NIH Loan Repayment Programs

Ericka Boone, PhD
Director
Division of Loan Repayment
Objective

• Inform researchers about the benefits of the LRPs and the online application process

Agenda

• Description of the Programs and Eligibility Requirements
• Overview of Application Components
  o Research Activities and Personal Statement
  o Recommendations
  o Loan Information
• Application Timeline & Checklist
• Wrap Up & Resources
• Q&A
GOT DEBT???

#1 Barrier to starting and sustaining a research career
The NIH LRP Can Help!
NIH Loan Repayment Programs (LRPs) represent a **vital component** in our nation's effort to keep health professionals like YOU in research careers.

**YOU:** Commit to 2 years of research at a non-profit institution, using domestic, non-profit research funding

**NIH:** Repays up to **$35,000/year** of your qualified educational debt **and** covers resulting federal taxes (39%)

**Outcome:** Lower financial burden and an increase in the nation's biomedical research scientist workforce
## 5 Extramural NIH LRPS

**For Individuals Conducting Research at Non-Profit Institutions**

<table>
<thead>
<tr>
<th>Research Area</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clinical Research</strong></td>
<td>- Patient-oriented research conducted with human subjects or materials of human origin (including cognitive phenomenon) on the causes and consequences of disease in humans</td>
</tr>
<tr>
<td><strong>Pediatric Research</strong></td>
<td>- Research related to diseases or disorders in children</td>
</tr>
<tr>
<td></td>
<td>- Basic research allowed</td>
</tr>
<tr>
<td><strong>Health Disparities Research</strong></td>
<td>- Research focusing on minority and other health disparity populations</td>
</tr>
<tr>
<td></td>
<td>- Basic, clinical, social and behavioral research allowed</td>
</tr>
<tr>
<td></td>
<td>- Applications reviewed by NIMHD</td>
</tr>
<tr>
<td><strong>Contraception &amp; Infertility Research</strong></td>
<td>- Research focusing on conditions impacting ability to conceive or bear children and provide new or improved methods of preventing pregnancy</td>
</tr>
<tr>
<td></td>
<td>- Applications reviewed by Eunice Kennedy Shriver NICHD</td>
</tr>
<tr>
<td><strong>Clinical DB</strong></td>
<td>- Same as Clinical Research LRP</td>
</tr>
<tr>
<td></td>
<td>- Available to clinical researchers from verifiable disadvantaged backgrounds</td>
</tr>
<tr>
<td></td>
<td>- Reviewed by NIMHD</td>
</tr>
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</table>

[www.lrp.nih.gov](http://www.lrp.nih.gov)
EXTRAMURAL LRP ELIGIBILITY CRITERIA

Doctoral Degree
M.D., Ph.D., or equivalent
Exception: Contraception & Infertility Research LRP

Research Funding
Domestic nonprofit, university, or government organization; NIH grant support NOT required

Citizenship
U.S. Citizen or permanent resident

Educational Loan Debt
At least 20% of applicant’s annual base income

Research Time
At least 20 hours/week
LRP Application Portal
Essential First Steps

Registration

Before starting an application, prospective applicants must register for an LRP login account using one of the methods provided on the portal page. Registration must be completed during the open application period. Please review the Application Periods. Registration completed at other times will be invalidated.

Type of Award

The LRP has two broad types of awards: first awards, called New Awards, and subsequent awards, called Renewal Awards.

New Award: If a prospective applicant has never received an LRP award, apply for a New Award.

Renewal Award: If a prospective applicant has received at least one prior LRP award, apply for a Renewal Award.
Because the system is new, all users (applicants, mentors, referees/recommenders and IBOs) will need to log in via one of these portals:

1. Commons ID
2. NIH ID
3. Open ID (Google account)
SELECT ROLE SCREEN

Applicants
- Apply for a new LRP award, or
- Renew your LRP award, or
- Manage your LRP application, or
- Check on the status of your LRP application

GO TO APPLICANT DASHBOARD

Mentors
- Review and provide responses on Applicant’s research forms,
- Upload your NIH Biosketch, and
- Certify Applicant’s Statements

Referees/Recommenders
- Upload your Reference Letter(s)

PROCEED

Institutional Business Officials
- Provide Applicant’s salary information, and
- Certify Institutional Support for Applicant(s)

PROCEED
ROLE OF COLLEAGUES IN APPLICATION PROCESS

Primary Mentor
• Will supervise awardee proposed career development and research experience
• Will provide a letter of recommendation, their biosketch, and 1 additional biosketch (where necessary)
• Expected to work collaboratively with the development of LRP application
• Independent applicants will not list a primary mentor in their application

Research Supervisor
• Required to submit a quarterly verification of service during your LRP award period (ALL applicants must indicate a research supervisor in the application)

Institutional Business Official
• Required to certify an applicant’s protected research time, funding, citizenship status and submit this information prior to Nov 15th application deadline
After role selection, the applicants are navigated to the Basic Personal Information screen. This only occurs the first time they log in.
1. The Dashboard is a default screen for OAS applicants.
2. Previously saved and submitted applications should be available in the grid.
3. Start a New Application option.

The portal top navigation options are available for users based on their role(s) in OAS.
WHAT SHOULD YOU DO BEFORE YOU START YOUR APPLICATION?

1. 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
Extramural applicants complete application “pre-selection” information before the system navigates them inside of the application:

- Award Type
- Program Type
- Award Length
- Program
- Mentored/Independent Researcher
- Preferred IC and Not Preferred IC (available for clinical and pediatric extramural applicants only)
APPLICATION PRE-SELECTION

Award Type
- New
- Renewal

Are you Applying for an Intramural or Extramural Loan Repayment Program?
- Intramural
- Extramural

Name of Loan Repayment Program you are applying for:
- Clinical Research LRP

Award Length
- One Year
- Two Years
- Three Years

Are you an Independent Researcher or has a Mentor?
- I am an independent researcher
- I am a mentored research scientist

Preferred IC
- Select Institute or Center (IC)

Preferred IC (secondary choice)
- Select Institute or Center (IC)

Not Preferred IC
- Select Institute or Center (IC)
APPLICATION PRE-SELECTION

NIH National Institutes of Health  Division of Loan Repayment

Loan Repayment Programs

Award Type  ○ New  ○ Renewal
Are you Applying for an Intramural or Extramural Loan Repayment Program?  ○ Intramural  ○ Extramural

Name of Loan Repayment Program you are applying for  Clinical Research LRP

Award Length  ○ One Year  ○ Two Years  ○ Three Years

Are you an Independent Researcher or has a Mentor?  ○ I am an independent researcher  ○ I am a mentored research scientist

Preferred IC  Select Institute or Center (IC)
Preferred IC (secondary choice)  Select Institute or Center (IC)
Not Preferred IC  Select Institute or Center (IC)

OMB No. 0925-0361
Form approved for use through 08/31/2019
Click here to see the burden statement

NIH 2674-15
<table>
<thead>
<tr>
<th>Award Type</th>
<th>New</th>
<th>Renewal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you Applying for</td>
<td></td>
<td></td>
</tr>
<tr>
<td>an Intramural or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extramural Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repayment Program?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name of Loan Repayment Program you are applying for</td>
<td>Clinical Research LRP</td>
<td></td>
</tr>
<tr>
<td>Award Length</td>
<td>One Year</td>
<td>Two Years</td>
</tr>
<tr>
<td>Are you an Independent Researcher or has a Mentor?</td>
<td>I am an independent researcher</td>
<td>I am a mentored research scientist</td>
</tr>
<tr>
<td>Preferred IC</td>
<td>Select Institute or Center (IC)</td>
<td></td>
</tr>
<tr>
<td>Preferred IC (secondary choice)</td>
<td>Select Institute or Center (IC)</td>
<td></td>
</tr>
<tr>
<td>Not Preferred IC</td>
<td>Select Institute or Center (IC)</td>
<td></td>
</tr>
</tbody>
</table>
# APPLICATION PRE-SELECTION – ELIGIBILITY QUESTIONS

1. Users are also prompted to provide answers to basic eligibility questions
   - Questions dependent on selected LRP
2. Statement of understanding (mandatory for all applicants).
3. Submit or Cancel completed form options.

<table>
<thead>
<tr>
<th>Eligibility Questions</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Are you a U.S. citizen, U.S. national, or permanent resident of the U.S.? (if no)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Will you conduct qualifying research for an average of at least 20 hours per week over the course of each quarter (3 months) for the entire contract period?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4. Do you receive any research funding support or salary from a for-profit institution or organization?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>5. Are you employed for more than 20 hours per week (5/8 or greater) by a U.S. Government agency such as the NIH, CDC, DOD, or the Veteran's Administration?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>6. Are you currently on a fellowship supported in whole or in part by a U.S. Government agency such as the NIH, CDC, DOD, or the Veteran's Administration?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>7. Do you or did you have a judgment lien arising from a federal debt?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>8. Do you owe a service obligation to another program?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>9. Do you have total qualifying educational debt equal to, or in excess of 20 percent of your institutional base salary (e.g., more than $10,000 debt with $50,000 annual salary)?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>10. Are all of the loans you will be entering on your application from a U.S. government entity, accredited U.S. academic institution, and/or qualified U.S. commercial educational lender?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>11. Have you ever defaulted on an educational loan or are you currently delinquent (more than 90 days past due) on an educational loan?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>12. Are your loans consolidated with another individual, such as a spouse?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>13. Are you an individual from a disadvantaged background? Note: You will be asked to certify your disadvantaged background status in your application.</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

- I understand that completing this questionnaire is not a guarantee of eligibility for the program, and that my eligibility will be further assessed throughout the process.
- I understand that the NIH Loan Repayment Programs are competitive, and the submission of an LRP application does not guarantee an award. I understand that only designated agents of the U.S. Department of Health and Human Services/National Institutes can make commitments for the LRP awards.

[Submit]  [Cancel]
CRITICAL APPLICATION PROFILE SELECTION

Please note, loss of application data will occur if you make changes to pre-selection information

- New vs. Renewal Applicant
- Intramural vs. Extramural Program
- LRP Change (i.e. Health Disparities, Pediatric, etc.)
- Award Length
- Independent vs. Mentored Researcher
The Personal Information form contains vital information necessary for LRP application completion as:

1. Applicant Name(s)
2. Contact Information (email(s), address and phone number(s))
3. SSN
4. DOB
5. NIH Commons ID is required starting 2016
6. List of voluntary disclosures (as applicant race, gender, etc.)
7. Options to:
   - Save
   - Submit (option is disabled until the entire application is complete)
   - Cancel
Employment form is required for all applicants:

1. Organization section contains information about current employer
2. Academic Affiliation
3. Options to:
   - Save
   - Cancel
Under Education and Training tab, applicants provide information about their:

1. Education and Training
2. Postdoctoral fellowship(s) (if applicable)
3. Residency can be added once the M.D. information is entered.
4. Options to save or cancel.
Under “Research Information” tab,
1. Research Project/Activities
   a. Research Project Title
   b. Project Abstract
   c. Upload Research Project/Activities
2. Upload Career Development Plan (Independent Applicant) Or Training and Mentoring Plan (Mentored Applicant)
3. Upload Research Environment
4. Upload NIH Biosketch
5. Upload Personal Statement
6. Upload Research Accomplishments (Renewal Applicants Only)
QUESTION....

• If you were going to build your dream home, what would you need?

A Blueprint...BUT...you also need contractor help!

You’re building a RESEARCH CAREER....

• What’s your blueprint? Your Application
• Who’s it for? Application Reviewers (your application inspectors)
• Who are your helpers? Mentors and other supporters
• **Research Activities**
  o Describe planned research activities, specific roles/responsibilities over next 2 years – *include timelines*

• **Training and Mentoring/Career Development Plan** - Explain how your activities will foster the development of your research career – *include timelines*
  o Mentored Applicants: What skills, etc. do you need to acquire along your path to independent researcher? Include plans for training and professional development opportunities; grant workshops/submissions, publications, conference attendance, regular meetings with mentors, etc.)
  o Independent Applicants: What activities/areas of improvement are helpful to you at this phase? What are your ‘growth steps’? Include developmental activities, such as grant submissions, seminars, scientific meetings, training in the responsible conduct of research, presentations

• **Research Environment**
  o Why are you where you are? Who or what is important there?

• **Personal Statement**
  o Brag about yourself, your background and discuss your research goals
  o Include previous research training experience, how you developed your scientific interests/accomplishments (root yourself in your work); short/long-term career goals

• **Biosketch**

• **Research Accomplishments** *(for Renewal Applicants only)*
WHAT ARE REVIEWERS LOOKING FOR?

Reviewers evaluate an applicant’s potential to succeed in a 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 Applicants only)
Please ensure you have already spoke to the individual you are listing below:

1. Research Supervisor
2. Primary Mentor - Mentored Applicants Only
3. Institutional Business Official
4. Save (Email notification will be sent to stakeholders in 24 hours automatically)
Only new Applicants are required to enter detailed information about their loan(s) under Loan Information tab.
**QUALIFYING LOANS**

**NIH WILL Repay:**
- 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
FUNDING INFORMATION TAB

Under “Funding Information” tab, extramural applicants are required to provide information about their funding sources:
1. Salary
2. Any NIH Grant Support
3. Other Government Funding (not from NIH)
4. Or Non-Profit Research Funding (not from NIH)
Applicants will now complete the certification for online applicant and NIH LRP Contract digitally with the application. No more paper copies!
## SUBMITTING THE APPLICATION

The "SUBMIT" button should turn blue if all the required information is entered and saved; press the "SUBMIT" button to submit the entire application. If there are incomplete tabs then the required content must be completed before submitting.

<table>
<thead>
<tr>
<th>Application Status</th>
<th>Personal Information</th>
<th>Employment and Affiliation</th>
<th>Education and Training</th>
<th>Research Information</th>
<th>Colleague Information</th>
<th>Loan Information</th>
<th>Funding Information</th>
<th>Eligibility</th>
<th>Certify &amp; Submit</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are Applying for:</td>
<td>Intramural</td>
<td>Extramural</td>
<td>Award Type:</td>
<td>New</td>
<td>Renewal</td>
<td>I am a Mentored Research Scientist</td>
<td>I am an Independent Investigator</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LRP:</td>
<td>Clinical Research LRP</td>
<td></td>
<td>Award Length:</td>
<td>One Year</td>
<td>Two Year</td>
<td>Three Year</td>
<td></td>
<td>UPDATE</td>
<td>CANCEL</td>
</tr>
</tbody>
</table>
Congratulations!
LRP Applicants can review status of supporting documentation and any required certifications under Application Status tab.
REFEREES/RECOMMENDERS
Website URL: https://www.lrp.nih.gov/referees-recommenders
1. Choose the option to submit for the first time or review a submitted reference letter
2. Press Continue
1. Referee will enter your application tracking code
2. Referee information
3. Copy and paste the recommendation letter content
4. Complete certification
5. Submit the referee letter

Referee will see the confirmation screen. Both referee and the applicant will receive confirmation email as well in 24 hours.
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
- **November**: Final Funding Decisions
- **1st Lender Payments**

Selected applications

- DLR
- CSR
- NIH IC
- Peer Review

Quarterly verifications required for future payments
Applicant Checklist

Before Submitting the Application
- Read all published notices for the LRPs
- Review the NIH LRP ‘Tips for Writing a Competitive LRP Application’ document
- Contact NIH Program Officers and LRP Liaisons to discuss their IC’s mission and research priorities, and your status as either a mentored or independent applicant
- Talk to your mentor (if applicable), recommenders, and institutional business official regarding your application
- Ensure you have an eRA Commons ID and know the password
- Contact your lenders to get information on your loan amounts
- Develop a timeline for completion and start early
- Carefully review your application before submitting

After Submitting the Application
- Ensure all online forms are complete -- including forms from your mentor, recommenders and institutional business official
- Keep track of your application status via your ‘Application Status’ page in the applicant portal
- Keep your e-mail address current
- Contact the LRP Information Center if you need to make major updates (e.g. change your institution or research project) as soon as possible
RESOURCES
LRP Website

https://lrp.nih.gov/

Supporting Scientific Discovery

The NIH Loan Repayment Programs (LRPs) are a set of programs established by Congress and designed to recruit and retain highly qualified health professionals into biomedical or behavioral research careers. The escalating costs of advanced education and training in medicine and clinical specialties are forcing some scientists to abandon their research careers for higher-paying private industry or private practice careers.

The LRP counteracts financial pressure by paying up to $35,000 annually to a researcher's qualified educational debt in return for a commitment to engage in NIH-funded research. Since tomorrow's medical breakthroughs will be made by investigators starting in their research careers today, the LRPs represent an important investment by NIH in the future of health discovery and the well-being of the Nation.

Application Periods and Documentation Deadlines

<table>
<thead>
<tr>
<th>Extramural New &amp; Renewal Awards</th>
<th>Intramural New Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Application Period: Sep 1, 2017 - Nov 18, 2017</td>
<td>Online Application Period: Sep 1, 2017 - Apr 3, 2018</td>
</tr>
</tbody>
</table>

Application Process

- First Time Visitors: Use our guide to find the best place to start on our website
- Download the 2018 Application Instruction Guide
- Application Process: Interact with the application process

Repayment Calculator

- Calculate repayment on your awards

LRP IC Contact

<table>
<thead>
<tr>
<th>LRP Information Center</th>
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<tbody>
<tr>
<td>Information Center</td>
</tr>
<tr>
<td>Toll-free: (866) 628-2617</td>
</tr>
<tr>
<td>Email: <a href="mailto:lrpinfo@nih.gov">lrpinfo@nih.gov</a></td>
</tr>
</tbody>
</table>

National Cancer Institute (NCI)

- Institute Website: nih.gov/nci
- Institute Mission: Conducts and supports research training, health information dissemination, and other programs related to the cause, diagnosis, prevention, and treatment of cancer and the continuum of care for cancer patients and their families.

LRP Research Priorities

- NCI accepts LRP applications from researchers with any biomedical doctoral degree who engage in qualifying career-focused clinical research or academic research. NCI does not give preferences to applicants with one type of biomedical doctoral degree over another.
Q&A TIME!!!
Contact Us

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