NIH Loan Repayment Programs (LRPs)
An Overview

Division of Loan Repayment

Office of Extramural Programs/Office of Extramural Research

Office of the Director/National Institutes of Health
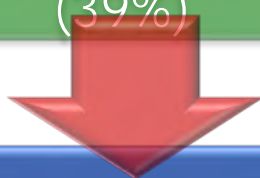
ABOUT THE LRPS

NIH Loan Repayment Programs (LRPs) are a **vital component** in our nation's effort to keep health professionals in research careers

Here's how it works:

YOU: Commit to perform research for 2 years

NIH: Repays up to **$35,000/year** of your qualified educational debt **and** covers resulting Federal taxes (39%)

Outcome: Increase in nation's stock of biomedical research scientists

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5 Extramural NIH LRPs

For individuals conducting research at non-profit Institutions

Clinical Research	• Patient-oriented research conducted with human subjects or materials of human origin (including cognitive phenomenon) on the causes and consequences of disease in humans
Pediatric Research	• Research related to diseases or disorders in children • Basic research allowed
Contraception & Infertility Research	• Research focusing on conditions impacting ability to conceive or bear children • Applications reviewed by *Eunice Kennedy Shriver* NICHD
Health Disparities Research	• Research focusing on minority and other health disparity populations • Basic, clinical, social and behavioral research allowed • Applications reviewed by NIMHD
Clinical Research DB	• Same as Clinical Research LRP • Available to clinical researchers from verifiable disadvantaged backgrounds • Reviewed by NIMHD

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APPLICATION CYCLE TIMELINE

- September 1–November 15: Application Cycle Open
- November 15: Application, IBO and Colleague Deadline
- February–May: Application Peer Review
- May: IC Initial Selections
- May–July: Financial Vetting and Verifications
- Mid-July–August: Final Funding Decisions/Recipient Notifications
- November: First Lender Payments

BASIC LRP ELIGIBILITY CRITERIA

Doctoral Degree

M.D., Ph.D., or equivalent
Exception: Contraception & Infertility Research LRP

Research Funding

Domestic nonprofit, university, or government organization; **NIH grant support NOT required**

Citizenship

U.S. Citizen or permanent resident

Educational Loan Debt

At least 20% of applicant's annual income

Research Time

At least 20 hours/week

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BEFORE YOU START YOUR APPLICATION

The following are things you can do now to be ahead of the curve:

1. **Read LRP website and published notices** to determine which NIH LRP is the right one for you

2. **Talk to an NIH LRP Program Officer/Liaison** at the NIH Institute and Center that you would like to review your application

3. **Talk to your mentor, potential recommenders and your institutional business official** about your interest in applying for an LRP award

4. **Contact your lender** to get specific loan information (including account numbers and amounts owed)

5. **Make sure you have an eRA Commons ID**

TIPS FOR WRITING A COMPETITIVE LRP APPLICATION

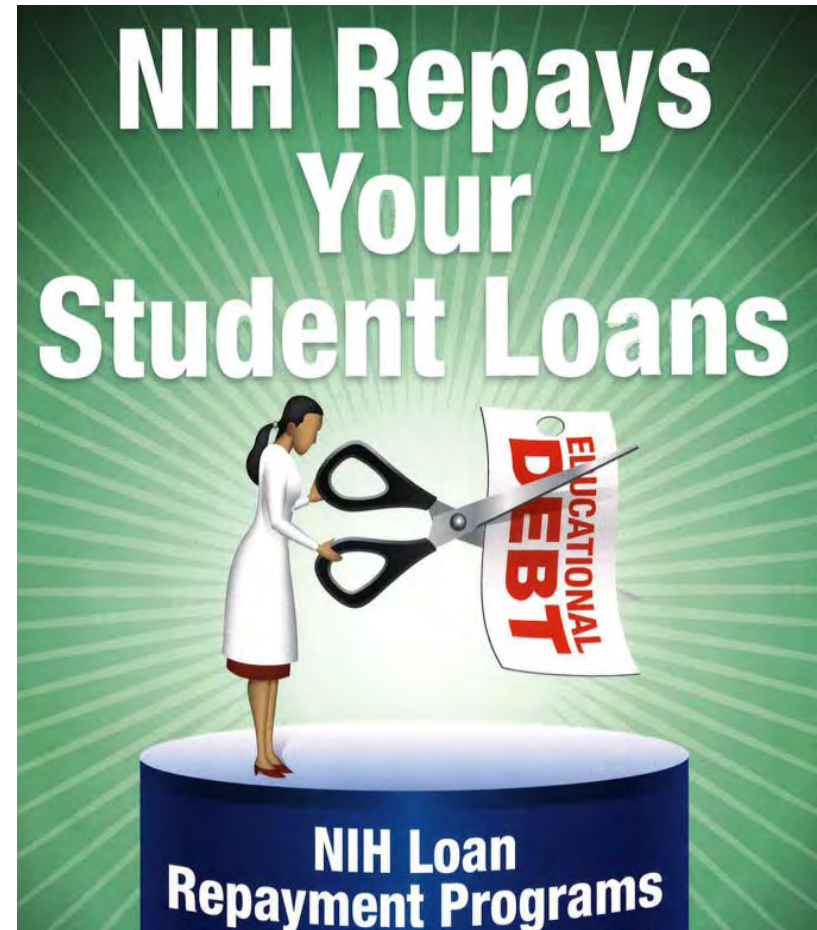## These tips will help you strengthen your application

- Know the funding priorities of the NIH Institute or Center that will review your application

- Effectively demonstrate your qualifications and commitment to research

- Describe resources and support thoroughly

- Write a strong research plan

- Use tables/chart to outline timelines/activities

- Provide **strong** letters of recommendation

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NIH LRPs will repay:

- **Up to $70K over 2 yrs in educational loan repayment**
  - Depending on debt level

- **Coverage of most Federal taxes resulting from the NIH LRP**

- **2 year initial contracts**
  - You may apply for 1 or 2 year competitive renewals

- **Approximately 1,600 researchers funded yearly**

- **50% application success rate overall**

NIH Repays Your Student Loans

EDUCATIONAL DEBT

NIH Loan Repayment Programs

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*Visit the LRP website to find out more: **www.lrp.nih.gov**

IMPORTANT LRP APPLICATION UPDATES!

NIH eRA Commons ID
- All applicants (new and renewal) **required to have an NIH eRA Commons ID to submit** an application

One Application Submission Deadline
- **Same application submission deadline** for applicants, colleague and institutional support documentation – **Nov 15th!**

New Online Application
- Newly **revised online application** available beginning September 2016

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Website: www.lrp.nih.gov

Phone: 866-849-4047 (9am to 5pm, EST)

Email Inquiries: lrp@nih.gov

Facebook: www.facebook.com/nihlrp

Twitter: @NIH_LRP

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