

February 2015

Dear Representative,

The dental professional organizations listed below, as members of the Organized Dentistry Coalition, are writing to express our strong support for H.R. 509, the Student Loan Interest Deduction Act of 2015. This bill would expand and enhance the federal income tax deduction for student loan interest.

We are extremely concerned about the alarming levels of educational debt that dental students face at graduation. In 2014, the average educational debt per graduating dental school senior was \$220,892.<sup>1</sup> Factoring out the 10.7 percent of dental school seniors who graduated with no debt, the average debt per graduating dental school senior was \$247,227 (\$216,437 for graduates from public dental schools and \$289,897 for graduates from private and private state-related dental schools).<sup>2,3</sup>

Educational debt plays a role in postgraduate career planning. Over thirty percent of dental school seniors graduating in 2014 reported that educational debt influenced their primary postgraduate activity choice.<sup>4</sup> Almost two thirds (61 percent) said the perceived impact of educational debt influenced their decision to go into private practice immediately after graduation rather than public service, teaching, research, and/or administration.<sup>5</sup>

If enacted, H.R. 509 would increase the allowable student loan interest deduction from \$2,500/year to \$5,000/year. It would also eliminate the legal limit on how much income an individual can earn to claim the deduction. It will not eliminate the significant burden of dental student debt, but it is an important step in that direction.

On behalf of our member dentists and their patients, we urge you to cosponsor H.R. 509, the Student Loan Interest Deduction Act of 2015.

Sincerely,

American Dental Association  
Academy of General Dentistry  
American Academy of Pediatric Dentistry  
American Academy of Periodontology  
American Association for Dental Research  
American Academy of Oral and Maxillofacial Pathology  
American Association of Oral and Maxillofacial Surgeons  
American Association of Women Dentists  
American College of Prosthodontists  
American Society of Dentist Anesthesiologists  
National Dental Association

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<sup>1</sup> Annual American Dental Education Association Survey of Dental School Seniors, 2014 Graduating Class: Table 8. Average amount of educational indebtedness\* of graduating dental students by all schools combined and by type of school, 1990 and 1996-2014.

<sup>2</sup> Annual American Dental Education Association Survey of Dental School Seniors, 2014 Graduating Class: Table 11. Level of seniors' educational debt\* by type of school, 2014.

<sup>3</sup> Annual American Dental Education Association Survey of Dental School Seniors, 2014 Graduating Class: Table 12. Average graduating educational debt\* of 1996–2014 graduates with debt, by type of school.

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<sup>4</sup> Annual ADEA Survey of Dental School Seniors, 2014 Graduating Class: Table 29. Influence of educational debt on seniors' primary activity choice upon graduation, by percentage of total 2014 respondents.

<sup>5</sup> Annual ADEA Survey of Dental School Seniors, 2014 Graduating Class: Table 25. Seniors' immediate plans after graduation by extent of perceived impact of educational debt on career plans, by percentage of total 2014 respondents.