

May 5, 2025

The Honorable Tim Walberg  
Chairman  
House Committee on Education & the Workforce  
2176 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Robert "Bobby" Scott  
Ranking Member  
House Committee on Education & the Workforce  
2101 Rayburn House Office Building  
Washington, D.C. 20515

**Re: *The Student Success and Taxpayer Savings Plan***

Dear Chairman Walberg and Ranking Member Scott:

As the leading authority on oral health in the United States, the American Dental Association (ADA), representing over 159,000 dentists across the country, writes to you regarding the recent committee markup of *the Student Success and Taxpayer Savings Plan*, which will be included in the upcoming reconciliation package. We have concerns about the cuts and changes to student aid programs outlined in the bill, as these provisions pose a serious risk to the dental workforce and the high standards of oral healthcare that Americans expect.

The ADA is proud to represent over 23,000 students currently enrolled in dental schools around the country. Ensuring that the next generation of dental professionals is on solid financial footing is crucial for long-term success. Currently, 78% of dental graduates leave school with an average student loan debt of \$312,000,<sup>i</sup> a significant and unsustainable figure. High debt levels discourage early-career dentists from practicing in less lucrative areas, creating a dearth of oral healthcare in communities that are already underserved. The ADA supports education policies that reverse this troubling trend by improving student loan programs to deliver efficient and targeted aid without making devastating cuts to programs that millions of students rely on.

The ADA has consistently supported programs to bolster student aid and reduce academic disparities, including the Public Service Loan Forgiveness Program (PSLF), the National

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Health Service Corps' Students to Service Program, the Faculty Loan Repayment Program, and the Indian Health Service Loan Repayment Program. The ADA will continue to support policies that give students life-changing opportunities without limitation due to their socioeconomic standing. We appreciate the opportunity to share our views on *the Student Success and Taxpayer Savings Plan*.

Sec. 30022 Deferment; Forbearance

We were pleased to see the inclusion of a measure that stipulates zero interest accrual on deferred federal loans for medical and dental residents for up to four years. This provision mirrors H.R. 2028, *the Resident Education Deferred Interest Act*, legislation long championed by the ADA to reduce financial challenges for young dentists. By reducing debt accumulation during residency, dentists will have more financial freedom to practice in areas of high need.

Sec. 30002 Amount of Need; Cost of Attendance; Median Cost of College

The proposal to cap federal student aid at the "median cost of attendance" runs counter to tried and tested student aid models. Many dental students will be left with insufficient resources to attend higher-cost dental programs, limiting options for even the most highly qualified students. Students also run the risk of losing out on loan eligibility in the middle of their program if its price rises above the median cost threshold. Education policy experts have expressed alarm over the confusing and cumbersome terms of median cost caps.<sup>ii</sup> The ADA supports the removal of annual and cumulative borrowing limits on federal loans.

Sec. 30011 Loan Limits

Currently, 76% of dental students utilize Grad PLUS loans either as a stand-alone financing mechanism or in addition to Direct Stafford Loans.<sup>iii</sup> The elimination of Grad PLUS loans and restrictions on Parent PLUS loans will put dental school out of reach for thousands of students and could pose serious risk to the dental workforce. We are further concerned with the proposed caps on unsubsidized loans for undergraduate programs (\$50,000), graduate programs (\$100,000), and professional programs (\$150,000), with an aggregate cap of \$200,000 on all loan types. In 2023-24, the average first-year cost of dental school (including tuition and mandatory general fees) was \$44,608 for residents and \$75,163 for non-residents in public programs.<sup>iv</sup> These arbitrary caps will disincentivize students from entering careers requiring further education, such as dentistry.

Sec. 30021 Loan Repayment

The reduction of nearly a dozen loan repayment plans down to two plans could increase monthly payments and loan lengths while reducing financial flexibility for borrowers. The

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Repayment Assistance Plan's 30-year forgiveness timeline will impose long-term financial strain. The ADA supports better repayment options for educational debt that will allow new dentists to begin their careers in a fiscally responsible manner.

Sec. 30024 Public Service Loan Forgiveness

Excluding dental and medical students with commercial loans from participating in the PSLF program will negatively impact the ability of dentists to enter public service. Placing restrictions on PSLF for dentists could hamper public health efforts, reduce military readiness, and harm the domestic workforce. As a member of the PSLF Coalition, the ADA opposes any effort to limit the program which has proved highly successful in incentivizing skilled individuals to directly serve the public.

Sec. 30041-42 Agreements with Institutions; Campus-Based Aid Programs

The creation of the "skin-in-the-game accountability" mechanism for institutions of higher learning might have unintended consequences for dental schools. Accountability is a pillar of the student aid system, but this risk sharing process poses unnecessary challenges for institutions and students. Schools may also be less likely to accept low-income students and assume the associated financial risk, depriving otherwise deserving students of opportunities.

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Last year, enrollment in dental schools reached an all-time high.<sup>v</sup> The future of oral health in America relies on these students and they should be given every available opportunity to succeed. Cuts to federal aid programs will force students to turn to private lenders with unfavorable borrowing terms and fewer consumer protections. Worse yet, the reduction of vital federal aid programs will turn away deserving and qualified students simply because they cannot afford to further their education. The ADA supports increasing federal protections for student loan borrowers and guaranteeing that private loan terms are as favorable or better than federal loan terms.

We appreciate the committee's goal to make higher education more affordable, but we believe that the cuts presented will ultimately prove detrimental to American students. We would support any effort to find compromise to protect these crucial programs, and we are always ready to offer the ADA's input and collaboration. We respectfully ask that you keep these thoughts in mind as the reconciliation process continues.

We welcome the opportunity to expand on our education priorities and partner with members of the committee. Please contact Nick Cargas at [cargasn@ada.org](mailto:cargasn@ada.org) if you have any questions or wish to request supplemental information.

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Sincerely,

Brett Kessler, D.D.S.  
President

Elizabeth Shapiro, D.D.S., J.D  
Interim Executive Director

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<sup>i</sup> [www.ada.org/-/media/project/ada-organization/ada/ada-org/files/advocacy/lobby-day/2025/redi\\_act\\_issue\\_sheet\\_final.pdf?rev=703818afa71a432cac80bcf33c20d537&hash=C69FC43AFE05111B676D258FAFE27992](http://www.ada.org/-/media/project/ada-organization/ada/ada-org/files/advocacy/lobby-day/2025/redi_act_issue_sheet_final.pdf?rev=703818afa71a432cac80bcf33c20d537&hash=C69FC43AFE05111B676D258FAFE27992).

<sup>ii</sup> Fishman, Rachel. “The Median Cost of Attendance Plan: A Recipe for Student Aid Chaos.” *New America*, 29 Apr. 2025, [www.newamerica.org/education-policy/edcentral/the-median-cost-of-attendance-plan-a-recipe-for-student-aid-chaos/](http://www.newamerica.org/education-policy/edcentral/the-median-cost-of-attendance-plan-a-recipe-for-student-aid-chaos/).

<sup>iii</sup> “Student Loan Reform.” *American Dental Association*, [www.ada.org/advocacy/legislative-action-center/student-loan-reform#:~:text=The%20average%20educational%20debt%20per,Stafford%20Loan%20did%20not%20cover](http://www.ada.org/advocacy/legislative-action-center/student-loan-reform#:~:text=The%20average%20educational%20debt%20per,Stafford%20Loan%20did%20not%20cover).

<sup>iv</sup> “Dental Education.” *American Dental Association*, [www.ada.org/resources/research/health-policy-institute/dental-education#:~:text=How%20many%20students%20are%20enrolled,up%20from%206%2C869%20in%202023](http://www.ada.org/resources/research/health-policy-institute/dental-education#:~:text=How%20many%20students%20are%20enrolled,up%20from%206%2C869%20in%202023).

<sup>v</sup> “Trends in Dental Enrollment and Graduates.” *Dental Education | American Dental Association*, [www.ada.org/resources/research/health-policy-institute/dental-education](http://www.ada.org/resources/research/health-policy-institute/dental-education).