

## **NIH Loan Repayment Programs**

## **NIH Loan Repayment Programs (LRPs)**

## Friday, September 24, 2021, 11:00-12:00 pm

#### An Overview: What You Should Know About the LRPs

 Francisco S. Sy, MD, DrPH, Professor & Chair, Department of Environmental & Occupational Health UNLV School of Public Health

Email: francisco.sy@unlv.edu

#### Perspectives from Current LRP Recipients at UNLV

 Jason Flatt, PhD, MPH, Assistant Professor Department of Environmental & Occupational Health

Email: Jason.flatt@unlv.edu

 Ann Vuong, DrPH, MPH, Assistant Professor Department of Epidemiology and Biostatistics

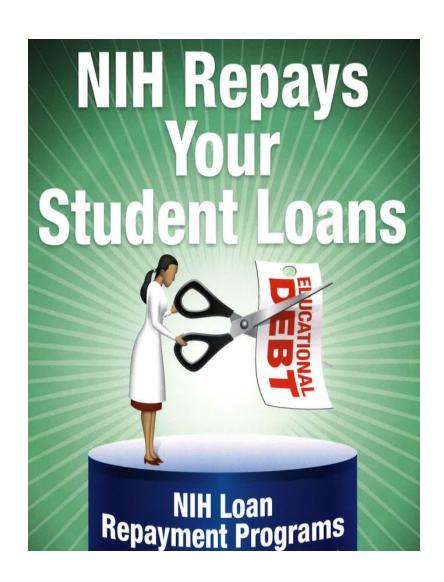
Email: ann.vuong@unlv.edu

## **Summary**

#### NIH LRPs will repay:

- Up to \$100,000 over 2 years in educational loan repayment
  - 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 1,400 researchers funded yearly
- 50% application success rate overall

\*\*\*Application Deadline - Nov. 18, 2021





## **Objective**

Provide information about the benefits of the LRPs

## **Agenda**

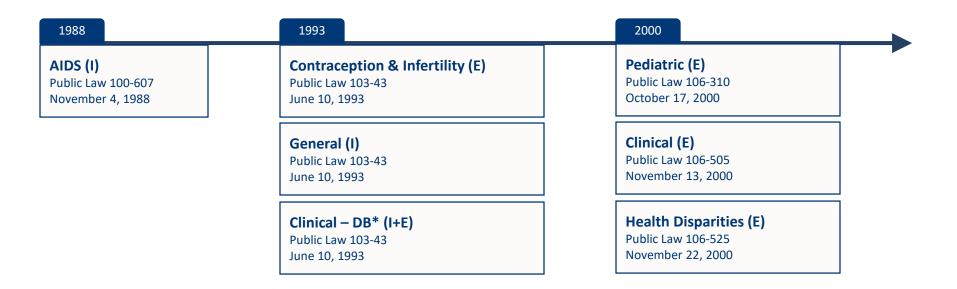
- What You Should Know About the LRPs
  - Overview of the LRPs
  - Eligibility Criteria
  - Program Statistics
  - What to keep in mind when applying
  - Resources
- LRP Recipients' Perspectives



# The NIH LRPs Can Help!



# Legislative History of the NIH Loan Repayment Programs



Note: I= Intramural LRP (research within NIH)

E=Extramural LRP (research outside NIH)

### Legislative History – 21<sup>st</sup> Century Cures Act

Enacted on December 13, 2016

#### Raised LRP Award Maximum (FY 2020)

- Cap on LRP awards is now \$50,000/year
- Previously set at \$35,000/year

#### Expanded Health Disparities Research LRP (FY 2020)

- All NIH Institutes and Centers expected to participate
- Previously limited to NIMHD

#### Establishes Extramural REACH LRP (FY 2022)

 Designed to pursue major opportunities and gaps in biomedical research and expand critical research in emerging areas of human health

#### 6 Extramural NIH LRPs



#### Clinical Research

For clinical investigators interacting with human patients in an inpatient or outpatient setting.

**Show Details** 



#### **Pediatric Research**

For investigators conducting research directly related to diseases, disorders, and other conditions in children.

Show Details



#### **Health Disparities Research**

For investigators conducting research that focuses on one or more of the minority health disparity populations defined by NIMHD and the Agency for Healthcare Research and Quality.

**Show Details** 



#### Contraception and Infertility Research

For investigators conducting research in conditions that impact on the ability of couples to either conceive or bear young.

Show Details



#### Clinical Research for Individuals from Disadvantaged Backgrounds

For clinical investigators coming from an environment that inhibited the individual from obtaining the knowledge, skill, and ability required to enroll in, and graduate from, a health professional school, or from a family with an annual income below low-income thresholds.

**Show Details** 



#### Research in Emerging Areas Critical to Human Health (REACH)

For investigators pursuing major opportunities or gaps in emerging high-priority research areas, as defined by NIH Institutes and Centers.

**Show Details** 

## LRP Eligibility Criteria



Any research funding support or salary from a for-profit institution is not eligible for the NIH LRP



#### **QUALIFYING LOANS**

#### NIH WILL Repay:

- Educational loans from undergraduate degree up to first terminal degree
- Educational loans backed by the U.S. government
- Educational loans from accredited U.S. academic institutions and commercial lenders

#### NIH Will <u>NOT</u> Repay:

- 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 from non-US governments or institutions
- Loans converted to a service obligation, delinquent or in default
- Loans consolidated with another individual (e.g. spouse or child)
- Loans of full-time Federal government employees or VA Fellows

### LRP Program Benefits

#### Award Length

- New awards (Type 1) must be 2 years
- Renewal awards (Type 2) may be 1 or 2 years

#### Benefits

- Up to \$50,000/year in educational debt repayment
- 39% of loan repayment to cover Federal taxes
- LRP awards are portable

#### Mentored or Independent LRP Research

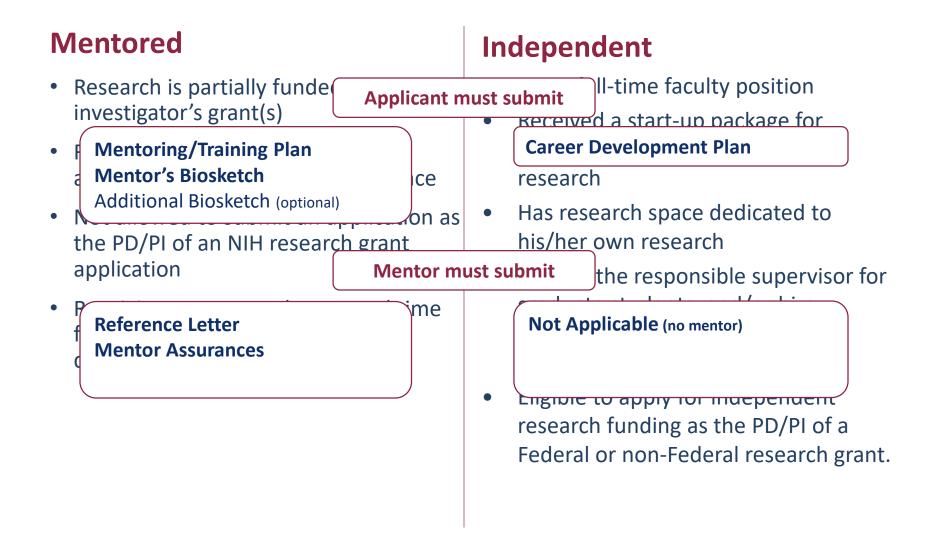
#### **Mentored**

- Research is partially funded by another investigator's grant(s)
- Research is conducted entirely in another investigator's assigned space
- Not allowed to submit an application as the PD/PI of an NIH research grant application
- Receiving support and protected time from a fellowship or career development award.

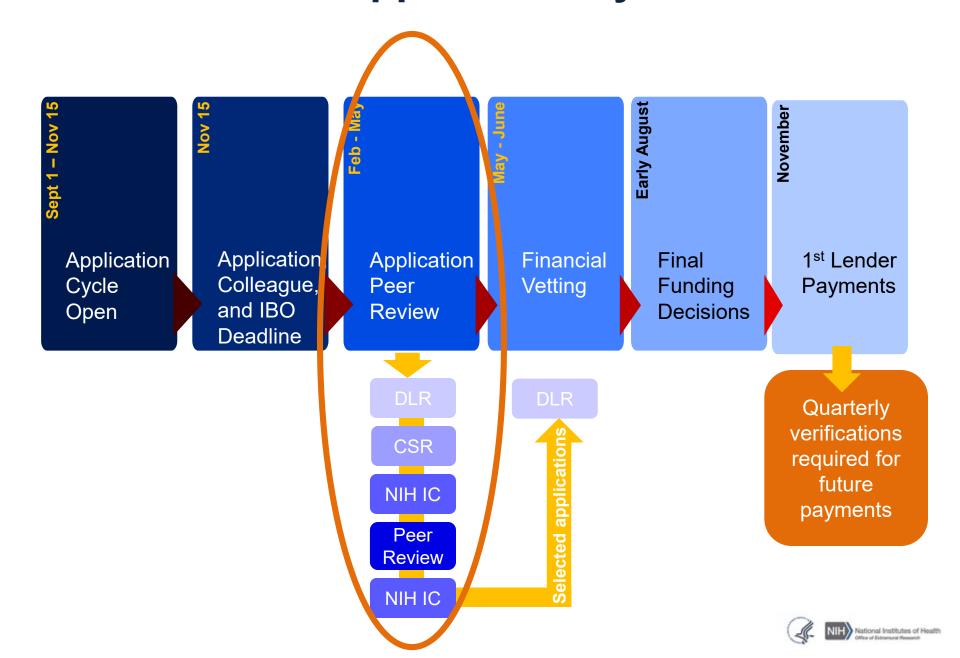
#### Independent

- Has a full-time faculty position
- Received a start-up package for support of his/her independent research
- Has research space dedicated to his/her own research
- May be the responsible supervisor for graduate students, and/or hire technical support or postdoctoral fellows
- Eligible to apply for independent research funding as the PD/PI of a Federal or non-Federal research grant.

## Mentored or Independent LRP Research



## **Extramural LRP Application Cycle Timeline**



#### **Post-Submission Materials**

- Accepted after submission but <u>before the peer review</u> if they result from unforeseen administrative issues or events
- Acceptable materials include:
  - Change of institution (e.g., applicant moved to another university)
  - Updates related to changes in senior/key personnel pivotal to the LRP project (e.g., biosketch for new mentor)
  - Adjustments resulting from unforeseen events (e.g., natural disasters)
  - Citations of newly accepted manuscripts for publication
  - Newly awarded funding or decisions on pending proposals

Must be received by the Division of Loan Repayment by email by January 31

# Who Is Benefitting From the LRPs?



## NIH) LRP Dashboard

Overview

Demographics

#### **Programs Overview**

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All LRPs

All Awards V

FY 2011-2020

Number of Applications

27,027

Number of Awards

13,617

**Success Rate** 

50%

Mean Award

\$52,524

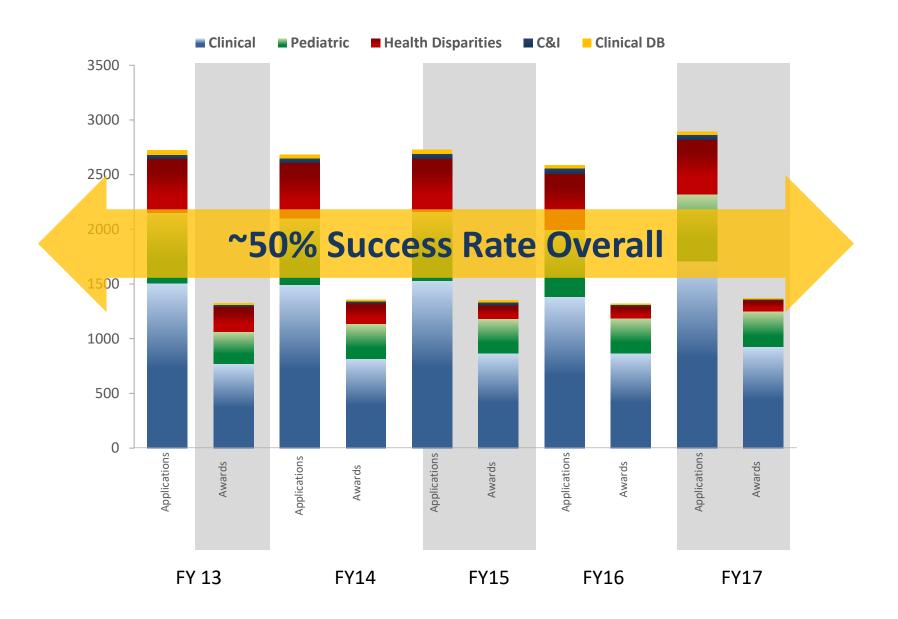
Mean Age of Awardees

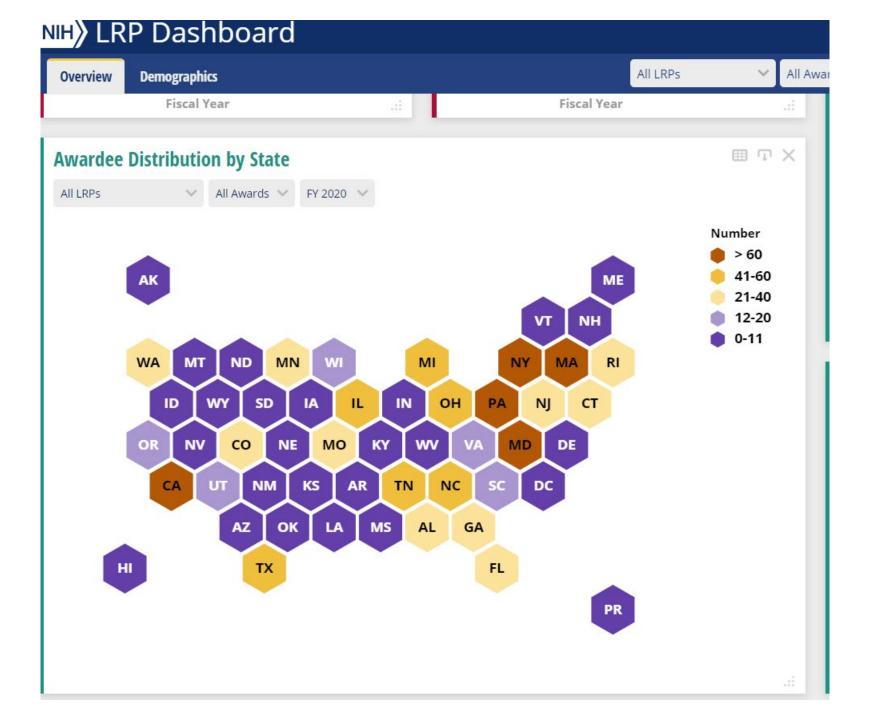
37 Years

Total Funding

\$715,224,615

## NIH LRP Applications & Awards, FY13-20





# What to Keep In Mind While 'Building' Your Application



#### QUESTION....

 If you were going to build a house, what would you need?



A <u>Blueprint</u>...BUT...you also need contractor help!

## You're building a RESEARCH CAREER....

- What's your blueprint? Your LRP Application
- Who are your helpers? Mentors, etc



## The Application – Major Sections

- Biosketch, Personal Information and Employment
- Research Activities ('meat and potatoes')
  - Personal Statement Describe yourself and your research goals; include previous research training experience, background/how you developed your scientific interests/accomplishments; short and long-term career goals
  - Training/Career Development Plan What skills do you need to acquire to become an independent researcher (e.g., training and professional development opportunities; grantsmanship workshops, conference attendance, etc) *include timelines*
  - Proposed Research Plans describe planned research activities, specific roles/responsibilities over next 2 years – *include timelines*
- Research Environment Why are you where you are? Who or what is important there?
- Loan Information (new applicants only)
  - Lender and servicer information, loan number, total loan amounts, loan status (e.g., in repayment/forbearance)



## What Are Reviewers Looking For?

Reviewers evaluate an applicant's potential to succeed in an independent research career by rating:

- Applicant's previous training and research experience
- Applicant's commitment to a research career
- Strength and quality of letters of recommendation
- Quality and appropriateness of the research environment
- Research progress (for Renewal applications only)



#### LRP Review Criteria

#### 1) Applicant's potential to pursue a career in research

- Applicant's previous training and experience
- Proposed research activities during LRP contract period
- Commitment to a research career
- Strength of reference letters

mismer research accomplishments and development as an independent investigator.

Finally, assign an Overall Score at the end of this template, and enter the same Score under "Preliminary Score" in IAR

## 2) Quality of the overall environment to prepare the applicant for a research career

- Quality and availability of scientific mentors and colleagues
- Quality and appropriateness of institutional resources and facilities

research. (Note: do not evaluate the research on its scientific merits per se, but as a vehicle to help the applicant pursue a research career.)

Rating for this criterion: Choose a rating Comments (optional):

3. Commitment to a clinical research career, as reflected by the personal statement of long-term career goals and plan to achieve those goals



# What Should You Do Before You Start Your Application?

- Read the published LRP notices (see www.lrp.nih.gov)
- 2. Review the mission and priorities for the NIH Institutes and Centers that you are interested in reviewing your application and reach out to the appropriate NIH Program Officer/LRP Liaison to discuss their IC's priorities!
- 3. Talk to your mentors and recommenders
- 4. Make sure you have an eRA Commons ID
- 5. Contact your lender to get information on your loan amounts

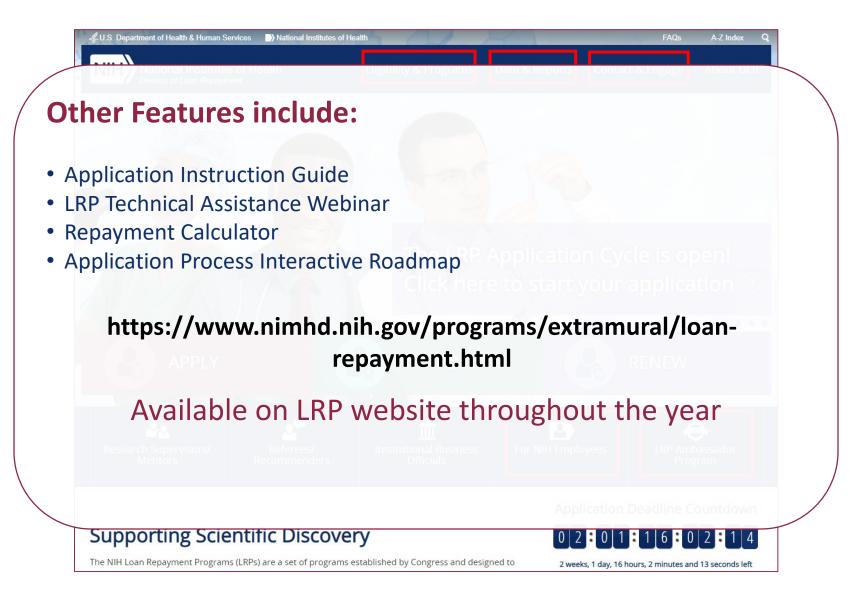
## RESOURCES



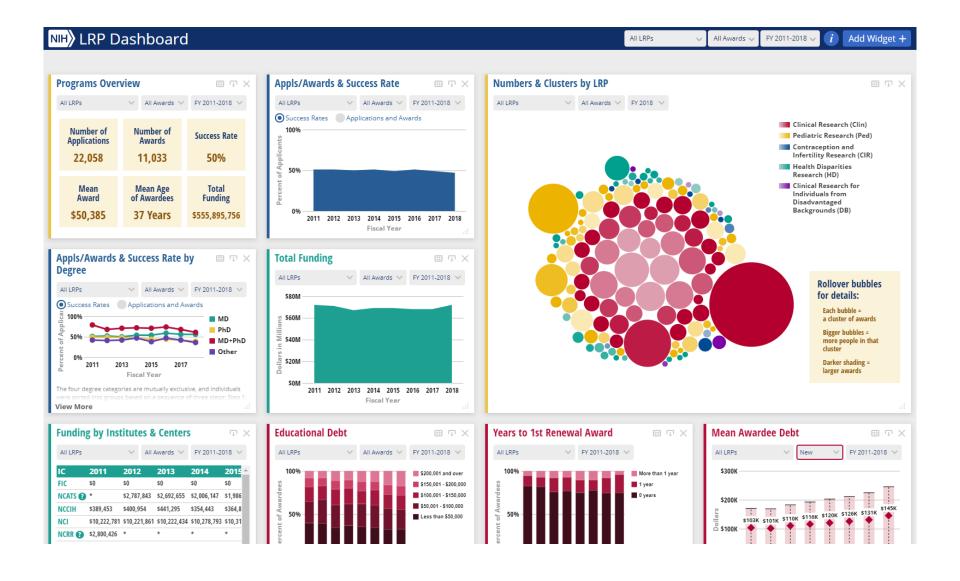
#### LRP Website



#### LRP Website



#### LRP Dashboard



## LRP Ambassador Program





https://www.lrp.nih.gov/ambassador-program



#### **Contact:**



www.lrp.nih.gov



(866) 849-4047



Irp@nih.gov



**NIHLRP** 



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Acknowledgement: Ericka Boone, PhD Thank you!

