**Speaker 1 – Slide 1** (Dr. Ericka Boone): Good Afternoon

Good Afternoon everyone where going to get started - I'm Dr. Ericka Boone, the Director NIH Division of Loan Repayment and I am joined by several members of my staff, including Ms. Tracey Jones (info center), Mr. Omar McCrimmon (comms and outreach) and Andru Ciosek. The focus of today's webinar will be to provide information on the extramural NIH Loan Repayment Programs, the online application, and important application components. Please be advised that this presentation and webinar will made available on our website for your viewing at a later date. Thank you all for joining us today.

**Speaker 1 – Slide 2**: So, this is today's brief outline. Today, we want to brief you on how the NIH LRPs may be able to serve as a lifeline for you to either begin or sustain your research career. Our agenda is broken down into a description of and eligibility requirements the programs, a brief description of the online application portal, a description of major sections of the application and a wrap up with time for Q & A for questions you all submitted prior to today's presentation.

**Speaker 1 – Slide 3**: While NIH has 27 different Institutes and Centers, with differing research agenda, we have the unified goal of supporting research and training for the next wave of biomedical researchers in this country.

**Speaker 1 – Slide 4**: I'm sure you all have seen this career path and funding opportunities graphic on the NIH research training website. While most understand the value and importance of T and K mechanisms to career development, many don't understand that LRPs can also be an important component! We'll change that mindset today!

**Speaker 1 – Slide 5**: I don't have to tell anyone attending this webinar today that many investigators have amassed significant amounts of student loan debt by the time they complete their education and training, which can be a major deterrent to beginning and sustaining a research career. By helping to pay back some or maybe even all of your student loan debt, the NIH LRPs could be just the lifeline you need to continue a productive research career

**Speaker 1 – Slide 6**: Now let's briefly discuss the programs and eligibility requirements

**Speaker 1 – Slide 7:** The NIH LRPs represent a HUMAN capital investment in the future of biomedical research and discovery. Here's our commitment to you….if you commit to performing at least 2 years of NIH mission-critical research, NIH will commit to repaying up to $50K/year of your qualifying educational debt (the amount depends on your debt level). NIH will also pay Federal taxes on this award because receiving it will increase your taxable income. The outcome is tremendous for this country, as we hope to increase the stock of biomedical researchers contributing to the advancement of public health that benefits not only this country, but the world!

**Speaker 1 – Slide 8**: The extramural Loan Repayment programs are grouped under five broad research areas as seen in this slide.

- The **Clinical Research LRP** is for investigators that are conducting patient-oriented research, which means they generally work with human subjects or utilize materials of human origin in their research, this includes use of blood, tissues, or cognitive phenomenon from human subjects
- The **Pediatric Research LRP** is for investigators conducting research related to conditions or disorders that impact individuals 18 years of age or younger; please note that use of animal models is allowed under the pediatric LRP
- The **Health Disparities Research LRP** is for individuals conducting research on minority and other health disparity populations; starting this year all NIH ICs will review NIMHD application it is criterial you speak to program officer to ensure your LRP application aligns with NIH IC you are looking to review. Do not leave your baby in the wrong place….
- Next, the **Contraception and Infertility LRP** is for researchers conducting research on conditions that impact an individual's ability to conceive or bear offspring; please note that these applications are reviewed only by the Eunice Kennedy Shriver National Institute on Child Health and Human Development, or NICHD
- Next, the **Clinical Research LRP for Individuals from Disadvantaged Backgrounds** is the same as the Clinical Research LRP, except that it is available to researchers that are from verifiable financially disadvantaged backgrounds; these applications are also reviewed only by the NIMHD
- Coming next year; the **Research on Emerging Areas Critical to Human Health (REACH LRP).** The objective of this new LRP is to recruit and retain researchers pursuing major opportunities or gaps in emerging areas of human health. NIH institutes and centers will determine gap and emerging areas.

While we have provided a brief description of the programs on this slide, for a more in-depth description of the programs, please visit our website at www.lrp.nih.gov.

**Speaker 1 – Slide 9**: Now, let's briefly discuss eligibility criteria. All applicants:

- Must have a doctoral level degree. There is an exception for those applying to the contraception and infertility research LRP, where you can have more of an allied

health background, like nursing, PT, etc. You do not have to have a terminal degree
- Must be a US citizen or permanent resident
- Must be able to commit to performing at least 20hrs/week of research during the entirety of their LRP contract. So, for example, new LRP awards are for 2 years, thus an individual must be able to conduct research for 20hrs/week for this entire time…not just during summers, etc.
- Must have educational debt that is = or greater than 20% of their annual base salary (when I am giving presentations, most attendees look at that requirement and shake their heads because their educational debt is typically much greater than this, unfortunately)
- Must have research funding and salary support for the entirety of their LRP contract. This is because LRPs only provide for loan repayment, thus your research and salary must be covered; also, your funding and salary must be from a non-profit entity…your research nor your salary cannot in any way be supported by a for profit entity; that includes patient medical care, working for a for profit hospital, etc.

**Speaker 1 – Slide 10**: No matter how many times I present on the LRPs, one thing remains the same….How do I get the money

**Speaker 1 - Slide 11:** Your LRP Application is a reviewer's roadmap …

**Speaker 1 – Slide 12:** Now let's talk about the meat and potatoes of your application…

- **Personal Statement** – include information regarding your previous research training experience, how you developed your scientific interests, background and accomplishments; short and long-term career goals
- **Proposed Research Plans** – Describe planned research activities, specific roles/responsibilities over next 2 years – ***include timelines and tables…it helps reviewers to have your plan listed in a consolidated manner***
- **Training and Mentoring (for mentored applicants)/Career Development Plan (for independent applicants)** – What skills, etc. do you need to acquire along your path to independent researcher (e.g., training and professional development opportunities; grantsmanship workshops, conference attendance, etc.) – ***include timelines***
- **Research Environment** – here applicants should describe your institution's scientific environment and how it will contribute to the probability of your success during the course of an LRP award

If you're a Renewal Applicant, you will also include a statement about your **Research Accomplishments**. Describe your research accomplishments and emphasize the progress made toward the achievement of your specific aims as described in your research plan. Explain any significant changes to the specific aims and any new directions including changes to the specific aims that may have occurred during the LRP Award(s) period.

**Speaker 1 – Slide 13:**
As far as review of LRP applications, these 5 elements ARE CONSISTENT year after year!!

- **Applicant's previous training and research experience**
- **Applicant's commitment to a research career**
- **Strength and quality of letters of recommendation**
- **Quality and appropriateness of the research environment to prepare applicant**
- **Research progress (*for Renewal applications only***

**Speaker 1 – Slide 14:** Now let's take a look at the most common application issues…

**Speaker 1 – Slide 15:** Important Notes for this year's application cycle:

- An individual receiving research or salary support from a **for-profit** source **is ineligible** to receive an LRP award
- Applicants do not propose new research goals in an LRP application. In the research section, discuss ***current*** research plans
- LRPs are **NOT** a research grant
- LRPs provide **payment of eligible student loan debt**; no funds for research/salary provided with an LRP award
- If awarded, NIH sends payments to awardee loan servicers (e.g., Sallie Mae) and tax payment to the IRS on a quarterly basis (no funds come directly to an awardee)
- LRPs are considered taxable income. Awardees should consult a tax specialist to better understand impact
- **If you have any changes to your proposed research plans, including change of institution, YOU MUST contact DLR prior to the changes occurring**

**Speaker 1 – Slide 16:** Completing the online application can take some time, so here are some pointers on what you, the applicant should, do BEFORE starting:

1. Read the notices published for the LRP that you are interested in. The notices are listed on the LRP website
2. Read the mission and priorities for the NIH Institutes and Centers (or ICs) that you are interested in reviewing your application and reach out to the appropriate NIH Program Officer/ LRP Liaison. Talk with them about your research and also ask questions about the research and funding priorities for their IC.
3. Talk to your mentors and recommenders about your interest in the LRPs and ask them to provide supporting information on your behalf
4. Make sure you have an eRA Commons ID, be sure your password is up to date as you'll need one to submit an LRP application. While you can start your application without a Commons ID, you CANNOT submit your application until you have one.
5. Contact your lender to get information on your loan amount

**Speaker 1 – Slide 17:** Thank you Dr. Boone, Hello everyone this is Tracey Jones with the DLR Information Center.

Let's discuss the role of colleagues and the LRP Online Application System.

**Speaker 2 – Slide 18:** These are the different individuals that may be part of your LRP application submission and completion process are shown here on the slide.

**Primary Mentor**- If you are a mentored applicant, your mentor should have reviewed your research document and signed off before uploading them to your LRP application. Your research mentor may or may not be at your employing institution.

**Institutional Business Official**- Generally this is someone in grants and contracts office or HR department. Everyone is required to have the employing institution certify research time, funding, U.S. residents status by November 20th deadline.

**Research Supervisor**- Everyone is required to list a research supervisor. This individual must be associated with your employing institution and have eyes and ears on you. The individual has no role in the application process however they are vital in your award, if funded. This is the individual that will complete your quarterly service verification.

Last but not the least, contact an **NIH LRP Liaison or Program Officers at the Institution or Center that will be reviewing your application** - Please please please talk to them, they should have heard about you and your LRP application prior to submission. Please discuss your research and ask about the research priority of the Institution or Center. They can tell you the research sweet spot and interest for their institute or center for now and moving forward.

Now that you are aware that there are different roles involved in the application process, let's talk about how to start an LRP Application

**Speaker 2 – Slide 19:** You can access the application and the application guide via the LRP website. Be sure to utilize the application guide as a resource as you complete your application.

You can access the application system by clicking on the apply tab on the LRP website then the yellow box for the LRP application system portal login.

**Speaker 2 – Slide 20:** Applicants will have to use one of three methods shown here to get into the application. You can utilize the eRA Commons ID option, as well as the open ID using your Google account.

eRA Commons is necessary to apply and SUBMIT the LRP application. Please ensure your eRA commons password is not expired.

**Speaker 2 – Slide 21:** The system will then lead users to the Roles page. Here individuals can enter different portals of the application based on their role in the application process. Most of you will choose the Applicant role.
.

**Speaker 1 – Slide 22**: Once you have chosen the applicant role, the system will prompt you to select the basic application profile. **If you are applying for a renewal award, you have 37 months from the end date of your last LRP contract.**

Please note, once you have completed the selections on the preselection screen, changing any of components on the slide will cause data loss as well as colleague support documentation deletion. This is because changing these elements in essence changes the type of application that you will be submitting. Please, please, please be aware that you may have to re-do certain sections of your application if you make changes to these components.

**Speaker 1- Slide 23:** So now we're going to review a sample LRP application…and in fact it's Dr. Boone's. The application status tab is the default tab you will see when you open your application. You can click on any tab at the top of the page to navigate between different sections of the application. At the bottom of the screen, you can also track the submission of colleague documents.
The tabs at the top of the page include:

Personal Information tab, followed by the..

Employment and Affiliation tab – Please ensure you are following our start date format as this tends to be an issue with applicants trying to save the page they were working on.. Next is…
Education and Training tab……..
next is the Research Information tab….

Colleague Information tab- this is where you would enter the research mentor, supervisor, and institutional business official we discussed earlier. Next is the

Loan Information tab- quick note, if you have multiple loans you can combine the loans as long as it is the same lender/servicer and loan type.

Next is the Funding Information tab- if you select institutional and/or start up funds, no additional information is required for this tab. If you select grants and awards, please provide additional information.

Eligibility tab- this is refilled from when you completed the basic application profile. You will notice the green check box at the top of the page indicating the tab is complete.

Last but not the least Certify and Submit tab, please be sure that you are signing the certification for online applications and your LRP contract.

Once all the tabs are green, please submit! You can double check the status by clicking on the applicant role tab at the top of the page and reviewing the application status in your dashboard. Now the application is submitted please ensure it is complete!!!!

**Speaker 1**: What!? I am not done with my application?

**Speaker 2**: Nope not quite yet,

You must have a minimum of 3 letters of recommendation, if mentored- your mentor's submission and institutional business official certification before the deadline.

Your and your colleague's can work on the application at the same time. However, please complete the colleagues tab so they receive all the necessary email notifications. Do not forget to provide instructions to your referees for submission that are provided in your welcome email when you start the application.

**Speaker 1**: Where are the instructions again?
**Speaker 2**: They are in the email notification sent to you as well as the handy LRP online application system guide.

Many of you will wait until November 20 to press the submit button even though you were completed, do not wait to press the submit button.

**Speaker 1 – Slide 24:** This is what you'll see once you're ready to certify and submit!

**Speaker 1 – Slide 25: A couple years ago,** we updated the process whereby recommenders could submit a letter of recommendation with ease! It was a success. The process is simple. I'd like to stress that if you are a mentored applicant, one of your required recommendations must be from your mentor… They will receive an email DIRECTLY from DLR with clear instructions on how to provide their letter of recommendation for your application. Your mentor that is listed on your colleague information tab will receive email notification to provide the letter of recommendation on your behalf. Next, they fill in the tabs, including their contact information, copy and paste in your reference letter, click on the certification boxes and then submit….voila, they are done! And once the letter is submitted, the mentor will see a confirmation code on their next screen…AND they (as well as you) will receive an email notification within 48 hours after they submit their letter.

I'd like to stress that if you are a mentored applicant, one of your required recommendations must be from your mentor… They will receive an email DIRECTLY from DLR with clear instructions on how to provide their letter of recommendation for your application

Also, once a letter is submitted you can track it via your application status page.

.

**Speaker 3 – Slide 26:** Now, let's review the types of loans that **DO** and **DO NOT** qualify for NIH loan repayment.

NIH **WILL** repay --

- Educational loans guaranteed by the US Government and from accredited US academic institutions and commercial lenders, including PLUS loans – but only those made to the applicant. PLUS loans made to your parents for your education are not eligible.

**Speaker 3**: Now that we've covered eligible loans, let's take a look at loans NIH will **NOT** repay. These include

- Non-educational loans (for example car or mortgage loans)
- Loans that have been converted to a service obligation
- Loans that are delinquent or in default
- Loans from non-US governments or institutions; Last, and VERY IMPORTANT to note…
- Loans consolidated with a spouse or child **WILL NOT** be considered under any circumstances for repayment

**Speaker 3** – **Slide 27**: This is a graphic representation of the application cycle timeline.

- The application cycle timeline is open from Sept 1 – Nov 20th. Please save yourself the agony of applying at the last minute or on the last day. The closer it gets to the deadline day, our offices are bombarded with calls, emails, Tweets and more! Keep in mind, that we receive over half of our submissions on the last few days of the cycle…which could mean that ~20K individuals are interacting with our systems then. There are 5 people that make up the information center, so, if you want your questions answered, contact us, or NIH LRP program officer early!
- All components of the application, including your recommendations and verifications are due by Nov 20th.
- Applications are reviewed between Feb-May; this is important to know because if you have any major events that you need to make us aware of, for example, moving to a new organization, you should let us know prior to review time. If you let us know after your application is reviewed, your application will be withdrawn from funding consideration as you have made a significant change to your application.

- Between May-June, NIH ICs let us know which applications they would like to consider for funding, so they ask us about your potential contract costs. This is the first time that anyone outside of you and the LRPs knows anything about your debt level. As a matter of fact, we never share the exact amounts with the ICs, we just share what level LRP award you are eligible to receive. So, don't think that having less debt, or more debt, has any impact on NIH IC funding decisions
- Final funding decisions are made by early August and first lender payments – because you don't get the money, your loan servicers do – are made by November; please remember that we make quarterly payments on your behalf and verifications are required for you to receive subsequent payments

**Speaker 4 – Slide 28:** Hi everyone, this is Omar, we're going to take a look at handy resources that you should review before you submit your application

**Speaker 3 – Slide 29**: So, here's a snapshot of our website…

1. The Eligibility and Programs tab is where you can find background information about each of the LRPs
2. Data and Reports tab is where you can find all types of data about the programs including average award amount, awards by degree type, funding levels, and much more
3. Contact and Engage tab is where you'll find the contact information for each NIH LRP Program Officer as well as each institutes research priorities
4. LRP Ambassador Program is where you can find past and present LRP awardees. LRP Ambassadors are waiting to hear from as they can be a helpful resource to guide you through the process. I'm going to show you guys in the next couple slides how to contact an Ambassador in your area
5. Check out the repayment calculator so you can see the breakdown of how much your award could be.
6. Lastly, the Online Application Guide is available to download 24hrs/7days a week. The guide breaks down components of the application so that you can be ready to submit a competitive application

**Speaker 4 - Slide 30**: Here's a snapshot of the LRP Data Dashboard that I mentioned earlier. As you can see, you can get a ton of statistics and trend data on the dashboard- And this information is downloadable.

**Speaker 4 – Slide 31:** Here's a snapshot of where you can find an LRP Ambassador. Currently there are over 800 Ambassadors ready to hear from you. While we are making some updates to the Ambassador landing page, please click the contact us button and we'll locate someone for you in your area.

**Speaker 4 – Slide 32**: Just an FYI that we will have Q&A sessions leading up to the application cycle closing so feel free to bring any and every question to the table. Dates are TBD.

**Speaker 4- Slide 33**: Please don't hesitate to contact us if you have any additional questions. Thank you for joining us!