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 National Institutes of Health
Office of Extramural Research

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 **$50,000/year** of your **qualified educational** debt **&** covers resulting Federal taxes (39%)

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

6 Extramural NIH LRP Subcategories:

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
Health Disparities Research	• Research focusing on minority and other health disparity populations • Basic, clinical, social and behavioral research allowed • Applications reviewed 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 by Eunice Kennedy Shriver NICHD
Clinical DB	• Same as Clinical Research LRP • Available to clinical researchers from verifiable disadvantaged backgrounds • Reviewed by NIMHD
Research in Emerging Areas Critical to Human Health (REACH)	• Available beginning September 2021 • To recruit and retain researchers pursuing major opportunities or gaps in emerging areas of human health • NIH ICs determine gap/emerging areas of research priority areas

Application Cycle Timeline

- September 1 – November 18: Application Cycle Open
- November 18: 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 Programmatic Updates

- 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 LRPs
- **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 18th

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**

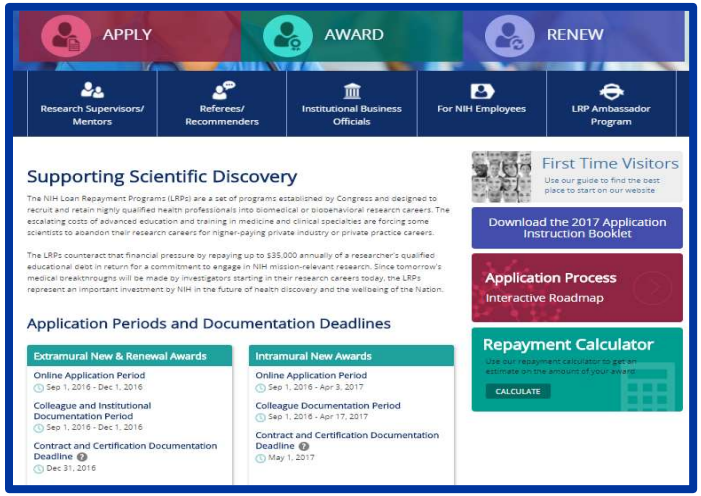
Common Mistakes to Avoid

The following can weaken an applicant's competitiveness:

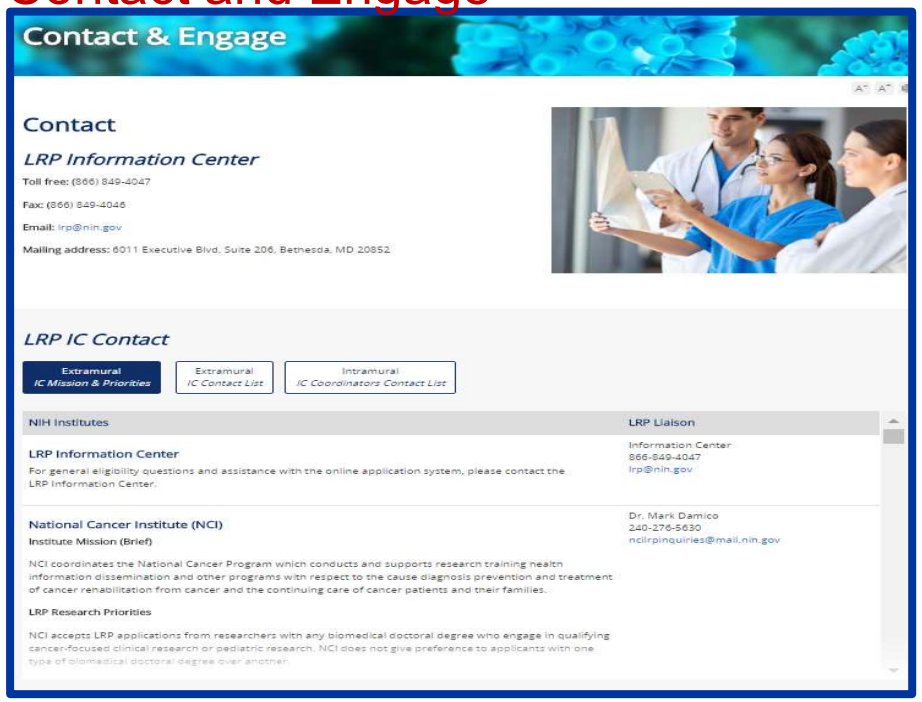
- Not contacting a program officer WELL BEFORE submitting application
- Weak or lukewarm recommendation letters (kiss of death…)
- Questionable research commitment
- Mediocre research plan
- Rushed application (i.e., mistakes, misspellings)
- Inadequate research environment
- **Slim publication record**
  - 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)

RESOURCES

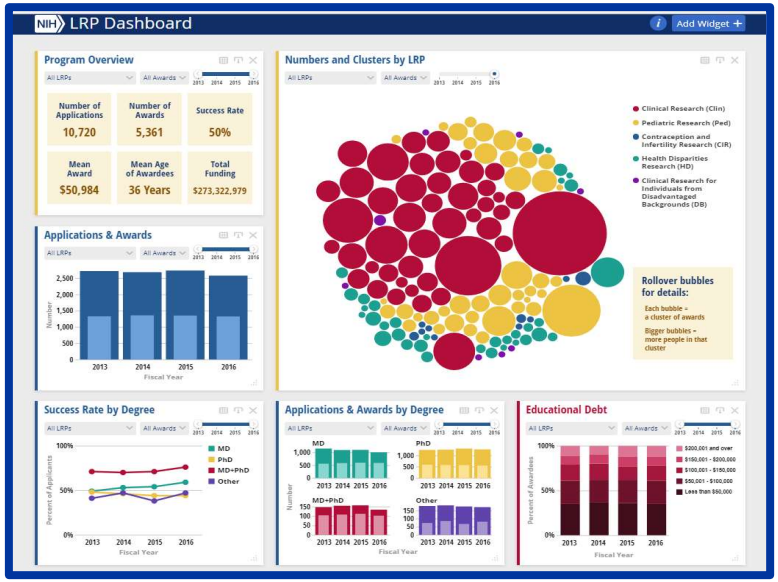
LRP Website



Contact and Engage



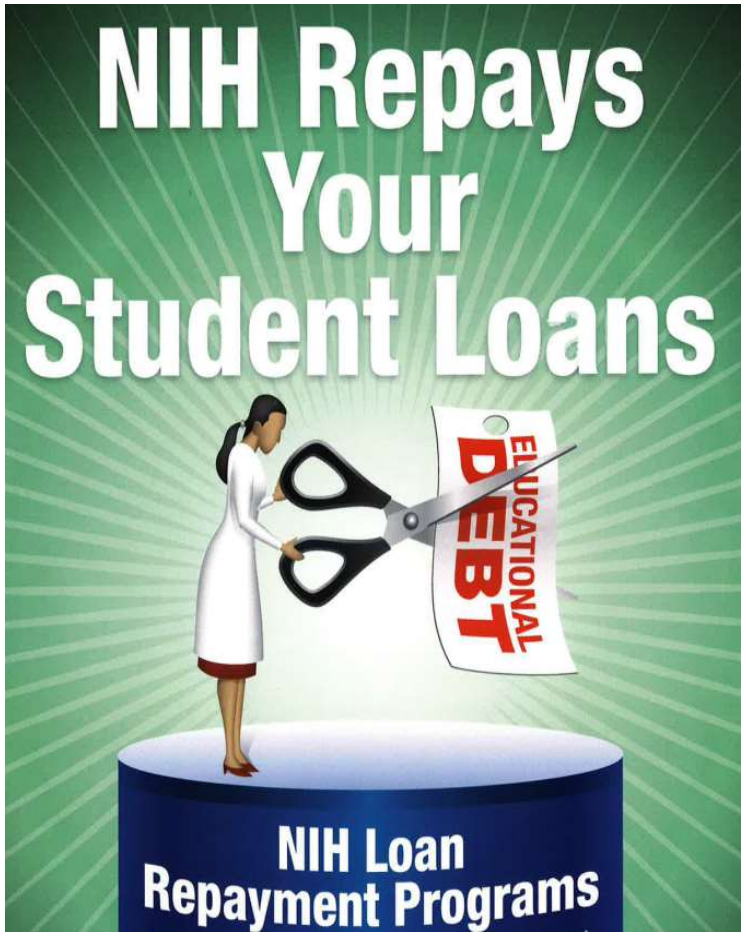
LRP Data Dashboard



LRP Ambassador Site

Summary

- 6 Extramural LRPs
- 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 18th**
****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/nihlrp

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