NIH Loan Repayment Program
It’s no secret that the National Institutes of Health (NIH) offers a wide-range of research support mechanisms that keep early stage investigators in the research pipeline. One of those support mechanisms, The NIH Loan Repayment Programs (LRPs), provides educational loan debt relief to help both intramural and extramural NIH researchers stay in the career that they love and continue to make a significant impact on the public health of this nation and around the world. In exchange for a commitment to conduct biomedical or behavioral research, the NIH will repay one-fourth of the total eligible debt, up to $50,000, for each year of the award. LRP awards are renewable and there is no limit on the number of times you can reapply.
The objective of the LRPs is to recruit and retain highly qualified health-related professionals to careers in biomedical and biobehavioral research. If you are a qualified investigator who is engaged in NIH mission-relevant research for at least 20 hours per week at a nonprofit or government (state or local) institution, you may be eligible to apply to the one of the five extramural LRPs or the three intramural LRPs:

**EXTRAMURAL LRPS:**

- **Clinical Research Extramural LRP:** Patient-oriented research conducted with human subjects or materials of human origin including cognitive phenomenon apply to the one of the five extramural LRPs.
- **Pediatric Research Extramural LRP:** Research that is directly related to diseases, disorders, and other conditions in children.
- **Health Disparities Research Extramural LRP:** Research that focuses on minority and other health disparity populations.
- **Contraception and Infertility Research Extramural LRP:** Research on conditions impacting the ability conceive and bear young.
- **Clinical Research for Individuals from Disadvantaged Backgrounds Extramural LRP:** Available to clinical investigators from disadvantaged backgrounds.
- **Research in Emerging Areas Critical to Human Health Extramural LRP:** For investigators pursuing major opportunities or gaps in emerging high-priority research areas.
To qualify, applicants must be a citizen, U.S. national or a permanent resident of the United States, possess a doctoral-level degree (with the exception of the Contraception and Infertility Research and REACH LRP subcategories), and have educational loan debt equal to or exceeding 20 percent of his/her annual institutional base salary.

**INTRAMURAL LRPS:**

- **AIDS Research Intramural LRP:** For NIH investigators conducting research with respect to acquired immune deficiency syndrome.
- **Clinical Research for Individuals from Disadvantaged Backgrounds:** For individuals that faced education or training barriers or a family income below “low-income” thresholds.
- **General Research:** For qualified health professionals, particularly physicians, to conduct research as employees of NIH.

The NIH Loan Repayment Programs (LRPs), provides educational loan debt relief to help researchers stay in the career that they love and continue to make a significant impact on the public health of this nation and around the world.
Learn about the LRPs prior to starting your application. This includes knowing the funding priorities of the NIH Institute or Center that you would like to review your application and getting familiar with the application process by viewing the LRP Application Guide.

Contact an LRP program officer/liaison. As the deadline approaches, LRP program officers will get busier and busier. Avoid communication delays and reach out early.

Contact an LRP Ambassador. Ambassadors are individuals that have received an LRP award or support LRP awardees. Feel free to contact one near your local institution to discuss program benefits, their experiences, and more.

Keep in mind that LRP application reviewers are assessing an applicant’s overall potential to succeed in a research career by evaluating an applicant’s:
- previous training and research experience
- commitment to a research career
- strength and quality of letters of recommendation
- quality and appropriateness of the research environment
- research progress (for renewal applications only)

Don’t be afraid to “separate yourself from the pack.” Highlight about your accomplishments within the application. Applicants who describe deficits, not accomplishments, are less likely to receive an award.

Apply early! Last-minute or rushed application submissions often contain simple mistakes that could be avoided by a timely submission.
A Great Means of Repaying Educational Debt

Approximately 1,200 researchers benefit from the $90 million NIH invests each year through the extramural LRPs. On average, nearly 50 percent of all LRP applications are funded, and these awards are competitively renewable (for a one- or two-year period) until all educational debt is repaid! To take a closer look at award data and other important program statistics, visit the LRP Interactive Data Dashboard.

The LRPs are unique programs with tremendous benefit to early stage investigators. Interested in applying? Visit www.lrp.nih.gov for more details and to apply. For additional assistance, call or email the LRP Information Center at 866-849-4047 (Mon-Fri 9:00 a.m. to 5:00 p.m. EST) or lrp@nih.gov. You can also follow the NIH Division of Loan Repayment on Twitter and Facebook for more information and cycle updates.

Omar McCrimmon is a communications specialist at the NIH Division of Loan Repayment in Rockville, MD.