



April 1, 2016

The Honorable Judy Chu
U.S. House of Representatives
2423 Rayburn Building
Washington, DC 20515

Dear Representative Chu:

On behalf of the American Academy of Family Physicians (AAFP), representing 120,900 family physicians and medical students nationwide, thank you for introducing the *Protecting Our Students by Terminating Graduate Rates that Add to Debt Act* or “POST GRAD Act” (HR 4223). The AAFP supports this legislation which would restore graduate and professional students’ eligibility for the subsidized Stafford loan which is available to students with demonstrated financial need.

The March–April 2016 *Journal of the American Board of Family Medicine* published an [article](#) entitled “Over Half of Graduating Family Medicine Residents Report More than \$150,000 in Educational Debt.” The article described medical student debt as a barrier to pursuing a career in primary care medicine. It noted increasing amounts of debt at graduation and reported on a recent census of 3,083 graduating family medicine residents. It found that 58 percent of those residents reported having more than \$150,000 in educational debt and 26 percent reported having an educational debt burden in excess of \$250,000. At a time when the U.S. should encourage more individuals to become family physicians, it is wise public health policy to offer medical student debt relief for those who want to be primary care physicians.

Again, thanks for your leadership in the effort to allow students with demonstrated financial need to defer interest and principal payments on medical student loans while still in school. If we can provide further assistance in this effort, please contact Teresa Baker at tbaker@aafp.org.

Sincerely,

Robert Wergin, MD, FAAFP
Board Chair

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