March 1, 2022

The Honorable Jacky Rosen

U.S. Senate

713 Hart Senate Office Building

Washington, D.C. 20510

The Honorable John Boozman

U.S. Senate

141 Hart Senate Office Building

Washington, D.C. 20510

Dear Senators Rosen and Boozman:

On behalf of the Academy of General Dentistry (AGD) and its 40,000 members, we thank you for introducing S.3658*,* the *Resident Education Deferred Interest (REDI) Act*, in the U.S. Senate.The REDI Act will allow dentists and other medical students to enter residency programs and pursue further specialization and training with greater financial flexibility.

The AGD’s mission is to promote the public’s oral health, serve the needs and represent the interests of general dentists, and foster continued proficiency of general dentists through quality continuing dental education to better serve those we treat. Our members are the gatekeepers of their patients’ oral health and remain at the heart of the ongoing discussion to expand access to oral health care.

As you are aware, the REDI Act would allow student loan borrowers to qualify for interest-free deferment on their student loans while serving in a medical or dental internship or residency program. Many dental residents opt for a deferment or forbearance of their loan payments during residency and are faced with substantial interest accrual on their original dental education costs. Providing interest accrual relief allows dentists to pursue training or specialization without the threat of mounting financial debt and significantly expands the number of practical career paths for a dentist post-residency. The AGD supports your efforts to provide greater economic relief to a generation of medical students facing disproportionately high costs for graduate-level education.

The AGD stands ready to support the S.3658 in the Senate and looks forward to working with your office to address student loan reform in the future. If we can be of any further assistance, please contact Pat O’Connor, AGD’s Washington Representative, at (703) 351-6222 or [patoconnor@kentoconnor.com](mailto:patoconnor@kentoconnor.com).

Sincerely,

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Gerry Botko, D.M.D., MAGD

President

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Congressional Liaison

Academy of General Dentistry