

considered impossible if the Secretary determines, on the basis of such information and documentation as may be required, that the participant suffers from a physical or mental disability resulting in the permanent inability of the participant to perform the service or other activities which would be necessary to comply with the obligation.

(d) In determining whether to waive or suspend any or all of the service or payment obligations of a participant as imposing an undue hardship and being against equity and good conscience, the Secretary, on the basis of such information and documentation as may be required, will consider:

(1) The participant's present financial resources and obligations;

(2) The participant's estimated future financial resources and obligations; and

(3) The extent to which the participant has problems of a personal nature, such as a physical or mental disability or terminal illness in the immediate family, which so intrude on the participant's present and future ability to perform as to raise a presumption that the individual will be unable to perform the obligation incurred.

§ 68a.14 When can a CR-LRP payment obligation be discharged in bankruptcy?

Any payment obligation incurred under § 68a.12 may be discharged in bankruptcy under Title 11 of the United States Code only if such discharge is granted after the expiration of the five-year period beginning on the first date that payment is required and only if the bankruptcy court finds that a nondischarge of the obligation would be unconscionable.

§ 68a.15 Additional conditions.

When a shortage of funds exists, participants may be funded partially, as determined by the Secretary. However, once a CR-LRP contract has been signed by both parties, the Secretary will obligate such funds as necessary to ensure that sufficient funds will be available to pay benefits for the duration of the period of obligated service unless, by mutual written agreement between the Secretary and the applicant, specified otherwise. Benefits will

be paid on a quarterly basis after each service period unless specified otherwise by mutual written agreement between the Secretary and the applicant. The Secretary may impose additional conditions as deemed necessary.

§ 68a.16 What other regulations and statutes apply?

Several other regulations and statutes apply to this part. These include, but are not necessarily limited to:

Debt Collection Act of 1982, Pub. L. 97-365 (5 U.S.C. 5514);

Fair Credit Reporting Act (15 U.S.C. 1681 *et seq.*);

Federal Debt Collection Procedures Act of 1990, Pub. L. 101-647 (28 U.S.C. 1); and

Privacy Act of 1974 (5 U.S.C. 552a).

PART 68c—NATIONAL INSTITUTE OF CHILD HEALTH AND HUMAN DEVELOPMENT CONTRACEPTION AND INFERTILITY RESEARCH LOAN REPAYMENT PROGRAM

Sec.

68c.1 What is the scope and purpose of the National Institute of Child Health and Human Development (NICHD) Contraception and Infertility Research Loan Repayment Program (CIR-LRP)?

68c.2 Definitions.

68c.3 Who is eligible to apply?

68c.4 Who is eligible to participate?

68c.5 Who is ineligible to participate?

68c.6 How do individuals apply to participate in the CIR-LRP?

68c.7 How are applicants selected to participate in the CIR-LRP?

68c.8 What does the CIR-LRP provide to participants?

68c.9 What loans qualify for repayment?

68c.10 What does an individual have to do in return for loan repayments received under the CIR-LRP?

68c.11 How does an individual receive loan repayments beyond the initial two-year contract?

68c.12 What will happen if an individual does not comply with the terms and conditions of participation in the CIR-LRP?

68c.13 Under what circumstances can the service or payment obligation be canceled, waived, or suspended?

68c.14 When can a CIR-LRP payment obligation be discharged in bankruptcy?

68c.15 Additional conditions.

68c.16 What other regulations and statutes apply?

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