General

1. **What is the Loan Mitigation Pilot Program?**
   The ASN Loan Mitigation Pilot Program is a five-year pilot program aimed to decrease the loan burden of those entering the field of nephrology, while also increasing interest in the specialty. ASN has committed $2,700,000 to reaching those who are considering nephrology as a career. Year 2 of the program will center on individuals historically underrepresented in medicine.

2. **Who is considered underrepresented in medicine?**
   For this program, underrepresented in medicine will be defined as those who self-identify as African American/Black, Hispanic/Latinx, American Indian/Alaska Native, Native Hawaiian/Pacific Islander.

3. **What are the eligibility requirements?**
   For Year 2 of the program, candidates:
   - Must be a U.S. citizen
   - Must self-identify as an individual underrepresented in medicine
   - Must hold an MD, DO, or equivalent medical degree
   - Must be an Internal Medicine, Pediatrics, or Meds-Peds resident OR have graduated from one of these residencies and is applying to a nephrology fellowship. Residencies must be ACGME-accredited
   - Must be applying to a nephrology or pediatric nephrology fellowship at the time of submitting an ASN Loan Mitigation Pilot Program application
   - Must provide proof of matching into an accredited nephrology or pediatric nephrology fellowship program that will begin in 2023; this will occur after application has been submitted
   - Must have at least $50,000 in student loan debt; promissory notes from lenders will be required if selected into program
   - Can participate in other loan repayment programs; however, candidates are responsible for checking and adhering to the other program’s stipulations

4. **What is the maximum amount of funds an applicant is eligible to receive?**
   In the second year of the pilot program, ASN will provide a total of $50,000 per recipient over a three-year period.

5. **How many candidates will be selected to receive funds?**
   In the second year of the pilot program, ASN will fund six total applicants.

6. **What types of loans are eligible for this program?**

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\[1\] For this award, underrepresented in medicine will be defined as those who self-identify as African American/Black, Hispanic/Latinx, American Indian/Alaska Native, Native Hawaiian/Pacific Islander

\[2\] See above footnote.
Eligible student loan debt includes:

- Must be held in the name of the applicant.
- Must have been obtained for undergraduate, graduate, and/or medical school tuition and/or other educational expenses (e.g., books, supplies, room and board).
- Cannot be consolidated with loans belonging to an individual other than the applicant.
- If selected for the program, recipient must have supporting documentation proving eligibility (lender promissory notes will be required prior to disbursement of funds).
- Must not be delinquent or in default in their loan repayment schedule.
- Loans dated after application submission will not be eligible for repayment.

7. Do I need to be a member of ASN to apply for this award?
Applicants do not need to currently be members of ASN at the time of application. Award recipients will receive complimentary ASN membership.

8. Who do I contact for questions?
Please contact workforce@asn-online.org for any questions.

Application and Review Process

1. How do I apply to the Loan Mitigation Program?
Applications can be accessed on the ASN website under the training section. Applications cannot be edited after submission. Please contact workforce@asn-online.org should you have any questions while completing the application.

2. What materials do I need to provide with my application?
- Answers to questions on the Personal Information and Training Information pages
- Name and email addresses of three (3) professional references, including one from your residency Training Program Director (ASN will contact references for letters of support)
- Personal Statement: download the form here
- Video submission: Two-minute video expanding upon the personal statement

3. What is the application timeline?

- Application opens: September 12, 2022
- Application closes: October 7, 2022
- Review: October 2022 – November 2022
- Conditional selection notifications*: December 2022
- Confirmation selection notifications**: Early 2023

* Acceptance conditional on matching into nephrology fellowship program.
** Selection confirmation to be sent after candidate confirms they matched into nephrology fellowship program.

4. How will my application be evaluated?
The Loan Mitigation Pilot Program Task Force is committed to awarding the best and brightest candidates committed to building the future of nephrology. The Task Force will complete a holistic review of each eligible applicant, taking into account the responses provided in the personal statement, video, and letters of support.
The review will be a dual-phase process:

1) Applicants who meet eligibility requirements will undergo first stage of review as described above.

2) In late 2022/early 2023, selected candidates will be contacted to provide proof of matching into an accredited nephrology or pediatric nephrology fellowship program. Lender promissory notes will also be requested at this time to confirm loan totals.

5. When will I be notified if I am selected into the program?
   In early 2023, all applicants will receive a final decision notification via email from ASN.

Funding and Stipulations

1. How will funds be distributed?
   Payments will be disbursed directly to the recipient over the three-year period. Second and third-year funding will be contingent on verifying trainee/employment status. Disruptions or canceling of nephrology training is subject to repayment of funds.

2. Will I still be eligible for third-year funding if I completed my nephrology fellowship?
   Third-year funding will be contingent on employment or trainee status. Recipients must practice nephrology in academics or private practice. Recipients may also complete a third fellowship year (e.g. research, critical care, etc.).

3. Are funds received from ASN for this program taxable?
   ASN awards for loan repayments are considered taxable income and can significantly affect an awardee's taxable income. Any questions regarding taxes should be directed to an awardee's Certified Public Accountant (CPA), tax attorney, or IRS-enrolled agent.