

# Meeting Recap: NIH Loan Repayment Program (Technical Assistance Webinar)

**Date:** October 7, 2024

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**Link to FULL Webinar Recording:** <https://youtu.be/l63xAYf4-Os?si=2XQe9aRB0Q5yHVTB>

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## Introduction:

- **Presenter(s):** Matthew Lockwood (Director of the Division of Loan Repayment), Tracy J., Omar McClure
  - **Attendees:** General audience of researchers and prospective applicants
  - **Objective:** To provide detailed guidance on the NIH Loan Repayment Program (LRP), including eligibility, application process, and benefits.
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## Agenda Summary:

1. **Introduction to NIH and LRP:**
  - NIH comprises 27 institutes, with 24 participating in the Loan Repayment Program (LRP).
  - LRP aims to reduce the burden of educational loan debt for researchers engaged in NIH-supported projects by providing repayment of up to \$50,000 annually for two years.
  - The award also includes an additional 39% of the loan amount to offset tax liabilities.
2. **Eligibility Criteria:**
  - Applicants must be U.S. citizens or permanent residents.
  - Must have a doctoral degree (MD, PhD, DDS, etc.), with few exceptions.
  - Research must be conducted for at least 20 hours per week at a nonprofit or government institution.
  - Debt-to-income ratio requirement applies for new applicants but not for renewals.
3. **Application Process:**
  - The application cycle runs from September 1st to November 21st, 2024.
  - Applications must be submitted through the eRA Commons platform, and a Commons ID is required.
  - Key sections include research plan, loan information, institutional information, and colleague reference letters.

- Mentors must provide letters of support and bio sketches, especially for mentored applicants.
4. **Research Categories:**
- Five LRP subcategories were highlighted, including clinical research, health disparities, pediatric research, and contraception/infertility research.
  - Applicants can select up to two NIH institutes to review their application.
5. **Common Application Mistakes:**
- Late submission of reference letters or institutional business official (IBO) certification.
  - Unclear research commitment or incomplete research plans.
  - Lack of communication with LRP program officers before submission.
6. **Award and Review Process:**
- Applications are peer-reviewed by external scientists.
  - Evaluation focuses on applicant potential, training background, and commitment to a research career.
  - Funding decisions are made between February and April of the following year, with payments made in summer 2025.
  - Renewal applications are encouraged for ongoing projects.
7. **Questions and Answers:**
- **Forbearance status:** Applicants can apply even if their loans are in forbearance, but they must not be delinquent or in default.
  - **Tax implications:** NIH pays loan servicers directly and covers 39% of the amount for tax withholdings.
  - **Public Service Loan Forgiveness (PSLF):** Applicants can enroll in both PSLF and LRP simultaneously.
  - **Multiple research projects:** Applicants should focus on the most relevant project for their LRP application.
  - **Renewal options:** No restrictions on the number of times an applicant can apply for renewal, but this may vary by NIH institute.
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## Action Items:

- Applicants are advised to begin gathering reference letters and ensuring all application sections are complete well before the **November 21st deadline**.
- Mentors and institutional business officials should be informed early to prevent delays.
- Applicants should review NIH research priorities and consult program officers to ensure alignment with LRP expectations.