

NIH LOAN REPAYMENT PROGRAMS

FREQUENTLY ASKED QUESTIONS



What are the NIH Loan Repayment Programs (LRP)?

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 LRPs counteract that financial pressure by repaying up to \$50,000 annually of your qualified educational debt in return for a commitment to engage in NIH mission-relevant research at universities, medical centers, and other U.S. institutions.

What are the benefits?

The LRPs will repay up to \$50,000 toward your outstanding, eligible educational debt for each year of the two-year award. In return, you must agree to conduct qualified research activities during the award period.

What is qualified research?

You must be engaged in research supported by a domestic nonprofit foundation, nonprofit professional association, or other nonprofit institution (e.g., university), or a U.S. or other government agency (Federal, state or local). The Extramural LRP includes subcategories that focus on:

- Clinical Research
- Pediatric Research
- Health Disparities Research
- Research in Emerging Areas Critical to Human Health (REACH)
- Clinical Research for Individuals from Disadvantaged Backgrounds
- Contraception & Infertility Research

LRP awardees are strongly encouraged to review the NIH Institute/Center's mission and research priorities. For the REACH subcategory, each IC lists their own emerging and/or gap areas: www.lrp.nih.gov/reach-priority-statements.

Who is eligible to apply?

You are eligible to apply to the NIH LRP if you:

- are a U.S. citizen, U.S. national, or permanent resident
- possess a doctoral level degree*
- have qualifying educational debt equal to or more than 20 percent of your institutional base salary
- conduct qualifying research supported by a domestic nonprofit foundation, nonprofit professional association, or other nonprofit institution, or a U.S. government agency (federal, state, or local)
- perform qualified research for at least 20 hours per week

* Exceptions may apply to the Contraception & Infertility Research or REACH subcategories.

Which loans qualify?

NIH will repay lenders for the existing principal and interest on loans obtained from qualifying U.S. Government (Federal, State, local) or chartered U.S. academic institutions, and commercial educational lenders obtained for the following:

- Undergraduate, graduate, and health professional school tuition expenses.
- Other reasonable educational expenses required by the school(s) attended, including fees, books, supplies, educational equipment and materials, and laboratory expenses; and
- Reasonable living expenses, including the cost of room and board, transportation and commuting costs, and other living expenses as determined by the Secretary.

For more information on loan eligibility, see the Loan Information section: www.lrp.nih.gov/detailed-loan-info

How do I apply?

Applications are submitted online through the Application Submission System & Interface for Submission Tracking (ASSIST) system during the application cycle.

The application cycle opens on September 1 and closes in mid-November each year.

What is the review process?

Applications are peer reviewed and evaluated on (1) the applicant's potential to pursue a career in research, and (2) the quality of the overall environment to prepare the applicant for a research career. This is a competitive program. Assurances of funding cannot be made by anyone other than an authorized representative of the NIH Director.

Can I renew my LRP award?

Yes, if you continue to conduct qualified research and receive funding from a qualified source, you may apply for a competitive renewal award. You may apply for as many renewal awards as you need to pay off your educational debt.

Where can I get more information?

You can visit the LRP website at www.lrp.nih.gov or contact the LRP Information Center by emailing lrp@nih.gov or calling (866) 849-4047.