

HRSA Dental Faculty Loan Repayment

Meet the Recipients

Dr. Samah Omar, Loma Linda University

Through the HRSA Dental Faculty Loan Repayment program, Loma Linda University has been able to retain Dr. Samah Omar as an Associate Professor and full-time faculty member within the Department of Pediatric Dentistry. Dr. Omar earned her dental degree in 1999 from the Jordan University of Science and Technology and worked in private practice and community hospital prior to moving to the U.S. and completing the International Dentist Program. Dr. Omar received her Certificate in Pediatric Dentistry in 2010 and Master of Science in Dentistry degree in 2011 from Loma Linda. She is certified and a diplomate of the American Board of Pediatric Dentistry.



Loma Linda University School of Dentistry has had its Pediatric Dentistry department for more than two decades; the class size has expanded from two to four residents in that time. The Pediatric Dentistry department is very short staffed, and recent graduates who are candidates for becoming faculty have a difficult time due to their outstanding educational loans. The city of San Bernardino and its surroundings have some of the worst health, economic, and education indicators in the nation. Since this community is in a poverty population, more than 50% of the children living in this area are not insured or using DentiCal. Most of the private pediatric dentistry offices do not accept DentiCal, so the Loma Linda Pediatric Dentistry clinic is one of the largest clinics that accepts DentiCal in the Inland Empire.

Thanks to the Health Resources and Services Administration's (HRSA) Faculty Loan Repayment Grant, the Pediatric Dentistry department has been able to recruit and also reward current faculty for their hard work and dedication to the department.

Dr. Jennifer Fernandez, University of Tennessee



The University of Tennessee College of Dentistry has a rich heritage of alumni who became leaders in Pediatric Dentistry as well as organized dentistry. This traces back to faculty who were role models of service, commitment to the patient first and clinical excellence. The challenge going forward is replacing those icons. In 2016 the average age of the faculty in the Department of Pediatric Dentistry was 64 yrs. This is not unique to the University of Tennessee. Over time residents have been identified with teaching gifts and leadership skill; who would be interested in dental education if it were not for the mountain of student debt. The HRSA Dental Faculty Loan Repayment program has enabled the identification and recruitment of such a

person in **Dr. Jennifer Fernandez**, who tells the following story:

“I graduated from the University of Tennessee’s pediatric dental residency in 2016. While under the mentorship of Martha Wells and Larry Dormois I discovered an affinity for teaching, but due to the heavy burden of student debt I was forced into private practice. I moved away after graduation to work and due to life circumstances, found myself back in Memphis. The Dental Faculty Loan Repayment Program allowed me to both enjoy a life of teaching and comfortably repay my student loans. Were it not for the faculty loan repayment half of my take home pay would go toward debt repayment, which would preclude the faculty position. The freedom it has given me to pursue this field of work is without measure, and for that I am truly grateful.”

Dr. Scott Schwartz, Cincinnati Children’s Hospital Medical Center

Immediately after deciding to become a dentist as a sophomore in high school, I routinely pictured my life as a private practitioner in a leafy Chicago suburb. During dental school, however, I realized the extent to which educational institutions are responsible for shouldering the significant amount of dental disease that persists among the poor and minority groups. As a result, my career goals veered away from a traditional clinical career in private practice. Instead, I developed an interest in public health and academic dentistry, a curiosity I fed through my specialty training in Pediatric Dentistry and formalized with a Master in Public Health. After studying Health Policy and Management, reconciling my own feelings towards a for-profit health care model, and gaining significant exposure to the joys of teaching, I was compelled to explore academics as a full-time career. When I finally started my dream job at Cincinnati Children’s Hospital Medical Center



and the dust settled from 26 years in school, I fully understood the financial implications of professional school student loans. Academic pediatric dentists make significantly less than their private practice counterparts, which can make long-term dedication to this career difficult. Just my monthly student loan obligation would consume more than half of my salary before accounting for other necessities. Dental Faculty Loan Repayment through the Health Resource and Service Administration will facilitate paying down the debt burden to a point where the income differential will no longer affect my commitment to a career dedicated to education and public service. It is a truly life changing gift to more completely embrace my decision to pursue a career in academic dentistry, influencing the practice of our future pediatric oral health practitioners.