NIH Repays Your Student Loans

NIH Loan Repayment Programs

Researchers who secure a qualified position funded by a domestic nonprofit, university or U.S. government entity may be eligible for loan repayment.

For more information and to apply, go to www.lrp.nih.gov
Connect With NIH Loan Repayment Programs

www.lrp.nih.gov

Health professionals who have doctoral-level degrees and are conducting biomedical or behavioral research funded by domestic nonprofit or government organizations may be eligible for up to $35,000 of NIH loan repayment per year to repay educational debts. Each year, more than 1,600 researchers receive contracts from the NIH Loan Repayment Programs (LRPs), and a short-term program evaluation has shown that participants in these programs stay in research careers longer, apply for and receive more research grants, and are more likely to become independent investigators than their peers who do not receive LRP funding.

Programs

Opportunities are available in the following areas:
- Clinical Research
- Pediatric Research
- Health Disparities Research
- Clinical Research for Individuals from Disadvantaged Backgrounds
- Contraception and Infertility Research

“LRP funds relieved my financial stress, and allowed me to focus on research. I paid my loans in five years rather than 15. This success boosted my confidence and earned me the respect of my colleagues and mentor.”

—Former LRP Recipient & Current K23 Awardee

Benefits

In exchange for a two-year research commitment, NIH will:
- Repay qualified educational debt up to $35,000 per year
- Reimburse Federal and state taxes resulting from your repayment award
- Repay qualified educational debt after completion of the two-year commitment through competitive renewals*

* If you have student debt remaining at the conclusion of your award, you may apply for a competitive renewal provided you continue to meet NIH’s eligibility requirements.

Eligibility

Applicants must meet the following criteria:
- Doctoral degree (M.D., Ph.D., or equivalent)*
- Research must be funded by a domestic nonprofit, university or U.S. federal, state or local government entity
- Educational loan debt equal to at least 20 percent of your annual salary
- Conduct research for an average of at least 20 hours/week
- U.S. Citizen or permanent resident

* The Contraception and Infertility Research LRP is open to nurses, physician assistants, graduate students, and postgraduate research fellows.

Apply Online

The application cycle opens on September 1 and closes on November 15. Visit www.lrp.nih.gov for more information on the programs and to start your online application.

Questions? Contact the LRP Information Center.
Phone: 866-849-4047    E-mail: lrp@nih.gov
Extramural Loan Repayment Programs
10 Frequently Asked Questions

1. What extramural Loan Repayment Programs (LRPs) are offered for qualified individuals?

To attract and retain highly-qualified health professionals as scientific investigators, NIH offers five extramural LRPs:

- Clinical Research LRP
- Pediatric Research LRP
- Health Disparities Research LRP
- Contraception & Infertility Research LRP
- Clinical Research LRP for Individuals from Disadvantaged Backgrounds

2. Who is eligible to apply to the LRPs?

Applicants must meet the specific eligibility requirements for the LRP to which they are applying, as well as the following general eligibility criteria:

- Be a U.S. citizen, U.S. National, or permanent resident.
- Hold an M.D., Ph.D., Psy.D., Pharm.D., D.O., D.D.S., D.M.D., D.P.M., D.C., N.D., O.D., or equivalent doctoral-level degree (except for the Contraception & Infertility Research LRP). Applicants with a D.V.M. are not eligible for the Clinical Research LRP and Clinical Research LRP for Individuals from Disadvantaged Backgrounds, unless they also hold one of the degrees listed above.
- Have qualifying educational debt equal to or in excess of 20 percent of their institutional base salary on the expected date of program eligibility.
- 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). A foundation, professional association, or institution is considered to be nonprofit if exempt from federal tax under the provisions of Section 501 of the Internal Revenue Code (26 USC 501).
- Agree to perform two years of research service for not less than 20 hours per week in approved clinical, pediatric, health disparities, or contraception and infertility research, depending on the LRP. The institution at which the applicant is engaged in research must provide assurance of support through the end of the two-year LRP contract.
- Conduct research for which funding is not prohibited by federal law, regulation or U.S. Department of Health and Human Services (HHS) or National Institutes of Health (NIH) policy. LRP recipients must conduct research in accordance with applicable federal, state, and local law (e.g., applicable human subjects protection regulations).

In addition, applicants for the Clinical Research LRP for Individuals from Disadvantaged Backgrounds must come from a "disadvantaged background." An individual from a "disadvantaged background" is defined according to low income levels set by the U.S. Census Bureau, as published in the Federal Register.

3. Who is not eligible to apply to the LRPs?

Individuals are not eligible to participate in the extramural LRPs if they:

- Do not have U.S. citizenship, U.S. national status, or permanent residency.
- Have a federal judgment lien against their property arising from a federal debt.
- 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.
- Are full time federal government employees (4/8 or more).
- Are conducting research for which funding is precluded by federal law, regulations, or HHS/NIH policy.
- Are without qualifying research support from a domestic nonprofit source or U.S. government entity (federal, state, or local). Or a significant portion of your income is derived from a for-profit source.
- Do not have educational debt that is equal to 20 percent or more of their institutional base salary.

For more information about who is and is not eligible, see the Eligibility Requirements section of the LRP website: www.lrp.nih.gov

4. What is considered “qualified clinical research?”

Clinical research is defined as patient-oriented 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; epidemiologic or behavioral studies; outcomes or health services research; or developing new technologies, therapeutic interventions, or clinical trials.
5. What is considered “qualified pediatric research?”

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

6. How much are loan repayment benefits? How long are they available?

The LRPs will repay 50 percent of the educational debt up to $35,000 per year toward the outstanding, eligible educational debt of LRP participants. In return, LRP participants must sign a contract agreeing to conduct qualifying research activities during the contract. As long as participants continue to conduct qualified research and receive funding from a qualified source, they may apply for competitive one- or two-year renewal contracts and receive additional loan repayment benefits. The NIH will repay 50 percent of the loan balance at the start of the renewal contract up to a maximum of $35,000 per year.

7. Which loans qualify for repayment? Which loans are ineligible?

The LRPs will repay lenders for the extent principal, interest, and related expenses of qualified U.S. government (federal, state, and local) and commercial educational loans obtained for undergraduate, graduate, and health professional school expenses.

Ineligible loans include those that are consolidated with another individual (including a spouse or child); loans obtained after an LRP contract has been signed by NIH; and non-educational loans, such as home equity loans. Also, loans that are delinquent, in default, or not current in their repayment schedule do not qualify. The NIH will not repay penalty, late, or delinquency fees or extraordinary interest incurred due to the lateness of prior payments.

For more information about eligible or ineligible loans, see the Loan Information section of the LRP website: www.lrp.nih.gov/eligibility/eligibility_of_loans.aspx

8. Are the loan repayment benefits taxable?

Loan repayment benefits represent taxable income for LRP participants. Concurrent with each loan repayment, NIH makes a payment for direct credit to a participant’s IRS tax account (federal tax) at the rate of 39 percent of the loan repayments. For more information on tax payments, see “The LRPs and Taxes” under the participant section of the LRP website: www.lrp.nih.gov

9. How do I apply for a LRP? What is the application process? How will selections be made?

Applications are submitted electronically via the LRP website during the application cycle. Each year, the application cycle for extramural LRPs opens September 1 and closes November 15. Applications that satisfy the basic eligibility criteria are forwarded to the NIH Center for Scientific Review (CSR) for assignment to the appropriate NIH Institute or Center for review. This is a competitive program—there is no guarantee of funding for individuals who submit an application. Assurances of funding cannot be made by anyone other than the authorized representative of the HHS Secretary.

10. Where can I get more information?

For an online application, deadline dates, and other information, visit the LRP website at www.lrp.nih.gov. For additional assistance, contact the LRP Information Center at (866) 849-4047 or lrp@nih.gov.

NIH Loan Repayment Programs
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