



NIH Loan Repayment Programs

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Why the LRP?

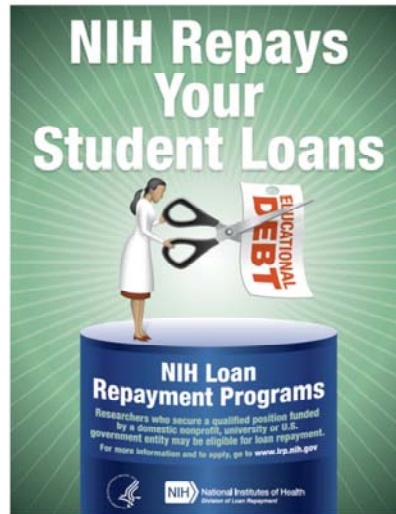
- To keep developing scientists (MD's, PhD's and others) in research careers **by helping pay off their educational debts**



NIH Loan Repayment Programs (LRPs)

Summary

- Up to \$35k/year in educational loan repayment
 - Depending on debt level
- May include some coverage of Federal taxes resulting from the NIH LRP
- 2 year initial contracts
 - 1 or 2 year competitive renewal
- Approximately 1,600 researchers funded yearly
- 50% application success rate



<https://www.lrp.nih.gov/LRPDataBook/>

Funding by NIH Institutes and Centers

IC	Awards	Funding	Mean Award	Standard Deviation
NHLBI	111	\$8,686,235	\$78,254	\$24,881
NCI	90	\$6,468,295	\$71,870	\$27,152
NIMHD	66	\$3,688,713	\$55,890	\$30,340
NICHD	57	\$3,354,012	\$58,842	\$32,210
NIMH	54	\$2,758,351	\$51,081	\$33,145
NIAID	45	\$3,206,713	\$71,260	\$28,114
NIDDK	42	\$2,925,865	\$69,663	\$26,719
NIA	22	\$1,534,683	\$69,758	\$28,027
NINDS	21	\$1,593,508	\$75,881	\$25,964
NIDA	20	\$1,113,461	\$55,673	\$30,260
NIAAA	20	\$1,037,837	\$51,892	\$28,788
NIAMS	18	\$939,201	\$52,178	\$32,296
NEI	15	\$1,135,290	\$75,686	\$32,109
NCATS	14	\$1,144,218	\$81,730	\$25,318
NIDCR	12	\$740,786	\$61,732	\$35,541
NIDCD	11	\$636,508	\$57,864	\$32,909
NIGMS	8	\$660,318	\$82,540	\$19,127
NIEHS	3	\$240,110	\$80,037	\$17,172
NCCIH	3	\$172,384	\$57,461	\$36,541
NIBIB	2	\$132,045	\$66,022	\$44,233
NHGRI	1	\$26,414	\$26,414	
Total	635	\$42,194,948	\$66,449	\$30,128

LRP Overview

- Benefits
- Eligibility
- Qualifying Loans and Repayment
- Qualifying Research
- Application Receipt and Review
- Peer Review Criteria
- Application – outline and tips

LRP Overview

- **Benefits**
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Benefits

- Up to \$35,000 per year in loan repayments, depending on debt level
- Reimbursement of Federal, state, and local taxes resulting from NIH loan repayment
- LRP contracts are **portable** and can be transferred, subject to NIH approval of qualifying non-profit environment and research project
- Contract Length
 - Initial contracts: 2 years
 - Renewal contracts: 1 and 2 years



Portability is important for Fellows who may move for their faculty appointment

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Eligibility

- Doctoral degree (M.D., Ph.D., or equivalent)
 - **EXCEPTION:** *Eligibility for the Contraception and Infertility Research LRP includes nurses, physician assistants, graduate students, and postgraduate research fellows training in the health professions*
- Funding for research at any domestic nonprofit, university, or government organization

****NIH grant support is NOT required****

- Educational loan debt must be at least 20% of applicant's annual salary
- Must conduct qualifying research for at least 20 hours/week- ***This can be averaged; just need institutional signoff***
- U.S. Citizen or permanent resident

Doctoral degree is required for participation in extramural LRPs, with one exception:

Contraception and Infertility Research LRP is open to individuals with a doctoral degree, as well as nurses, physician assistants, graduate students, and postgraduate research fellows training in the health professions.

Other Eligibility Issues

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.*

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Qualified Educational Debt

NIH will repay educational loans that are:

- Guaranteed by the U.S. Government
- From accredited U.S. academic institutions and commercial lenders
- Loans existing at the time of LRP application

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
- Loans obtained during the LRP award



PLUS loans are federal loans that graduate students and parents of dependent undergraduate students can use to help pay for college or career school.

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Five Extramural LRPs

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

Extramural LRP for **Clinical Research**

Purpose:

Recruit and retain highly qualified health professionals as clinical investigators.

Qualifying research:

Must have direct interaction with human subjects

- Patient-oriented clinical research
- Research on the causes and consequences of disease
- Clarify a problem in human physiology, pathophysiology or disease,
- Epidemiologic or behavioral studies
- Outcomes research or health services research
- Develop new technologies, therapeutic interventions, or clinical trials

Extramural Clinical Research LRP for **Individuals from Disadvantaged Backgrounds**

Purpose:

Recruit and retain highly qualified health professionals from disadvantaged backgrounds as clinical investigators.

An individual from a disadvantaged background:

1. Comes from an environment that inhibited the individual from obtaining the knowledge, skill and ability required to enroll in and graduate from a health professions school; or
2. Comes from a family with an annual income below a level based on low-income thresholds according to family size.

~Current financial need alone is not sufficient to qualify for this program~

Qualifying research:

As described for Extramural LRP for Clinical Research



Extramural **Pediatric Research** LRP

Purpose:

Recruit and retain highly qualified health professionals as clinical investigators.

Qualifying Research:

Directly related to diseases, disorders, and other conditions in children, including pediatric pharmacology.

Extramural LRP for **Health Disparities** Research

Purpose:

Recruit and retain highly qualified health professionals to research careers that focus health disparity issues.

- 50% of awards to applicants from health disparity populations

Qualifying research:

- Within health disparity populations
- Causes of health disparities
- Methods to prevent, diagnose, and treat such conditions



Extramural LRP for Contraceptive and Infertility Research

Purpose:

Recruit and retain highly qualified health and/or allied health professionals as contraception and/or infertility investigators.

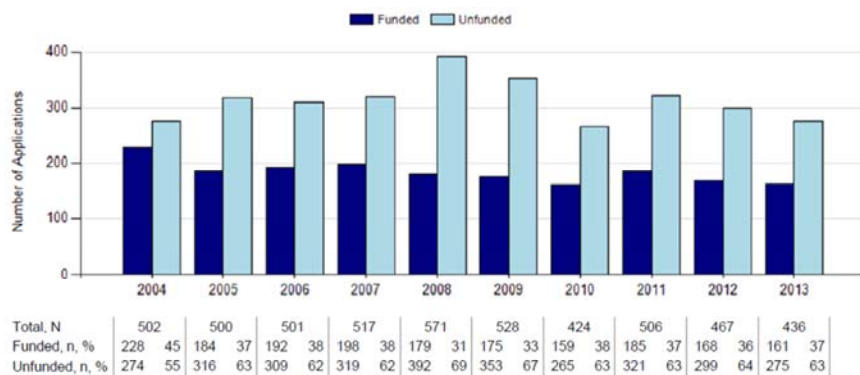
Qualifying research:

- Evaluate, treat or ameliorate conditions which result in the failure of couples to either conceive or bear young
- Provide new or improved methods of preventing pregnancy

Applications, Awards and Success Rates by Program

LRP	New + Renewal			New			Renewal		
	Applications N	Awards n	Success Rate %	Applications N	Awards n	Success Rate %	Applications N	Awards n	Success Rate %
Clinical Research	1,529	866	57	874	400	46	655	466	71
Pediatric Research	630	312	50	404	157	39	226	155	69
Health Disparities Research	486	125	26	303	55	18	183	70	38
Clinical Research for Individuals from Disadvantaged Backgrounds	50	25	50	32	11	34	18	14	78
Contraception and Infertility Research	41	23	56	28	12	43	13	11	85
Total	2,736	1,351	49	1,641	635	39	1,095	716	65

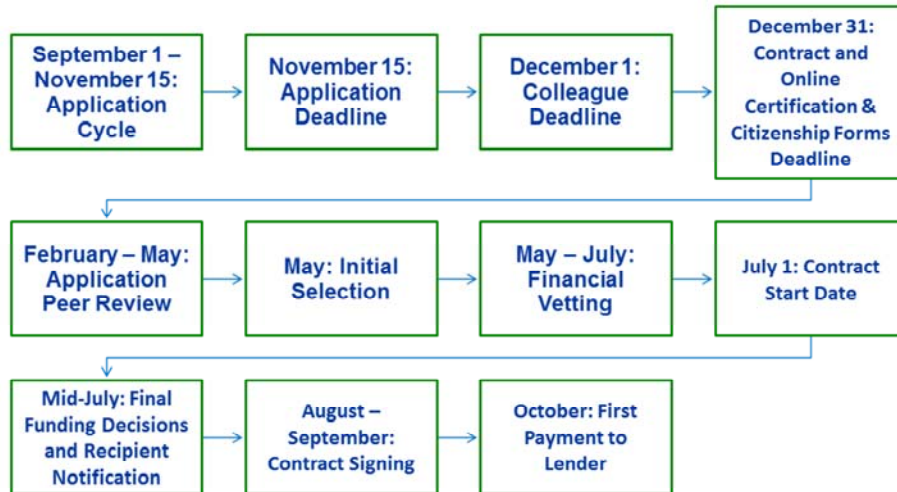
Funded and Unfunded Applications (New) Pediatric Research



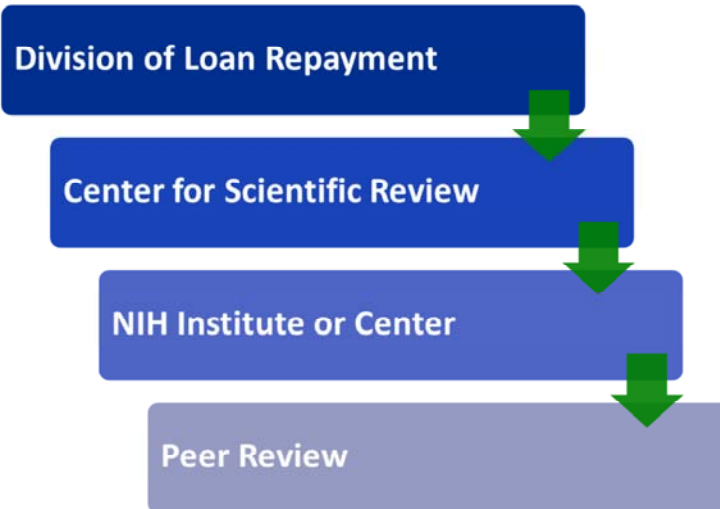
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Application Cycle Timeline



Review Process



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Peer Review Criteria

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

1. Applicant's previous training and research experience
2. Appropriateness of proposed research activities during the LRP contract period to foster a career in research
3. Applicant's commitment to a research career
4. Strength of the letters of recommendations attesting to the applicant's potential for a successful career in research
5. Current research environment including quality and availability of scientific mentors and colleagues and availability of institutional resources and facilities.
6. Research progress (*for Renewal applications only*)

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The Application

The LRP application is divided into three sections:

1. **Personal Information (Biosketch, personal statement, funding information, etc)**
2. **Research - Description of current or proposed research project including the specific responsibilities and role of the applicant in conducting the research. The applicant's research supervisor or mentor will be asked to concur.**
3. **Loan Information** (*new applicants only*)

The Application

Also requires research supervisor/mentor input:

- **Recommendation**
- **Biosketch**
- **Assessment of research activities statement**
- **Description of research environment**
- **Training/mentoring plan**

Two additional letters of recommendation also required

**Top 10 Tips for Writing a Competitive LRP
Application**

#10

**Know the funding priorities of your NIH
Institute or Center**

*Verify your research is within the scientific
mission of the IC you have chosen*



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

**Top 10 Tips for Writing a Competitive LRP
Application**

#9

**Effectively demonstrate your
qualifications and commitment to
research**

*Take the time to make sure your letters of
recommendation reinforce this*



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

**Top 10 Tips for Writing a Competitive LRP
Application**

#8

**Describe resources and
mentor/institutional support thoroughly**

*An inadequate research environment that is not
conducive to implementation of the research plan will
weaken an application*



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

**Top 10 Tips for Writing a Competitive LRP
Application**

#7

Write a strong research plan

A mediocre research plan will weaken an application



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

**Top 10 Tips for Writing a Competitive LRP
Application**

#6

**Ensure you have strong letters of
recommendation**

*Weak or lukewarm recommendation letters
will weaken an application*



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

**Top 10 Tips for Writing a Competitive LRP
Application**

#5

Ensure all biosketches (mentors/co-mentors included) are in current NIH format, updated with a personal statement pertinent to the LRP application



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

Top 10 Tips for Writing a Competitive LRP Application

#4

Follow all formatting requirements

Proper font size, formatting, and other details can make the difference between funding and no funding



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

Top 10 Tips for Writing a Competitive LRP Application

#3

Ensure readiness/competitiveness

A poor publication record will weaken an application



<https://www.lrp.nih.gov/faqs>

One of the common reasons why an LRP application isn't funded is listed as "Poor publication record without explanation." (See http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf)

Top 10 Tips for Writing a Competitive LRP Application

#2

Make sure your mentors and referees are prepared and have all the required information/details

This is NOT a standard research grant application
Mentor letter of support consists of structured responses to online questions – not a standard letter of recommendation
Nuances should be highlighted



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

Top 10 Tips for Writing a Competitive LRP Application

#1

Plan ahead

A rushed application will be apparent to reviewers and lack of attention to detail will weaken an application



<https://www.lrp.nih.gov/faqs>

http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf

Additional Resources

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

Webinar: Overview of Loan Repayment Programs
<http://go.usa.gov/aHx>

LRP Web site: <http://www.lrp.nih.gov>
 Twitter: [@NIH_LRP](https://twitter.com/NIH_LRP)
 Facebook: <http://www.facebook.com/nihlrp>

