LOAN REPAYMENT PROGRAM: NIH REPAYS YOUR STUDENT LOANS
SEPTEMBER 26, 2018

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Translational Workforce Development CTSI
Objectives

1. Describe the NIH LRP Program as an opportunity for early research career investigators.

2. Review eligibility for the LRP Program.

3. Have a facilitated discussion about writing competitive applications and renewals.

4. Identify and organize UF HSC resources to support LRP applications.
General Overview of LRPCs
NIH Loan Repayment Programs (LRPs) are a **vital component** in our nation's effort to keep health professionals in research careers.

**Here's how it works:**

**YOU:** Commit to perform research for 2 years

**Outcome:** Increase in nation’s stock of biomedical research scientists

**NIH:** Repays up to **$35,000/year** of your qualified educational debt and covers resulting Federal taxes (39%)
5 Extramural NIH LRPs:
For individuals conducting research at non-profit Institutions

- Clinical Research
- Pediatric Research
- Contraception & Infertility Research
- Health Disparities Research
- Clinical Research DB
## Program Overview

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<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
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<td>2,736</td>
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<td>1,351</td>
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<td>49%</td>
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Applications and Awards by Degree

**MD**

2014: 1,000
2015: 1,000
2016: 1,000
2017: 1,000

**PhD**

2014: 1,000
2015: 1,000
2016: 1,000
2017: 1,000

**MD+PhD**

2014: 150
2015: 150
2016: 150
2017: 150

**Other**

2014: 150
2015: 150
2016: 150
2017: 150
Educational Debt

Percent of Awardees

Fiscal Year

- $200,001 and over
- $150,001 - $200,000
- $100,001 - $150,000
- $50,001 - $100,000
- Less than $50,000
Numbers and Clusters by LRP

- Clinical Research (Clin)
- Pediatric Research (Ped)
- Contraception and Infertility Research (CIR)
- Health Disparities Research (HD)
- Clinical Research for Individuals from Disadvantaged Backgrounds (DB)
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Basic Eligibility
LRP TOOLKIT

1. LRP Program Application Toolkit:
   - Power point
   - Archived video presentation 09/26/2018

2. NIH Division of Loan Repayment Announcements
   - General Site linked to LRP PA’s

3. Instructions for Applicants: How to Apply – Application Guide
   - Online Application System

4. Library of Applications and Renewals

5. Contact at NIH LRP

6. Business Official

7. Resources CTSI, Colleges & Other Facilities

8. Sample Research Environment Page

9. Sample Letter of Reference
Applying to the LRP is as easy as 1...2...3...

1. Eligibility Review
   - Visit the LRP website at www.lrp.nih.gov
   - Review program information and eligibility criteria
   - Read NIH IC Mission and Priorities and talk to a Program Officer

2. Before Application
   - Obtain your Commons ID
   - Talk to your Mentor and potential Referees
   - Contact a Business Official at your Research Center

3. Application
   - Prepare all your application materials and gather loan account statements
   - Logon to www.lrp.nih.gov on September 1st to start your application
   - Submit your application by November 15th
Basic LRP Eligibility Criteria

**Extramural**

- **Doctoral Degree**
  - M.D., Ph.D., or equivalent
  - Exception: Contraception & Infertility Research LRP

- **Research Funding**
  - Domestic nonprofit, university, or government organization; NIH grant support NOT required

- **Citizenship**
  - U.S. Citizen or permanent resident

- **Educational Loan Debt**
  - At least 20% of applicant's annual income

- **Research Time**
  - At least 20 hours/week
Qualifying Loans

**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-educational loans (e.g. home equity loans)
- PLUS loans to parents
  - EXCEPTION: PLUS loans disbursed to graduate and professional students on or after July 1, 2006, qualify for LRP repayment
- Loans from non-US governments or institutions
- Loans converted to a service obligation, delinquent or in default
- Loans consolidated with another individual (e.g. spouse or child)
- Loans of full-time Federal government employees or VA Fellows
Loan Repayment Information

- Must have at least $2000 educational debt at the start of the contract.
- One-year awards
  - Repayment amount is equal to one half of educational debt, up to $35,000
  - If total amount is <$10,000, repayment grant is equal to full amount of eligible debt.
- Two-year awards
  - Year one repayment is equal to one half of educational debt, up to $35,000
  - Year two repayment is equal to one half of year one repayment, up to $35,000
• No limit on number of renewal awards that can be received. Successful renewal award applicants may continue to apply for and receive awards until entire balance of debt is paid!
• Getting Started
• Anatomy of an LRP Application
Get Ahead of the Curve, Start Now!

1. Contact your lender to get specific loan information (including account numbers and amounts owed)
2. Read LRP website, published notices and determine which NIH LRP is the right one for you
3. Talk to an NIH LRP Program Officer/Liaison
4. Talk to your mentor and potential recommender about your interest in applying for the NIH Loan Repayment Program
5. Make sure you have an eRA Commons ID

**Deadline = November 15th!**
Preparing for Your LRP Application

As a part of your application, you will need to submit:

• Biosketch
• Personal Statement – (e.g., career goals)
• Training/Mentoring Plan (mentored researcher) or Career Development Plan (independent researcher) – (e.g., research methods and scientific techniques to be learned)
• Research Activities Statement – (e.g., current or proposed research)
• Research Environment Statement
• Research Accomplishments (Renewal Applicants Only)
Separate Pages/Portals

- **Mentor**
  - Biosketch (to be uploaded by applicant)
  - Letter of Reference

- **Referees**
  - Applicant must:
    - Provide referees with LRP application code
    - Send referees link with where to submit letters:
    - Mentor **MUST** be one of the referees

- **Institutional Business Official**
  - Will verify your salary, citizenship, research time, source of funds (only non-profit sources allowed)
• Use standard NIH form
• Personal statement – has own one page document.
• List all training described in Eligibility.
• List all significant honors and awards
• Identify grants that may support you now or in the past (e.g. T, F, K Awards)
• List up to five areas of science in which you work and publications/contributions in those areas.
Goal: Commitment to a research career
Strength of your candidacy for an LRP
• Previous training
• Previous research
• Short and long-term academic/research objective
• Relevant academic/professional achievements or honors
• Research project grants or awards
• Significant contributions to science
Goal: Appropriate training and experience to prepare for a research career.

Independent Researchers

- Career Development Plan
  - Research Planning
  - Career Development Activities (seminars, national meetings, etc.)
  - Presentations and publications planned
  - Future grant applications
Mentored Researchers:

- Training Components
  - Types of training (didactic, mentored, skill building, grant writing)
  - Research methods and techniques
  - Informal curriculum (Journal clubs, etc.)
  - Professional societies/national meetings

- Role of Mentor in training
  - Prior mentoring experience
  - Frequency and duration of meetings
LRP Research Project/Activities (8 pages)

- Name, employer, title of research project, date
- Goal: Appropriateness of activities to foster a career in research
  - Relate to scientific career plan and goals
  - Will it provide experience, knowledge, skills necessary to advance career development plan?
• Research Plan
  – Specific role and responsibilities of LRP applicant in plan
  – Specific hypothesis addressed
  – Specific aims and objectives
  – Methods/approaches to advance each aim
  – Tables, graphs, citations, etc. included in page limit
  – How it provides the experience, knowledge, and skills necessary to achieve objectives of career development plan
Goal: UF as a supportive environment conducive to success of the LRP.

UF environments’ benefits to the research
- Institutional support
- Facilities, equipment, cores, etc.
- Intellectual environment/mentoring
- Collaborations

Mentored applicants may have didactic, conference, and other training support (including protected time).

LRP Toolkit has descriptions of 112 resources
• Goal: LRP for this applicant has provided research accomplishments during the previous period of support and has contributed to development of the applicant as an independent investigator.
• Progress toward the achievement of specific aims
• Justification for significant changes in specific aims and new directions
• Explanation of “breaks” between LRP awards and description of progress during the breaks
Three individuals are selected to submit a recommendation letter on applicant’s behalf.
- If mentored researcher, one should be mentor.

Careful selection of recommenders
- Knowledgeable of research accomplishments, career development
- Spoken to in advance to assure meeting of deadline (late applications not accepted)

Weak references are a major reason for non-funding.
Extramural LRP Application Cycle Timeline

- **Sept 1 – Nov 15**: Application Cycle Open
- **Nov 15**: Application, Colleague, and IBO Deadline
- **Feb - May**: Application Peer Review
- **May - June**: Financial Vetting
- **Mid-July-August**: Final Funding Decisions
- **October**: 1st Lender Payments

Quarterly verifications required for future payments

Selected applications:
- DLR
- CSR
- NIH IC
- Peer Review
- NIH IC
Tips for Writing a Competitive LRP Application

These tips will help you strengthen your application

• Know the funding priorities of the NIH Institute or Center that will review your application
• Effectively demonstrate your qualifications and commitment to research.
• Describe resources and support thoroughly.
• Write a strong research plan.
• Provide strong reference letters.
What Are Reviewers Looking For?

Reviewers evaluate applicant’s *potential to succeed* in a research career by rating:

- Applicant’s *previous training and research experience*
- Applicant’s *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*)
1. Potential of the applicant to pursue a career in research
   a. Applicant’s training and experience
   b. Appropriateness of proposed research to foster a research career
   c. Commitment to a research career
   d. Strength of reference letters
   e. Renewals: Progress during the previous period of support

2. Quality of overall environment to prepare the applicant for a clinical research career
   a. Quality and quantity of scientific mentors and colleagues
   b. Quality and appropriateness of institutional resources and facilities
Common Mistakes to Avoid

The following conditions often weaken an applicant’s competitiveness

• Weak or lukewarm recommendation letters
• Questionable research commitment
• Mediocre research plan
• Rushed application
• Inadequate research environment
• Slim publication record
Applicant Checklist

Before Submitting the Application

- Reach out to the NIH LRP Program Officers and liaisons.
- Develop a timeline for completion and start early.
- Review the NIH LRP ‘Tips for Writing a Competitive LRP Application’ document.
- Determine and clearly indicate whether you are a principal investigator. If not, designate a mentor.
- Carefully review your application before submitting. If you find errors that you cannot fix, contact the LRP Information Center as soon as possible.

After Submitting the Application – Keep Track of Your Application Status

- Ensure all online forms are complete -- including forms from your mentor, recommenders and institutional contact.
- Mail your contract and fax or upload your online certification and citizenship forms.
- Keep your e-mail address current.
- Contact the LRP Information Center if you need to make major updates (e.g. change your institution or research project) as soon as possible.
Contact LRP

Website:  www.lrp.nih.gov
Phone:  866-849-4047 (9am to 5pm, EST)
Email Inquiries:  lrp@nih.gov
Facebook:  www.facebook.com/nihlrp
Twitter:  @NIH_LRP
Extramural applicants complete application “pre-selection” information before system navigates inside of the application:

- Award Type
- Program Type
- Award Length
- Program
- Mentored/Independent Researcher
- Preferred IC/Not Preferred IC (available for clinical and pediatric extramural applicants only)
APPLICATION PRE-SELECTION – ELIGIBILITY QUESTIONS

1. Users are also prompted to provide answers to basic eligibility questions:
   - Questions dependent on selected LRP

2. Statement of understanding (mandatory for all applicants).

3. Submit or Cancel completed form options.
1. Employment form is required for all applicants.
2. Organization section contains information about current employer
3. Supervisor section contains contact info of applicant’s research supervisor, mentor and prior mentor (if applicable)
4. Academic Affiliation
5. Institutional Business Official
6. Options to:
   - Save
   - Cancel
Under Education and Training tab, applicants provide information about their:
1. Education and Training
2. Postdoctoral fellowship(s) (if applicable)
3. Options to save or cancel.
Under “Funding Information” tab, extramural applicants are required to provide information about their funding sources:

1. Salary
2. Any NIH Grant Support
3. Other Government Funding (not from NIH)
4. Or Non-Profit Research Funding (not from NIH)
1. Referee/Recommender will upload reference letter using “Browse” option. Option to replace previously uploaded file is available for every document users upload.
2. To review uploaded documents, user can use “View Document” option.
3. Referee/Recommender is allowed to save, submit or cancel complete form.
1. Once Mentor selects an applicant name, system will display applicant’s identifying information (name, LRP, etc.)
2. The list of research forms/documents that should be reviewed by Mentor are found here.
3. **Mentor will need to upload NIH Biosketch(s) for themselves or anyone else helping to support the applicant.**
4. Certify required Mentor’s Assurances.
5. Mentor is allowed to save, submit or cancel completed form.
1. Once IBO selected name in the grid, system will display applicant’s identifying information (name, LRP, etc.)
2. Section where IBO will provide the information about applicant’s salary.
3. Complete certifications for protected research time and resources.
Q&A

PANEL

1. Dr. Ben Lewis, Psychiatry COM
2. Dr. Amber Muehlmann, Psychiatry COM LRP AMBASSADOR
3. Dr. Sarah Westen, Clinical and Health Psychology PHHP