



March 29, 2007

The Honorable Christopher Dodd  
United States Senate  
448 Russell Senate Office Building  
Washington, DC 20510

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**Darrell G. Kirch, M.D.**  
President

Dear Senator Dodd:

On behalf of the Association of American Medical Colleges (AAMC), it gives me great pleasure to endorse your legislation, the "Medical Education Affordability Act." Medical education is a unique and complex endeavor. Your legislation recognizes this and helps ensure that aspiring physicians in all specialties are provided better repayment options on their federal education loans throughout their training. The AAMC is a nonprofit association representing all 125 accredited U.S. medical schools, nearly 400 major teaching hospitals and health systems, and 94 academic and scientific societies. Through these institutions and organizations, the AAMC represents 109,000 faculty members, 67,000 medical students, and 104,000 resident physicians.

The average medical school graduate in 2006 carried a debt burden of over \$130,000. To alleviate some of this burden, borrowers who meet specific debt-to-income requirements are eligible for the Economic Hardship Deferment, during which time payments are not required on the borrower's federal education debt. However, the Economic Hardship Deferment is only available for three years, meaning that physicians whose career choices require more than three years of residency training may be required to either begin repaying their loans, or put their loans into forbearance, which can be an expensive option as interest continues to accrue and may be capitalized more often.

Your legislation would allow future physicians to defer repayment of their student loans throughout the duration of their medical training, allowing them to postpone these significant additional expenses. As a result, the "Medical Education Affordability Act" will help the next generation of the nation's physician workforce complete their education without worrying about how they are going to repay their debt. We look forward to working with you to secure passage of this important legislation.

Sincerely,

*Darrell G. Kirch*  
Darrell G. Kirch, M.D.