



1. What is the NIH Extramural Loan Repayment Program (LRP)?

The Extramural LRP is for researchers not employed by NIH. There are six subcategories in the Extramural LRP.

- Clinical Research
- Pediatric Research
- Health Disparities Research
- Contraception & Infertility Research
- Clinical Research for Individuals from Disadvantaged Backgrounds
- Research in Emerging Areas Critical to Human Health (REACH)

2. Who is eligible to apply to the Extramural LRP?

Individuals are eligible to apply to the Extramural LRP if they:

- Are a U.S. citizen, U.S. national, or permanent resident
- Hold a doctoral level degree*
- Have qualifying educational debt equal to or more than 20 percent of their institutional base salary
- Conduct qualifying research supported by a domestic nonprofit foundation, nonprofit professional association, or other nonprofit institution, or a U.S. government agency (federal, state, or local)
- Agree to perform two years of research service for at least 20 hours per week

* Exceptions may apply for the Contraception & Infertility Research or REACH subcategories. Check the LRP website for more details: www.lrp.nih.gov.

3. Who is not eligible to apply to the Extramural LRP?

Individuals are not eligible to participate in the Extramural LRP if they:

- Do not have U.S. citizenship, U.S. national status, or permanent residency
- Have a federal judgment lien against their property arising from a federal debt
- Owe an obligation of health professional service to the federal government, a state, or other entity, unless deferrals are granted for the length of their LRP service obligation
- Are employed by a federal government agency, other than NIH, with a work schedule of more than 20 hours per week
- Conduct research for which funding is precluded by federal law, regulations, or HHS/NIH policy
- Do not have qualifying research support from a domestic nonprofit source or U.S. government entity (federal, state, or local)
- Receive any salary or research funding support from a for-profit institution or organization
- Do not have educational debt that is equal to or more than 20 percent of their institutional base salary

For more information about who is and is not eligible, see the Eligibility Requirements section of the LRP website: www.lrp.nih.gov/eligibility-programs

4. Am I required to have an NIH grant to apply to the Extramural LRP?

No, an NIH grant is not required to apply for the Extramural LRP.



5. What is considered “qualified research?”

LRP awardees must conduct research that is consistent with the specific LRP definition of research (e.g., Clinical, Pediatric, Health Disparities, or Contraception & Infertility) and the reviewing IC’s mission and LRP priorities. For the REACH subcategory, each IC lists their own emerging and/or gap areas: www.lrp.nih.gov/reach-priority-statements.

6. What are the benefits of an LRP award? How long are they available?

The LRPs will repay up to \$50,000 per year toward the outstanding, eligible educational debt of LRP participants. In return, LRP participants must sign a two-year contract agreeing to conduct qualifying research activities during the contract.

For new awards, the repayment amount is 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. If participants continue to conduct qualified research and receive funding from a qualified source, they may apply for competitive one- or two-year renewal contracts and receive additional loan repayment benefits.

For more information on LRP benefits: www.lrp.nih.gov/eligibility-programs#ProgramsEligibilityLRPBenefitsTile

7. How do I apply for an LRP award? What is the application process? How are selections made?

Applications are submitted electronically via ASSIST during the application cycle. Each year, the application cycle for extramural LRPs opens September 1 and closes in mid-November. Applications that satisfy the basic eligibility criteria are forwarded to the NIH Center for Scientific Review (CSR) for assignment to the appropriate NIH Institute or Center for review. This is a competitive program—there is no guarantee of funding for individuals who apply. Assurances of funding cannot be made by anyone other than an authorized representative of the NIH Director.

8. Which loans qualify for repayment? Which loans are ineligible?

NIH will repay lenders for the existing principal and interest on loans obtained from qualifying U.S. Government (Federal, State, local) or chartered U.S. academic institutions, and commercial educational lenders that are subject to examination and supervision in their capacity as lending institutions by an agency of the United States or of the State in which the lender has its principal place of business obtained for the following:

- Undergraduate, graduate, and health professional school tuition expenses.
- Other reasonable educational expenses required by the school(s) attended, including fees, books, supplies, educational equipment and materials, and laboratory expenses; and
- Reasonable living expenses, including the cost of room and board, transportation and commuting costs, and other living expenses as determined by the Secretary.

Ineligible loans include those that are consolidated with another individual (e.g., spouse or child); loans obtained after an LRP contract has been signed by NIH; and non-educational loans, such as home equity loans. Also, loans that are non-U.S. based, delinquent, in default, or not current in their repayment schedule do not qualify. The NIH will not repay penalty, late, or delinquency fees or extraordinary interest incurred due to the lateness of prior payments.

For more information on loan eligibility, see the Loan Information section: www.lrp.nih.gov/detailed-loan-info



9. Can awardees renew their LRP awards?

Yes, current and former LRP awardees may apply for a competitive renewal award if they continue to meet eligibility requirements, except for the debt-to-income ratio. Renewal awards can be 1 or 2 years. There is no limit on the number of renewal awards an LRP awardee can receive. LRP applicants may continue to apply for, and receive, subsequent renewal awards until their educational debt is paid in full.

To continue LRP benefits without interruption, LRP awardees should apply for a renewal award during the last year of an LRP award. Renewal award applicants must apply to the same LRP (e.g., Extramural or Intramural) from which they received their most recent (or current) LRP award.

10. How will the LRP impact my taxes?

Loan repayment benefits are considered taxable income for LRP awardees and can significantly affect an awardee's taxable income. To offset the tax burden resulting from LRP repayments, NIH also make a tax payment to the Internal Revenue Service (IRS) equal to 39 percent of the annual LRP loan repayment amount. The LRPs will not pay any additional LRP-related taxes. For more information on tax payments, see "Taxes" under the 'Award' section of the LRP website: <http://www.lrp.nih.gov/award>.

11. Where can I get more information about the LRP?

Visit the LRP website at www.lrp.nih.gov or contact the LRP Information Center by emailing lrp@nih.gov or calling (866) 849-4047 Monday – Friday 9:00 AM – 5:00 PM EST, excluding Federal holidays.