



**NIH Loan Repayment Programs
An Overview
Division of Loan Repayment
Office of Extramural Research/Office of Extramural Programs
National Institutes of Health
U.S. Department of Health and Human Services**

**Jennifer Alvidrez, PhD
NIMHD Division of Extramural Scientific Programs**

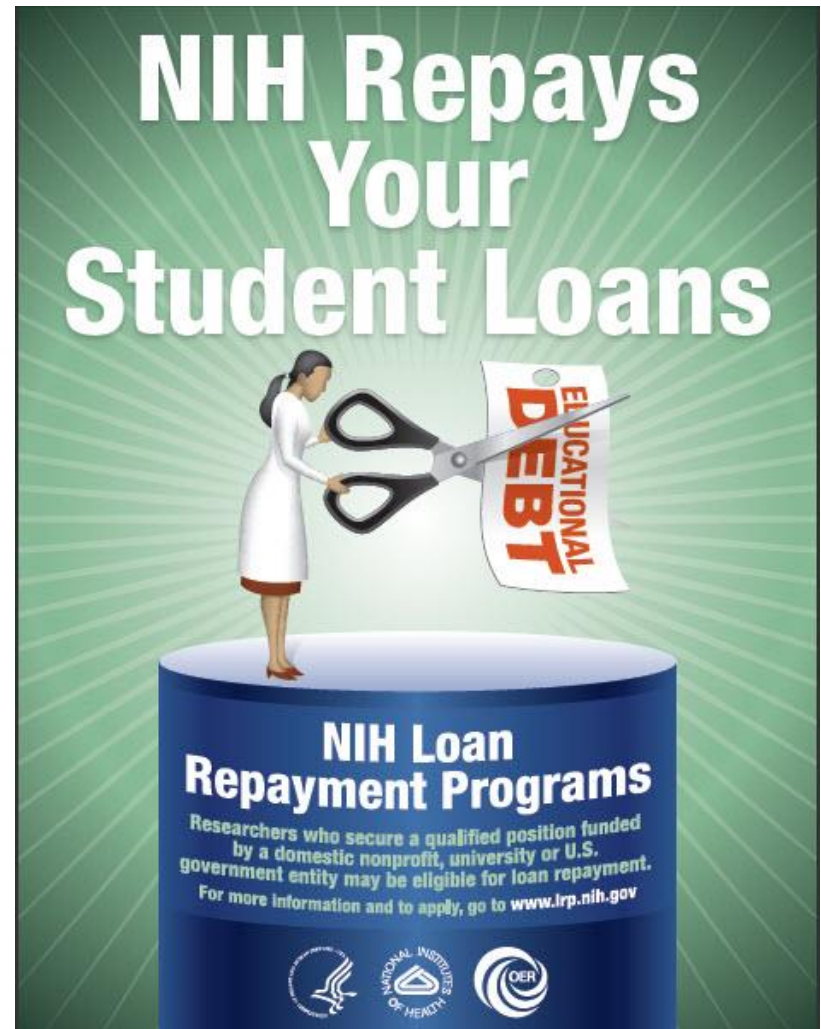


NIH LOAN REPAYMENT PROGRAMS



The NIH Loan Repayment Programs (LRPs) are a vital part of our Nation's efforts to attract and retain highly qualified health professionals.

- Up to \$35,000 per year in educational loan repayment depending on debt level
- Coverage of most Federal taxes resulting from the NIH LRP
- 2 Year initial contracts with 1 or 2 year competitive renewal contracts



NIH LOAN REPAYMENT PROGRAMS





Programs and Eligibility

Extramural Programs

- 1. Clinical Research**
- 2. Pediatric Research**
- 3. Health Disparities Research**
- 4. Contraception and Infertility Research**
- 5. Clinical Research for Individuals from Disadvantaged Backgrounds**

Eligibility

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



NIH LOAN REPAYMENT PROGRAMS



NIH will repay:

- Educational loans guaranteed by the U.S. Government
- Educational loans from accredited U.S. academic institutions and commercial lenders

NIH will not repay:

- Non-education loans (e.g., home equity loans)
- Loans consolidated with another individual (e.g., spouse or child)
- PLUS loans to parents

EXCEPTION: PLUS loans disbursed to graduate and professional students on or after July 1, 2006, qualify for LRP repayment

- Loans that have been converted to a service obligation
- Delinquent loans, loans in default, or loans not current in repayment





Individuals are not eligible for the NIH LRPs if they:

- Have a Federal judgment lien against their property arising from a Federal debt
- Are a full-time Federal government employee or VA Fellow
- 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
 - *NRSA T32, T90 and F32 awardees are eligible. NIH grants a deferral of the NRSA service obligation.*





Clinical Research

Patient-oriented clinical research conducted with human subjects, or research on the causes and consequences of disease in human populations involving material of human origin (such as tissue specimens and cognitive phenomena) for which an investigator or colleague directly interacts with human subjects in an outpatient or inpatient setting to clarify a problem in human physiology, pathophysiology or disease, or epidemiologic or behavioral studies, outcomes research or health services research, or developing new technologies, therapeutic interventions, or clinical trials.

Clinical Research for Individuals from Disadvantaged Backgrounds

See above definition for Clinical Research. A researcher from a family with an annual income below an established level is considered to be from a “disadvantaged background.” Current financial need alone is not sufficient to qualify for this program.





Pediatric Research

Research that is directly related to diseases, disorders, and other conditions in children, including pediatric pharmacology.

Contraception and Infertility Research

Research whose long-range objective is to evaluate, treat or ameliorate conditions which result in the failure of couples to either conceive or bear young; contraception development is defined as research whose ultimate goal is to provide new or improved methods of preventing pregnancy.





Health Disparities Research

Basic, clinical, and behavioral research on health conditions including diseases, disorders, and such other conditions, including the causes of such disparities and methods to prevent, diagnose, and treat the diseases associated with health disparities, that are unique to, more serious, or more prevalent in health disparities populations (either individual members or communities of such populations).

A "*health disparities population*" is defined as a population for which, as determined by the NIMHD Director in consultation with the Director of the Agency for Healthcare Research and Quality, there is a significant disparity in the overall rate of disease incidence, prevalence, morbidity, mortality, or survival rates in the population as compared to the health status of the general population.





Panels evaluate each applicant's potential to succeed in a research career by rating:

- 1. Applicant's previous training and research experience**
- 2. Applicant's commitment to a research career**
- 3. Current research environment**
- 4. Research progress—for Renewal applications only**



Tips for Writing a Competitive LRP Application

These tips will help you strengthen your application.

- 1. Know the funding priorities of your NIH Institute or Center.** (*Find these on the LRP Web site under the Contact Us tab.*)
- 2. Effectively demonstrate your qualifications and commitment to research.**
- 3. Describe resources and support thoroughly.**
- 4. Write a strong research plan.**
- 5. Provide strong letters of recommendation.**

***To download these application tips, visit
http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf***



NIH LOAN REPAYMENT PROGRAMS



Common Mistakes to Avoid

The following conditions often weaken an applicant's competitiveness.

- 1. Weak or lukewarm recommendation letters**
- 2. Questionable research commitment**
- 3. Mediocre research plan**
- 4. Rushed application**
- 5. Inadequate research environment**
- 6. Slim publication record**



NIH LOAN REPAYMENT PROGRAMS



Application Timeline

September 1 – November 15: Application Cycle

November 15, 8 p.m. ET: Application Deadline

December 1: Colleague Deadline

February – May: Application Peer Review

May: Initial Selection

May – July: Financial Vetting

Mid-July: Final Funding Decisions and Recipient Notification

August – September: Contract Signing

October: First Payment to Lender



NIH LOAN REPAYMENT PROGRAMS



LRP Information Center

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

Webinars

Overview of Loan Repayment Programs

<http://go.usa.gov/aHx>

Application Tutorial

<http://bit.ly/nihlrptutorial>

NIMHD LRP Technical Assistance Webinar

<http://www.nimhd.nih.gov/programs/extra/lrp.html>

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



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



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





NIMHD Mission

To lead scientific research to improve minority health and eliminate health disparities.

Current health disparity populations:

- Racial/ethnic minorities
- Rural populations
- Low-income populations



NIMHD EXTRAMURAL PROGRAMS

Research Project Grants

- NIMHD Academic Research Enhancement Award: Enhancing Health Disparities Research at Undergraduate Institutions (R15), [RFA-MD-15-002](#)
- System-Level Health Services and Policy Research on Health Disparities (R01), [RFA-MD-15-001](#)



NIMHD EXTRAMURAL PROGRAMS

Research Project Grants

- Understanding and Promoting Health Literacy (R01), [PAR-13-130](#)
- Research on the Health of LGBTI Populations (R01, R03, R21), [PA-12-111](#), [PA-12-112](#), [PA-12-113](#)
- Research on the Health Determinants and Consequences of Violence and its Prevention, Particularly Firearm Violence (R01), [PA-13-363](#)



NIMHD EXTRAMURAL PROGRAMS

Research Project Grants

- Understanding Factors in Infancy and Early Childhood (Birth to 24 months) that Influence Obesity Development (R01), [PAR-14-323](#)
- Mechanisms, Models, Measurement, & Management in Pain Research (R01, R21), [PA-13-118](#), [PA-13-119](#)
- Research Project Grant (Parent R01), [PA-13-302](#)



NIMHD Contact Information

Jennifer Alvidrez

301-594-9567

Jennifer.Alvidrez@nih.gov

NIMHD Main Office: 301-402-1366

Website: www.nimhd.nih.gov