

Extramural Loan Repayment Program for Clinical Researchers (LRP-CR)

Notice Number: NOT-OD-19-116

Key Dates

Release Date: July 15, 2019

Application Period: Annually from September 1 through November 15, at 8:00 PM EST

Related Announcements

[NOT-OD-18-196](#) Rescinded

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OFFICE OF THE DIRECTOR, NATIONAL INSTITUTES OF HEALTH ([OD](#))

Purpose

This Notice replaces [NOT-OD-18-196](#) and provides program specific information for Extramural Loan Repayment Program for Clinical Researchers (LRP-CR). The NIH Loan Repayment Programs (LRPs) are a set of programs established by Congress and designed to recruit and retain highly qualified health professionals into biomedical or biobehavioral research careers. Additional detailed information about each LRP is provided at www.lrp.nih.gov/about_the_programs/index.aspx and www.lrp.nih.gov/apply.

The NIH invites qualified health professionals who contractually agree to engage in NIH mission-relevant research for an average of at least 20 hours each week for at least two years, initially, to apply for an award in the Extramural LRP. The Extramural LRP repays up to \$50,000 annually of a researcher's qualified educational debt in return for a commitment to engage in NIH mission-relevant research at a domestic, nonprofit, or government entity. Research funding from NIH is not required to participate in the Extramural LRP. LRP awards are based on an applicant's potential to build and sustain a research career.

Extramural LRP applications are accepted annually from September 1 through November 15, 8:00 p.m. EST. All LRP applications must be submitted electronically using the NIH LRP Website, www.lrp.nih.gov.

LRP-CR Objective

The objective of the LRP-CR is to recruit and retain highly qualified health professionals into biomedical or biobehavioral research careers.

NIH defines Clinical Research as patient-oriented research conducted with human subjects, or research on the causes and consequences of disease in human populations involving material of human origin (such as tissue specimens and cognitive phenomena) for which an investigator or colleague directly interacts with human subjects in an outpatient or inpatient setting to clarify a problem in human physiology, pathophysiology or disease, or epidemiological or behavioral

studies, outcomes or health services research, or developing new technologies, therapeutic interventions, or clinical trials.

Eligible Applicants

No applicant will be excluded from consideration on the basis of age, race, culture, religion, gender, sexual orientation, disability, or other non-merit factors.

Eligibility criteria to participate in the Extramural LRP:

- Applicants must be U.S. citizens, U.S. nationals, or permanent residents of the U.S.
- Applicants for LRP-CR must possess an M.D., Ph.D. , Pharm. D., Psy.D., D.O., D.D.S., D.M.D., D.P.M., D.C., **N.D.**, O.D., D.V.M., or equivalent doctoral-level degree from an accredited institution.
- Applicants must have total qualifying educational debt equal to or in excess of 20 percent of their institutional annual base salary at the time of award. Institutional annual base salary is the annual amount the organization pays for the individual's appointment, whether the time is spent on research, teaching, patient care, or other activities. Institutional annual base salary excludes any income that an applicant may earn outside of the duties of the organization. This criterion is not applicable to applicants for a renewal award.
- Applicants must be employed by and conduct qualifying research (as defined above) supported by a domestic nonprofit foundation (e.g., universities), professional nonprofit association, or other nonprofit institution, or a U.S. government agency (Federal, State, or local). A domestic foundation, professional association, or institution is considered to be nonprofit if exempt from Federal tax under the provisions of Section 501 of the Internal Revenue Code (26 U.S.C. 501). NIH grants and university salaries are considered eligible funding.
- Part-time federal employees (4/8ths or less) who are (a) not conducting research as a Federal employee, and (b) whose funding source is from a domestic nonprofit source, are eligible to apply for loan repayment if they meet all other eligibility requirements.
- Applicants must agree to conduct only research that is not prohibited by Federal law, regulations, or policies of the U.S. Department of Health and Human Services (HHS) or NIH. Applicants who receive LRP awards must conduct their research in accordance with applicable Federal, State and local law (e.g., applicable human subject protection regulations) for the entire award period. Additionally, awardees must engage in qualified research for an average of at least 20 hours per week during each quarterly service period of the LRP award.
- No individual may submit more than one LRP application to the NIH in any fiscal year. Individuals who have applied previously for the LRP, but did not receive an award, are eligible to submit an application for a new award if they meet all of the above eligibility criteria.
- Recipients of a Ruth L. Kirschstein National Research Service Award (NRSA) support from an individual postdoctoral fellowship (F32) or an institutional research training grant (T32) are eligible for loan repayment. There is a NRSA service payback period during the second year of NRSA support and concurrent fulfillment of LRP and NRSA

service obligations is prohibited. Therefore, NRSA recipients must be granted a formal extension of the NRSA service payback (see <http://grants1.nih.gov/training/payback.htm>) in order to be eligible for LRP participation during their second year of NRSA support.

The following individuals are ineligible for participation in the Extramural LRP:

- Persons who are not U.S. citizens, nationals, or permanent residents.
- Any individual who has or had a federal judgment lien against his/her property arising from a federal debt is barred from receiving federal funds even if the judgment is paid in full or satisfied.
- Any individual who owes an obligation of health professional service to the federal government, a State, or other entity, unless deferrals or extensions are granted for the length of their Extramural LRP service obligation. The following list provides examples of programs with service obligations that disqualify an LRP applicant from consideration, unless a deferral for the length of the LRP award is obtained:
 - Armed Forces (Army, Navy, or Air Force) Professions Scholarship Program
 - Exceptional Financial Need (EFN) Scholarship Program
 - Financial Assistance for Disadvantaged Health Professions Students (FADHPS)
 - Indian Health Service (IHS) Scholarship Program
 - National Health Service Corps (NHSC) Scholarship Program
 - National Institutes of Health Undergraduate Scholarship Program (UGSP)
 - Physicians Shortage Area Scholarship Program
 - Primary Care Loan (PCL) Program
 - Public Health Service (PHS) Scholarship Program
 - National Research Service Award (NRSA) Program
- Individuals who are employed by the federal government with work schedules of more than 20 hours per week (5/8ths time or more).
- Individuals who receive any research funding support or salary from a for-profit institution or organization. This is interpreted to mean that any salary from any for-profit institution is not allowable.
- Individuals employed by an institution located outside the United States.
- Current recipients of NIH Intramural Research Training Awards (IRTA) or Cancer Research Training (CRTA).
- Individuals conducting research for which funding is precluded by federal law, regulations or HHS/NIH policy, or that does not comply with applicable federal, state, and local law regarding the conduct of the research (e.g., applicable human subject protection regulations).

Funds Available

The NIH intends to commit approximately \$40 million annually to fund LRP-CR awards.

Annual Receipt, Peer Review, and Review Schedule : Upon receipt, applications for both new and renewal awards will be reviewed for eligibility and completeness. Incomplete or ineligible applications will not be considered. Applications that are complete and eligible will be forwarded for peer review.

- Annual Application Receipt Period: September 1 through November 15, 8:00 p.m. EST
- Annual Peer Review Period: February – April
- Annual Anticipated Award Period: July – September
- *Application Materials* : The following information is furnished by applicants or others on behalf of applicants using the LRP online application system on the LRP Website: www.lrp.nih.gov, and must be submitted annually from September 1 through November 15, 8:00 p.m. EST

Applicants transmit the following to the NIH Division of Loan Repayment:

- Applicant information
- Applicant's NIH Biosketch
- Applicant's NIH eRA Commons ID
- Personal statement, which includes a discussion of career goals and academic objectives
- Funding Information: source(s) of applicant's research funding
- Description of Research Activities, which describes the current or proposed research project including the specific responsibilities and role of the applicant in conducting the research.
- Description of Research Environment, which provides detailed information about the setting where the applicant is or will be conducting research including funding, space, and major areas under investigation
- Career Development Plan (if applicant is an independent researcher) or Training/Mentoring Plan (if applicant is a mentored research scientist), which includes a detailed discussion of the training or mentoring plan, including a discussion of the research methods and scientific techniques to be learned
- Mentor's NIH Biosketch (if applicant is a mentored research scientist)
- An additional NIH Biosketch (optional) if there is another laboratory staff member involved in the applicant's mentoring program (if applicant is a mentored research scientist)
- Identification of at least three, but not more than five, referees/recommenders (one of whom is identified as the applicant's research mentor)
- Identification of an Institutional Business Official
- For New Award Applicants: Loan information obtained from lending institution(s), including current account statement(s), and promissory note(s) or disclosure statement(s)
- For Renewal Award Applicants: Description of Research Accomplishments and updated loan payoff amounts

Research mentors transmit the following to the NIH Division of Loan Repayment:

- Reference Letter
- Concurrence with Research Forms submitted by the Applicant (Research Activities, Research Environment, and Training/Mentoring Plan)

Referees/Recommenders transmit reference letters to the NIH Division of Loan Repayment:

Information is obtained from individuals who can comment on the research skills and the abilities of the applicant. Reference letters are expected to include the following information about the applicant:

- Previous training and experience to prepare for a research career
- Commitment to a career in research
- Potential for a successful career in research
- Research related strengths and weaknesses
- Overall recommendation

Institutional Business Officials transmit a certification to the NIH Division of Loan Repayment that:

- Assures the applicant will be provided the necessary time and resources to engage in the research project for the period of the Loan Repayment Program award (two years for a new award and one or two years for a renewal award)
- Assures the applicant is or will be engaged in research for an average of 20 hours per week (a total of 240 hours during a 12-week quarter or a total of 260 hours during a 13-week quarter)
- Certifies the sponsoring entity is a domestic nonprofit institution (exempt from tax under 26 USC 501)
- Confirms the applicant's institutional annual base salary
- Confirms the applicant is a U.S. Citizen, National, or Permanent Resident

Renewal Award Applications

Loan repayment awardees who wish to apply for a renewal award should do so no earlier than the year before their current award ends. LRP renewal awards are available for one- or two-year periods and are based upon the same criteria applied to an application for a new award plus two additional criteria – an assessment of research accomplishments and development of the applicant as an independent investigator. A detailed explanation or description of research accomplishments during the most recent award period is required. Progress toward development as an independent investigator is a major factor in granting a renewal award. LRP policy allows a thirty-seven month period (starting the day after the last day of the most recent LRP award) for a renewal award application. After thirty-seven months, the Division of Loan Repayment views a submission of any application as an application for a new award, regardless of whether an unsuccessful application was submitted during the thirty-seven month period. Renewal awards are competitive and submission of an application for a renewal award does not assure the applicant of a renewal award.

Change of Institution

A change of institution after the application submission deadline may be permissible, pending approval from the Institute or Center reviewing the application. All applicants must submit a Change of Institution (COI) request to the NIH Division of Loan Repayment immediately whenever there is a pending change in the applicant's employment, scope of a submitted research

plan, or research mentors. All COI applications must be submitted by January 31 for the application to be considered for review. A COI applicant must meet all LRP eligibility criteria, and COI requests are subject to final approval by the NIH Institute or Center that is reviewing the application. Approval of COIs is not guaranteed. Notification of a COI after the January 31 deadline will result in the application being withdrawn from funding consideration.

Evaluation Criteria

Applications for the Extramural LRP are evaluated against the following criteria as related to the likelihood that the applicant will continue in a career focused on research in one of the following program areas:

Applicant's potential to pursue a career in research, including:

- 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
- Commitment to a research career, as reflected by the personal statement of long-term career goals and plan to achieve those goals
- Strength of the reference letters (recommendations) attesting to the applicant's potential for a successful career in research

Quality of the overall environment to prepare the applicant for a research career, including:

- Quality and availability of appropriate scientific mentors and colleagues to help achieve or enhance the applicant's research independence, including the mentors' record in mentoring researchers, funding history and research productivity
- Quality and appropriateness of institutional resources and facilities

For renewal award applications, progress under the previous project period is an additional evaluation criterion:

- Assessment of the renewal applicant's research accomplishments during the previous LRP support period
- Assessment of the renewal applicant's development as an independent investigator

Program Administration Details

Under the LRP, the NIH will repay a portion of the extant qualified educational loan debt incurred to pay for the researcher's undergraduate, graduate, and/or health professional school educational expenses. It is the responsibility of the LRP awardee to notify the Division of Loan Repayment immediately if there is a pending change in employment, research focus, or extended leave. Failure to fulfill the terms of the LRP contract will result in termination of the LRP award and could be considered a breach of contract. The penalty for a breach of contract is \$7,500 for every month of unfulfilled service or \$31,000, whichever is higher.

LRP service obligation and NRSA service payback cannot overlap, and permission to defer NRSA payback must be obtained prior to receipt of LRP funding.

The NIH will repay lenders for the extant principal, interest, and related expenses (such as the required insurance premiums on the unpaid balances of some loans) of educational loans from a U.S. government entity, academic institution, or a commercial or other chartered U.S. lending institution, such as banks, credit unions, savings and loan associations, not-for-profit organizations, insurance companies, and other financial or credit institutions which are subject to examination and supervision in their capacity as lending institutions by an agency of the United States or of the State in which the lender has its principal place of business, obtained by applicants for the following:

- Undergraduate, graduate, and health professional school tuition expenses
- Other reasonable educational expenses required by the school(s) attended, including fees, books, supplies, educational equipment and materials, and laboratory expenses
- Reasonable living expenses, including the cost of room and board, transportation and commuting costs, and other living expenses as determined by the Secretary

Loan repayments are made directly to lenders, following receipt of (1) the Research Supervisor's verification of completion of the prior period of research, and (2) lender verification of the crediting of prior loan repayments, including the resulting account balances and current account status. LRP award recipients will also be required to submit quarterly verification of continued employment and qualified research. The NIH will repay loans in the following order:

1. Loans guaranteed by the U.S. Department of Health and Human Services:

- Health Education Assistance Loan (HEAL)
- Health Professions Student Loan (HPSL)
- Loans for Disadvantaged Students (LDS)
- Nursing Student Loan Program (NSL)

2. Loans guaranteed by the U.S. Department of Education:

- Direct Loans (Stafford, Consolidation, Perkins)
- Federal Family Education Loans (Stafford, Consolidation)
- PLUS Loans disbursed to graduate and professional students on or after July 1, 2006.
Note: PLUS loans to parents do not qualify

3. Loans made or guaranteed by a State, the District of Columbia, the Commonwealth of Puerto Rico, or a territory or possession of the United States

4. Loans made by academic institutions

5. Private (Alternative) Educational Loans:

- MEDLOANS

- Private (non-guaranteed) Consolidation Loans

The following loans are NOT repayable under this program:

1. Loans not obtained from a U.S. or other government entity, academic institution, or a commercial or other chartered U.S. lending institution such as loans from friends, relatives, or other individuals, and non-educational loans (e.g., home equity loans)
2. Loans for which eligibility documentation (current account statement, and promissory note or lender disclosure statement) is not provided
3. Consolidation loans that include a loan not eligible for repayment, such as: loans obtained from an unqualified lender, loans obtained by the applicant for an individual other than the applicant (e.g., spouse or child), loans obtained by an individual other than the applicant (e.g., spouse or parent), or non-educational loans (e.g., home equity loan)
4. Loans or portions of loans obtained for educational or living expenses which exceed a reasonable level as determined by the standard school budget for the year in which the loan was made
5. Loans, financial debts, or service obligations incurred under a program where an incurred service obligation converts to a loan upon failure to satisfy the service obligation
6. Loans that are delinquent, in default, or not current in their payment schedule
7. Parent PLUS loans
8. Loans that are paid-in-full
9. Loans obtained after the start date of the first NIH Loan Repayment Program award (e.g., promissory note signed after the start date of an LRP award). This provision does not apply to qualifying loan consolidations.

Before the commencement of loan repayment, or during lapses in loan repayments, due to administrative complications, Leave Without Pay (LWOP), or a break in service, LRP awardees are wholly responsible for making payments or other arrangements that maintain loans current, such that increases in either principal or interest do not occur. Penalties and/or fees assessed to awardees failing to maintain current payment status may not be considered for reimbursement.

LRP payments are NOT retroactive. Loan repayment will commence after a loan repayment award begins, expected to be no earlier than July 1 and no later than September 30 annually.

Required Federal Citations

Awards are made pursuant to Section 2022 of the 21st Century Cures Act (Public Law 114-255), which amended Section 487B of the Public Health Service Act (42 U.S.C. 288-2) .

Inquiries

Please direct all inquiries to:

Please visit the LRP website at www.lrp.nih.gov, send an email to lrp@nih.gov, or call the Division of Loan Repayment Information Center toll free at (866) 849-4047. Applicants are strongly encouraged to pay attention to Institute or Center (IC) specific funding priorities, and also to discuss their career interests with an IC scientific liaison: www.lrp.nih.gov/contact-engage#ContactEngageContactListsTile.

Additional detailed information about the NIH Loan Repayment Programs is provided at www.lrp.nih.gov/about_the_programs/index.aspx.

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