NIH Loan Repayment Programs

Matt Oster, MD, MPH, Assistant Professor
Lisa Cranmer, MD, MPH, Assistant Professor
Andi Shane, MD, MPH, Associate Professor

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Adapted from a presentation given by
Sherry Mills, M.D., M.P.H., Director, Office of Extramural Programs, NIH Office of Extramural Research
June, 2011
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

<table>
<thead>
<tr>
<th>ID</th>
<th>Awards</th>
<th>Funding</th>
<th>Mean Award</th>
<th>Standard Deviation</th>
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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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Portability is important for Fellows who may move for their faculty appointment.

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
LRP Overview

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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 LRP 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.
LRP Overview

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

**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
LRP Overview

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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

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<th>LRP</th>
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<th></th>
<th>New</th>
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<th>Renewal</th>
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Funded and Unfunded Applications
(New)

Pediatric Research

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<th>Total N</th>
<th>Funded, n, %</th>
<th>Unfunded, n, %</th>
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<td>2008</td>
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<td>2012</td>
<td>467</td>
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<tr>
<td>2013</td>
<td>436</td>
<td>38</td>
<td>63</td>
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Number of Applications

2004: Funded 228, Unfunded 274
2005: Funded 45, Unfunded 55
2006: Funded 194, Unfunded 316
2007: Funded 37, Unfunded 63
2008: Funded 198, Unfunded 309
2009: Funded 179, Unfunded 309
2010: Funded 31, Unfunded 62
2011: Funded 175, Unfunded 69
2012: Funded 33, Unfunded 67
2013: Funded 38, Unfunded 63
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Application Cycle Timeline

- September 1 – November 15: Application Cycle
- November 15: Application Deadline
- December 1: Colleague Deadline
- December 31: Contract and Online Certification & Citizenship Forms Deadline
- February – May: Application Peer Review
- May: Initial Selection
- May – July: Financial Vetting
- July 1: Contract Start Date
- Mid-July: Final Funding Decisions and Recipient Notification
- August – September: Contract Signing
- October: First Payment to Lender
Review Process

Division of Loan Repayment

Center for Scientific Review

NIH Institute or Center

Peer Review
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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)
LRP Overview

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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
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

Twitter: @NIH_LRP
Facebook: http://www.facebook.com/nihlrp