



American Association of Oral and Maxillofacial Surgeons

Miro A. Pavelka, DDS, MSD
President

Robert C. Rinaldi, PhD, CAE
Executive Director

June 6, 2013

The Honorable Tom Petri
U.S. House of Representatives
2462 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Petri:

On behalf of the American Association of Oral and Maxillofacial Surgeons (AAOMS), the professional association that represents the more than 9,000 oral and maxillofacial surgeons in the United States, I applaud your introduction of the "ExCEL Act" (H.R. 1716), which would streamline and improve the Federal student loan program; simplifying the process and cost for both student borrowers and the government as administrator.

Many economists consider student debt to be the next great threat to the American financial system. Going forward, individuals who choose to go into fields that require postgraduate education and training may face even greater financial burdens. Dental specialists, such as oral and maxillofacial surgeons (OMSs), accumulate approximately \$250,000-\$300,000 in student debt by the time they enter the workforce. For many, the responsibility of immediate and substantial student loan payments serves as one of the main deterrents to young OMSs pursuing a career in academics or research. As a result, the specialty and the American public suffer the risk of having too few faculty to train future dental and medical specialists and a dearth of researchers to discover and develop new treatment modalities to benefit our patients. Student debt also affects the young specialist's choice of practice location, with rural areas at greater risk of being underserved due to disparities in income potential. These shortages have a very real and far-ranging impact on patient access to quality care.

Passage of the "ExCEL Act" is vital to easing borrowers' repayment burdens, diminishing administrative and collection costs, and reducing the number of student loan defaults. The AAOMS endorses this measure and welcomes the opportunity to help your office move it through Congress. Please contact Mr. Adam Brenman of the AAOMS Governmental Affairs Department at 847/678-6200 or abrenman@aaoms.org for questions or additional information.

Sincerely,

A handwritten signature in black ink that reads "Miro A. Pavelka, DDS, MSD". The signature is written in a cursive style.

Miro A. Pavelka, DDS, MSD
President