

LRP Payment Examples

The following charts are examples of LRP payments for three different qualifying loan scenarios. Each example is based on a one-year award.

An LRP participant with a two-year service contract and \$90,000 in qualified education loans.

LRP Award (per year)	Federal Tax Payments Made by IHS	Federal Insurance Contribution Act (FICA) Payments Made by IHS	Total Payments Made by IHS
\$20,000	\$4,000	\$3,672	\$27,672

An LRP participant with a two-year service contract and \$30,000 in qualified education loans.

If the participant's total loan amount can be paid within the two-year service commitment or is less than \$40,000, the amount will be divided in half and awarded over two years.

LRP Award (per year)	Federal Tax Payments Made by IHS	Federal Insurance Contribution Act (FICA) Payments Made by IHS	Total Payments Made by IHS
\$15,000	\$3,000	\$2,754	\$20,754

An LRP participant with a consolidated education loan.

In this example, a participant has obtained a professional degree in nursing and nutrition and comes to work at an Indian health facility as a registered nurse. Only the loans obtained in pursuit of the nursing education (\$36,000) are eligible for repayment, while those obtained for the nutrition training are not.

LRP Award (per year)	Federal Tax Payments Made by IHS	Federal Insurance Contribution Act (FICA) Payments Made by IHS	Total Payments Made by IHS
\$18,000	\$3,600	\$3,304.80	\$24,904.80

* The data in these charts is subject to change based on changes in tax or FICA rates.



The Benefits of Financial Freedom



The policy of the IHS is to provide absolute preference to qualified Indian applicants and employees who are suitable for federal employment in filling vacancies within the IHS. IHS is an equal opportunity employer.