



July 27, 2005

The Honorable Robert E. Andrews  
2439 Rayburn House Building  
United States House of Representatives  
Washington, D.C. 20515

**Association of  
American Medical Colleges**  
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**Jordan J. Cohen, M.D.**  
President

Dear Congressman Andrews:

On behalf of the Association of American Medical Colleges (AAMC), I write to express our special thanks to you for offering your amendment to H.R. 609, the "College Access and Opportunity Act of 2005," which would have extended the current Economic Hardship Deferment from three to five years for qualified individuals in graduate medical and dental residencies and fellowships. The AAMC represents the 125 accredited allopathic medical schools, nearly 400 major teaching hospitals and health systems, 94 academic and scientific societies representing 109,000 faculty, and the nation's medical students and resident physicians.

As you stated, your amendment would do more than just extend the deferment until a time in a physician's career when repayment is more affordable; it would expand the definition of hardship and eliminate the need for annual application. With medical education costs rising, medical students fund a large portion of their expenses with educational loans. Repayment of these loans poses a substantial financial hardship for aspiring physicians. Passage of your amendment would have helped the next generation of our nation's physicians who are economically disadvantaged to complete their training without worrying about how they are going to repay their debt.

Although this amendment was defeated, I would like to reaffirm the AAMC's support of your proposal. We are committed to working with you in the future to relieve the financial burden of physicians in training and guarantee that educational debt does not become insurmountable. Again, the AAMC thanks you for your efforts to ensure that these residents can concentrate on their education and training without the added weight of their indebtedness.

Sincerely,

A handwritten signature in black ink that reads "Jordan J. Cohen". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Jordan J. Cohen, M.D.