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) represent a *vital component* of our nation's efforts 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 & covers resulting Federal taxes (39%)

**Outcome:** Increase in nation’s stock of biomedical research scientists
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
  - Accepted and reviewed by all participating NIH ICs

- **Pediatric Research**
  - Research related to diseases or disorders in children
  - Basic research allowed
  - Accepted and reviewed by all participating NIH ICs

- **Health Disparities Research**
  - Research focusing on minority and other health disparity populations
  - Basic, clinical, social and behavioral research allowed
  - Now accepted and reviewed by all participating NIH ICs

- **Contraception & Infertility Research**
  - Research focusing on conditions impacting ability to conceive or bear children and provide new or improved methods of preventing pregnancy
  - Applications reviewed solely by Eunice Kennedy Shriver NICHD

- **Clinical Research DB**
  - Same as Clinical Research LRP
  - Available to clinical researchers from verifiable disadvantaged backgrounds
  - Applications reviewed solely by NIMHD
Application Cycle Timeline

- September 1 – November 15: Application Cycle Open
- November 15: Application, IBO and Colleague Deadline
- Jan – May: Application Review
- May: IC Initial Selections
- May – July: Financial Vetting and Verifications
- Mid-July – August: Final Funding Decisions/Applicant 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 percent of applicant’s annual income

**Research Time**
At least 20 hours/week
Important for FY 2019

• LRP award increased to a maximum of $50,000/year (award amount depends on awardee debt level)

• Health Disparities Research LRP participation expanded to all NIH ICs participating in the LRP

• **NIH eRA Commons ID** required to submit a completed LRP application (can start the application without one, however)

• **Same deadline** for online application and colleague and institutional support documentation
  = November 15th, 2019
BEFORE You Start Your Application

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

1. Read LRP website and published notices to determine which NIH LRP and IC is the right 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 regarding your interest in applying for an LRP award
4. Contact your lender to get specific loan information (including account numbers, amounts owed and promissory notes)
5. Make sure you have an eRA Commons ID
Common Mistakes to Avoid

The following can weaken an applicant’s competitiveness:

- Not contacting a program officer WELL BEFORE submitting application
- Weak or lukewarm recommendation letters (kiss of death…)
- Questionable research commitment
- Mediocre research plan
- Rushed application (i.e., mistakes, misspellings)
- Inadequate research environment
- **Slim publication record**
  - If your record is slim, **NEVER** state, “I have a slim publication record, but”; Reviewers can tell by your CV; focus on identifying steps to improve
  - Include publication plans in your research plan (shows you’re thinking about how to increase)
  - Also, your mentor can help here by discussing in their recommendation how they will help you in this area)
The LRP Ambassador Program is a network of former and current LRP awardees that promote the LRP within their local extramural scientific community. LRP Ambassadors serve as a personalized mentorship between the Division of AIDS, National Cancer Institute (NCI), and the local extramural scientific community. Since the Ambassador Program is being updated, all ambassadors must provide their current information to get access to the Ambassador Resources on the page. Find an LRP Ambassador and an LRP Ambassador Directory to connect to the sign-up form. Login information will be emailed to you following sign-up.

What does an LRP Ambassador do?
LRP Ambassadors serve as a personalized mentorship between the Division of AIDS, National Cancer Institute (NCI), and the local extramural scientific community. Since the Ambassador Program is being updated, all ambassadors must provide their current information to get access to the Ambassador Resources on the page.

Find an LRP Ambassador
Find an LRP Ambassador using the Ambassador Directory. If you are an Ambassador, you can use the Ambassador Directory to find other Ambassadors at any institution near you.
Summary

- 5 Extramural LRPCs
- All NIH ICs now participating in the HDR-LRP
- Educational loan repayment maximum up to $100K over 2 yrs
  - Depending on debt level
- Coverage of most Federal taxes resulting from the NIH LRP
- 2 year initial contracts
  - 1 or 2 year competitive renewals
- Approximately 1,500 researchers funded yearly
- ~50% application success rate overall

**Applications Deadline - Nov 15, 2019**
**Apply for your eRA Commons ID!**
Contact LRP

Website:  www.lrp.nih.gov
Phone:  866-849-4047 (9am-5pm, EST)
Email Inquiries:  lrp@nih.gov
Twitter:  @NIH_LRP
Facebook:  www.facebook.com/nihilrp