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 loan repayment. For more information and to apply, go to www.lrp.nih.gov

National Institutes of Health
Division of Loan Repayment

NIH REPAYS YOUR STUDENT LOANS

“Hear about it from others...”

Fatima S., MD

“The LRP has dramatically reduced the burden of student loans while allowing me to fulfill my life dream of conducting research as an obesity medicine researcher. I have encouraged many of my mentees and colleagues to apply for the LRP, and the LRP has served as a springboard toward outstanding research careers.”

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.”

Kristin M., DrPh., CPPS

“Receiving an LRP provided supportive evidence regarding the importance of my areas of research.”

Philip P., MD

“I have met phenomenal colleagues both in and outside of my institution through the LRP. This has facilitated collaborative research and more grant applications.”

Keep in touch

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www.facebook.com/nihirp/

Questions?
Contact the LRP Information Center:
866.849.4047
lrp@nih.gov
www.lrp.nih.gov

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National Institutes of Health
6700B Rockledge Drive,
Suite 2300
Bethesda, MD 20892

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 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
- 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*

*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.

**ELIGIBILITY**

Applicants must meet the following criteria:

- Doctoral degree (M.D., Ph.D., or equivalent)*
- Research must be funded by a domestic nonprofit, university, 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 for a competitive renewal provided you continue to meet NIH’s eligibility requirements.

**LRP BY THE NUMBERS**

- **53%** 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.

**CONNECT WITH NIH LOAN REPAYMENT PROGRAMS**

**APPLY ONLINE**

The application cycle opens on September 1 and closes mid-November. Visit [www.lrp.nih.gov](http://www.lrp.nih.gov) for more information on the programs, deadlines, and to start your application.

Before starting an application, prospective applicants must obtain an eRA Commons account. Please review the Application Periods.

The LRPs have two broad types of awards: First awards, called New Awards, and subsequent awards, called Renewal Awards.

Select a Program and learn about the Program, Eligibility, Review Process, Benefits, Contractual Obligations, Deadlines, Preparing an Application, and Loan Requirements & Resources.