

EW RISINGER

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Week 12

Career Incentive Program — High-Need Fields, Shortage Areas,

1. The Problem

America has critical workforce shortages in nursing, rural medicine, mental health, disability support, skilled trades, and national security computing — because the government stopped investing in the people who do essential work and the private market does not pay enough to fill the gap on its own.

2. The Governing Principle

The federal government identifies the shortage, funds the training, requires the service, and measures the result. Every dollar invested in a nurse, counselor, welder, or computing technician who stays in a shortage area is a dollar that returns more in services than it cost to produce. The investment is justified by the return. The return is measured annually and published publicly.

3. The Specific Policy

Nursing

- **Full tuition at accredited RN programs and above plus \$30,000 per year living stipend:** one year of service commitment per year of education in a federally designated nursing shortage area. Rural placement premium of \$10,000 per year above base compensation for the commitment period. Existing nurses who relocate to shortage areas receive student loan forgiveness at 20% per year of qualifying service — full forgiveness after five years. Enrollment target: 50,000 new nursing students in Year 1, 200,000 by Year 4.

Rural Medicine

- **Full medical school tuition plus \$30,000 per year living stipend:** for students committing to rural primary care practice. Four-year service commitment in a Health Professional Shortage Area. Loan forgiveness for existing rural physicians who extend their practice commitment. Enrollment target: 5,000 new rural medicine students in Year 1, 20,000 by Year 4.

Mental Health Providers

- 160 million Americans live in mental health shortage areas. 57% of counties have zero psychiatrists: full tuition at accredited programs for licensed clinical social workers (LCSW),

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licensed professional counselors (LPC), licensed marriage and family therapists (LMFT), psychologists (PhD and PsyD), and psychiatrists (MD). Living stipend of \$30,000 per year during the program. One year of service per year of education in a federally designated mental health shortage area. Psychiatrists receive a \$15,000 per year rural placement premium. Existing mental health providers relocating to shortage areas receive loan forgiveness at 20% per year. Enrollment target: 20,000 new mental health provider students in Year 1, 80,000 by Year 4.

Disability Support Workers

- Direct support professionals are among the most underpaid essential workers in the country at \$13-15 per hour, producing chronic turnover and care gaps: qualifying fields: certified nursing assistants specializing in disability support, occupational therapy assistants, physical therapy assistants, and independent living specialists. Full certification program tuition coverage plus a \$5,000 annual retention bonus for workers who remain in disability support roles for two or more consecutive years. Two-year service commitment in a federally designated disability services shortage area. Coordinates with Week 29 disability reform.

Skilled Trades

- **Fully funded apprenticeship programs with wages from day one:** no tuition, no fees, earn while you learn. Two-year service commitment in high-need geographic areas or on federally designated construction projects including Week 11 water infrastructure, Week 22 housing construction, and Week 26 desert campus. Enrollment target: 100,000 new trade apprentices in

Year 1, 400,000 by Year 4.

Expedited Computing Manufacturing Trades — Week 8 Coordination

- PCB fabrication, cleanroom protocols, electronic component testing, hardware security, and firmware development: compressed 6-12 month intensive training programs developed in partnership with the Week 8 Federal Office for Domestic Computing Infrastructure and community colleges near the facility. Earn while you learn from day one. Priority enrollment for veterans with relevant technical backgrounds and displaced manufacturing workers. One year of service for every six months of training.

Service Commitment Enforcement

- **Proportional forgiveness, no unconditional entitlements:** each year of service forgives the proportional share of the tuition and stipend obligation. Leave early and the unforgiven balance becomes due on a defined repayment schedule. The program is an exchange — the federal government invests in the individual, the individual invests their service in the shortage area community. No participant receives forgiveness without completing the commitment.

- **Coordinate with existing programs:** the National Health Service Corps, NHSC Loan Repayment Program, and Public Service Loan Forgiveness are restructured and consolidated into the Career Incentive Program. No duplication of benefits. Existing participants are grandfathered at current benefit levels.

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4. Estimated Cost

Year 1 cost estimate across all qualifying fields: approximately \$8-12 billion. Year 4 at full enrollment: approximately \$30-40 billion annually. The return on investment: a rural physician practicing four years in a shortage area generates \$800,000-1,200,000 in healthcare services. A nurse generates \$200,000-300,000 per year. A mental health provider prevents downstream costs averaging \$50,000-100,000 per untreated case annually. GAO directed to produce an independent cost-benefit analysis by end of Year 2.

5. Year 1 Implementation and Measurable Result

Year 1 measurable result: 175,000 new Career Incentive Program participants enrolled — 50,000 nursing, 5,000 rural medicine, 20,000 mental health, 100,000 skilled trades — with signed service commitments to federally designated shortage areas, verified by HRSA and published in the Year 1 Federal Workforce Report. Year 1 implementation: HRSA opens applications within 60 days using existing NHSC infrastructure; accredited program partnerships established within 90 days; shortage area designations updated within 30 days; first cohort enrolled and stipends disbursed within 120 days; Week 8 computing trades track launched in coordination with Federal Office for Domestic Computing Infrastructure site selection.

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