

May 22, 2018

The Honorable Brian Babin, DDS  
U.S. House of Representatives  
316 Cannon House Office Building  
Washington, DC 20515

Dear Dr. Babin:

On behalf of our organizations and dental education institutions, we thank you for introducing the “Resident Education Deferred Interest Act” (HR 5734) that, if passed, will halt interest accrual while loans are in forbearance or deferment for those who qualify for the internship/residency category of either of these payment delay options.

As a dentist, you are likely aware the cost of graduate-level dental education is substantial for the vast majority of students. Further, those who undertake several years of residency with very low pay are often unable to begin repaying student debt immediately. As a result, they qualify to have their payments halted during residency through deferment or forbearance processes, but they continue to accrue interest that is added to their balance.

Passage of the “Resident Education Deferred Interest Act” is an important part of student loan repayment reform. This bill would save dentists in residency thousands of dollars in interest. Providing interest accrual relief during residency also would make the concepts of opening practices in underserved areas or entering faculty or research more attractive and affordable to residents.

Thank you again for your support of this important issue.

Sincerely,

Academy of General Dentistry  
American Academy of Oral and Maxillofacial Pathology  
American Academy of Oral and Maxillofacial Radiology  
American Academy of Pediatric Dentistry  
American Association for Dental Research  
American Association of Endodontists  
American Association of Oral and Maxillofacial Surgeons  
American Association of Orthodontists  
American College of Prosthodontists  
American Dental Association  
American Dental Education Association  
American Society of Dental Anesthesiologists  
American Student Dental Association  
National Dental Association  
National Student Research Group (NSRG) of the American Association for Dental Research  
Rutgers School of Dental Medicine  
University of Iowa College of Dentistry and Dental Clinics