# **HEAR ABOUT IT FROM OTHERS...**



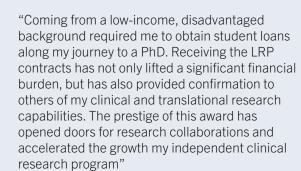
Hope A., PhD

"Receiving an LRP award provided financial security of not only reducing our overall debt but lighten the load of our monthly payments. When you have two academics and want to start a family, that support is invaluable. Being recognized to receive a Clinical Research LRP as a PhD bolstered my confidence in my field of study. I know that my research has the potential to impact patient care. An additional benefit now that I am faculty is being invited to review LRP applications and give back in a meaningful way"



Ramon. B., MD

"The LRP program has connected me to a network of phenomenal scientists across the country which has opened up potential collaborations and future grant applications. The ability to pay off student loans more than a decade in advance has really provided tremendous financial flexibility to remain in an academic research faculty position"





Denise C., PhD, FAHA

"Receiving an LRP award has been an incredible asset for my personal financial wellness and for my career. Because of the LRP award, I have been able to pursue a career in academic research and dedicate my time to advancing research on LGBTQIA+ populations impacted by Alzheimer's disease and related dementias."





# **KEEP IN TOUCH**

## **Questions? Contact the LRP Information Center:**



866.849.4047



≥ Irp@nih.gov



www.lrp.nih.gov

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# **National Institutes of Health Division of Loan Repayment**

6700B Rockledge Drive, Suite 2300 Bethesda, MD 20892







# **NIH LOAN REPAYMENT PROGRAMS**

# NIH REPAYS YOUR STUDENT LOANS

Researchers who secure a qualified position funded by a domestic nonprofit, university or U.S. government entity may be eligible for up to \$100,000 in loan repayment. For more information, go to www.lrp.nih.gov.

# CONNECT WITH NIH LOAN REPAYMENT PROGRAMS

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 \$50,000 per year of NIH loan repayment towards their educational debts. Each year, more than 1,300 researchers receive contracts from the NIH Loan Repayment Programs (LRPs). A 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
- Research in Emerging Areas Critical to Human Health
- Clinical Research for Individuals from Disadvantaged Backgrounds
- Contraception and Infertility Research





# **BENEFITS**

In exchange for a two-year research commitment, NIH will:

- Repay qualified educational debt up to \$50,000 per year
- Offset resulting Federal taxes with tax payments equal to 39% of loan repayment amount
- Repay qualified educational debt after completion of the two-year commitment through competitive renewals\*

# **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

# **APPLY** ONLINE

The annual application period opens on September 1 and closes mid-November. Visit www.lrp.nih.gov for more information on the programs, deadlines, and to start your application.



Prospective applicants must obtain an eRA Commons account before starting an LRP application. Applicants should consult with their research institution and review the eRA Commons website FAQs.



Use resources on the LRP website. Watch the webinars, read the Tips for Writing a Competitive LRP Application document, connect with the LRPs on social media, and contact the LRP Information Center for additional assistance.



Consider the best IC match for your LRP application. Connect with an LRP Program Officer to discuss your research project(s) and ask questions about the IC's mission and research funding priorities.

# LRP BY THE NUMBERS



Success Rate
Among LRP applications over the past 5 program cycles.





Over \$90 Million
In total funding dollars for more than
1,300 LRP awards each year



24 NIH Institutes/Centers
Participate in the Extramural Loan
Repayment Program

<sup>\*</sup>If you have student debt remaining at the completion of your award, you may apply for a competitive renewal provided you continue to meet NIH's eligibility requirements.

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