Person: Thank you, Omar. Hello, everyone. As Omar just mentioned, my name is Matthew Lockhart, and I am the acting director for the Division of Loan Repayment here at NIH. Today, we'll be talking the NIH loan repayment program. The voice that you hear during my presentation is for my interpreter, and I will be using American Sign Language during this presentation while my interpreter, Hisri, will be translating that into English for me. We'll start with the basics. This will be an overview of the LRP program. This is just an opportunity for you all to have a better understanding of the purpose of the program and how it works. There are several different funding opportunities within the different stages of the career of a researcher, as you can see, and you can find LRP right here as you see on the slide. Most of the applicants that we see are postdocs or early career researchers. But it is important to note that this program is for anyone as long as you meet our eligibility criteria. We do see some established researchers apply for our program as well. One important thing to keep in mind is that you're not required to have an NIH grant to be eligible for the extramural LRP. So here's what you need to know for our program. All new awards for the LRP are 2 years, so that means you must commit to doing research for the 2-year award term. In turn, NIH will pay up to $50,000 per year of your eligible student loan debt, or it will be up to $100,000 per year. We do make those payments on a quarterly basis, and those payments are taxable, and they will increase your tax liability. As such, we also add an extra 39 percent payment on top of the loan payment that we make to reduce your tax liability and your tax burden. As I mentioned, the new awards are 2 years, but renewals can be 1 or 2-year terms, and there is no limit on the number of renewal awards that you can receive. You can continue renewing the LRP until your educational loan debt is completely paid off. All of this leads to our desired outcome to increase the nation's stock of biomedical research scientists. The extramural program is for researchers that do research all over the United States, and we have six subcategories as you can see here on this slide. The first three, clinical research, pediatric research and health disparities research, those three are supported by 24 different institutes and centers, and they are our three largest subcategories. The next two are supported by one IC each. The contraception and infertility research LRP, which is abbreviated CIR, the one IC that supports that is the National Institutes of Children Human Health and Development. The Clinical Research for Individuals From Disadvantaged Backgrounds, that is supported by NIMHD, the National Institute on Minority Health and Health Disparities. The sixth LRP is called REACH, and I'll share a little bit more about that on a later slide. That is our newest subcategory that we added to our extramural program, and that is open for applications as of this year for the first time. The REACH program is also supported by 24 ICs. Historically, those top five extramural subcategories receive about 2,500 to 2,700 applications per year, and we award about 1,300 of those, which is about a 50 percent success rate. Here, we have our basic eligibility criteria, which is important for you to know. You must be a US citizen, a US national or a permanent resident by the time you receive the award. The awards typically start around July 1st of the following year of the application. So as an example, if you apply this year, you must meet this eligibility criteria by July 1st of 2022. The educational requirement, you also must have a doctoral level degree to qualify for this program. However, there are some exceptions to this. As an example, CIR, that program, they do accept master's level degrees or certificates. Also, the REACH extramural program that I mentioned also has some institutes and centers that are willing to accept other level degrees, such as master's or certificates. And we do have a full list of that available on our website. Next, your educational loan debt, your debt-to-income ratio must be above 20 percent of your annual salaries. So as an example, if your annual salary is $50,000, then your educational loan debt must be over $10,000. If your salary is $100,000, then your educational loan debt must be over $20,000. And I will mention that this applies to only new applicants because obviously, renewals were paying down their debt, and they do not need to meet that criteria. For your research funding, it must be supported by a domestic US nonprofit university or entity. It can be a government agency as well. It can be federal, state or local. NIH-supported grants and university salaries are considered eligible research funding. And I would like to emphasize again that your position must be with a nonprofit entity. Lastly, for research time, you must engage in qualified research for an average of 20 hours or above per week, and we do check this on a quarterly basis, and that's considered the service obligation for the LRP. As an example, you can't do research full-time for 6 months per year and then research for the final 6 months per year. That is ineligible because we do make this check on a quarterly basis. Now, if you're ready to apply, these are a few things that you should know, and we'll take a look at the application itself. There are two things that I'd like to start with that are new to this fiscal year. First of all, the LRP application has a new home, and that has been migrated to the ASSIST system. This is the system that is used to prepare a variety of grants, not just the LRP. If you applied for an NIH grant before, then you may be familiar with the ASSIST system. To access ASSIST, you must have an eRA Commons ID, and a Commons ID is required to start and submit your application. If you do not have a Commons ID, you can contact the grant management office at your university or your research institute to get one. The Commons ID that you do have must be associated to your workplace and the place that you will be doing the research for your LRP. Another thing that's new for the fiscal year 2022 that I mentioned earlier is the REACH subcategory. This is our sixth subcategory for the extramural LRP. The objective of that is to recruit and retain researchers that are pursuing major opportunities or gaps in emerging research areas of human health. Emerging areas are considered new areas of biomedical or biobehavioral research that is targeted ... this is a targeted investment on NIH's part, and this will impact research for years to come. Each NIH institute and center decides for their own institute what is considered emerging research, and that will likely align with their research priorities. This is the first time that we're accepting these applications, and we want to make sure that if you're interested in applying to that subcategory, the REACH category, it's important to look at the research priority statements that are available on our website. That's where we have the specific research priorities for each IC. If you are going to apply to REACH, then we strongly encourage that you talk with a program officer at the IC that you hope will review your application. It's important to be aware that some ICs may not accepting your REACH proposal, but if you align maybe with another interest area like health disparities or pediatrics ... This is an interpreter clarification. If you are eligible for one of our talk programs, clinical, pediatric or health disparities, then we do not encourage you to apply for REACH. Some ICs will only accept your REACH application if you are ineligible for any of those other top three subcategories. So again, I would like to emphasize the importance of reviewing the research priorities of each institute and applying carefully. So I'm going to touch on some major sections of our application. The research activities is really the meat and potatoes of your application, and this is where you should describe your research activities that you'll be pursuing during your LRP award. It's important to include a timeline of the 2 years and what research you plan to do. What is your role and responsibilities in relation to that research project that you will be pursuing for the 2 years of the LRP? Also, share more about the environment that you'll be working in, what facilities will be available to you during your research period. How will you be executing your research project? Also in this area, you can explain about your branch, your division, what colleagues will you be working with, what type of research does the institute that you'll be working in partake in. Be sure also to describe the funding sources of your research. Also, if you have a research mentor, be sure to briefly describe about their research as well. Also, part of your application is your loan information. You'll be filling in your loan information in relation to how much debt you have, and that loan information is not shared with the reviewers of your application, and it has no impact on the score of your application. We need that information to ensure that you meet that 20 percent debt-to-income ratio eligibility criteria. Of course, everyone wants to write a competitive application. So here, we have a few tips. Be sure to know the funding priorities of the NIH institute or center reviewing your application. It's important to effectively demonstrate the qualifications and your commitment to research, explain about yourself, who you are. What's your scientific background? Where do you hope to go in your career? What are you doing now, and what are your short-term and long-term goals? Explain your research environment in-depth. Who will you be working with? What resources will you have available to you? And it's important to write a strong research plan. You are the architect of your career, and what type of research activities will you be doing? Do you have any publications that you may be planning to publish, and will you be applying to any future grants? Also, it's important to provide strong reference letters and have your referees show what's unique about you. And it's important to show the dedication to your research career and how you will contribute to the NIH mission. Now on the review side, what are reviewers looking for? You can see this listed here. They're looking for your potential to succeed in a research career. They'll look at your previous training and your previous research experience, your commitment to your career. If you're a new researcher, that's okay. Talk about your future plans. If you don't have enough publishes, that's okay. What do you plan to publish, or what do you have upcoming on the horizon? Also, the strength and quality of your letters of recommendation is also very important. The quality and appropriateness of your research environment and lastly, this is specifically for renewal applications only. We will also be looking at your research progress that you've made so far. How well are you progressing to becoming an independent researcher? These tips really apply to any type of fellowship or grant application, not just the LRP. Now, I'll talk about some resources that are available to you that can help when you're ready to start your application and as you're going through your application. I'll start with the LRP website, like you can see here. The LRP website has an absolute wealth of information, and you can find a lot of information on that site. So we encourage you to visit it and visit it often. We have an application guide that is available year-round, not only during the application cycle. We also have more in-depth information on the eligibility and the subcategories. There also is an LRP dashboard which has reporting information. It talks about funding levels and previous award amounts, and that information is available back from 2011. We also have technical assistance webinars, and that's about a 45-minute recording, and we provide that webinar on a yearly basis, and that is a really in-depth look at the application and the application process, and that is also available on our website year-round. I've already mentioned this a few times already, but getting in contact with a program officer, we highly encourage you to do this before you start your application. And again, each institute and center has an LRP program officer, and their contact information is available on our website. It has their name, e-mail address and phone number available to you. If you identify the IC that most closely aligns with your research, we encourage you to contact them, and we also encourage you to contact more than one IC as well, and this is an opportunity just to ask about their research priorities and find out if that's a good fit with your research. We also have the LRP Ambassador Network, which is a network of over 800 LRP ambassadors. These ambassadors are either former or current LRP awardees, and they have experience going through the application process, and they have a wonderful understanding of how the application process works. And so you can take advantage of that research and ask them questions, and I will mention that our directory is password protected, but if you are curious and want to contact someone from our LRP Ambassador Network, you can e-mail us for the password. You can maybe contact an LRP ambassador that lives close to you or has gone to your university. And as I mentioned, our application has migrated to ASSIST, and with that, we created a list of video tutorials, and this helps you navigate through the application process. These cover a variety of different topics as you can see here: application submission, mentor letters, reference letters, the IBO certification. It talks about once you have submitted your application, how can you check the status of your application? It also shares about finding an institute and center that will be reviewing your application. So all of that really helpful information is available in our LRP video tutorials. So before I wrap up my presentation, I just want to give you a few key takeaways. First is that the LRP is a 2-year research commitment. Again, in turn, we'll pay up to $50,000 annually of your student loan debt. We also encourage you to plan ahead. Please do not wait until the last minute. Visit our website and visit it often. Take advantage of the resources that we have available to you. Our application is only open one time per year, and it opens annually on September 1st and then usually closes at mid-November, and this year, the deadline is November 18. So that's exactly 2 weeks from now, and it's not too late to get your application started if you're interested. There's a few ways to contact us if you do have questions. Again, here is our website. We do have an e-mail address and phone number, and that gets in contact with our information staff, and they're available to answer your questions anytime. They are open from 9 to 5, Monday through Friday Eastern Time. You can also follow us on social media, whether it be Facebook or Twitter. There, you can find program announcements and updates, and you can follow us to get more information about our program year-round. With that, this concludes my presentation, and we're ready for questions. Back to you, Omar.

Omar McCrimmon: Okay. Thank you so much, Matt, and we got quite a bit of questions here. So it's great that we finished this in about 20 minutes so we can try to get through all of these. So we're going to start with the first question here. This question wants to just want us to clarify if it was up to 100K or 50K per year. So they were confused about because we had 100 on the slide and 50 somewhere else. So they just wanted to get clarification on that.

Person: So the award is up to 50K per year. All new awards are automatically 2 years. So that means that it's up to $100,000 for a 2-year new award.

Omar McCrimmon: Okay. Awesome. Thank you, Matt. All right. Next one we got here, it says, "Is the 2-year research commitment 100 percent FTE research commitment?"

Person: No, you're required to do research for an average of 20 hours per week. So based on the 40-hour work week, it's about 50 percent of your time spent on research at your place of employment. If you do more than 40 hours of research, excuse me, more than 20 hours of research, that's okay. But most importantly, you do have to meet that average of 20 hours per week. And again, that is checked on a quarterly basis. And as I mentioned earlier during my presentation, you cannot do full-time research for a few months out of the year and then no research in the remaining months. Again, it's checked quarterly, and it must be an average of 20 hours per week.

Omar McCrimmon: Okay. Thank you so much, Matt. All right. Next question we got here. It says, "Are there no LRPs available for basic research in neuroscience?"

Person: That's a good question. Let me go back to one of my slides just a moment. I see on the slides that there's two categories that allow basic research, pediatrics and health disparities. If you don't fit either of those subcategories, another possibility is our REACH program. But again, you have to look at the specific ICs to ensure that they match your research, whether it be neuroscience or basic research, and again, we encourage you to contact the program officer at the IC that you feel may fit your research. But as I mentioned, those three are possibilities for that.

Omar McCrimmon: Okay. Thank you, Matt. All right. So this is a popular question. We get quite a bit of these. So the question is, if you have funding through VA, does that still count for this program?

Person: Yes, we get that question quite often. It depends on your appointment through the VA. If you have more than four-eighths of your time working with the VA, meaning that you're working with them more than 20 hours a week, then you're considered a VA employee, and that is not eligible for the NIH LRP. You can check with the VA to see if they have their own LRP for their employees. If you're working less than four-eighths time appointed with the VA, then you are eligible for the NIH LRP and more specifically, the NIH extramural LRP.

Omar McCrimmon. Okay. Awesome. Thank you, Matt. All right. Next one. So it says, "Does NIH have a definition of annual base income?"

Person: Can you say that again for me, please?

Omar McCrimmon: Yeah, sure. So it says, "Does NIH have a definition of annual base income?" So I think they just want to be clear on that, what we mean by annual base income.

Person: To calculate the debt-to-income ratio, yes. So that is the amount you receive in payment from the university or the institute that you work for full-time. For more specific questions, I would encourage you to e-mail us, and we can answer that way. Obviously, it includes your salary, and sometimes, benefits are included, and others, they are not. So it's really on a case-by-case basis in some of those situations. If you just barely meet that 20 percent requirement, then we may need to have a conversation about that, but if you're clearly over that 20 percent requirement, then it should be no problem, and you don't have to worry about the specifics of that.

Omar McCrimmon: Okay. Thank you. All right. Next question we got here, it says, "Would a public university qualify as a non-for-profit and hence a T32 could be eligible?

Person: Yes.

Omar McCrimmon. Awesome. All right. Short and sweet. All right. Next question we got. So can I complete the application on behalf of my ... I'm sorry.

Person: More questions like that, please. Short and sweet.

Omar McCrimmon: Absolutely. All right. Next question we got says, "Can I complete the application on behalf of my PI and assist? I have my own eRA Commons ID. So can she/he make me a proxy on their account? Is that under the administrative assigned tasks?"

Person: No, that's not possible. The LRP is different than a grant. The LRP is made to the individual and not to the entity or the institute. So the person that is applying for the LRP award must be the same person who is writing the application. You have to use your own eRA Commons ID because the LRP award will be assigned to that ID and that individual.

Omar McCrimmon: Okay. Thank you, Matt. All right. Next question we got says, "I have a fellowship that is not managed by my current workplace. Will they be certifying my salary I received just from them or what would I get from them and my fellowship?"

Person: Do you mind expanding on that? So the fellowship is not from your place of employment?

Omar McCrimmon: Yeah. It says they have a fellowship that is not managed by their current workplace. Will they certify the salary I received just from them or would I get them ... would they get it from the fellowship? I think that's what they're saying. Would they get the confirmation between the salary or their current workplace?

Person: So you should apply from your workplace. We might need a few more details on that fellowship itself and your specific situation, how long you're with the fellowship, which organization the fellowship is through. Go ahead and e-mail us that question, and we'll go ahead and take a look and provide you with a more specific and better tailored answer.

Omar McCrimmon: Okay. Thank you, Matt, and I just want to say really quickly that you guys that have these nuanced questions, that we ask you to e-mail us. The e-mail address is lrp@nih.gov. And that's our information center e-mail address. Let's see. Next question we got here says, "I'm confused about the" ...

Person: Sorry. Actually, Omar, before you move on to the next question ...

Omar McCrimmon: Sure. Sure.

Person: ... many of these questions can be answered pretty easily, but some of those more specific situations with those unique nuances, again, we encourage you to e-mail us or talk to a program officer if it's related to your research. If it's related to the LRP eligibility criteria, then we encourage you to contact us.

Omar McCrimmon: Thank you, Matt. Thank you. All right. So we're on the next one. It says, "I'm confused about the subcategories. So if I apply to NIAID usually, but I don't see something relevant in one of the subcategories, I have to check if my research is relevant in the REACH category? So I may not qualify for the LRP?"

Person: Can you repeat the question for me, please?

Omar McCrimmon: Yeah, sure. So they said, "I'm confused about the subcategories. So if I apply to NIAID usually, but I don't see something relevant in one of the subcategories, I have to check if my research is relevant in the REACH category? So I may not qualify for the LRP?"

Person: Right. So if your research is specific to one IC, NIAID as you had mentioned, there's four subcategories available to you. The first three, if you don't qualify for those, then you can apply to REACH. But again, that depends on the IC-specific research priorities. And again, you should look at the research priority statements, and if you feel that your research still doesn't work and doesn't align with that, then we encourage you to contact the program officer at the IC. And if in turn that they find that that doesn't align with their research priorities, then you may have to apply another year. But it's definitely important to try all of your options.

Omar McCrimmon: Okay. Great answer, Matt. Thank you. So next question we got says, "We had a situation where a postdoc, after completing 1 year on the training grant, was granted a substantial foundation award. He ended up having to turn down the foundation award due to the 2-year rule. Is there any flexibility for this, or should trainees be encouraged to not seek out other funding sources until their 2 years have been completed?"

Person: I'm not sure I understand the question. They had to turn down a foundation award because of the LRP award?

Omar McCrimmon: Yeah. I think it had something to do with them maybe possibly going over the ... We have the 2-year commitment to research as a new awardee. So I'm thinking it had something to do with them going over or being not available to complete the 2-year, the full 2-year commitment for the new awardee.

Person: Is that question in the Q and A? I'd like to read through that one to make sure I understand it correctly.

Omar McCrimmon: It is. It is. I can read it again, Matt, if you want.

Person: Which question is it, Omar?

Omar McCrimmon: They're all under anonymous. Well, some are anonymous attendees, but all of the ones that I've answered have been moved to the answered side. So it should be the first one at the top.

Person: Okay. Now I'm with you. Let's see. I'm not sure I understand the question because I'm not sure why he would have to turn down the funding due to our 2-year rule. If it's funding from a nonprofit entity ... The person that's asking that question, would you mind sending us an e-mail so we can talk about this a little bit more in-depth?

Omar McCrimmon: Okay. Thank you, Matt, and again, the e-mail address is lrp@nih.gov. All right. So next question here. So it says, "Will ineligibility for the REACH option be determined after we submit the application to an IC, or does this need to be determined before we submit?"

Person: That's a good question and a very important one. This is why we really heavily emphasize to contact a program officer because the program officer should be able to tell you if you're eligible or not. If you're ineligible, then you apply. Then eventually, you would be filtered out and vetted out after the deadline. And we do remove any applications that are ineligible. So if you are unsure if you qualify, then again, we encourage you to reach out to a program officer before you apply.

Omar McCrimmon: Okay. Thank you, Matt. All right. The next question we get, we get this quite often too, so it says, "Can we apply for a K Award and LRP at the same time?"

Person: Yes. Many K awardees apply for the LRP, and many LRP awardees apply for the K. They both align with each other quite well.

Omar McCrimmon: Awesome. Thank you, Matt. All right. I've got another debt-to-income ratio here question. It says, "For the debt-to-income ratio, is the debt portion of that equation calculated based on total yearly payments made on the loan? What if the loan is in forbearance?"

Person: Good question, and I do need to clarify this. The loan-to-debt ratio is based on your actual income, not just yearly or monthly payments. The debt amount is your cumulative debt amount so the total balance or paid off amount. It's not based on the annual payments.

Omar McCrimmon: Okay, great. Thank you, Matt. All right. This is a good question too because we always touch on this issue. So it says, "Who would be a good person to ask for letters of recommendation, people that collaborate with us or people that oversee our work? Should they be people that work in the same topic area as us, which we are applying for the LRP?"

Person: Very good question, not an easy one to answer. It really depends on who you work with. It really is the quality of the recommendations that's important. So if the person that is writing your recommendation letter, they need to know you well. They need to know you research well, and they need to know your strengths. We essentially want that person to brag on your behalf. We don't want someone to give you kind of like a standardized, lukewarm letter that can apply to any researcher. It could be a mixture of both. Again, it's really important about quality. The person needs to know you and needs to know about your work.

Omar McCrimmon: Yup. Agreed. And also, I'd like to add too, Matt, that you know ... I know Dr. Boone, who was the previous director of the Division of Loan Repayment. She always say that if they're unsure about your research, perhaps you can give them something they could build your recommendation letter on. So just wanted to throw that tidbit out there. Okay. Next question we got here, so oh, this is a good one, so "I see DPTs not listed as eligible for LRP. Can you confirm this is the case?"

Person: This depends. DPT is considered an equivalent degree. We don't list every doctoral level degree. That would be impossible to list them all on our website, but DPT is very specific. Some ICs do align with that type of research that DPTs do. Again, we encourage you to contact the program officer to see if they would consider your DPT degree as an eligible degree.

Omar McCrimmon: Okay. Thank you, Matt. Here's another popular question that we get. It says, "Are there any samples of successfully funded LRP applications available to the public?"

Person: No. But you are able to contact an ambassador. As I mentioned, we have over 800 ambassadors, and many of them are happy and willing to share their application, and many of them are on social media as well.

Omar McCrimmon: Mm-hmm.

Person: If you reach out to them, you can ask them for their application, and many of them are willing to share that.

Omar McCrimmon: Yup. Thank you, Matt, and I'll also add that like as Matt said, many of our social media so dig into the NIH LRP hashtag. You'll find a lot of them there, and right about now, they're really chatting away with each other because people are sending direct messages to people about additional help and questions, et cetera. So I definitely encourage you all to dig into the NIH LRP hashtag to find your peers there so just wanted to add that tidbit also. I think we have about 2 more minutes left, so I'm going to go through maybe one or two more questions. So the next question we got, it says, "If we cannot list manuscripts under review in the biosketch, can we mention in our personal statement research activities and ask our LOS writers to mention in their letters?"

Person: Well, I'm not a reviewer, but I don't see why not. I don't think that that would violate any rules there. I think it's best to talk with a program officer about that specific question. The program officer is not responsible for review, but they can share what their IC would prefer to see within the application.

Omar McCrimmon: Okay. Here is one more we got. It says, oh, "In the future, would there be opportunities for applicants to get feedback reviewer comments or the score of the application if not awarded?"

Person: Historically, we've never released scores for the LRP, but the reviewer's feedback, you can contact the program officer after the application cycle is finished, and once you received the news that you have not been awarded, they can provide a summary of what you can do to improve your application. But they won't be sharing the specific details of the feedback or the feedback statement. But I'm not sure if we'll change that in the future. But that's a little bit outside of our control. And I don't see any plans of that changing in the near future.

Omar McCrimmon: Okay. Thank you, Matt, and I've got, I think this will be our last question here. It says, "The requirement is 20 hours a week of research, and the presenter said I believe that this is assessed quarterly. How do we document or manage this for those of us on 9-month academic contracts, even if we are continuing research in the summer months?"

Person: If you receive an award, we'll be in contact with your research supervisor on a quarterly basis, and your research supervisor will fill out a brief online verification. That verification will be confirming that you are still employed there and that you are doing an average of 20 hours of research per week. And we check that quarterly. And once we get that quarterly verification, then we will release the loan payment. And it doesn't matter if you're on a 9-month or different 1-year schedule. That verification is done on a quarterly basis.

Omar McCrimmon: Okay. I lied, Matt. We got one more because I got to read this question because this is a good one because people always have questions about this one. All right. So this is a good one. So can you please clarify when you should submit as an independent researcher?

Person: Just a second. Oh, okay. I see here. That's a good question. I have the information. Let me see. We actually have a one-page document on that, and I'm trying to locate it. It might take me a little bit, so I won't add that to the chat now, but that one-pager does have examples of what conditions you should meet that would either qualify you as a mentor or an independent researcher. That one-pager is very helpful, and if you send us an e-mail at lrp@nih.gov, we are happy to share that with you. You can also take a look at our A-Z Index. The A-Z Index is on our website. I think it's under I that you can find that. It's under independent investigator that will list the criteria for that.

Omar McCrimmon: Okay. Well, it is 4:48, and I think we're going to wrap up here. So thank you to Matt and our participants for an informative session this afternoon. If you have any additional questions, please visit our exhibit hall booth for chat and one-on-one opportunities, or you can send us an e-mail at lrp@nih.gov. Your feedback is very important to us, so please take a moment to let us know what you thought by clicking on the session feedback button located with the description and presenters on their auditorium list of sessions. When you are completely done with the seminar, please also complete the overall survey form on top of the navigation page. So thanks again, everyone, and I hope you have a great day.