

2. *Biosketch*.

3. *Personal Statement*, which includes a discussion of career goals and academic objectives.

4. *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. The research supervisor or mentor will be asked to concur in the research project description provided by the applicant.

5. *Contact information for Three Recommenders* (one of whom is identified as research supervisor or mentor).

6. *Contact Information for Institution Official* able to serve as the Institutional Contact and verify an applicant's employment/research appointment and research funding status.

7. *On-line Certification*.

8. *Loan information*, which includes the current account statement(s), and promissory note(s) or disclosure statement(s), obtained from lending institution(s), submitted via facsimile to (866) 849-4046.

9. *Notice of Grant/Award* (or PHS Form Number 2271 for T32 recipients) if applying based on NIH support.

The following information must be provided by the Research Supervisor/Mentor and submitted electronically via the NIH-LRP Web site:

1. *Recommendation*.2. *Biosketch*.

3. *Assessment of the Research Activities Statement* submitted by the applicant.

4. *Description of the Research Environment*. (Please provide detailed information about the lab where the applicant is or will be conducting research, including funding, lab space, and major areas under investigation.)

5. *Training or Mentoring Plan*. (Includes a detailed discussion of the training and/or mentoring plan, as well as the research methods and scientific techniques to be taught.)

6. *Biosketch of other pertinent staff members* involved in the training or mentoring the applicant.

Recommenders must submit their recommendations electronically.

Institutional Contacts must electronically submit a certification, via the NIH-LRP Web-site, that: (a) Assures the applicant will be provided the necessary time and resources to engage in the research project for two years from the date a Loan Repayment Program Contract is executed; (b) assures that the applicant is or will be engaged in qualifying research for 50 percent of their time, *i.e.*, not less than 20 hours per week; (c) certifies that the funding foundation, professional

society, or institution is considered to be non-profit as provided under section 501 of the Internal Revenue Code (26 U.S.C. 501) or is a U.S. government entity (Federal, State, or local), and (d) provides the applicant's institutional base salary.

Review Process

Applications that are received and complete by the deadline will undergo peer review by a Special Emphasis Panel (SEP). The reviewers will use the review criteria in assessing and rating each application.

Review Criteria

a. Potential of the applicant to pursue a career in minority health or other health disparities research.

- Appropriateness of the applicant's previous training and experience to prepare him/her for a minority health or other health disparities research career.

- Suitability of the applicant's proposed minority health or other health disparities research activities in the two-year loan repayment period to foster a research career.

- Assessment of the applicant's commitment to a research career as reflected by the personal statement of long-term career goals and the plan outlined to achieve those goals.

- Strength of recommendations attesting to the applicant's potential for a research career.

b. Quality of the overall environment to prepare the applicant for a minority health or other health disparities research career.

- Availability of appropriate scientific colleagues to achieve and/or enhance the applicant's research independence.

- Quality and appropriateness of institutional resources and facilities.

Program Administration and Details

Under the HDR-LRP, a portion of the participants' outstanding educational loan debt will be repaid. Participants will not automatically qualify for the maximum amount of loan repayment. The amount the NCMHD will consider for repayment during the initial two-year contract shall be calculated as follows: one-fourth the repayable debt per year, up to a maximum of \$35,000 per year. For example, a participant with a base salary of \$40,000 per year and an outstanding eligible educational loan debt of \$100,000, would have a debt threshold of \$8,000 (the debt threshold is 20 percent of an applicant's annual institutional salary). All participants are responsible for paying one-half of their debt threshold amount. This amount is known as the

participant's obligation and is subtracted from the total outstanding loan debt. In this case, the participant's obligation would be \$4,000 and the participant's eligible loan debt would be reduced to \$96,000. This reduced amount is known as the repayable debt (\$100,000 - \$4,000 = \$96,000). Of the \$96,000 repayable debt amount, the NCMHD would repay \$24,000 a year in loan repayments (one-fourth of the repayable debt amount), plus tax benefits.

Loan repayments will be made to the designated lender following the completion of each full quarter (3 months) of service by the participant and upon the receipt of requested documentation from the participants and their supervisors/mentors. Because the first payment to the lenders on behalf of the participants will not commence until the end of the first full quarter of obligated service, participants should continue to make monthly loan payments until they have been informed that payments have been forwarded to their lenders. This measure enables the participants to maintain their loans in a current payment status.

In return for the repayment of their educational loans, participants must agree to (1) engage in qualified minority health or other health disparities research for a minimum period of two years; (2) engage in such research for at least 50 percent of their time, *i.e.*, not less than 20 hours per week; (3) make payments to lenders on their own behalf for periods of Leave Without Pay (LWOP); (4) pay monetary damages as required for breach of contract; and (5) satisfy other terms and conditions of the LRP contract.

Repayments are made directly to lenders, following the receipt of (1) the Principal Investigator, Program Director, or 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. The NIH will repay loans in the following order, unless the Director determines that significant savings would result from a different order of priority:

(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); and
- Nursing Student Loan Program (NSL);