NIH Loan Repayment Programs

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Agenda

- Overview and Description of the LRPs
- Eligibility and Qualifying Loans
- Timeline, Important Application Tips
- Program Success Rates
- Wrap Up and Resources

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Student loan debt represents a SIGNIFICANT barrier to starting and sustaining a research career

But the NIH LRPs Can Help!

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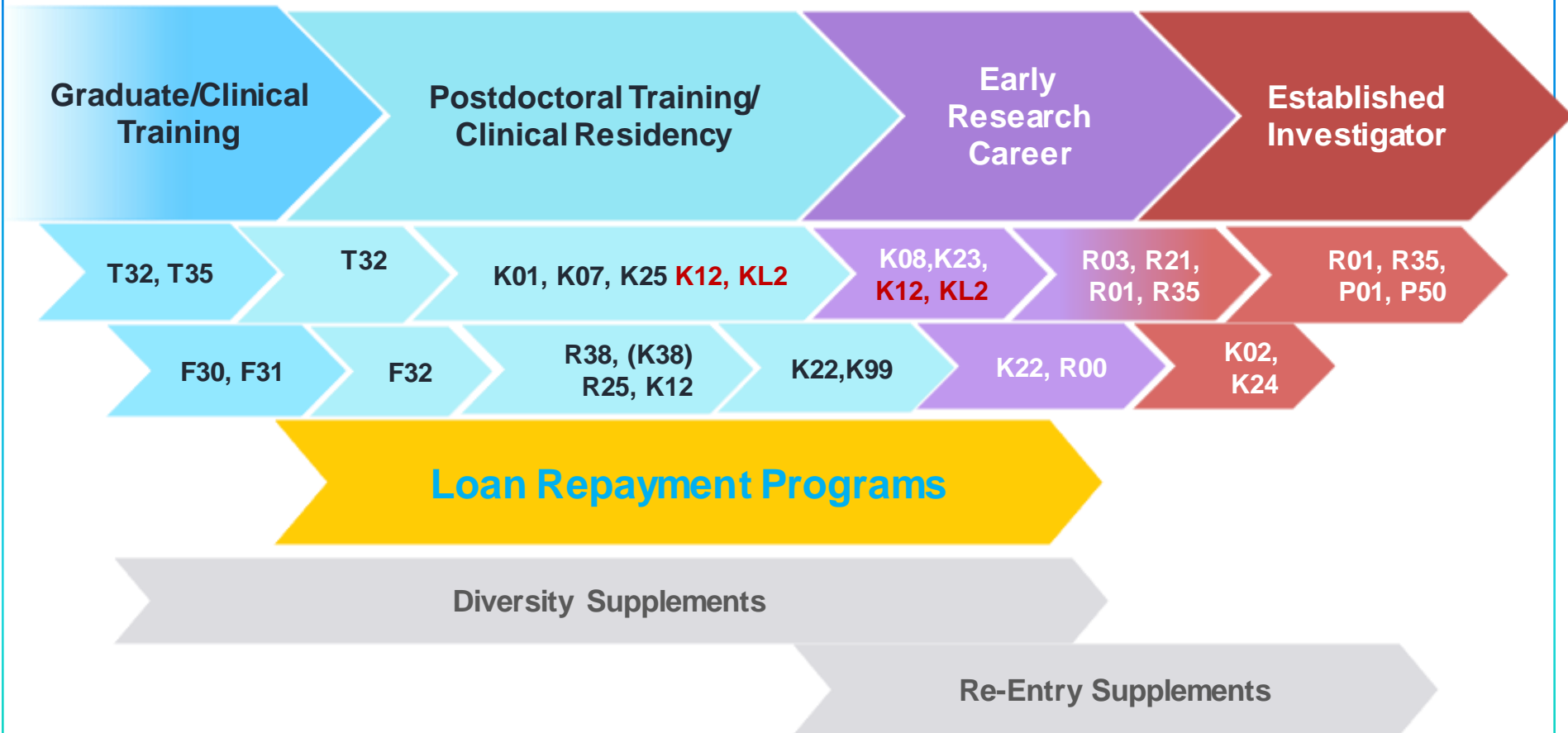Office of Extramural Research

National Institutes of Health

NIH is made up of **27 Institutes and Centers**, each with a specific research and research training agenda, focusing on particular diseases or body systems

Unified Goal:

Support the training and career development of the biomedical research workforce

Career Path and Funding Options

Graduate/Clinical Training	Postdoctoral Training/ Clinical Residency	Early Research Career	Established Investigator
T32, T35	T32 · K01, K07, K25 **K12, KL2**	K08,K23, **K12, KL2** · R03, R21, R01, R35	R01, R35, P01, P50
F30, F31	F32 · R38, (K38) R25, K12 · K22,K99	K22, R00	K02, K24

Loan Repayment Programs

Diversity Supplements

Re-Entry Supplements

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About the LRPs

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

NIH: Repays up to **$50,000/year**** of your qualified educational debt **and** covers resulting Federal taxes (39%)

Outcome: Increase in nation's stock of biomedical research scientists

*General ACGME Research LRP pays $20K/year

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6 Extramural NIH LRP Subcategories:

For individuals conducting research at non-profit institutions

Clinical Research	• Patient-oriented research conducted with human subjects or materials of human origin (including cognitive phenomenon) on the causes and consequences of disease in humans
Pediatric Research	• Research related to diseases or disorders in children • Basic research allowed
Health Disparities Research	• Research focusing on minority and other health disparity populations • Basic, clinical, social and behavioral research allowed • Applications reviewed by NIMHD
Contraception & Infertility Research	• 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
Clinical DB	• Same as Clinical Research LRP • Available to clinical researchers from verifiable disadvantaged backgrounds • Reviewed by NIMHD
Research on Emerging Areas Critical to Human Health (REACH)	• Available beginning September 2021 • To recruit and retain researchers pursuing major opportunities or gaps in emerging areas of human health • NIH ICs determine gap/emerging areas of research priority areas

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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 base income

Research Time

At least 20 hours/week

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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)
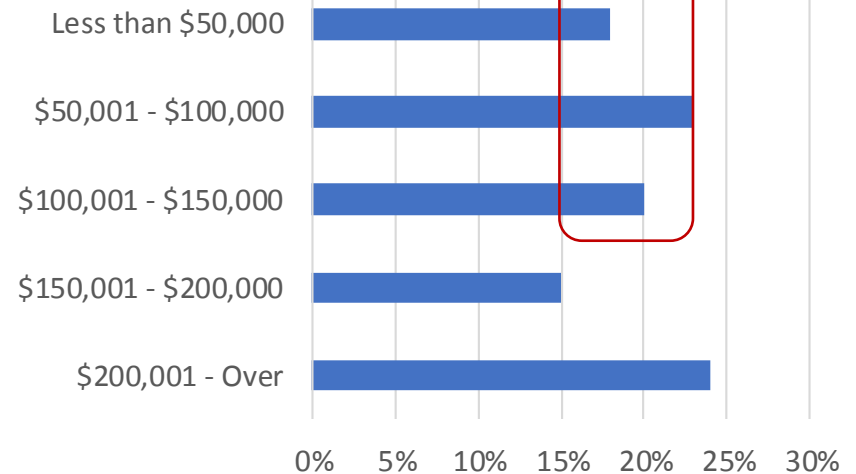- Loans of full-time Federal government employees or VA Fellows

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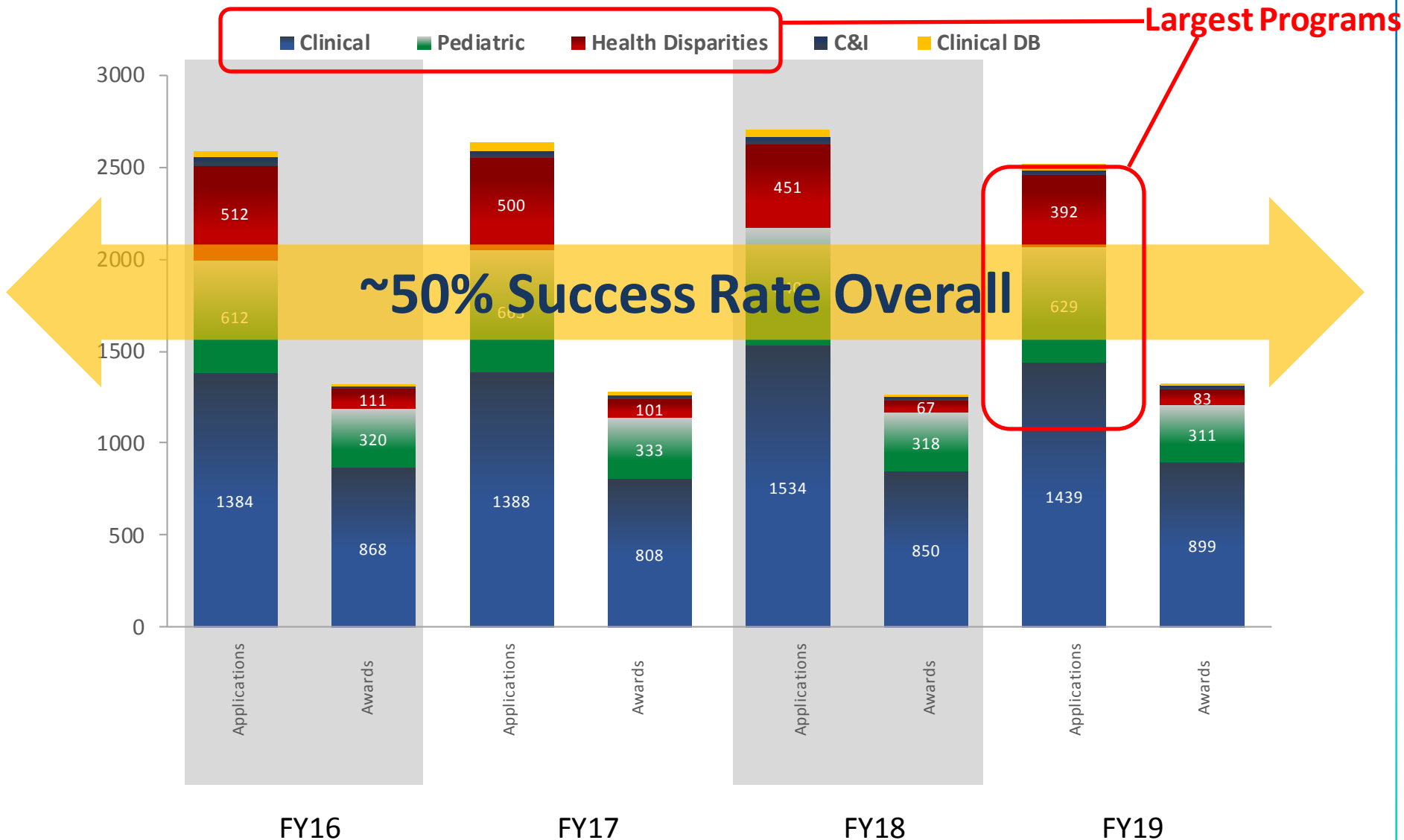
NIH Extramural LRP Applicant Snapshot, 2019

Avg Age/Award

Average Age
37

Average Award
~$56,000

Average Debt (New Awards)

65% in debt up to $150K

Applications vs. Awards, by Gender
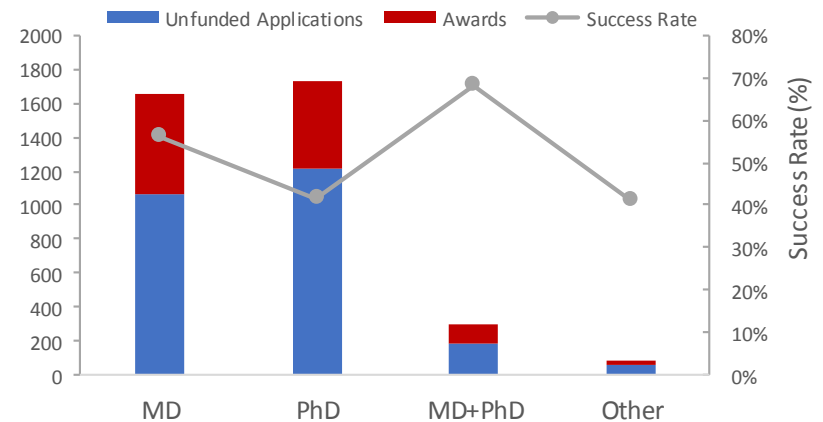
- 1,567 Applications
- 697 Awards
- Success Rate = 45%

- 1,136 Applications
- 565 Awards
- Success Rate = ~50%

Applications vs. Awards, by Degree

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Interested in Applying??

Your Application = Roadmap for Reviewers

The Application – Major Sections

Research Activities ('*meat and potatoes*')

- **Personal Statement** – brag about you
  - Highlight previous research training experience, how developed scientific interests/accomplishments; short and long-term career goals

- **Training/Career Development Plan**
  - What skills, etc do you need to acquire along your path to independent researcher (e.g., training and professional and leadership development opportunities; grantmanship workshops, conference attendance, etc) – ***include timelines for next 2 years***

- **Proposed Research Plans**
  - Describe planned research activities & specific roles/responsibilities – ***include timelines for next 2 years***

Research Environment

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

Loan Information *(new applicants only)*

  - Lender and servicer information, loan number, total loan amounts, loan status (e.g., in repayment/forbearance)

What Are Reviewers Looking For?

Reviewers 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*)

Who are your road trip buddies??

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Career-Related Advancements of the LRPs

Extramural LRP Outcomes Study
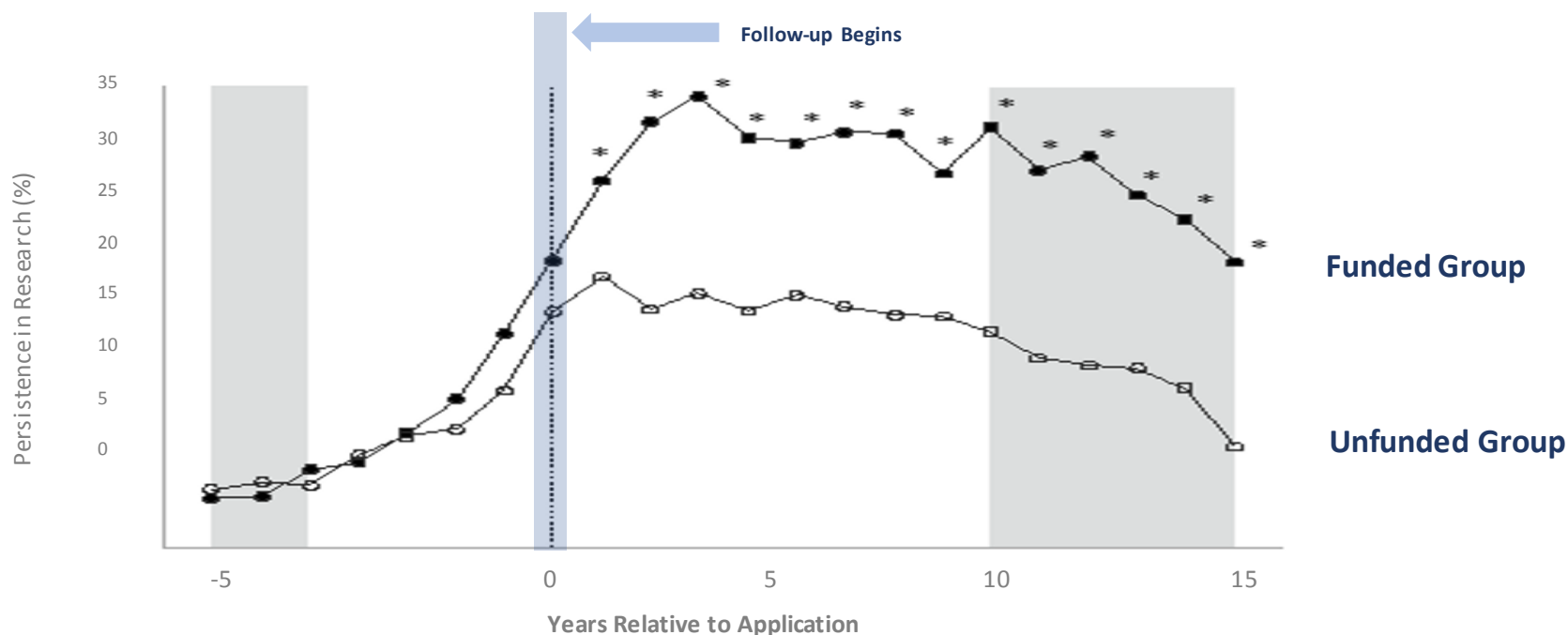

Annual Persistence in Research (*p≤0.01)

Figure represents raw means for funded and unfunded groups 5-years prior to, and 14 years after, LRP application. Unfunded starting n=1,958; funded starting n=1,095.

Yearly retention rates quickly diverge post application:

- Significant gains in research activity immediately after LRP award; 10-15% point difference (funded vs unfunded)
- Overall two-to-three-fold increase in persistence in research each year, **for 14 years** (funded vs unfunded)

Direct Career and Personal-Related Benefits

- **$$$** -- Relief from the tremendous burden of student loan debt at a vulnerable career decision point

- Ability to pursue career-related passions without as much worry about salary

- Protected research time

- Practice/preparation for applying for other NIH grant mechanisms

- Added boost to career preparedness & increased productivity across career

- **Ego boost you need to show you that you can do this!!** You are conducting work that is important and **FUNDABLE!!**

Most Common Mistakes…

More Obvious Reasons:

- Not contacting PO 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**

Less Obvious Reasons:

- Many high achievers share a dirty little secret:

The Imposter Within

What is Imposter Syndrome?

- *Pattern of thought where a person discounts/doubts accomplishments and has a persistent fear of being exposed as 'not as good/smart'*
  - Trying to hang out with the 'smart kids', but constantly feeling like someone is going to figure out you don't know what you're doing..."

- Feelings of anxiety, doubt; negative self-talk; dwelling on past mistakes

- Perfectionism/overpreparation...no room for error

- Experienced often by highly successful, intelligent people (i.e., does not = low self-esteem or intellect)

- Often sparked by new opportunities

- NO ONE **EVER** ADMITS IT, so you feel alone

- Can lead to:
  - ✓ Procrastination
  - ✓ Missed Opportunities (e.g., jobs, new roles, giving deference where not deserved, etc.)
  - ✓ Wasted Time and Emotional Energy

Free Yourself

Plant Your Feet....Breathe
- Overwhelmed? Stop, unclench your teeth, take a breather
- Separate true feelings/concerns from your fears

Silence is NOT Golden
- You don't have to go it alone; don't have to know all the answers
- It's Ok (expected) that you ask questions and for help/support

Be Your Own Best Friend
- Play a new mental tape; **visualize your success** (vs. imminent failure)
- " How can I make this happen?" versus, "I don't' think this will work out"

Brush Your Shoulders Off
- Reframe internal "mistake-o-meter"; criticism or questions ≠ your lack of ability
- Detach issues/criticism from feelings about who YOU are (not remotely the same thing)

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Free Yourself

Cut Out the Instagram/Snapchat Mentality
- "Comparison is the thief of joy" – Teddy Roosevelt
- Stop idolizing mentors/"possibility models" and comparing your 'blooper reels' to their 'success reels'!

Do Something Good for Yourself and Someone Else
- Mentoring empowers you and someone else!

Engage in Self-Care
Self care is not selfish! What do you do to take care of yourself...recharge?

What's Your Mantra?
What can you tell yourself everyday to support **YOU**?
Me? I want to be authentic to me and intentional with the energy that I put into the world

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Advice to Those Experiencing the '*Imposter Monster*'

"Realize it is a natural visitor in your psyche and learn to control it and also leverage its good points like keeping you on your toes and making sure you strive for better," *Michelle Jones-London, Chief, Office of Programs to Enhance Neuroscience Workforce Diversity, NINDS*

"Talk to others – especially someone you trust – tell them about your fears – ask yourself why you feel this way – remind yourself about how much you've accomplished. Remember a time when you worried that you were not good enough but discovered that you were much more qualified than what you thought!*", Hannah Valantine, M.D., Chief Officer Scientific Work Force Diversity*

Still Interested in Applying??

RESOURCES

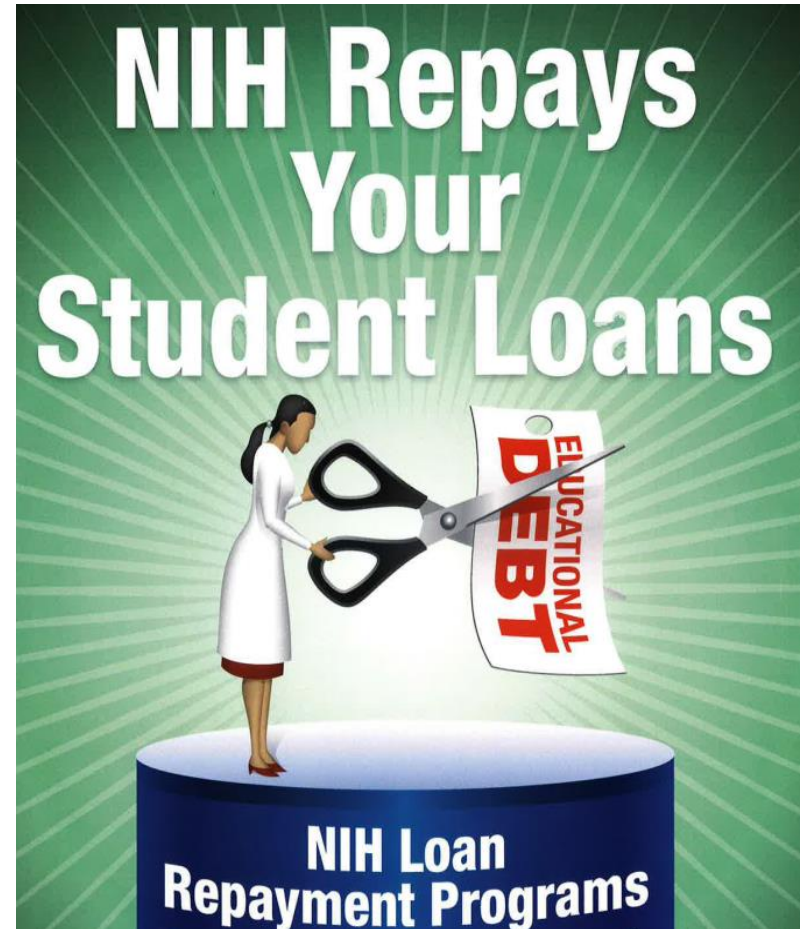LRP Data Dashboard

https://lrp.nih.gov/

Summary

NIH LRPs will repay:

- Up to **$100K over 2 yrs** in educational loan repayment
  - Depending on debt level

- Coverage of most Federal taxes resulting from the NIH LRP

- 2 year initial contracts
  - 1 or 2 year competitive renewals

- 50% application success rate overall

Extramural LRP Application Deadline Nov 15, 2020

NIH Repays Your Student Loans

EDUCATIONAL DEBT

NIH Loan Repayment Programs

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