



# NIH Loan Repayment Programs Application Tutorial

November 2, 2015

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NIH Office of Extramural Programs/NIH Office of Extramural Research

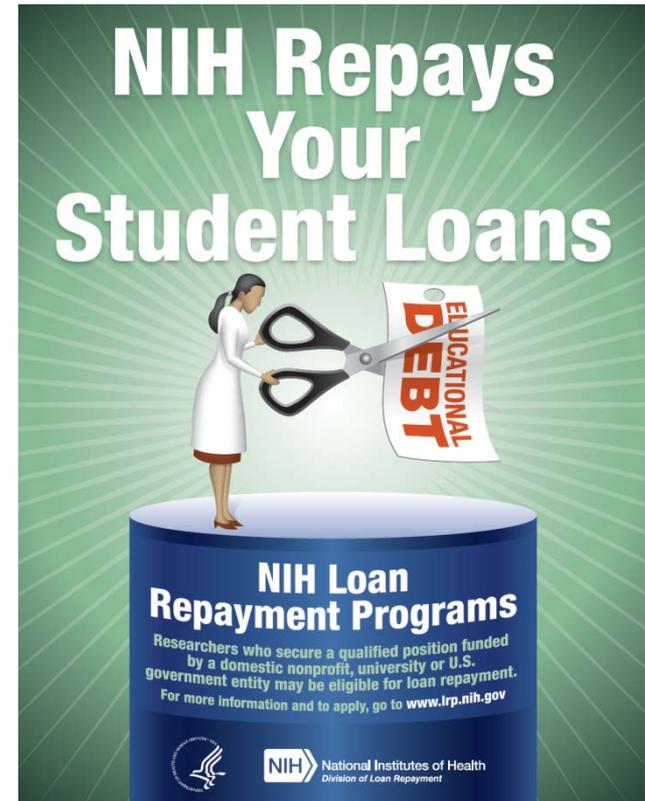


**NIH** National Institutes of Health  
Office of Extramural Research

# NIH Loan Repayment Programs

## Summary

- Purpose of the LRPs is to recruit and retain emerging scientists into biomedical and biobehavioral research careers
- NIH will repay up to \$35,000 per year in educational loan repayment, depending on debt level
- NIH will pay most Federal taxes resulting from the NIH LRP
- 2 Year initial contracts with 1 or 2 year competitive renewal contracts
- NIH Institutes and Centers fund approximately 1,500 researchers each year
- Applicant success rate is 50 percent



# Programs and Eligibility

## *Extramural Programs*

- 1. Clinical Research** – patient-oriented research
- 2. Pediatric Research** – diseases/disorders impacting children
- 3. Health Disparities Research** – diseases/disorders impacting health disparity populations
- 4. Contraception and Infertility Research** – diseases/disorders impacting ability to bear children
- 5. Clinical Research for Individuals from Disadvantaged Backgrounds** – same as clinical research, except must verify disadvantaged status

## *Eligibility Requirements*

- U.S. citizen, U.S. national or permanent resident
- Doctoral degree by contract start date (M.D., Ph.D. or equivalent)
  - *EXCEPTION = Contraception & Infertility Research LRP*
- Conduct qualifying research for at least 20 hours/week
- Research funded by a domestic nonprofit, university or government organization
- Educational loan debt equal to at least 20 percent of your annual salary

*\*\*Visit our Web site to learn more about the programs.*  
<http://www.lrp.nih.gov>



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## *Qualifying Loans*

- Educational loans backed by the U.S. government
- Educational loans from accredited U.S. academic institutions and commercial lenders

## *Ineligible Loans*

- Non-educational loans (e.g. home equity loans)
- PLUS loans to parents
  - *EXCEPTION: PLUS loans disbursed to graduate and professional students on or after July 1, 2006, qualify for LRP repayment*
- Loans converted to a service obligation
- Loans that are delinquent or in default
- Loans from non-US governments or institutions
- Loans consolidated with another individual (e.g. spouse or child)



LRPs are contracts – **not** research grants or fellowships

## *Contract Length*

- Initial obligation is 2 years
- Renewal obligation may be 1 or 2 years

## *Contract Dates*

- New and renewal contracts start on July 1 of the year after the application deadline
- Investigators do not receive credit for research conducted before the start of the contract



# The Application

Welcome to the Loan Repayment Program's Online Application System. Please review the following to ensure the successful completion of your application.

**To not lose work in progress:** please periodically click **SAVE & CONTINUE**. You will automatically be logged off the LRP Web site if you have not moved to a new page after one hour.

1. Complete the forms listed in Steps 1-3
2. Select "Submit" at the bottom of each completed form listed in Steps 1-3
3. Upload/ fax all required documentation
4. Verify that all forms have a status of "Ready to Submit"
5. Submit your application in Step 4

**NOTE:** the "Partial" status showing for forms that need to be faxed to the NIH LRP will not prevent you from submitting your application

#### Legend

- ▶ Not Submitted The application is incomplete and unable to be submitted
- Not Started This page has not been started
- ◐ Partial The page has been saved
- Submitted The page has been submitted but can be edited
- Locked The page has been submitted and can be viewed but not edited

**APPLICATION DEADLINE: 8:00 PM Eastern Time on 11/16/2015.**  
**COLLEAGUES\* DEADLINE: 5:00 PM Eastern Time on 12/1/2015.**  
 \*research supervisor, recommenders, and/or institutional contact

To ensure delivery of LRP emails: please add [lrp@nih.gov](mailto:lrp@nih.gov) to your email account's address book or safe sender's list.

#### Questions?

Division of Loan Repayment  
 LRP Information Center  
 Monday - Friday 9AM to 5PM EST.  
 Helpdesk: 1-866-849-4047  
 Fax: 1-866-849-4046  
[lrp@nih.gov](mailto:lrp@nih.gov)

▶ Not Submitted

**▶ Edit Information**

User Name:	lrp@nih.gov		
Full Name:	Loan Repayment Program		
Citizenship:	U.S.	Date Application Started:	September 01, 2015
Position:	Staff Scientist	SSN:	000-00-0000
Type of LRP:	Extramural	Type of Application:	New
LRP Program Name:	Clinical Research LRP		

▶ Not Submitted

Form	Status
<a href="#">Applicant Information</a>	<span style="color: green;">◐</span> Partial
<a href="#">Funding Information</a>	<span style="color: green;">●</span> Submitted
<a href="#">Personal Statement</a>	<span style="color: green;">●</span> Submitted
<a href="#">Certifications for Online Applications</a>	<span style="color: green;">●</span> Submitted <input type="text" value="Physical copy due 12/31/15. See Application Status tab."/>
<a href="#">Verification of US Citizenship or Permanent Residency Status</a>	<span style="color: green;">●</span> Submitted <input type="text" value="Physical copy due 12/31/15. See Application Status tab."/>



# Tab 1: Personal Information

Step 1 Step 2 Step 3 Step 4

Personal Information Research Loans Submit Application Application Status Account

▶ Edit Information

▶ Not Submitted

User Name: lrp@nih.gov  
Full Name: Loan Repayment Program  
Citizenship: U.S. Date Application Started: September 01, 2015  
Position: Staff Scientist SSN: 000-00-0000  
Type of LRP: Extramural Type of Application: New  
LRP Program Name: Clinical Research LRP

▶ Not Submitted

Form

Status

 Applicant Information

 Partial

 Funding Information

 Submitted

 Personal Statement

 Submitted

 Certifications for Online Applications

 Submitted

 Verification of US Citizenship or Permanent Residency Status

 Submitted



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# Tab 1: Personal Information

## ***Section Overview***

1. Applicant Information Form
2. Funding Information
3. Personal Statement
4. Certificate for Online Application
5. U.S. Citizenship or Permanent Residency Form
6. Disadvantaged Background Form (*if applicable*)

*\* Complete all forms and submit when complete. The forms will be accessible until you submit the complete application.*

*\* The Online Certification and U.S. Citizenship or Permanent Residency Forms must be printed, signed and faxed or uploaded. The deadline for faxing this information is December 31.*

## ***Federal Employment Clarifications***

- Generally, receiving a federal grant or having a federally sponsored fellowship does not make you a federal employee.
- However, VA fellows are considered federal employees and are not eligible for these programs.
- NRSA (T32/F32) fellows are eligible. List your NRSA in the service obligation, not federal employment section.

## ***Funding Information***

- List any source of funding including salary, start up funds, and grants in your or your PI's name in the proper section.
- List total amount of research grant; not just your salary or portion.
- Do not include grants that do not directly support your research.



# Tab 2: Research

Step 1		Step 2		Step 3		Step 4					
Personal Information		Research		Loans		Submit Application		Application Status		Account	
										▶ Not Submitted	
<i>Form</i>						<i>Status</i>					
[Redacted]											
📄 Recommendations		🟢 Partial									
[Redacted]											
📄 Institutional Contact		🔒 Locked									
[Redacted]											
📄 Research Activities		🟢 Partial									
[Redacted]											



### Section Overview

1. Recommendations
2. Institutional Contact
3. Research Activities
4. Research Accomplishments (*for renewals*)

*\* As each form is submitted, the NIH sends an e-mail to your research supervisor, recommender, or institutional contacts and asks them to complete the online forms.*

*\* Remember to save your work as you complete each section. Each page will 'lock' once the information is submitted. At that point, changes can only be made by the LRP Information Center.*

### Recommendations

- You are only required to have three completed recommendations including your PI/supervisor (if applicable). However, you may list up to five individuals.
- Your Recommenders will be notified via e-mail that their input is required when you submit the page.
- Give your recommenders plenty of time to write your recommendations. Reviewers will place a lot of emphasis on the quality of the recommendations.



## *Institutional Business Official/Contact*

- Institutional Business Officials, or Institutional Contacts are individuals who can confirm your employment and research support.
- The Organization drop-down menu is an autofill option for institutions commonly listed by applicants.
  - You may not add an institution to the Organization drop-down menu.
  - If you do not see your institution, please enter the e-mail and name of your Institutional Business Official manually.
- The individual listed as your Institutional Business Official/Contact must be located at the institution where you will conduct your research at the start of the LRP contract

## *Research Activities*

- For mentored researchers,
  - the person you list as your mentor should be at the institution where you will conduct research during the contract.
  - Work with your mentor to ensure they upload the correct research activities and training/mentoring plan.
- You may conduct research outside of the U.S. only if your research and salary are 100 percent supported by a U.S. nonprofit or government entity.
- Large documents (5 MB or larger) may not upload properly.
  - *Converting a document to an Adobe PDF will result in a smaller file size.*



# Tab 3: Loans

Step 1      Step 2      Step 3      Step 4

Personal Information   Research   **Loans**   Submit Application   Application Status   Account

Not Submitted

Form

Status

**Loan Information.** Click to submit loan information for your first loan. After either submitting this form, or selecting save & continue, you will have the opportunity to add additional loan information forms to describe all loans to be considered for repayment.



## Section Overview

**Provide lender and servicer name and addresses; loan numbers; disbursement dates; total loan; current balance; monthly payment; interest rate and type and status (e.g. repayment, deferment, or forbearance).**

*\* This section is only for new applicants. Be sure to list all educational loans that have an outstanding balance – not just the first \$70,000.*

*\* Over the initial two-year period, the LRP pays approximately 50 percent of your total outstanding educational debt up to \$70,000. Use the loan repayment calculator to estimate how much of your debt the programs may repay.*

## Loan Information Definitions

- **Payoff balance**: the amount it would cost to repay your loan in full today.
  - Amount can be obtained from your lender’s website by getting a payoff quote.
- **Payoff valid through date**: the date through which the above payoff balance above is applicable.
  - If your lender gives you a 10-day payoff quote, you would use that date. If your account statement has a “payoff balance” printed on it, use the date indicated.
- **Loan details accurate as of what date**: Use the date of your most recent statement or the date the online information was generated. Ensure that it is reflected in the document.
- Read the questions in Section 4 carefully and answer appropriately.
  - Clicking “yes” when you mean to click “no” will result in a delay in processing your application.



# Tab 4: Submit Application

## Submitting Your Application – Clinical and Pediatric LRPs

Once you have completed and submitted your application, you will receive an LRP contract by e-mail usually within 24 hours. Be sure to sign and mail this to the NIH Division of Loan Repayment.

Step 1   Step 2   Step 3   Step 4  
Personal Information   Research   Loans   **Submit Application**   Application Status   Account

Your application is now ready to submit.

Please review your application before you submit it.

Optional: You may indicate your preference for which Institute(s) or Center(s) your application is or is not assigned to for peer-review. The Public Health Service (PHS), however, will make the final determination. You may want to [view the funding preferences](#) of the Institutions and Centers.

Please assign my application to:

First Choice:

Second Choice:

Please do not assign my application to:

First Choice:

Second Choice:

**IMPORTANT!**

Once you press the "Submit Application" button, you will not be able to revise or change your forms. Please be certain your application is complete before proceeding.

If our review shows a deficiency or missing information, you will be advised via email.

Your recommenders, PI/Supervisor and Organizational Contact DO NOT have to complete their parts before you submit.

[Click here for a complete, printable version of your application to review offline.](#)

If your application is ready, then ...



# Tab 4: Submit Application

## *Submitting Your Application – Contraception and Infertility, Health Disparities, and Clinical for Individuals from Disadvantaged Background LRPs*

Once you have completed and submitted your application, you will receive an LRP contract by e-mail usually within 24 hours. Be sure to sign and mail this to the NIH Division of Loan Repayment.



**Your application is now ready to submit.**

**Please review your application before you submit it.**

### **IMPORTANT!**

**Once you press the "Submit Application" button, you will not be able to revise or change your forms. Please be certain your application is complete before proceeding.**

**If our review shows deficiencies or missing information you will be advised via email.**

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**If your application is ready, then:**



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# Tab 5: Application Status

Step 1 Step 2 Step 3 Step 4  
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Ready to Submit

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[lrp@nih.gov](mailto:lrp@nih.gov)

The Loan Repayment Program is a competitive process and the submission of an application does not assure the award of benefits. Only designated agents of the US Department of Health and Human Services/National Institutes of Health can make commitments for LRP awards.

Print Application

**Recommender: Awardees of LRPs ([lrppayments@nih.gov](mailto:lrppayments@nih.gov))**  Not Started

- Request Sent by Email
- Last Login Recorded None

Send Request Again

**Recommender: Awardee Institutions ([coilrp@nih.gov](mailto:coilrp@nih.gov))**  Not Started

- Request Sent by Email
- Last Login Recorded None

Send Request Again

**Principal Investigator/Research Supervisor: Applicant Inquiries ([lrpmain@nih.gov](mailto:lrpmain@nih.gov))**  Not Started

- Request Sent by Email
- Last Login Recorded None
- Recommendation Form Not Started
- Assessment of Research Activity Form Not Started

Send Request Again

**Organization Official: Awardees of LRPs ([lrppayments@nih.gov](mailto:lrppayments@nih.gov))**  Not Started

- Request Sent by Email
- Last Login Recorded None

Send Request Again

**LRP Contract (sent by email after application submitted)**  Not Received

**Verification of US Citizenship or Permanent Residency Status (Physical or Electronic Copy Due 12/31/15)**  Not Received

Please allow 5 business days for us to review your citizenship/residency document and update your document status.

Print Citizenship Cover Sheet

Upload Citizenship Verification and Documentation

# Application Checklist

## *Before Submitting the Application*

- Reach out to the NIH LRP Program Officers and liaisons.
- Develop a timeline for completion and start early.
- Review the NIH LRP 'Tips for Writing a Competitive LRP Application' document
- Determine and clearly indicate whether you are a principal investigator. If not, designate a mentor.
- Carefully review your application before submitting. If you find errors that you cannot fix, contact the LRP Information Center as soon as possible.

## *After Submitting the Application – Keep Track of Your Application Status*

- Ensure all online forms are complete -- including forms from your mentor, recommenders and institutional contact.
- Mail your contract and fax or upload your online certification and citizenship forms.
- Keep your e-mail address current.
- Contact the LRP Information Center if you need to make major updates (e.g. change your institution or research project) as soon as possible.



# Application Cycle Timeline

**September 1 – November 16: Application Period**

**November 16, 8 p.m. ET: Application Deadline**

**December 1, 5 p.m. ET: Colleague and Institutional Support Deadline**

**December 31: Contract and Certifications Deadline**

**February – July: Application Peer Review**

**May – July: Financial Vetting**

**July 1: Contract Start Date (Award notification does not occur until after the contract start date)**

**August – September: Final Funding Decisions and Contract Signing**

**October: First Payment to Lender**



# Questions and Answers

- 1. Are there funded applications we can use for reference?**
- 2. Who should I contact if I don't know if I'm a mentored research scientist or an independent researcher?**
- 3. Where can I get an eRA Commons ID?**
- 4. Which loans will the LRP repay?**
- 5. Do renewal applicants have to meet the 20% debt to income ratio?**
- 6. Who should I pick as my Institutional Business Official?**
- 7. How many projects should I focus on in my Research Activities?**
- 8. Please address who should complete what sections of the application**
- 9. Please address the # of years of funded research a person needs to have in order to be eligible to apply for an LRP**



## LRP Information Center

Open each weekday from 9 a.m. to 5 p.m. ET  
(866) 849-4047 or [LRP@nih.gov](mailto:LRP@nih.gov)

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LRP Web site: <http://www.lrp.nih.gov>



Twitter: [@NIH\\_LRP](https://twitter.com/NIH_LRP)



Facebook: <http://www.facebook.com/nihlrp>

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## Application Process Roadmap

<https://www.lrp.nih.gov/infographics>

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*Tips for Writing a Competitive Application*

<https://www.lrp.nih.gov/writing-lrp-application>

*NIH Institutes and Centers Research Priorities & Contacts*

<https://www.lrp.nih.gov/contact-engage>

