

Resolution Number: RC201-2026

Title: Amendment to Current Statements of Position or Policy F-2 Financial Aid Repayment

Reference Committee Assignment: Education

Sponsor(s): 2025-26 Council on Advocacy

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: The reference committee appreciates the testimony provided during the RC hearings regarding student's access to knowledge regarding interest rates. Based on this testimony, the RC recommends the following substitute. The reference committee appreciates the delegate's testimony and agrees with the recommendations and therefore recommends the RC substitute.

Reference Committee Vote: Unanimous

Summary of Reference Committee Vote: Nothing to report as the vote was unanimous.

Background: The Council on Advocacy recognizes that dental school graduates have a reputation for responsible and timely student loan repayment. To encourage continued responsible repayment, dental students should have education on their repayment options.

This education is critical given scheduled changes to federal student loan repayment plans in July 2026. The government should also prioritize payment continuity as borrowers change to different repayment plans; therefore, be it

RESOLUTION

Resolved, that the Current Statements of Position or Policy F-2 Financial Aid Repayment be amended as follows:

F-2 Financial Aid Repayment **Literacy**

~~The American Student Dental Association advocates that all current and former dental students repay their educational loans in a responsible and timely fashion. It urges the administrative officers of dental schools to intensify their efforts to collect outstanding and overdue loans in order to meet standards that may be imposed as criteria to receive new loans. The association~~ urges dental schools to provide sufficient **timely, comprehensive, and accessible** financial aid

47 counseling to dental students **that can be tailored to individual needs to make an informed**
48 **decision.**, including counseling on alternative loan repayment programs and debt consolidation.
49
50 **The association urges student loan service providers and federal and state governments to**
51 **minimize disruptions to processing student loan payments and forgiveness for qualifying**
52 **borrowers. ASDA believes borrowers should have access to accurate information about loans,**
53 **including repayment options and interest rates, to make an informed decision.**
54
55 **Action:** The Chair moves RC201-2026 in lieu of 201-2026 with a recommendation of a yes vote.