March 30, 2021

Honorable Miguel A. Cardona
Secretary
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC  20202

Dear Dr. Cardona:

On behalf of our 162,000 members, we would like to congratulate you on your recent confirmation as Secretary of the U.S. Department of Education. Leveraging your leadership in Connecticut and on the national stage, the Biden administration is well-positioned to tackle the most serious problems in higher education today, including the alarming levels of educational debt so many of our students face at graduation.

To the extent your statutory authority allows, we hope you will prioritize the following when administering the federal student loan programs authorized under the Higher Education Act of 1965:

- Protecting access to federal Direct Unsubsidized Stafford Loans (Direct Loans) and Grad PLUS loans for graduate and professional degree students.
- Reinstating eligibility for graduate and professional degree students to take advantage of federal Direct Subsidized Stafford Loans.
- Removing annual and cumulative borrowing limits on federal student loans.
- Lowering the interest rates and fees on federal student loans.
- Capping total amount of interest that can accrue on federal student loans.
- Halting the accrual of federal student loan interest while a dentist is completing a medical/dental internship or residency.
- Extending the period of federal student loan deferment until after a new dentist has completed his or her medical/dental internship or residency.
- Permitting federal graduate student loans to be refinanced more than once.
- Simplifying and adding more transparency to the federal graduate student loan application process.
- Encouraging institutions of higher education and lenders to offer training to help students make informed decisions about how to finance their graduate education.
- Encouraging collaborative approaches to handling borrowers who fail (or are at risk of failing) to fully repay their federal student loan(s) in the required time period.
- Enabling those with private loans to take advantage of the same benefits and protections offered to federal student loan borrowers.

We also urge you to simplify the application process—and clarify the eligibility and qualification criteria—for the Public Service Loan Forgiveness Program. This program forgives any remaining federal educational debt after ten years of qualifying public service. It has the potential to alleviate the oral health needs of the vulnerable and underserved by encouraging dentists to practice where they live.
We would welcome the opportunity to meet with you to discuss how we can meet these challenges together. If you have any questions, please contact Mr. Robert J. Burns at 202-789-5176 or burnsr@ada.org.

Sincerely,

/__s__

Daniel J. Klemmedson, D.D.S., M.D.  
President

Kathleen T. O’Loughlin, D.M.D., M.P.H.  
Executive Director

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