



April 4, 2018

The Honorable Betsy DeVos
Secretary of Education
United States Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202

Dear Secretary DeVos:

On behalf of the American Academy of Family Physicians (AAFP), which represents 129,000 physicians and medical students across the country, I write to express our concern with the Department's administration of the Public Service Loan Forgiveness (PSLF) program. Authorized with bipartisan support by the *College Cost Reduction and Access Act* of 2007 during the George W. Bush Administration, the [Public Service Loan Forgiveness](#) program provides forgiveness for certain student loans after ten years of qualifying repayment while practicing in a public service job.

New physicians who have kept the Department informed of their on-going public service employment may nevertheless be ineligible for the PSLF because of inconsistent guidance on qualifying repayments and employment. The AAFP urges the Department to provide clarity and transparency about PSLF qualifying payments and employment. This request stems from a resolution adopted by the National Conference of Constituency Leaders.

Since 2007, it has been the [policy](#) of the AAFP to promote the expansion of the physician workforce needed to ensure that all Americans have access to a primary care patient-centered medical home by supporting efforts that assist in reducing the burden of medical student debt. Further, the AAFP policy on [Medical Student Debt Relief](#) calls for innovative programs, such as the PSLF program, that promote student debt relief for family medicine and primary care physicians.

The PSLF program encouraged Americans throughout the nation to take and hold public service jobs with the promise of loan forgiveness after ten years of both working full-time for a covered public service employer and making consistent payments on their eligible student loans. The Department in 2012 developed a system for borrowers to report on their employment toward PSLF eligibility during the ten-year period so that they remain on track for loan forgiveness.

The AAFP continues to support and recognize the importance of the PSLF to family physicians who worked in qualified public service jobs and made the required payments to remain eligible for loan forgiveness. We therefore strongly urge the Department to honor the initial determinations for PSLF borrowers. In addition, the AAFP encourages the Department to provide consistent guidance on qualifying payments and employment to promote this critical opportunity for medical

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student debt relief for borrowers who work in public services jobs while making regular payments on their student debt.

We appreciate the opportunity to provide these comments on the PSLF Program. Please contact Teresa Baker, Senior Government Relations Representative, at 202-232-9033 or tbaker@aafp.org for any further information.

Sincerely,

A handwritten signature in black ink, appearing to read "John Meigs, Jr.", with a stylized flourish at the end and the initials "MD" written below it.

John Meigs, Jr., MD, FAAFP
Board Chair

About Family Medicine

Family physicians conduct approximately one in five of the total medical office visits in the United States per year – more than any other specialty. Family physicians provide comprehensive, evidence-based, and cost-effective care dedicated to improving the health of patients, families and communities. Family medicine's cornerstone is an ongoing and personal patient-physician relationship where the family physician serves as the hub of each patient's integrated care team. More Americans depend on family physicians than on any other medical specialty.