



AMERICAN ACADEMY OF  
FAMILY PHYSICIANS  
STRONG MEDICINE FOR AMERICA

June 18, 2013

The Honorable Harry Reid  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Mitch McConnell  
Republican Leader  
United States Senate  
Washington, DC 20510

Dear Senators Reid and McConnell:

On behalf of 110,600 family physicians and medical students represented by the American Academy of Family Physicians (AAFP), I urge the United States Congress to enact legislation to prevent any increase in student loan interest rates. Student debt represents an already significant burden which the July 1 interest rate hike will greatly exacerbate.

Medical students and residents are hit hardest by the exploding cost of higher education in the United States because of the length of their training. The median student loan debt for 2012 medical student grads has reached an astronomical \$170,000. Any increase in student interest rates will have a disproportionate impact on the career choice of students interested in primary care. At a time when our nation faces a shortage of primary care physicians, it is unwise to add to the medical student debt burden which is known to be driving physicians away from primary care specialties.

In addition to student loan interest rate relief, the AAFP calls for expanded funding for federal loan programs targeted to support family medicine and primary care, allowing the deferment of interest and principal payments on medical student loans until after completion of postgraduate training and allowing the tax-deductibility of interest on principal payment for such loans.

We appreciate your consideration and invite you to contact Teresa Baker, Senior Government Relations Representative, at 202-232-9033 or [tbaker@aafp.org](mailto:tbaker@aafp.org) with any comments or questions.

Sincerely,

Glen R. Stream, MD, MBI, FAAFP  
Board Chair

[www.aafp.org](http://www.aafp.org)

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