



LOAN REPAYMENT PROGRAMS

LRP GENERAL INFORMATION

General Information

The NIH Loan Repayment Programs (LRPs) will repay up to \$50,000 annually of a researcher's qualified educational debt (depending on debt level) in return for a commitment to engage in NIH mission-relevant research.

New LRP awards are for two years and awardees may be eligible to apply for 1- or 2-year renewal awards at the end of their new award period. The repayment amount for an LRP award is generally equal to one-quarter of the total eligible educational debt, up to \$50,000, for each year of the award. To receive the maximum amount of \$100,000 for a two-year award, an applicant must have at least \$200,000 in eligible educational debt at the contract start date.

Although organized around broad research areas, the LRPs are not intended to fund research projects. Rather, LRP awards are based on an applicant's potential to build and sustain a research career.

Eligibility

Citizenship - You must be a U.S. citizen, U.S. national, or permanent resident of the U.S. by the LRP award start date.

Qualifying Degree - Possess an M.D., Ph.D., Pharm.D., Psy.D., D.O., D.D.S., D.M.D., D.P.M., D.C., N.D., O.D., D.V.M., or equivalent doctoral degree from an accredited institution. The exception is the Contraception and Infertility LRP, which also accepts certain master's degrees and certifications.

Qualified Educational Debt - You must have total qualified educational debt ≥ 20 percent of your institutional base salary at the time of award. Institutional base salary is the annual amount you are paid for your appointment, whether the time is spent on research, teaching, patient care, or other activities. Institutional base salary excludes any income that you may earn outside of the duties of the organization. It is not necessary for renewal applicants to satisfy the 20 percent debt-to-income requirement. Visit the [Loan Information page](#) for more details on loans that do or do not qualify for LRP repayment.

Qualified Research - You must be engaged in research that is not prohibited by Federal law, regulations, or policies of the U.S. Department of Health and Human Services (HHS) or National Institutes of Health (NIH). You must engage in qualified research for an average of at least 20 hours per week during each quarterly service period of your LRP award.



LRP AMBASSADOR PROGRAM

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Domestic, nonprofit research funding - Your research must be supported by a domestic, nonprofit foundation, university, professional association, or other nonprofit institution, or a U.S. government agency (Federal, State, or local). NIH grants and university salaries are considered eligible funding. Your primary employment must be with a nonprofit institution.

For additional eligibility information, visit the [Eligibility & Programs](#) section of the LRP website.

The Five Extramural Loan Repayment Programs

You will need to decide which of the five LRPs best matches your general research area. To learn more about the LRPs, visit the [LRP website](#) or call the LRP Information Center at (866) 849-4047.



Clinical Research LRP

For investigators conducting patient-oriented clinical research with human subjects or research on disease in human populations involving material of human origin.



Pediatric Research LRP

For investigators conducting research directly related to diseases, disorders, and other conditions in children, including pharmacological research.



Health Disparities Research LRP

For investigators conducting research that focuses on one or more of the minority health disparity populations defined by the National Institute on Minority Health and Health Disparities (NIMHD) and the Agency for Healthcare Research and Quality.



Contraception and Infertility Research LRP

For investigators conducting research in conditions that impact couples' ability to either conceive or bear young, or research on providing new or improved contraception methods.



Clinical Research for Individuals from Disadvantaged Backgrounds

For clinical investigators coming from an environment that inhibited the individual from obtaining the knowledge, skill, and ability required to enroll in, and graduate from, a health professional school, or from a family with an annual income below low-income thresholds.