

Educational Retraining Loan Rules

1. **Purpose.** The purpose of these educational loans is to provide financial assistance to needy eligible beneficiaries, as defined in this section, who require retraining due to a disabling accident or illness. These loans are designed to defray some of the costs for book, tuition and institutional fees involved in this retraining process.
2. **Eligible Beneficiaries.** Any dentist who requires retraining to resume a dental practice career or to seek other means of gainful employment if the disability precludes re-entry into his or her dental practice career may apply for assistance under this program. A dental practice career is defined as either the practice of clinical dentistry, the teaching of clinical dentistry, or employment in dental research in an academic or federal setting.
3. **Circumstances Determining Eligibility for Loans.** Criteria for determining eligibility for disability retraining loans are listed below. Any application for an educational retraining loan which does not meet all of these criteria will be denied.
 - a. The applicant shall verify that he or she suffers from a disability which requires retraining to resume his or her dental practice career, or
 - b. The applicant shall verify that he or she suffers from a disability which precludes re-entry into his or her dental practice career and therefore requires retraining to seek other means of gainful employment.
 - c. The applicant shall submit a physician's statement attesting to the extent of the disability and if the disability precludes re-entry into the applicant's dental practice career. This statement shall include the physician's recommendation that retraining is indicated and that the individual could likely resume his or her dental practice career or must be trained to seek other means of gainful employment.
 - d. The applicant shall submit an estimate indicating the amount of the expected costs for books, tuition and institutional fees.
 - e. The applicant must show that his or her disability has caused an impairment in his or her ability to continue a dental practice career or has ended his or her dental practice career and that other sources of adequate funding are not available. The liquidity of the applicant's financial resources shall be considered in determining the extent of financial need.

Eligibility is determined on a case-by-case basis evaluating the applicant's overall financial condition, the extent of disability insurance to cover retraining expenses and the applicant's availability of personal assets.

Educational Retraining Loan Rules

4. Evaluation of Applications and Procedures for Processing.

a. The applicant may obtain an application form either from the ADA Foundation or from the ADA constituent or component dental society in the area where the applicant resides.

Application forms are composed of two parts: Part I requests the information necessary to document the claim for retraining costs and the physician's statements. Part I of the application shall be forwarded by the applicant to the ADA constituent society which in turn shall appoint an individual or group as the verifier of the application.

Upon receipt of Part I of the application, the ADA constituent dental society, or an individual or group appointed as the verifier(s) shall determine and attest that (1) the applicant intends to pursue educational retraining to return to a dental practice career or to seek other means of gainful employment if the disability precludes re-entry into his or her dental practice career, (2) that the physician's statement is complete, attached and signed, and (3) that the costs and the applicant's request for specific funds are attached to the application.

b. Part II contains confidential financial data about the applicant's resources. Part II of the application along with the applicant's most recent year's federal income tax return, (or, if married and filing separately, the income tax returns of both applicant and spouse) shall be forwarded directly by the applicant to the ADA Foundation.

5. **Term of Loan.** The term for any educational retraining loan shall be determined at the discretion of the ADAF Board of directors, but shall not exceed two years, except in unusual circumstances and as determined by the ADAF Board on a case-by-case basis.
6. **Amount of the Loan.** The loan amount for any educational retraining shall be determined at the discretion of the ADAF Board based on applicant needs, but, in any case, shall not exceed \$10,000. Moneys are paid directly to the educational institution for the cost of retraining.
7. **Number of Loans.** The ADAF Board shall offer a maximum of five educational retraining loans per calendar year. It may be necessary, in the ADAF Board's judgment and management of the Foundation's resources, to impose further limits on the number of educational retraining loans available. Only one such loan per recipient shall be available under this program.