NIH Loan Repayment Programs
An Overview
Division of Loan Repayment
Office of Extramural Research/Office of Extramural Programs
National Institutes of Health
U.S. Department of Health and Human Services

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Director of Policy, NIH Division of Loan Repayment
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NIH Loan Repayment Programs (LRPs)

- Vital component of our Nation's efforts to attract and retain highly qualified health professionals
- Working in priority areas
- To build a research workforce that meets our future national manpower needs
LRPs - How do they work?

- Up to $35,000 per year in loan repayment depending on debt level
- Coverage of Federal, state and local taxes resulting from the NIH LRP
- 2 – 3 Year initial contracts with 1 – 2 year competitive extension contracts
Loan Repayment Programs

**Intramural**
- AIDS (1989)
- Clinical Research for Individuals from Disadvantaged Backgrounds (1994)
- General Research including ACGME-LRP (1996)

**Extramural**
- Contraception and Infertility Research (1997)
- Health Disparities Research (2001)
- Clinical Research for Individuals from Disadvantaged Backgrounds (2001)
- Clinical Research (2002)
- Pediatric Research (2002)
Intramural ACGME Loan Repayment Program

For clinical fellows in accredited fellowship programs at NIH:

- Requires a three year appointment
- Guaranteed loan repayment of up to $20,000 plus tax benefits per year
- Application to the ACGME-LRP can be made once an offer to an accredited fellowship program has been accepted
NIH LOAN REPAYMENT PROGRAMS

Applicants & Their Colleagues

- Online Applications
- Eligibility Vetting
- Send to CSR
- Supporting Documents and Forms
- Finalize Application Pool

September 1

NIH IC Liaisons/ SRO

- Open Review Site
- Selections
- Financial Vetting
- Funding Decisions
- Notify Applicants
- Obligations

February 1

Awardees, Research Supervisors, OFM, & NBS

- Participant Portal
- Service Verification
- Payment Verification
- Release Payments
- Audit
- Support Services

Continuous Workflow

September 1
LRP Overview

- Benefits
- Eligibility
- Qualifying Research
- Qualifying Loans and Repayment
- Application Receipt and Review
- Peer Review Criteria
- Applications and Contracts
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 awards 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
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 or award support 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

- U.S. Citizen or permanent residen
Clinical Research

Patient-oriented clinical 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, or epidemiologic or behavioral studies, outcomes research or health services research, or developing new technologies, therapeutic interventions, or clinical trials.

Clinical Research for Individuals from Disadvantaged Backgrounds

See definition above for Clinical Research. A researcher from a family with an annual income below an established level is considered to be from a “disadvantaged background.” Current financial need alone is not sufficient to qualify for this program.
**Pediatric Research**

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

**Contraception and Infertility Research**

Research whose long-range objective is to evaluate, treat or ameliorate conditions which result in the failure of couples to either conceive or bear young; contraception development is defined as research whose ultimate goal is to provide new or improved methods of preventing pregnancy.
**Health Disparities Research**

Basic, clinical, and behavioral research on health conditions including diseases, disorders, and such other conditions, including the causes of such disparities and methods to prevent, diagnose, and treat the diseases associated with health disparities, that are unique to, more serious, or more prevalent in health disparities populations (either individual members or communities of such populations).

A "health disparities population" is defined as a population for which, as determined by the NCMHD Director in consultation with the Director of the Agency for Healthcare Research and Quality, there is a significant disparity in the overall rate of disease incidence, prevalence, morbidity, mortality, or survival rates in the population as compared to the health status of the general population.
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-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 (e.g., NYSHEC)
- Delinquent loans, loans in default, or loans not current in repayment
**Individuals are not eligible for the NIH LRPs if they:**

- 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
  
  *(NRSA T32, T90 and F32 awardees are eligible—NIH grants automatic extensions of the NRSA service obligation)*

- Are a full-time Federal government employee or VA Fellow
  
  *(Full-time NIH employee-researchers are eligible for Intramural LRPs)*
Panels evaluate each applicant’s potential to succeed in a research career by rating:

1. Applicant’s previous training and research experience
2. Applicant’s commitment to a research career
3. Recommendation Letters
4. Availability of appropriate scientific colleagues to achieve or enhance the applicant's research independence
5. Quality and appropriateness of the research environment and facilities
6. Research progress—*for Renewal applications only*
New Applications and Success Rates
FY 2008

New Applications and Success Rates
FY 2008

NIH LOAN REPAYMENT PROGRAMS
Renewal Applications and Success Rates
FY 2008

Renewal Applications and Renewal Awards
- Clinical Research: 710 (71% Success Rate)
- Pediatric Research: 502 (64% Success Rate)
- Health Disparities Research: 168
- Clinical Research for Disadvantaged Backgrounds: 177 (70% Success Rate)
- Contraception & Infertility Research: 19 (74% Success Rate)

Total Renewal Applications: 1180 (69% Success Rate)
Renewal Awards: 816 (67% Success Rate)
Applications, Awards, and Success Rates by Source of Research Funding: FY 2008

NIH Only:
- 1030 applications
- 497 awards
- 48% success rate

NIH and Non-Profit:
- 1357 applications
- 760 awards
- 56% success rate

Non-Profit Only:
- 990 applications
- 326 awards
- 33% success rate
Seventy-four percent of new FY 2008 contract recipients had educational debt levels in excess of $50,000.

### Distribution of Contracts by Debt Level

- **$10,000-$50,000** (30%)
- **$50,000-$100,000** (30%)
- **$100,000-$150,000** (21%)
- **$150,000-$200,000** (14%)
- **>$200,000** (9%)

### Debt Range vs. Number of Recipients

<table>
<thead>
<tr>
<th>Debt Range</th>
<th>Number of Recipients</th>
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<tbody>
<tr>
<td>Less than $10,000</td>
<td>0</td>
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<tr>
<td>$10,000 - $50,000</td>
<td>197</td>
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<tr>
<td>$50,000 - $100,000</td>
<td>231</td>
</tr>
<tr>
<td>$100,000 - $150,000</td>
<td>158</td>
</tr>
<tr>
<td>$150,000 - $200,000</td>
<td>110</td>
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<td>$200,000 and over</td>
<td>71</td>
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<td><strong>Total</strong></td>
<td><strong>767</strong></td>
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Individual LRP Funding History FY 2002 thru FY 2008

- Contraception and Infertility
- Clinical DB
- Health Disparities
- Pediatric
- Clinical

Funding Amount (Thousands)
- FY 2002
- FY 2003
- FY 2004
- FY 2005
- FY 2006
- FY 2007
- FY 2008

NIH LOAN REPAYMENT PROGRAMS
### Intramural Funding by Program
**FY 2008**

<table>
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<tr>
<th>LRP</th>
<th>New</th>
<th>Renewal</th>
<th>Total</th>
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<td><strong>Awards</strong></td>
<td><strong>Funding</strong></td>
<td><strong>Awards</strong></td>
<td><strong>Funding</strong></td>
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<tr>
<td>General Research</td>
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<tr>
<td>AIDS Research</td>
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<td>$285,072</td>
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<td>$182,965</td>
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<td>16</td>
<td>$1,339,609</td>
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<td><strong>Total</strong></td>
<td>40</td>
<td>$4,367,708</td>
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**NIH LOAN REPAYMENT PROGRAMS**
In FY 2008, the NIH received 94 applications. 45 percent of the applications were from new applicants. 95 percent of all applicants were awarded contracts.

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<th>LRP</th>
<th>New</th>
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<th>Renewal</th>
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<tr>
<td></td>
<td>Apps</td>
<td>Awards</td>
<td>Success Rate</td>
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<td>Awards</td>
<td>Success Rate</td>
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<td>Success Rate</td>
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<tr>
<td>General Research</td>
<td>19</td>
<td>18</td>
<td>95%</td>
<td>43</td>
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<td>93%</td>
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<td>3</td>
<td>75%</td>
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<td>6</td>
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<td>16</td>
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<tr>
<td>Total</td>
<td>42</td>
<td>40</td>
<td>95%</td>
<td>52</td>
<td>49</td>
<td>94%</td>
<td>94</td>
<td>89</td>
<td>95%</td>
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Additional Information About LRP

- LRP Extramural Application Deadline: December 1
- Call the LRP Help Line: (866) 849-4047
- Send an e-mail to: LRP@nih.gov
- Sign up for the LRP Listserv on the LRP Web site