



## Student Loans and Postgraduate Educational Debt

### H.R. 2028/S.942

**Ask:** Cosponsor the Resident Education Deferred Interest (REDI) Act to provide interest-free student-loan deferment during dental and medical residency.

#### Why it matters

- High educational debt can affect early-career practice decisions and can be a barrier to serving rural and underserved communities.
- Recent changes to federal loan programs are increasing uncertainty for graduate and professional borrowers. Transition periods should not impose unintended financial harm on residents who are required to complete postgraduate training.

#### Key facts

- Seventy-eight percent of dental school graduates with educational debt are starting their careers owing more than \$312,000 in student loans.<sup>1</sup>
- Higher debt levels can influence practice location and career choices, particularly for early-career dentists balancing residency requirements and financial obligations.

#### What the REDI Act does

- Allows medical and dental residents to automatically defer payments on their federal student loans until after residency is completed.
- Pauses the accrual of interest on eligible federal student loans during the residency period.

#### What Congress can do

- Cosponsor H.R. 2028/S. 942, introduced in the House by Reps. Brian Babin (R-TX) and Chrissy Houlahan (D-PA) and in the Senate by Sens. John Boozman (R-AR) and Jacky Rosen (D-NV).

#### Information:

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<sup>1</sup> Istrate EC, Samanta A, Booker CL, West KP. [Dentists of Tomorrow 2024: An Analysis of the Results of the ADEA 2024 Survey of U.S. Dental School Seniors](#). ADEA Education Research Series, Issue 7 (December 2024). American Dental Education Association.