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
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
5 Extramural NIH LRP

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
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

Extramural

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
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**
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
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**

*Visit the LRP website to find out more: [www.lrp.nih.gov](http://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
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