**Applications to NIH Loan Repayment Programs Accepted Sept. 1 through Nov. 15**

Education is the foundation of our nation’s biomedical research enterprise. However, it goes without saying that a college education is expensive. Post-graduate education is even more expensive, with the average cost of medical, veterinary, and dental school totaling more than $200,000. In exchange for a commitment to conduct biomedical or behavioral research, the National Institutes of Health (NIH) will repay up to $100,000 of student loan debt (over two years) per two-year contract through the [NIH Loan Repayment Programs (LRPs).](https://www.lrp.nih.gov/index)

The objective of the NIH Loan Repayment Programs (LRPs) is to recruit and retain highly qualified health professionals to careers in biomedical or biobehavioral research. If you are a qualified health professional who agrees to engage in NIH mission-relevant research for at least 20 hours per week at nonprofit or government institution, you may be eligible to apply to the one of [the six extramural LRPs](https://www.lrp.nih.gov/eligibility-programs#programs):

* **Clinical Research Extramural LRP**: Patient-oriented research conducted with human subjects;
* **Pediatric Research Extramural LRP**: Research that is directly related to diseases, disorders, and other conditions in children;
* **Health Disparities Research Extramural LRP**: Research that focuses on minority and other health disparity populations;
* **Contraception and Infertility Research Extramural LRP:** Research on conditions impacting the ability conceive and bear young; and,
* **Clinical Research for Individuals from Disadvantaged Backgrounds Extramural LRP**: Available to clinical investigators from disadvantaged backgrounds.
* **Research on Emerging Areas Critical to Human Health LRP**: For researchers pursuing major opportunities or gaps in emerging areas of human health.   *Launching September 1, 2021. Stay tuned for more information.*

Nearly 1,300 scientists benefit from the $85 million NIH invests each year through the extramural LRPs. On average, nearly 40% of all new LRP applications are funded, and these awards are competitively renewable (for a one or two-year period) until all educational debt is repaid.  The LRPs are unique programs, with tremendous benefit to early stage researchers, so we strongly encourage researchers that were not successful in getting their applications funded to apply again.

To [qualify](https://www.lrp.nih.gov/eligibility-programs), applicants must be a U.S. citizen or a permanent resident, possess a doctoral-level degree (with the exception of the contraception and infertility research LRP), and have educational loan debt to or exceeding 20 percent of his/her annual institutional base salary.

**Interested in Applying?**

Here are some helpful resources:

* Contact an NIH [LRP IC Contact](https://www.lrp.nih.gov/contact-engage)to discuss research priority areas
* Download the [LRP Application Instruction Booklet](https://www.lrp.nih.gov/sites/default/files/docs/pdfs/OAS_Instruction_Guide_FY21_508c.pdf)
* Review the [Tips for Completing a Competitive Application](http://www.lrp.nih.gov/pdf/0310_1_application_tips.pdf)
* Check out the [LRP payment estimator](https://www.lrp.nih.gov/)
* Check out the [Ambassador Program](https://www.lrp.nih.gov/ambassador-program) that helps pair applicants with past and present LRP awardees.

Visit [www.lrp.nih.gov](http://www.lrp.nih.gov)  for more details and to apply. For additional assistance, call or e-mail the LRP Information Center at 866-849-4047 or [lrp@nih.gov](mailto:lrp@nih.gov), Mon-Fri 9:00 a.m. to 5:00 p.m. EST. You can also follow the NIH Division of Loan Repayment on [Twitter](https://twitter.com/NIH_LRP) and [Facebook](https://www.facebook.com/nihlrp) for more information and cycle updates.