NIH Repays Your Student Loans

NIH Loan Repayment Programs

Researchers who secure a qualified position funded by a domestic nonprofit, university or U.S. government entity may be eligible for loan repayment.

For more information and to apply, go to **www.lrp.nih.gov**

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Health professionals who have doctoral-level degrees and are conducting biomedical or behavioral research funded by domestic nonprofit or government organizations may be eligible for up to $35,000 of NIH loan repayment per year to repay educational debts. Each year, more than 1,600 researchers receive contracts from the NIH Loan Repayment Programs (LRPs), and a short-term program evaluation has shown that participants in these programs stay in research careers longer, apply for and receive more research grants, and are more likely to become independent investigators than their peers who do not receive LRP funding.

Programs

Opportunities are available in the following areas:

- Clinical Research
- Pediatric Research
- Health Disparities Research
- Clinical Research for Individuals from Disadvantaged Backgrounds
- Contraception and Infertility Research

"LRP funds relieved my financial stress, and allowed me to focus on research. I paid my loans in five years rather than 15. This success boosted my confidence and earned me the respect of my colleagues and mentor."

–Former LRP Recipient & Current K23 Awardee

Benefits

In exchange for a two-year research commitment, NIH will:

- Repay qualified educational debt up to $35,000 per year
- Reimburse Federal and state taxes resulting from your repayment award
- Repay qualified educational debt after completion of the two-year commitment through competitive renewals*

** If you have student debt remaining at the completion of your award, you may apply for a competitive renewal provided you continue to meet NIH's eligibility requirements.*

Eligibility

Applicants must meet the following criteria:

- Doctoral degree (M.D., Ph.D., or equivalent)*
- Research must be funded by a domestic nonprofit, university or U.S. federal, state or local government entity
- Educational loan debt equal to at least 20 percent of your annual salary
- Conduct research for an average of at least 20 hours/week
- U.S. Citizen or permanent resident

** The Contraception and Infertility Research LRP is open to nurses, physician assistants, graduate students, and postgraduate research fellows.*

Apply Online

The application cycle opens on September 1 and closes on November 15. Visit **www.lrp.nih.gov** for more information on the programs and to start your online application.

Questions? Contact the LRP Information Center.

Phone: 866-849-4047 E-mail: lrp@nih.gov