NIH Loan Repayment Program
NIMHD L32, L60, L70 Awards

LCDR Michael Banyas, USPHS, M.P.A., M.A., Robert J. Garriock, PhD. Dorothy Castille, Ph.D.; Maryline Laude-Sharp, Ph.D.; Ligia Artiles, MA
Loan Repayment Program (LRP) Agenda

1) LRP Eligibility and Program Overview

2) NIMHD LRP Objectives and Award Focus

3) NIMHD’s LRP Application Review
NIH Eligibility and Program Overview
NIH Loan Repayment Programs: Supporting the Next Generation of Researchers

Health Disparities Research Institute
August 31, 2022

Robert Garriock
Division of Loan Repayment
Role of LRPs as an Important Career Path and Funding Option

Graduate/Clinical Training
- T32, T35
- F30, F31

Postdoctoral Training/Clinical Residency
- T32
- K01, K07, K25, K12, KL2
- F32
- R38, (K38) R25, K12
- K22, K99

Early Research Career
- K08, K23, K12, KL2
- R03, R21, R01, R35
- K22, R00

Established Investigator
- R01, R35, P01, P50
- K02, K24

Loan Repayment Programs

Diversity Supplements

Re-Entry Supplements

https://researchtraining.nih.gov
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:

- **Applicants:** Commit to perform research for 2 years

- **NIH:** Repays up to $100,000 of awardee’s qualified educational debt and covers resulting Federal tax (39%)

- **Outcome:** Increase in nation’s stock of biomedical research scientists
Extramural LRP Subcategories
For individuals conducting research at non-profit institutions

<table>
<thead>
<tr>
<th>Subcategory</th>
<th>Description</th>
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<tr>
<td>Clinical Research (L30)</td>
<td>• Patient-oriented research conducted with human subjects or materials of human origin (including cognitive phenomenon) on the causes and consequences of disease in humans</td>
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<tr>
<td>Pediatric Research (L40)</td>
<td>• Research related to diseases or disorders in children • Basic research allowed</td>
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<tr>
<td>Health Disparities Research (L60)</td>
<td>• Research focusing on minority and other health disparity populations • Basic, clinical, social and behavioral research allowed</td>
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<tr>
<td>Contraception &amp; Infertility Research (L50)</td>
<td>• Research focusing on conditions impacting ability to conceive or bear children and provide new or improved methods of preventing pregnancy • Applications reviewed by Eunice Kennedy Shriver NICHD</td>
</tr>
<tr>
<td>Clinical Disadvantaged Backgrounds (L32)</td>
<td>• Same as Clinical Research LRP • Available to clinical researchers from verifiable disadvantaged backgrounds • Applications reviewed by NIMHD</td>
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<tr>
<td>REACH (L70)</td>
<td>• Research in Emerging Areas Critical to Human Health for researchers pursuing major opportunities or gaps in emerging areas of human health • NIH ICs determine gap/emerging areas of research priority areas</td>
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Basic LRP Eligibility Criteria

- **CITIZENSHIP**: U.S. Citizen, National, or Permanent Resident
- **EDUCATION**: Doctoral Degree (Few Exceptions)
- **EDUCATIONAL LOAN DEBT**: At least 20% of annual base income
- **RESEARCH FUNDING**: Domestic nonprofit, university, or government
  NIH Grant Support Not Required
- **RESEARCH TIME**: At least 20 hours/week of Qualified Research
Qualifying Loans

**NIH WILL Repay:**
- Educational loans from undergraduate degree to first terminal degree
- 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
Steps to take before applying

I'm thinking about applying. What steps should I take?

- Know the deadlines and timelines
- Decide which LRP to apply for
- Determine if you qualify
- Obtain a Commons ID
- Use LRP website resources
Connect with an LRP Program Officer

**LRP IC Contact**

<table>
<thead>
<tr>
<th>Institute/Center</th>
<th>LRP Liaison</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCI</td>
<td>Dr. Mark Damico</td>
<td>240-276-5630</td>
<td><a href="mailto:ncllrpinquiries@mail.nih.gov">ncllrpinquiries@mail.nih.gov</a></td>
</tr>
<tr>
<td>NEI</td>
<td>Dr. Neeraj Agarwal</td>
<td>301-451-2020</td>
<td><a href="mailto:agarwalnee@mail.nih.gov">agarwalnee@mail.nih.gov</a></td>
</tr>
<tr>
<td>NHLBI</td>
<td>Dr. Shilpy Dikit</td>
<td>301-402-9064</td>
<td><a href="mailto:shilpy.dikit@mail.nih.gov">shilpy.dikit@mail.nih.gov</a></td>
</tr>
<tr>
<td>NHGRI</td>
<td>Ms. Heather Colley</td>
<td>301-402-0343</td>
<td><a href="mailto:junkinshi@mail.nih.gov">junkinshi@mail.nih.gov</a></td>
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<tr>
<td>NIA</td>
<td>Dr. Sanoj Suneja</td>
<td>301-402-7710</td>
<td><a href="mailto:sunejas@mail.nih.gov">sunejas@mail.nih.gov</a></td>
</tr>
<tr>
<td>NIAAA</td>
<td>Dr. Elizabeth Powell</td>
<td>301-443-0786</td>
<td><a href="mailto:Elizabeth.powell3@mail.nih.gov">Elizabeth.powell3@mail.nih.gov</a></td>
</tr>
<tr>
<td>NIAID</td>
<td>Ms. Raushanah Newman</td>
<td>240-669-2925</td>
<td><a href="mailto:newmanrau@niaid.nih.gov">newmanrau@niaid.nih.gov</a></td>
</tr>
<tr>
<td>NIAMS</td>
<td>Dr. Melinda Nelson</td>
<td>301-435-5278</td>
<td><a href="mailto:nelson1@mail.nih.gov">nelson1@mail.nih.gov</a></td>
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<tr>
<td>NIBIB</td>
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<td>301-451-6649</td>
<td><a href="mailto:joan.greve@mail.nih.gov">joan.greve@mail.nih.gov</a></td>
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<tr>
<td>NICHD</td>
<td>Dr. Steve Korfman</td>
<td></td>
<td><a href="mailto:korfmansteve@nih.gov">korfmansteve@nih.gov</a></td>
</tr>
</tbody>
</table>

**Note:** Please contact the appropriate LRP Program Officer for specific inquiries or assistance.
LRP Application is now in ASSIST
LRP Application – Major Sections

Colleague Section

• Mentor (if mentored), Supervisor, and Institutional Business Official (IBO)
  o Once completed, an email will go out to your mentor to submit their recommendation letter and an email will also go out to your IBO to verify your employment.
  o Reference letter submission instructions are included in the welcome email, instruction guide, and the Referee section of the LRP website

Research Information

• A reminder that the LRP is not an application for research funding, but rather, it is a loan relief award for funded researchers.
  o Consult the LRP instruction guide for research documents details

Loan Information (new applicants only)

• Lender and servicer information, loan number, total loan amounts, loan status (e.g., in repayment/forbearance)
  o Include all student loans (Federal and Private) as the total loan debt is used to determine the award amount
What are Reviewers Looking For?

Evaluate an 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*)

**THESE TIPS APPLY TO ANY FELLOWSHIP, GRANT, ETC.**
Most Common Mistakes…

More Obvious Reasons:

• Not contacting Program Officer prior to application (a clear understanding of IC mission/priorities is essential to submitting a well-crafted application)
• Rushed preparation (i.e., careless mistakes in the application)
• Questionable research commitment and weak research plan
• Failure to adequately describe the mentoring and training/career development plan, research timelines
• Slim publication record
• Lukewarm recommendation letters
• Not applying
Important Notes!

• An individual receiving research or salary support from a **for-profit source is ineligible** to receive an LRP award

• Applicants do not propose new research goals in an LRP application. In the research section, applicants should discuss **current** research plans

• LRP**s are NOT** a research grant
LRP Website

Supporting Scientific Discovery

The Minority Research Program (LRP) is a multi-year initiative established by Congress and designed to recruit and retain highly qualified health professionals into biomedical/behavioral research careers. The resulting pool of well-trained and diverse scientists will strengthen the nation's competitive advantage in medicine and medical specialties.

The NRAC recognizes that having a diverse workforce is essential for supporting research and development in the biomedical and behavioral sciences.

The LRP recognizes the importance of investing in minority research and development in the biomedical and behavioral sciences.

Application Periods and Documentation Deadlines

- **Programmatic New & Renewal Awards**
  - Online Application Period: Sept 1, 2021 - Nov 15, 2021
  - Supporting Documentation Period: Sept 1, 2021 - Nov 16, 2021

- **Intramural New & Renewal Awards**
  - Online Application Period: Jan 3, 2022 - Apr 15, 2022
  - Supporting Documentation Period: Jan 3, 2022 - Apr 16, 2022

- **Repayment Calculator**
  - Online Application Period: Jan 3, 2022 - Apr 15, 2022
  - Supporting Documentation Period: Jan 3, 2022 - Apr 16, 2022
LRP Ambassador Network

LRP Ambassador Program

What is the LRP Ambassador Program?
The LRP Ambassador Program is a network of former and current LRP awardees that promote the NIH LRP within their local extramural scientific community.

What does an LRP Ambassador do?
LRP Ambassadors serve as a personalized link/connection between the Division of Loan Repayment (DLR) and potential applicants at their home institutions by identifying potential eligible applicants to the LRP within their institutions and sharing information about the LRP with them.

Since the Ambassador Program is being updated, all ambassadors must provide their current information to gain access to the Ambassador Resources on this page that are password-protected. Click on the "Become an LRP Ambassador" button to connect to the sign-up form. Login information will be emailed to you following sign-up.

LRP Ambassador Resources
LRP Ambassadors can access resources here to better understand their role and to effectively conduct outreach to potential applicants. Resources include a toolkit that provides an overview of the LRP Ambassador Program and a video that provides use of the LRP, and information about how to write grant materials. This version of the page is password-protected for Ambassadors only.

View Resources
# LRP Video Tutorials

<table>
<thead>
<tr>
<th>Loan Repayment Program (LRP)</th>
<th>Video</th>
<th>Length</th>
<th>Date Posted</th>
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<tbody>
<tr>
<td><strong>Loan Repayment Program – Extramural Application Submission</strong>[^1] This video focuses on the steps an LRP applicant will take to submit an extramural loan repayment application to NIH. Anchor link to distribute for video: <a href="https://era.nih.gov/era-training/era-videos.htm#lrp-assist">https://era.nih.gov/era-training/era-videos.htm#lrp-assist</a></td>
<td><img src="https://era.nih.gov/era-training/era-videos.htm#lrp-assist" alt="Video" /></td>
<td>11:52</td>
<td>08/09/2021</td>
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<tr>
<td><strong>Loan Repayment Program – Submission of a Reference Letter</strong>[^2] This video demonstrates how a referee or recommender submits a reference letter to NIH on behalf of an LRP applicant. Anchor link to distribute for video: <a href="https://era.nih.gov/era-training/era-videos.htm#lrp-referee">https://era.nih.gov/era-training/era-videos.htm#lrp-referee</a></td>
<td><img src="https://era.nih.gov/era-training/era-videos.htm#lrp-referee" alt="Video" /></td>
<td>05:17</td>
<td>08/09/2021</td>
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<tr>
<td><strong>Loan Repayment Program – How the Primary Mentor Submits a Reference Letter</strong>[^3] This video demonstrates how the primary mentor submits a reference letter on behalf of an applicant of a Loan Repayment Program (LRP) award. Anchor link to distribute for video: <a href="https://era.nih.gov/era-training/era-videos.htm#lrp-mentor">https://era.nih.gov/era-training/era-videos.htm#lrp-mentor</a></td>
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<td>04:06</td>
<td>08/09/2021</td>
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<td><strong>Loan Repayment Program – How an Application Checks the Status of an Application Submission</strong>[^5] This video tutorial demonstrates how a Loan Repayment Program (LRP) applicant checks on the status of their application submission through the Status Information screen in eRA Commons. It focuses on the steps an applicant will take to review the status and various components of their LRP application. Anchor link to distribute for video: <a href="https://era.nih.gov/era-training/era-videos.htm#lrp-status">https://era.nih.gov/era-training/era-videos.htm#lrp-status</a></td>
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[^1]: https://era.nih.gov/help-tutorials/lrp
[^2]: https://era.nih.gov/help-tutorials/lrp
[^3]: https://era.nih.gov/help-tutorials/lrp
[^4]: https://era.nih.gov/help-tutorials/lrp
[^5]: https://era.nih.gov/help-tutorials/lrp
Upcoming Events

NIH Loan Repayment Programs: Supporting the Next Generation of Researchers

Do you or does someone you know have student debt? If so, find out how you can get up to $100,000 in repayments towards your student loans with a two-year award from the NIH Loan Repayment Programs (LRPs).

This webinar is designed for students, new researchers, and administrative/mentors who want to learn how biomedical and behavioral scientists with student debt can benefit from this program. In addition, participants will hear first-hand experiences from LRP Ambassadors and planning their grant applications.

National Institutes of Health Loan Repayment Programs

Technical Assistance Webinar Extramural Loan Repayment Program
October 3, 2022
Key Takeaways

- 2-year Research Commitment
- Up to $50,000/year
- Plan Ahead
- LRP Resources
- Extramural LRP Applications
  Sep 1 to Nov 17, 2022
NIMHD LRP Objectives and Award Focus
Apply online by 8 p.m. ET on November 17th
http://www.lrp.nih.gov
NIMHD LRP Office Hours and Questions

- Check the New NIMHD LRP or NIH LRP websites
- NIMHD Questions: nimhd_lrp_programs@mail.nih.gov
- Book An Office Hours Appointment with NIMHD Staff through NIMHD LRP Website
**National Institute on Minority Health & Health Disparities (NIMHD)**

**Vision:** The NIMHD envisions an America in which all populations will have an equal opportunity to live long, healthy and productive lives.

**Mission:**

Lead scientific research to improve minority health and eliminate health disparities.

- Racial/ethnic minorities
- Rural underserved populations
- Low SES
- Sexual Gender Minority

- HDRI
- Summer Internships
- Diversity Supplements
- Center Grants
- Clinical Research Education and Career Development (CRECD) Program

- ABCD
- All of Us
- ECHO (Environmental)
- REACH

**NIMHD Support**

- Training of a diverse scientific workforce
- Translate & disseminate research and foster collaboration
- Understand causes of and to reduce HD
- Research in minority health and disparity populations
### National Institute on Minority Health and Health Disparities Research Framework

<table>
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<tr>
<th>Domains of Influence (Over the Lifecycle)</th>
<th>Levels of Influence*</th>
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<td><strong>Biological</strong></td>
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<tr>
<td>Biological</td>
<td>Biological Vulnerability and Mechanisms</td>
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<td>Caregiver–Child Interaction</td>
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<td>Family Microbiome</td>
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<td><strong>Behavioral</strong></td>
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<td>Behavioral</td>
<td>Health Behaviors</td>
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<td>Coping Strategies</td>
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<td><strong>Physical/Built Environment</strong></td>
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<td>Physical/Built Environment</td>
<td>Personal Environment</td>
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<td>Household Environment</td>
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<td>School/Work Environment</td>
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<td><strong>Sociocultural Environment</strong></td>
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<td>Sociocultural Environment</td>
<td>Sociodemographics</td>
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<td>Limited English</td>
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<td>Cultural Identity</td>
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<td>Response to Discrimination</td>
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<td><strong>Health Care System</strong></td>
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<td>Health Care System</td>
<td>Insurance Coverage</td>
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<td>Health Literacy</td>
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<td>Treatment Preferences</td>
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<td><strong>Health Outcomes</strong></td>
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<td>Health Outcomes</td>
<td>Individual Health</td>
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<td>Family/Organizational Health</td>
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<td>Community Health</td>
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<td>Population Health</td>
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*Levels of Influence: Individual, Interpersonal, Community, Societal

- National Institute on Minority Health and Health Disparities, 2018
- Health Disparity Populations: Race/Ethnicity, Low SES, Rural, Sexual and Gender Minority
- Other Fundamental Characteristics: Sex and Gender, Disability, Geographic Region

NIMHD Loan Repayment Program

L32
Clinical Research for Individuals from Disadvantaged Backgrounds

L60
Extramural Loan Repayment Program for Health Disparities

L70
Research in Emerging Areas Critical to Human Health (REACH)

Purpose
Retention/Recruitment of qualified health professionals as research investigators to careers in research
L32: NIH Definition of Clinical Research

Conducted with human subjects
- Epidemiology
- Behavioral
- Outcomes
- Health Services
- New technologies or interventions

As determined by applicant and/or family’s economic status

Involving material of human origin that is DIRECTLY collected by PI or colleagues
- Tissues
- Cognitive

Patient Oriented Research

Causes & Consequences of Disease

Applicant from Disadvantaged Background

Inpatient OR Outpatient Setting

Human contact

Research setting does not matter!

These applications come to NIMHD only.
**L60: Health Disparities Research Definitions**

### Health Disparities Research
- Basic, clinical, social, or behavioral research on health disparity populations (including individual members and communities of such populations)
- That relates to health disparities, including the causes of such disparities and methods to prevent, diagnose, and treat such disparities.

### Health Disparity Populations
- Determined by the Director of NIMHD, after consultation with the Director of the Agency for Healthcare Research and Quality.
- Populations where there is 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.
- Designated NIH health disparity populations: Blacks/African Americans, Hispanics/Latinos, American Indians/Alaska Natives, Asian Americans, Native Hawaiians and other Pacific Islanders, socioeconomically disadvantaged populations, underserved rural populations, and sexual and gender minorities.

### Minority Health Disparities Research
- Basic, clinical, or behavioral research on minority health conditions, including research to prevent, diagnose, and treat such conditions.

### Minority Health Conditions
- All diseases, disorders, and other conditions (including mental health and substance abuse) that are unique to, more serious, or more prevalent in members of minority groups (racial or ethnic minority groups), for which the medical risk or types of medical intervention may be different for members of minority groups, or for which it is unknown whether such factors or types are different for such individuals, or research involving such populations as subjects or data on such individuals is insufficient.

Research must be conducted in US populations or have direct relevance to minority health issues or health disparities in US populations.
L70: Research in Emerging Areas Critical to Human Health

- COVID-19 and other public health emergencies
- Maternal and infant mortality/morbidity
- Social epigenomics
- Suicide in health disparity populations
- Health effects and impact on health care systems and services of rapid environmental change
- Firearm related injuries and mortalities
- Sleep disparities
- Data science in health disparities
- Health IT and management of chronic disease
- Multi-level, Multi-domain analysis
Health Disparities Research—NIMHD or other IC?

Guidelines:

- Work that focuses on health disparities resulting from being a member of a racial or ethnic minority group, a rural or underserved population, or a sexual gender minority and addressing the underlying processes that produce those disparities—NIMHD

- Work that focuses on the disease processes, the life cycle stage, the body system in minority populations or other populations that experience health disparities or—other IC

The decision is yours in how you target your application.
Application Tips

TIPS:

Tell your story!
Narrate coming out from under mentor’s umbrella and showcase path of growth into an independent investigator

Current research explicitly health disparity focused

Highlight previous health disparities research

Clearly delineate your next steps: future research linked with career next steps

Demonstrates commitment to health disparities research in all areas of application

Research focused on minority health disparities or other disparities
Other Important Applicants Aspects

- Have a Strong Mentoring Team (2 or more) and at least mentor be an NIH independent investigator

- Unless you are the PI funded with an R01, then the applicant is considered “mentored” when applying to LRP. *(R00 or K Awards do not count!)*

- An applicant is considered an Early Stage Investigator (ESI) if within 10 years of completing their terminal research degree or is within 10 years of completing medical residency (or the equivalent)

- Purpose of award to provide support for researchers working towards becoming NIH independent funded investigator( i.e., getting their R01) Don’t be shy is stating this is your goal while receiving LRP funding.

- Include everything you applied for in your application
NIMHD’s LRP Application Review
LRP Application = Reviewer Roadmap

- Where are you now?
- Where are you going?
- What kind of car do you have?
- Who are your co-pilots?
- What’s your plan? timeline?
The Application – Major Sections

Research Activities (‘meat and potatoes’)

• Personal Statement
  o Highlight previous training, development of scientific interests; accomplishments; short and long-term career goals

• Training/Career Development Plan
  o Skills acquiring along your path to independence (e.g., training, professional and leadership development opportunities; grantmanship workshops, conference attendance, etc.) – include 2-year timeline

• Proposed Research Plans
  o Planned research activities, specific roles/responsibilities – include 2-year timeline

Research Environment

  o Why are you where you are? Who or what is important there?

Loan Information (new applicants only)

  o Lender and servicer information, loan number, total loan amounts, loan status (e.g., in repayment/forbearance)
How are NIH LRP applications evaluated?
Likelihood that the applicant will continue in a career focused on research

- Strength of the reference letters (recommendations) attesting to the applicant's potential for a successful career in research
- Commitment to a research career, as reflected by the personal statement of long-term career goals and plan to achieve those goals
- Appropriateness of the applicant's previous training and experience to prepare for a research career
- Appropriateness of the proposed research activities during the LRP award period to foster a career in research
How are NIH LRP applications evaluated?
Quality of the overall environment to prepare the applicant for a research career:

- Quality and availability of appropriate scientific mentors and colleagues
- Mentors' record in mentoring researchers, funding history and research productivity
- Quality and appropriateness of institutional resources and facilities
How are NIH LRP applications evaluated?

Assessment of the applicant's research accomplishments during the previous LRP support period.

Assessment of the applicant's development as an independent investigator.
What Should I Do to Prepare?

• All prospective applicants should ensure that their eRA Commons account is active and their passwords are valid

• Any prospective candidate without a Commons ID should contact their grants administration office to obtain one – takes up to 6 weeks

• For detailed information about the application, the application process and instructions, visit the www.lrp.nih.gov and download the Application System Instruction Guide

• Remember, applicants can choose a reviewing IC other than NIMHD to review their HD applications.

• Before submitting your application, it is vital to contact a Program Officer to discuss your research. If you do not contact a Program Officer, the chances that your application will be deemed non-responsive and withdrawn increase significantly

• A list of participating ICs, their mission and priority statements, and IC Program Officer contacts can be found at https://www.lrp.nih.gov/contact-engage
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: Verification of Applicant Loan Info
- Early August: Final Funding Decisions
- November: 1st Lender Payments

Selected applications

DLR
CSR
NIH IC
Peer Review
NIH IC

Quarterly verifications required for future payments
Please contact us as needed

• **Division of Loan Repayment**—Contact at any time

• **Program Officer**
  • To submit for the current application cycle—May to November 17, 2022
  • For feedback after review is completed—late July, 2023 or later

• **Scientific Review Officer**
  • To address issues once the application has been submitted—November 18, 2022–May 1, 2023
What to do when life happens? (i.e. changes to application?)

DLR accepts changes to the application between November 18, 2022 and January 31st, 2023. Acceptable updates include:

- Publication accepted or grant application funded
- Change of Institution
- Change of Research
- Change of Mentor
- Family or Life Emergency
- Change of Employment
Apply online by 8 p.m. ET on November 17th
http://www.lrp.nih.gov
NIMHD LRP Office Hours and Questions

- Check the New NIMHD LRP or NIH LRP websites
- NIMHD Questions: nimhd_lrp_programs@mail.nih.gov
- Book An Office Hours Appointment with NIMHD Staff through NIMHD LRP Website
Contacts

Program Manager
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802-233-2223

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artilesl@mail.nih.gov
301-594-2728

Scientific Review Team
Maryline Laude-Sharp, PhD
maryline.laude-sharp@nih.gov
301-451-9536

Division of Loan Repayment (DLR) Helpdesk
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866-849-4047