NIH Loan Repayment Program

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Overview

• Personal Career Journey
• NIH Loan Repayment Program
• Strategies to Enhance Application
Includes information on
• National Institute of Health Loan Repayment Program
• National Health Service Corp
• Public Service Loan Forgiveness
President Obama June 2014

Obama moves to extend student loan payment relief

AP By JOSH LEDERMAN 22 hours ago
NIH LOAN REPAYMENT PROGRAM
NIH Loan Repayment Program Purpose

The NIH Loan Repayment Programs (LRPs) are a vital part of our Nation's efforts to attract and retain highly qualified health professionals.

• Up to $35,000 per year in educational loan repayment depending on debt level
• Coverage of most Federal taxes resulting from the NIH LRP
• 2 Year initial contracts with 1 or 2 year competitive renewal contracts
• NIH directly pays the lender
NIH Loan Repayment Programs

• Clinical research
• Clinical research for individuals from disadvantaged backgrounds
• Contraception and infertility research
• Health disparities research
• Pediatric research
NIH Loan Repayment Program Eligibility

• Be a United States Citizen
• Have a doctorate degree*
  – PhD, PsyD, MD, DO, etc..
• Have total qualified educational debt > 20% of your institutional base salary
• Must be supported by nonprofit research funding grant
  – Non profit foundation, NIH, other type of research grant, nonprofit institute
• Minimum of 50% research effort
  – 20 hours/week

* All doctorate degrees are eligible for NIH LRP including: MD, PhD, PsyD, PharmD, DO, DDS, DMD, DPM, DC, ND, OD, DVM
NIH Loan Repayment Program Loans Covered

• Consolidated loans can be repaid by the LRPds
• Educational loans must remain separate from other types of loans
  – Do not consolidate your student loans with someone else’s loans.
  – Do not consolidate your student loans with any non-student loans
• If you are currently an LRP participant, do not consolidate loans with any that are not already in your approved portfolio.
NIH Loan Repayment Program Loans Covered

**NIH will repay**
- Educational loans guaranteed by the U.S. Government
- Educational loans from accredited U.S. academic institutions and commercial lenders

**NIH will not repay**
- Non-education loans (e.g., home equity loans)
- Loans consolidated with another individual (e.g., spouse or child)
- Loans that have been converted to a service obligation
- Delinquent loans, loans in default, or loans not current in repayment
- PLUS loans to parents

**EXCEPTION:** PLUS loans disbursed to graduate and professional students on or after July 1, 2006, qualify for NIH LRP repayment
*Example of NIH Loan Repayment Funding Rate*

<table>
<thead>
<tr>
<th>Year</th>
<th>New Applications</th>
<th>Renewal Applications</th>
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<tbody>
<tr>
<td></td>
<td>Applications</td>
<td>Awards</td>
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<tr>
<td>FY12</td>
<td>726</td>
<td>493</td>
</tr>
</tbody>
</table>

*Information for the Clinical Research LRP. For Fiscal year 2012, 40.6% of new applications were funded.*
STRATEGIES TO ENHANCE APPLICATION
NIH Biosketch

• 5 pages total – Use as much as you can!
• Section A. position and Honors
  – Include sections
    • academic positions
    • professional memberships
    • honors
NIH Biosketch

- **Section B. Selected publications**
  - Include all published and in press publications
    - Manuscripts
    - Abstracts
    - Letters
    - Book chapters

- **Section C. Research support**
  - Include any research grant / industry supported study you have been on
    - Sections
      - Ongoing Support
      - Completed Support
Personal Statement

• Create the following sections
  – **Introduction**
    • Include information on who you are, your scientific background, and where you are right now in your career stage
  – **Scientific accomplishments and career development**
    • Include information on awards, fellowships, mentorship
  – **Short and long term goals**
    • Include information on short and long term career development goals and research plans (e.g., grant submissions, paper submissions)
  – **Long term career goals**
    • Include information on what you want to become and what will be your area of research
  – **Why you need the NIH LRP program**
Research Plan

• Create the following sections
  – Career development
    • Include brief information on scientific background and current fellowship position
  – Research activities
    • Include brief statement of overview of research theme. Then include the following sections
  – Dissertation research
    • Include information on your dissertation findings
    – Importantly note if you have first-authored publications that stemmed from your dissertation
Research Plan

– Pilot funding / grant funding applications
  • Include information regarding pilot funding, where you applied, and what the project is about

– NIH funding application (e.g., K-award)
  • Include information on NIH funding applications, where you applied, and what the project is about

– Research environment
  • Include information on your institutional environment, resources, infrastructure, laboratory

– Career development structure
  • Include information on your intellectual resources/mentoring team

– References
  • Include references used in the document
Letters of Recommendation

• Minimum required = 3
• Maximum allowed = 5
  – Use all 5 letters!
• Each letter needs to say
  – That you are dedicated to a research career
  – Unique positive comments about your strengths
  – That you deserve the NIH LRP
  – That the NIH LRP will help you advance your research career
  • And in turn, you will help advance the NIH mission
Mentor’s Documents

- NIH Biosketch
- Mentoring plan
- Recommendation letter
- Research environment

Work with your mentor on these documents!
Common Mistakes to Avoid

The following conditions often weaken an applicant’s competitiveness:

1. Weak or lukewarm recommendation letters
2. Questionable research commitment
3. Mediocre research plan
4. Rushed application
5. Inadequate research environment
6. Slim publication record
Start the Application Process Now!

The following are things you can do now to be ahead of the curve:

1. Order your college transcripts
2. Contact your lender to get specific loan information (including account numbers and amount owed)
3. Inform your mentor you are going to apply for the NIH Loan Repayment Program
4. Contact people to write letters of recommendation
5. Determine which NIH Loan Repayment Program is the right one for you

The deadline for having your application in is November 15!
Helpful Websites

• NIH Loan Repayment Program
  – www.lrp.nih.gov

• Committee on Early Career Psychologists
NIH Loan Repayment Contact Information

**LRP Information Center**
Open each weekday from 9 am EST to 5 pm EST
(866) 849-4047 or LRP@nih.gov

**Webinars**
Overview of Loan Repayment Programs
http://go.usa.gov/aHx
Application Tutorial

**Web and Social Media**
http://www.lrp.nih.gov
@NIH_LRP
http://www.facebook.com/nihlrp
For Additional Information:

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Website: http://sites.duke.edu/nrl1/

APA Committee on Early Career Psychologists