

**Resolution Number:** 203-2026

**Title:** Access to Student Loans

**Reference Committee Assignment:** Education

**Sponsor(s):** 2025-26 Council on Advocacy, Audrey Fashimpaur, Iowa

**Financial Impact:** None

**Board of Trustees Comments:** The Board recommends a yes vote.

**Board Vote:** Unanimous

**Summary of Board Vote:** Nothing to report as the vote was unanimous.

**Reference Committee Comments:**

**Background:** The Council on Advocacy recommends a new policy focused on the importance of accessible student loans. The average dental student graduates with over \$312,000 in student loan debt. With the elimination of the Grad PLUS program, dental students' federal borrowing is limited to \$200,000 total.

Borrowing caps may limit dental student enrollment and contribute to the growing number of healthcare professional shortage areas (HPSAs). It is imperative that dental students continue to have access to affordable student loans that do not penalize students who pursue residency; therefore, be it

## **RESOLUTION**

**Resolved,** that ASDA adopt the following policy on Access to Student Loans:

The American Student Dental Association recognizes the importance of access to affordable student loans to finance dental education. ASDA believes dental students should be able to borrow up to the cost of attending dental school, including cost of living expenses, and opposes imposing borrowing caps on federal and private student loans.

ASDA advocates for subsidized student loans where interest begins accruing six months after graduation. Payments and interest on student loans should be deferred for the duration of an accredited dental residency program.