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

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Perspectives from Current LRP Recipients at UNLV

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Summary

NIH LRPCs 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
  o Overview of the LRPs
  o Eligibility Criteria
  o Program Statistics
  o What to keep in mind when applying
  o Resources
• LRP Recipients’ Perspectives
The NIH LRPns Can Help!
Legislative History of the NIH Loan Repayment Programs

1988
- AIDS (I)
  Public Law 100-607
  November 4, 1988

1993
- Contraception & Infertility (E)
  Public Law 103-43
  June 10, 1993
- General (I)
  Public Law 103-43
  June 10, 1993
- Clinical – DB* (I+E)
  Public Law 103-43
  June 10, 1993

2000
- Pediatric (E)
  Public Law 106-310
  October 17, 2000
- Clinical (E)
  Public Law 106-505
  November 13, 2000
- Health Disparities (E)
  Public Law 106-525
  November 22, 2000

Note: I= Intramural LRP (research within NIH)
E=Extramural LRP (research outside NIH)
Legislative History – 21st 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.

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

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.

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

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.

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.
LRP Eligibility Criteria

- **Citizenship**: U.S. Citizen or permanent resident
- **Doctoral Degree**: M.D., Ph.D., or equivalent. Exception: Contraception & Infertility Research LRP
- **Research Funding**: Domestic nonprofit, university, or government organization; NIH grant support is NOT required
- **Research Time**: At least 20 hours/week
- **Student Loan Debt**: At least 20 percent of annual income

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 NOT 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

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### Independent
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### Applicant must submit
- Mentoring/Training Plan
- Mentor’s Biosketch
- Additional Biosketch (optional)

### Mentor must submit
- Reference Letter
- Mentor Assurances

### Not Applicable (no mentor)
- Career Development Plan
Extramural LRP Application Cycle Timeline

- **Sept 1 – Nov 15**: Application Cycle Open
- **Nov 15**: Application Colleague, and IBO Deadline
- **Feb - May**: Application Peer Review
- **May - June**: Financial Vetting
- **Early August**: Final Funding Decisions
- **November**: 1st Lender Payments

Selected applications proceed through the following steps:
- DLR
- CSR
- NIH IC
- Peer Review
- NIH IC

Quarterly verifications required for future payments
Post-Submission Materials

• Accepted after submission but **before the peer review** 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 LRPss?
NIH LRP Applications & Awards, FY13-20

~50% Success Rate Overall
What to Keep In Mind While ‘Building’ Your Application
QUESTION....

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

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

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

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

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?

1. **Read the published LRP notices** (see [www.lrp.nih.gov](http://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.nih.gov
Other Features include:

• Application Instruction Guide
• LRP Technical Assistance Webinar
• Repayment Calculator
• Application Process Interactive Roadmap

Available on LRP website throughout the year

LRP Dashboard

Programs Overview
- Number of Applications: 22,058
- Number of Awards: 11,033
- Success Rate: 50%
- Mean Award: $50,385
- Mean Age of Awardees: 37 Years
- Total Funding: $555,895,756

Applicants/Awards & Success Rate
- Success Rates: Applications and Awards
- Fiscal Year 2011-2018

Total Funding
- Dollars in Millions
- Fiscal Year 2011-2018

Numbers & Clusters by LRP

Applicants/Awards & Success Rate by Degree
- Success Rates: Applications and Awards
- Fiscal Year 2011-2018

Rollover bubbles for details:
- Each bubble = a cluster of awards
- Bigger bubbles = more people in that cluster
- Darker shading = larger awards

Funding by Institutes & Centers
- IC 2011-2018

Educational Debt
- Fiscal Year 2011-2018

Years to 1st Renewal Award
- Fiscal Year 2011-2018

Mean Awardee Debt
- Fiscal Year 2011-2018
LRP Ambassador Program

What is the LRP Ambassador Program?
The LRP Ambassador Program is a network of former and current LRP awardees that promote the NIH LRP within their local extramural scientific community.

What does an LRP Ambassador do?
LRP Ambassadors serve as a personalized link/connection between the Division of Loan Repayment (DLR) and potential applicants at their home institutions by identifying potential eligible applicants to the LRP within their institutions and sharing information about the LRP with them.

Since the Ambassador Program is being updated, all ambassadors must provide their current information to gain access to the Ambassador Resources on this page that are password-protected. Click on the "Become an LRP Ambassador" button to connect to the sign-up form. Login information will be emailed to you following sign-up.

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

LRP Ambassador Resources
LRP Ambassadors can access resources here to better understand their role and to effectively conduct outreach to potential applicants. Resources include a toolkit that provides an overview of the LRP Ambassador Program and a wide array of tools, a presentation about the LRP, and information about how to order print materials. This section of the page is password-protected for Ambassadors only.

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

- www.lrp.nih.gov
- (866) 849-4047
- lrp@nih.gov
- NIHLRP
- @NIH_LRP

Acknowledgement: Ericka Boone, PhD

Thank you!