Activities. If an employee leaves a MEDCOM activity that makes loan repayments and transfers to another MEDCOM activity, the losing activity will inform the gaining activity of the employee's remaining service requirement. The gaining activity will be responsible for monitoring the employee's completion of the service requirement. The employee will furnish a copy of the student loan application approval documents to the gaining CPAC during in-processing at the new duty station.

I. Leave Without Pay (LWOP). Loan repayments shall not continue for periods of leave without pay (LWOP) that result in no base salary due to the employee during a biweekly pay period. Employees who are on leave without pay as a result of uniformed service or an on-the job injury shall have LWOP time credited to the completion of their service agreements when they return from uniformed service or make full recovery from the compensable injury. In other cases, the suspension of loan repayments during periods of LWOP shall reduce the employee's total loan repayment incentive, unless the authorized management official extends the service agreement after the employee returns to work.

J. DoD and DA Plans and Policies. This guidance supplements references 1a and 1b and are hereby incorporated by reference.

K. Delegation of Authority. The MEDCOM Chief, Behavioral Health Division is delegated final approving authority to approve student loan repayments for a completed degree.