FIND Dental Education Loan Repayment Program

What is the FIND Project?
The purpose of the Fulfilling Iowa's Need for Dentists (FIND) project is to increase the number of dentists in rural, underserved areas of Iowa. Through state and local collaboration, the FIND Project works to stimulate community matching funds and promote the Delta Dental of Iowa (DDIA) loan repayment program to targeted communities and dentists.

The FIND project offers two levels of loan repayment funding over a five-year commitment period: $200,000 for a dentist serving in a high priority county or $125,000 for a dentist serving in a priority or non-designated county. This includes funding from DDIA and the state of Iowa, and $5,000 in community match. *Note: Every Iowa county is eligible for the program; however, preference will be given to dentists in a priority or high priority county.*

Who may apply to the FIND Loan Repayment Program?
To qualify for the program, dentists must be:
- Fully trained and licensed (or in the process of becoming licensed)
- Working full-time (minimum 32 hours/week)
- A partner or on the path to partnership in a private practice setting
- Committed to public health and serving in a rural or underserved area in Iowa
- Willing to allocate 35% of patient visits to underserved persons* during the program period, including a minimum of 15% Medicaid-insured
- Able to verify dental educational debt more than the total award amount of $125,000 or $200,000

"Underserved" includes persons who are: Iowa Medicaid-insured, within 200% of the federal poverty level, vulnerable older adults, nursing home residents, children ages 0-2, disabled, homebound, homeless, refugees, undocumented immigrants, seasonal farm workers, and others as determined by DDIA.

Program timeline and process:

June 1	Initial contact with Delta Dental of Iowa & online account established
July 1	Application due
September 1	Community matching fund documentation due to DDIA
November 1	Applicant notified of award status
December 1	Community match checks due to DDIA
January 1	Program start date (first loan payment disbursed during first quarter)

To access the application:
1. Go to www.deltadentalia.com/foundation/
2. Select Loan Repayment (upper area of screen)
3. Select Dental Education Loan Repayment Program Application
4. Create an applicant account**

**Please contact Sara Schlievert at sschlievert@deltadentalia.com or 515.261.5660 to obtain an identification number to create an account and to answer any questions about the program.

FIND Application Overview

Application Questions: *Character limit per question - 5000*
1. Describe how your community/county is underserved.

2. Describe how your practice will positively impact access to dental care in your community/county.

3. Describe your previous experience caring for underserviced populations through public health dentistry.

4. Describe your experience with community and volunteer activities.

5. Describe your immediate and long-term professional goals.

6. Describe any community partners you have identified or matching funds you have secured.

7. Describe your private practice setting and patient statistics.

8. Describe the business plan of your dental practice and its feasibility.

Required Documents:
Enter your license number or plans for licensure.
Character limit: 250

Upload your resume.
File size limit: 2 MB

Upload three letters of reference.
File size limit: 2 MB (per file)

Upload loan verification documentation.
File size limit: 2 MB

Application Scoring:
All applications are reviewed by a DDIA committee, including representation from the DDIA board of directors and the Iowa Department of Public Health. They are also reviewed by an external committee appointed by the Community Foundation of Greater Des Moines.
 Scoring is based on the applicant's:
- Underserved Iowa county selected;
- Responses to narrative questions; and
- Resume and letters of reference.