This information is subject to change. ASN will update this page as more information becomes available.

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 reach those who are considering nephrology as a career.

   **Year 3** of the program will center on individuals who have experienced personal or family hardship that has affected the need for financial assistance.

   Committed to increasing diversity at all levels of the society and the specialty, ASN strongly encourages diverse applicants to the loan mitigation pilot program.

2. **What are the eligibility requirements?**
   
   For Year 3 of the program, candidates:
   
   - Must be a U.S. citizen.
   - 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 2024; 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.

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

4. **How many candidates will be selected to receive funds?**
   
   In the third year of the pilot program, ASN will fund up to six total applicants.
5. **What types of loans are eligible for this program?**

   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.

6. **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.

7. **Who do I contact for questions?**

   Please contact workforce@asn-online.org for any questions.

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**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: August 8, 2023
   - Application closes: September 6, 2023
   - Review: September 2023 – October 2023
   - Conditional selection notifications*: December 2023
   - Confirmation selection notifications**: Early 2024

   * 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 2023/early 2024, 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 2024, 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.