

September 10, 2026

The Honorable Bill Cassidy, MD
Chair
Senate Health, Education, Labor & Pensions
Committee
428 Senate Dirksen Office Building,
Washington, DC, 20510

The Honorable Bernie Sanders
Ranking Member
Senate Health, Education, Labor & Pensions
Committee
428 Senate Dirksen Office Building,
Washington, DC, 20510

The Honorable Tim Walberg
Chair
House Education & Workforce Committee
2176 Rayburn House Office Building
Washington, DC 20515

The Honorable Bobby Scott
Ranking Member
House Education & Workforce Committee
2176 Rayburn House Office Building
Washington, DC 20515

Dear Senators Cassidy and Sanders as well as Representatives Walberg and Scott:

On behalf of our organizations, we urge Congress to advance the Resident Education Deferred Interest (REDI) Act (S. 942/H.R. 2028) as a targeted, bipartisan, bicameral solution to address the unique student debt challenges faced by physicians and dentists by restoring interest deferment during required postgraduate training.

Medical and dental students graduate with some of the highest levels of educational debt among all professions. Additionally, residents spend several years completing required clinical training while earning modest salaries, leaving many unable to repay their student loans during residency. Although existing deferment and forbearance options may temporarily pause payments, interest continues to accrue, increasing borrowers' overall debt before they enter practice.

The REDI Act would restore the ability for eligible borrowers who are enrolled in accredited medical and dental internship or residency programs to defer the interest accrual on their federal student loans during this required period of training. By deferring interest accrual, the legislation would reduce educational debt loads on physicians and dentists while helping to ensure that financial hardship does not discourage critical careers in patient care.

Recent changes to federal student loan policy have made this issue even more urgent. Since July 1, 2026, new federal borrowing caps for graduate and professional students and the elimination of the Graduate PLUS loan program have significantly reduced the financing options available to future medical and dental students. We recognize that the goal of these changes is to reduce tuition costs, but until this occurs – if at all – these policies are expected to increase the financial burden on many students pursuing careers in medicine and dentistry, making it even more important to reduce unnecessary debt during required residency and internship training. Preventing interest from accruing during this period is a practical, targeted solution that supports

the next generation of physicians and dentists while strengthening the nation's healthcare workforce.

Furthermore, by supporting a more sustainable healthcare workforce, the REDI Act advances both access and affordability. Reducing financial burdens during residency and internship training helps encourage physicians and dentists to serve in communities and specialties where shortages persist. This not only improves timely access to care but also helps avoid preventable complications and reduce unnecessary healthcare costs.

As Congress considers policies to improve healthcare access and affordability as well as strengthen the nation's workforce, the REDI Act represents restoration of a targeted, bipartisan solution that corrects an inequity in graduate medical and dental education financing. We respectfully urge the 119th Congress to advance this important legislation.

Thank you for your leadership and your consideration of this request. We look forward to working with you to enact meaningful reforms that support the next generation of physicians and dentists.

Sincerely,

American Academy of Oral & Maxillofacial Pathology
Academy of General Dentistry
American Academy of Family Physicians
American Academy of Neurology
American Academy of Ophthalmology
American Academy of Orofacial Pain
American Academy of Otolaryngology - Head and Neck Surgery
American Academy of Pediatric Dentistry
American Academy of Periodontology
American Association for Dental, Oral, and Craniofacial Research
American Association of Child and Adolescent Psychiatry
American Association of Endodontists
American Association of Oral and Maxillofacial Surgeons
American Association of Orthodontists
American Association of Orthopaedic Surgeons
American Association of Public Health Dentistry
American College of Cardiology
American College of Obstetricians & Gynecologists
American College of Physicians
American College of Radiology
American College of Rheumatology
American Dental Association
American Gastroenterological Association
American Medical Association
American Psychiatric Association
American Society for Radiation Oncology
American Society of Anesthesiologists

American Society of Cataract & Refractive Surgery
American Society of Dentist Anesthesiologists
American Society of Plastic Surgeons
American Student Dental Association
American Urological Association
Association of Dental Support Organizations
College of American Pathologists
Hispanic Dental Association
National Dental Association
National Network for Oral Health Access
Society for Cardiovascular Angiography and Interventions
Society for Vascular Surgery
Society of American Indian Dentists
The Society of Thoracic Surgeons