



# **NIH Loan Repayment Programs**

**Presented to  
Young Surgical Investigators Conference**

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## Introduction

NIH Loan Repayment Programs are a vital component of our nation's efforts to attract health professionals to careers in research.



### *How LRP Works*

**You:** Commit to perform research for 2 years;

+

**NIH:** Repays up to \$35,000 per year of your qualified educational debt and covers the resulting taxes.

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Increase in our nation's stock of biomedical research scientists.





# Medical School Tuition & Young Physician Indebtedness



- Medical school tuition growth (1984-2004)
  - **165% increase** for private medical schools (median tuition & fees)
  - **312% increase** for in public medical schools (median tuition & fees)
  
- Medical student debt growth (1984-2004)
  - Public Medical School Students
    - **\$22,000** in 1984 (Median Debt Level)
    - **\$100,000** in 2003 (Median Debt Level)
  - Private Medical School Students
    - **\$27,000** in 1984 (Median Debt Level)
    - **\$135,000** in 2003 (Median Debt Level)





# Similar Young Dentist Indebtedness

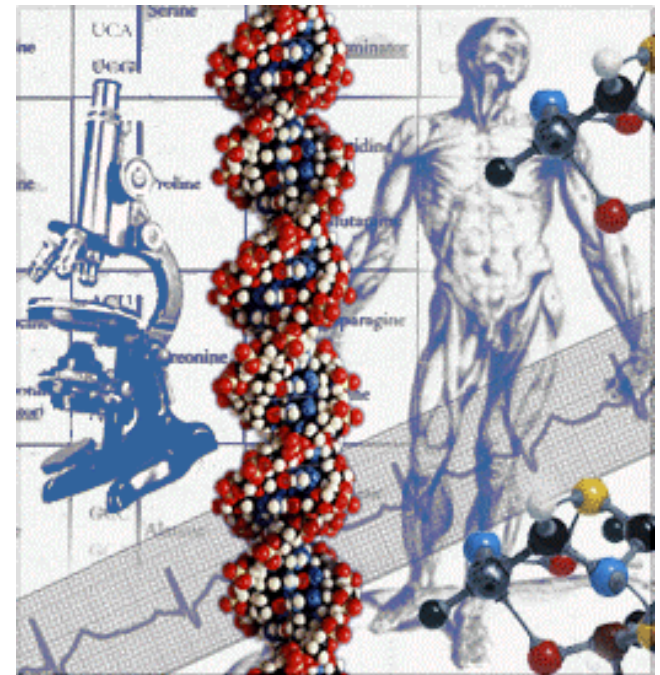


- Dental school debt load
  - **\$122,500 average debt** (2002)  
*Dental students with debt upon graduation*
  
  - Public Dental School Students
    - **\$97,400** in 2002 (Average Debt Level)
  - Private Dental School Students
    - **\$156,000** in 2002 (Average Debt Level)

## Extramural Loan Repayment Programs

*For health professionals conducting research in non-profit institutions:*

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





## Online Information & Application



The screenshot shows the NIH Loan Repayment Programs website. At the top is the NIH logo and the text "NIH Loan Repayment Programs". Below this is a navigation bar with links: "ABOUT THE PROGRAMS", "APPLY HERE", "LOG IN", and "CONTACT US". The main content area features a large image of a female doctor with a stethoscope. To the left of the image are four menu items: "ABOUT THE PROGRAMS", "APPLY HERE", "LOG IN", and "CONTACT US". To the right of the image is the text "Let NIH repay your student loans". Below this is a section titled "LOAN REPAYMENT PROGRAMS" with a right-pointing arrow. Underneath are five links: "Clinical Research Loan Repayment Program", "Clinical Research LRP for Individuals from Disadvantaged Backgrounds", "Contraception and Infertility Research Loan Repayment Program", "Health Disparities Loan Repayment Program", and "Pediatric Research Loan Repayment Program". Below that is another section titled "LOAN REPAYMENT PROGRAMS FOR NIH EMPLOYEE - RESEARCHERS" with a right-pointing arrow. Underneath are four links: "ACGME-Loan Repayment Program", "AIDS Research Loan Repayment Program", "Clinical Research LRP for Individuals from Disadvantaged Backgrounds", and "General Research Loan Repayment Program".

**Application Deadline  
December 1, 2006**

[www.lrp.nih.gov](http://www.lrp.nih.gov)





## NIH Loan Repayments Programs



### *Overview*

- **Benefits**
- **Eligibility**
- **Qualifying Research**
- **Qualifying Loans and Repayment**
- **Application Cycle**



## Benefits



### Benefits

- *Up to \$35,000 per year in loan repayments dependent upon debt level;*
- Coverage of Federal, state & local taxes that result from NIH loan repayment;  
[Federal tax coverage = 39% of loan payments]
- LRP awards are portable and can be transferred, subject to NIH approval of qualifying non-profit environment and research project.

### Contract Length

- 2-year initial contracts;
- 1- and 2-year renewal (Type 2) contracts.





## Eligibility



- Must be U.S. Citizens, national, or permanent resident;
- Must hold doctoral-level degree;  
(PhD, MD, MD/PhD, DO, DDS, DVM\*, DMD, DPM, DC, OD, PsyD, ND, PharmD, or equivalent)
- Qualifying educational debt must be equal or greater than 20% of annual base salary;
- Must conduct qualifying research for at least 50% of time (not less than 20 hours per week) with support from a domestic non-profit entity. University, Foundation, and U.S. Federal, state or local government support are acceptable. *NIH grant or award support is NOT required.*



Note: Individuals with DVM degrees are not eligible for the Clinical Research LRPs



## Qualifying Research



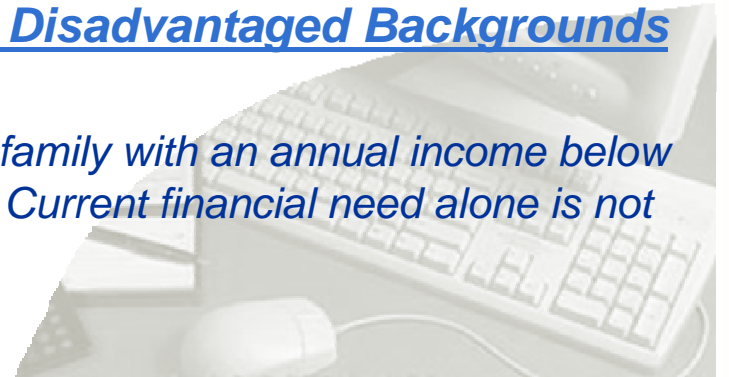
### **Clinical Research LRP**

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 LRP for Individuals from Disadvantaged Backgrounds**

See definition above for “Clinical Research.”

*“Disadvantaged Background:” Researchers from a family with an annual income below an established level are considered disadvantaged. Current financial need alone is not sufficient to qualify for this program.*





## Qualifying Research

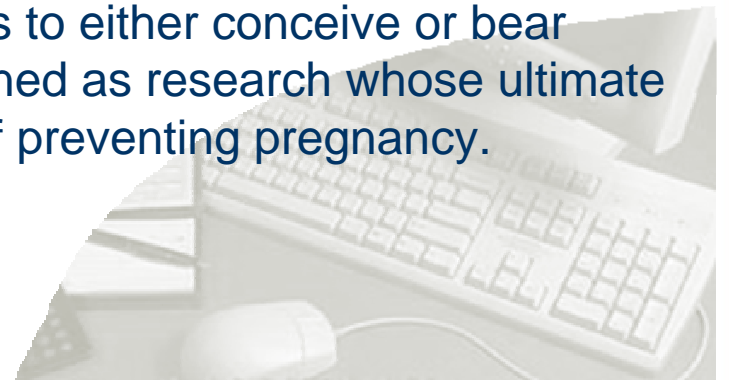


### *Pediatric Research LRP*

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

### *Contraception and Infertility Research LRP*

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, and contraception development is defined as research whose ultimate goal is to provide new or improved methods of preventing pregnancy.





## Qualifying Research



### *Health Disparities Research LRP*

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.





## Qualifying Loans



### NIH Will Repay

- Educational loans backed by the U.S. government; and
- Educational loans from accredited U.S. academic institutions and commercial lenders

### NIH Will Not Repay

- Non-education loans (i.e. home equity loans)
- Loans consolidated with another individual (i.e. spouse, child);
- PLUS\* loans to parents;
- Delinquent loans, loans in default; or loans not current in repayment.



\*Note: Plus loans disbursed to graduate and professional students on or after July 1, 2006 qualify for LRP repayment.



The following individuals are not eligible for the NIH LRPs



## *Individuals who:*

- 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 an automatic extensions of the NRSA service obligation.)*
- Converted a service obligation to a loan (e.g. NYSHESC);
- Full-time Federal government employees and VA Fellows.

*(Full-time NIH employee-researchers are eligible for Intramural LRPs.)*





## LRP Peer Review Criteria



Panels evaluate each applicant's *potential to succeed* in a research career by rating:

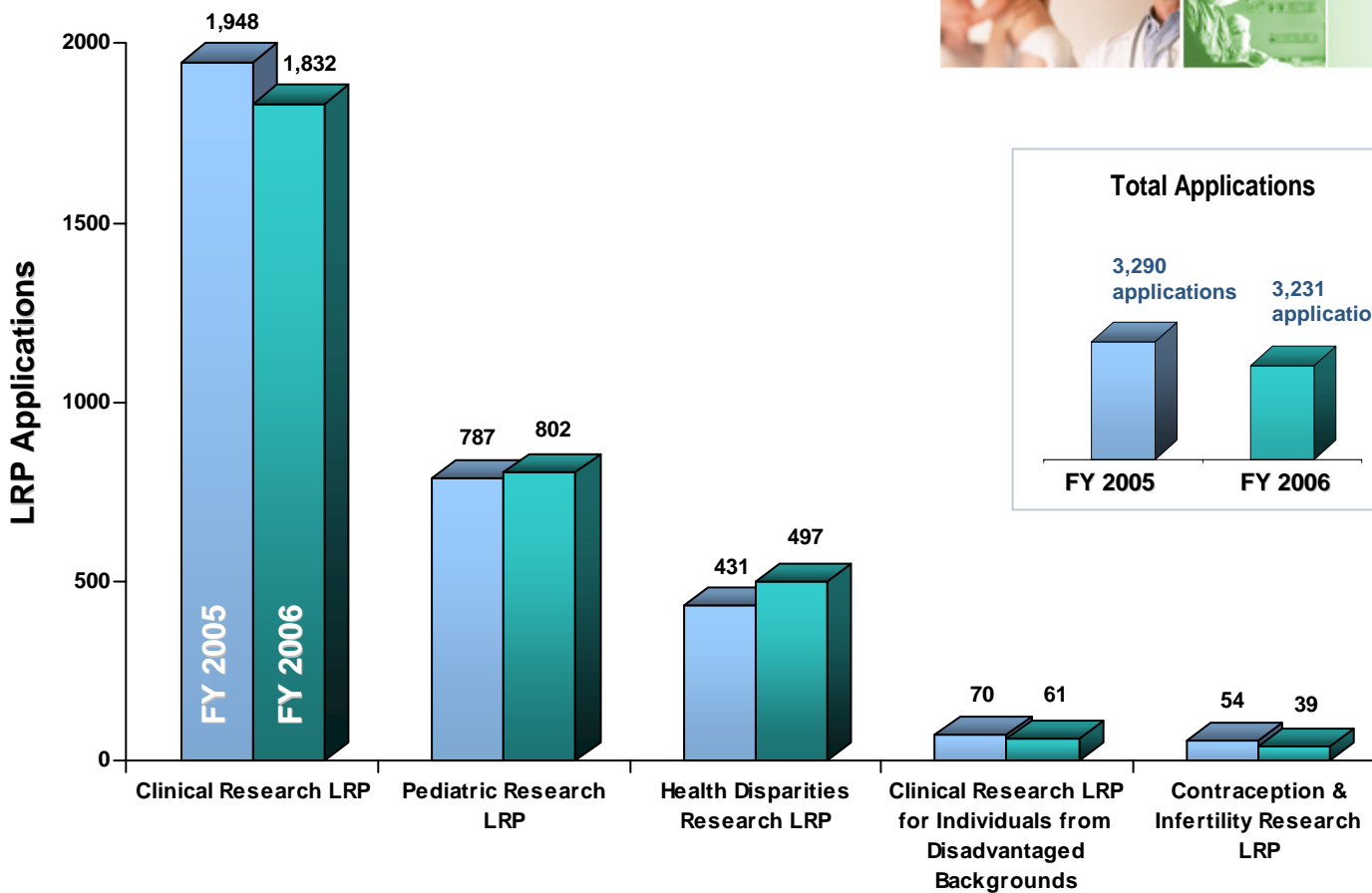
1. Applicant's previous training and experience;
2. Applicant's commitment to a research career;
3. Colleague's recommendations;
4. Availability of appropriate scientific colleagues to achieve or enhance the applicant's research independence; and
5. Quality and appropriateness of the research environment and facilities;

*For Renewal (Type 2) applications:*

6. Research progress is also evaluated.



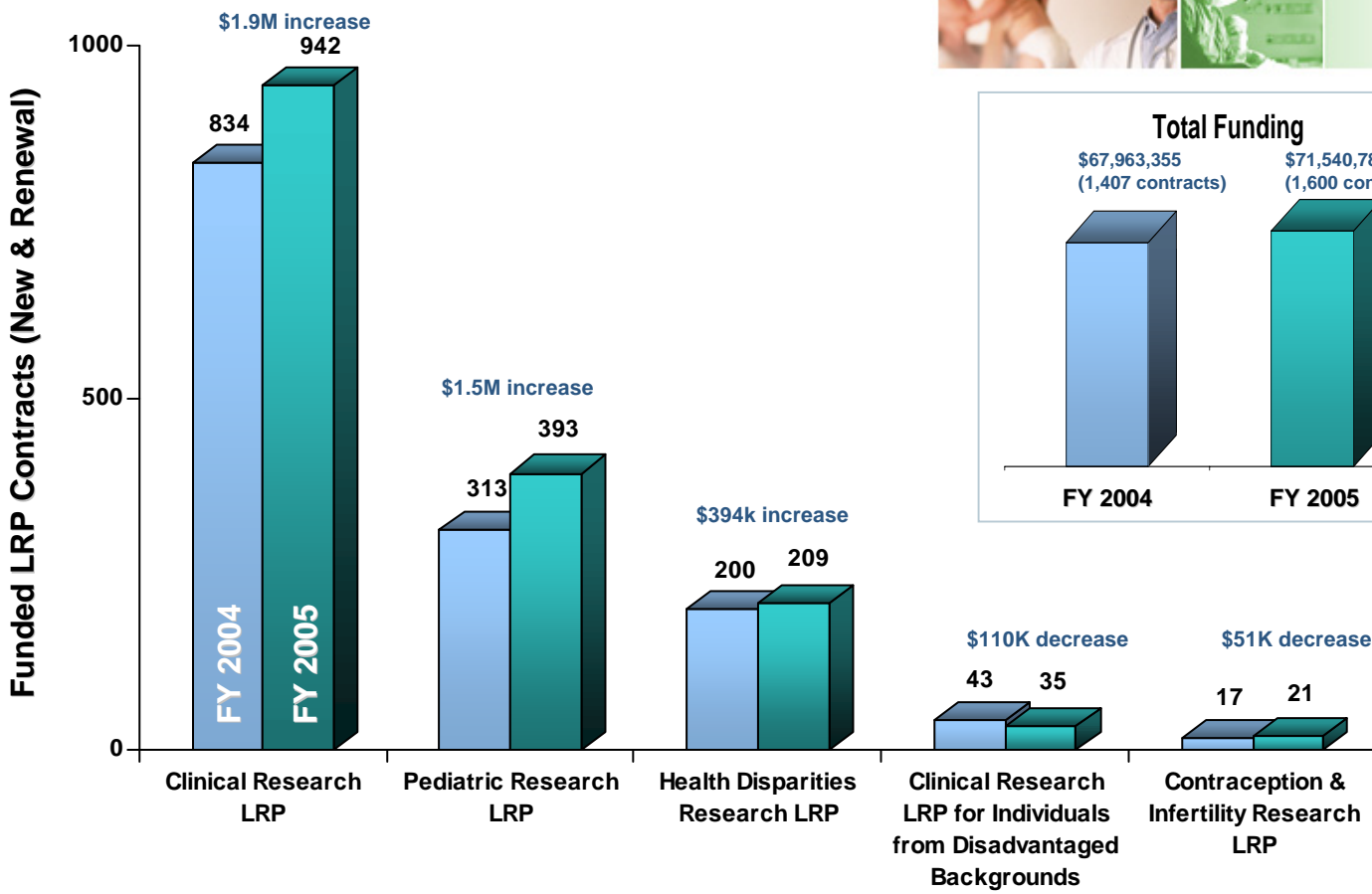
## Applications by LRP FY 2005 and FY 2006





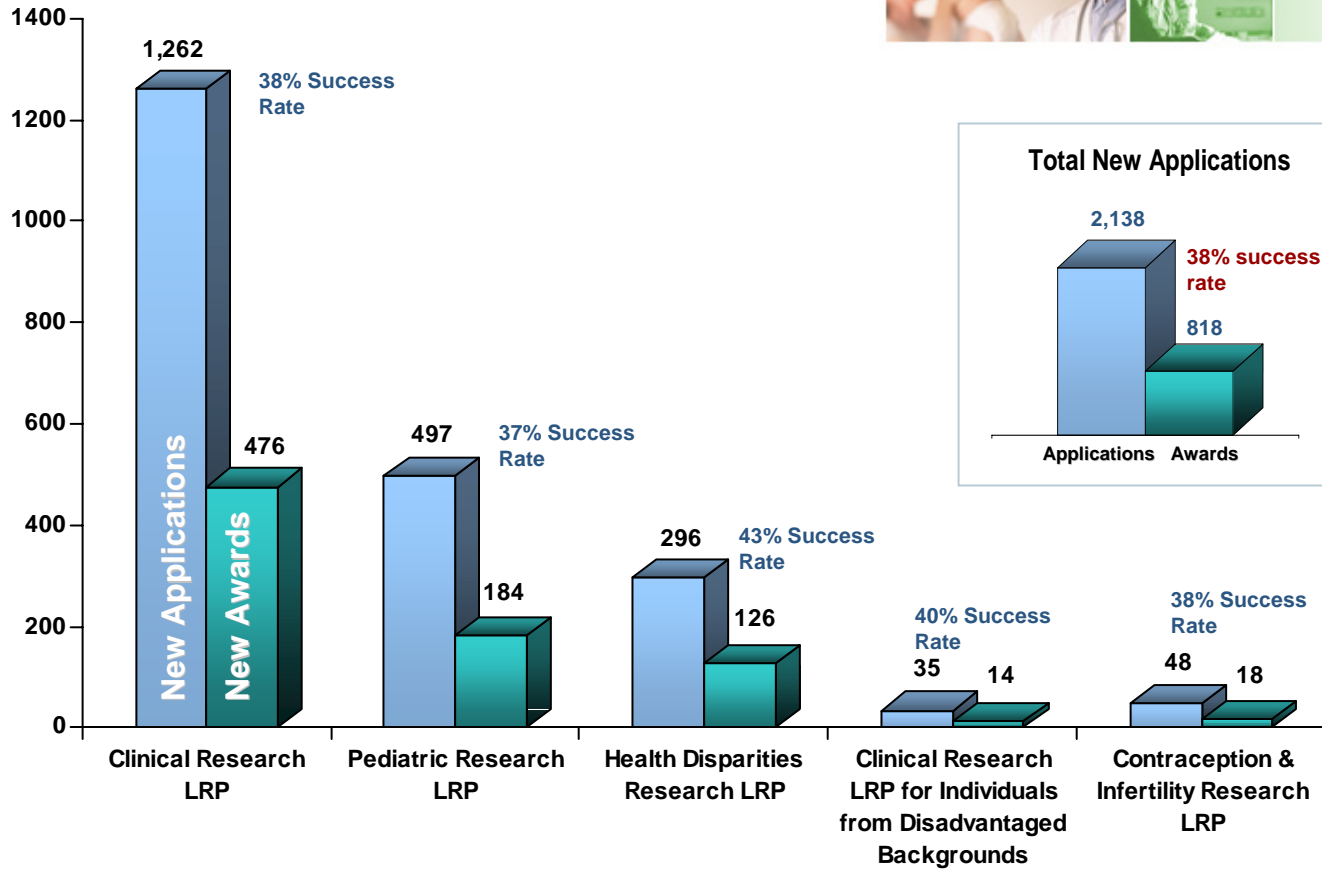
## Funded LRP Contracts

### FY 2004 and FY 2005





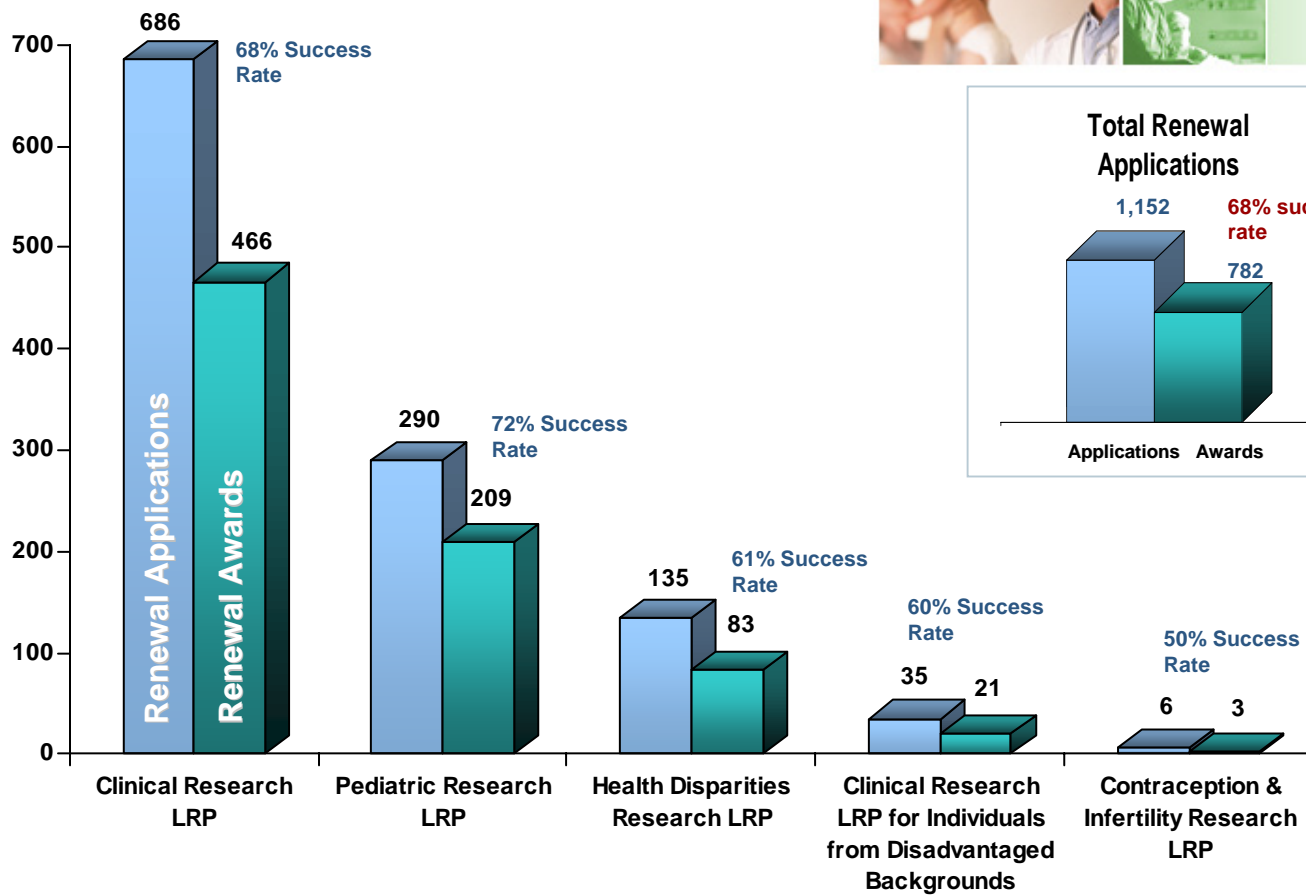
## New Applications and Success Rates FY 2005





## Renewal Applications and Success Rates

### FY 2005





## Additional Information on NIH Loan Repayment Programs



- **LRP Application Deadline: December 1.**
- **Visit our Website: [www.LRP.nih.gov](http://www.LRP.nih.gov)**
- **Call the LRP Help Line: (866) 849-4047**
- **Send an e-mail to: [LRP@nih.gov](mailto:LRP@nih.gov)**
- **Sign up for the LRP Listserv on the LRP website.**





# NIH LOAN REPAYMENT PROGRAMS



Thank You

