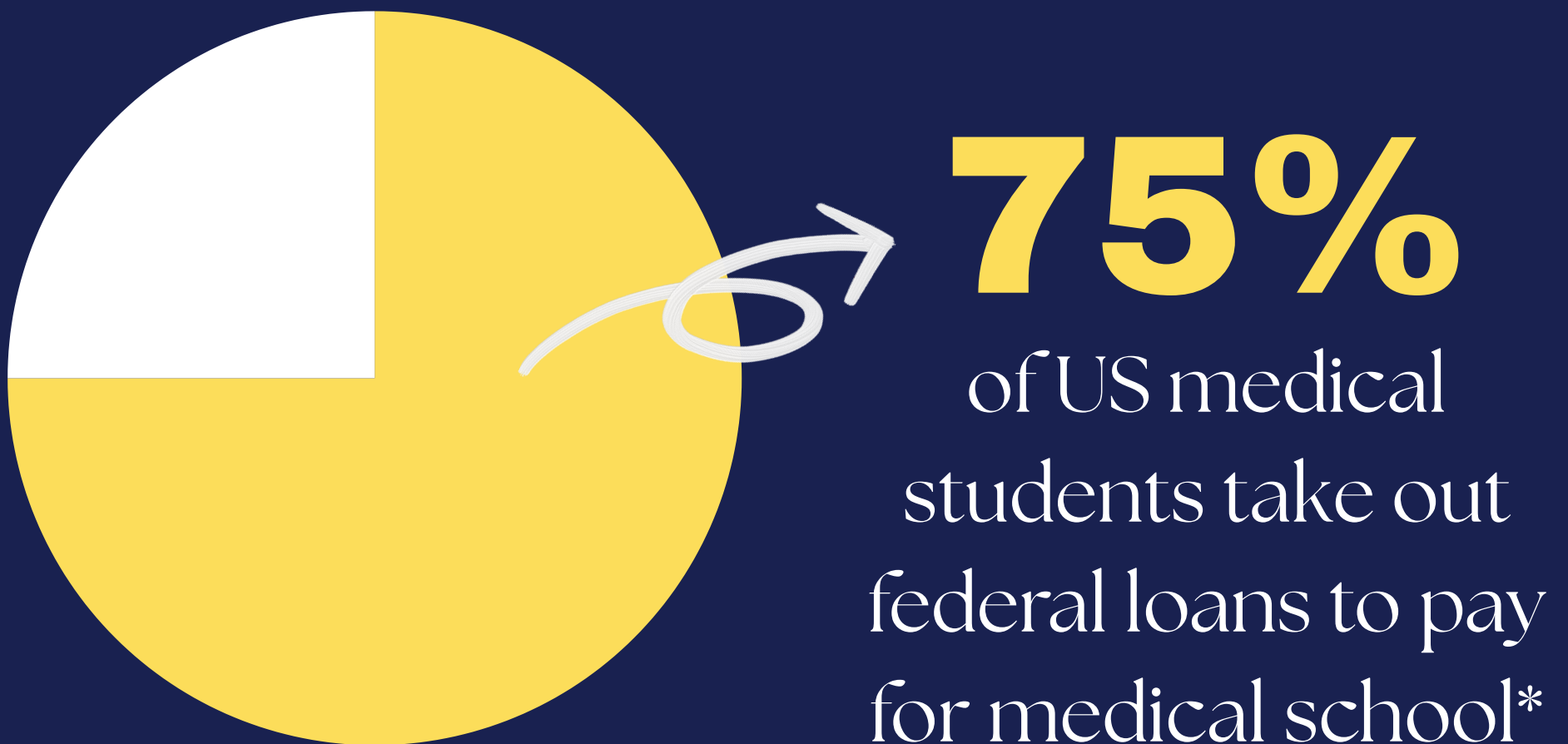


3 POSSIBLE CHANGES AFFECTING YOUR FEDERAL STUDENT LOANS



On April 28, 2025, Congress released a draft proposal to overhaul the federal student loan system. These new proposed rules will **stifle the training of future physicians** in a nation already facing **a physician shortage** among a growing and aging population.



*Source: AAMC Report on Physician Education Debt and the Cost to Attend Medical School

Federal Loan Limits

New plans seek to set a **maximum loan limit** that you can borrow for education using unsubsidized loans:

Undergraduate program (\$50,000)

Graduate program (\$100,000)

Professional program (\$150,000)

AVERAGE MEDICAL SCHOOL DEBT

\$234,597*

*Source: Education Data Initiative

Eliminating Grad PLUS Loans

Proposal aims to **end Grad PLUS loans**, also known as unsubsidized loans, by 2026 for new borrowers, with a 3-year exception for those already enrolled in a program of study as of July 2026.

These loans are intended to cover any costs of attendance (such as living expenses and health insurance) that are not covered by other financial aid you may be receiving

Changes to Loan Repayment and Loan Forgiveness Programs

Proposal would replace current loan repayment plans and replace with two options:

- 1) **Standard Repayment Plan** with fixed monthly payments for 10-25 years
- 2) **Repayment Assistance Plan** with monthly payments dependent on a borrower's total adjusted income (*increasing max years of payment from 20-25 to 30 years*)

These plans also **eliminates payments made during medical/dental residency as counting for Public Service Loan Forgiveness (PSLF)** while pausing interest accrual during residency *only on loans issued after July 2025*.

APAMSA's membership is made up of over 4,500
medical and pre-medical students
from across the country

**Our national organization opposes these
alarming changes that will irrevocably
damage medical education financing for
tens of thousands of medical students
and for the many other health
profession students.**

**We urge students to spend 5 minutes of their
time to reach out to their Congressional
representative to demand the protection of
federal student loans.**

CALL OR EMAIL

your Representative and Senators in Congress to deliver your concerns about the proposed changes using the script below

Hi, my name is [NAME] and I'm a constituent from [CITY, ZIP].

Thank you so much for your continued support of our medical students and the future patients they'll serve, especially in rural and underserved communities. I'm reaching out today not just as a student, but as someone who grew up in [brief personal background] and who relies on the Grad PLUS program to afford medical school. If this option were taken away, students like me would be forced to reconsider whether they can even afford to complete their training—despite our deep commitment to serving communities in need. I remain concerned about proposals to eliminate Grad PLUS or impose borrowing caps below the true cost of medical education. These changes would severely limit access for students from all backgrounds and risk worsening the physician shortage in the very communities that rely on us. I respectfully urge you to continue advocating for policies that protect access to medical education and ensure that future physicians can continue serving the communities that need us most. Thank you again for your leadership and for considering the impact this would have on students like me.

IF LEAVING VOICEMAIL: Please leave your full street address to ensure your call is tallied.

Other templates available - check out our bio on Instagram: @nationalapamsa



Advocacy Branch

WAS THIS HELPFUL?

**PLEASE SEND THIS TO YOUR FELLOW
CLASSMATES – MORE PEOPLE
CONTACTING MEANS HIGHER
IMPORTANCE TO OUR REPRESENTATIVES.**

TO FIND YOUR REPRESENTATIVE
AND SENATORS,
PLEASE USE THE FOLLOWING WEBSITE:
WWW.CONGRESS.GOV/CONTACT-US

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