



Students for Patient Advocacy Nationwide

1702 Clifton Road Suite 1650
Atlanta, GA 30322
www.spanationwide.org

August 21, 2026

The Honorable Tim Walberg, Chair
House Committee on Education and the Workforce
2176 Rayburn House Office Building
Washington, DC 20515

Position Letter: U.S. H.R. 2028 - Resident Education Deferred Interest (REDI) Act - Support

Dear Chairman Walberg and members of the Committee on Education and Workforce,

Students for Patient Advocacy Nationwide (SPAN) appreciates the intent of H.R. 2028, the Resident Education Deferred Interest (REDI) Act, which amends the Higher Education Act of 1965 to provide interest-free deferment on student loans for borrowers serving in a medical or dental internship or residency program.¹ As an organization committed to medical student rights and patient-centered policy, we recognize legislation that removes structural financial barriers between trainees and the patients they will serve

For the reasons that follow, SPAN strongly supports this bill and wishes for it to succeed.

Ending an interest penalty imposed on required clinical training: Residency is not optional. It is a mandatory step lasting roughly three to seven years,² completed at compensation far below post-training earnings. In 2024, 71 percent of medical students graduated with a median debt of about \$205,000, according to the Association of American Medical Colleges,³ while residency salaries average roughly \$60,000. Current law offers deferment and forbearance, but interest continues to accrue during those periods and is added to the borrower's balance.⁴ That interest then capitalizes into principal once repayment resumes, increasing total debt. The result is a borrower who followed every rule but still exits training owing much more than they borrowed. H.R. 2028 corrects that outcome directly.

Protecting patient access by decoupling career choice from debt load: Debt accumulated during training shapes where physicians practice and what they practice.^{5,6} Suspending interest accumulation during residency makes it easier for new physicians to open a practice in an underserved area or to enter faculty and research roles.⁷ Reducing this burden supports workforce needs and patient outcomes nationwide. Patients in rural and low-income communities are the population most affected when compensation pressure pulls trainees toward higher-paying specialties and metropolitan markets.⁸ Support for H.R. 2028 is therefore a patient access measure as much as a student debt measure.

A narrow, fiscally disciplined fix that fills a gap widened by recent law: The REDI Act provides no loan forgiveness and does not reduce any borrower's original principal. It suspends interest for a defined training window and ends at program completion.¹ That restraint matters now more than at introduction, because Public Law 119-21 capped the amount and type of federal student loans available, minimized repayment pathways, and altered deferment and forbearance benefits.^{9,10} As those provisions take effect, a



targeted residency deferment is one of the few remaining mechanisms that protects trainees without expanding forgiveness. The bill's support reflects that balance. It carries bipartisan sponsorship led by Representatives Brian Babin and Chrissy Houlahan, has drawn well over 100 House cosponsors from both parties,¹¹ and its Senate companion, S. 942, received hearings before the Committee on Health, Education, Labor, and Pensions in March 2026.^{12,13}

H.R. 2028 was referred to this Committee on March 11, 2025, and has not advanced since.¹⁴ SPAN respectfully urges the Committee to schedule a markup and report the bill favorably. Physicians and dentists in training should not accumulate additional debt for completing the training their patients require of them.

Sincerely,

Nirvaan Tiwari

Nirvaan Tiwari

nirvaan.tiwari@spanationwide.org | (614) 384-3274

Students for Patient Advocacy Nationwide (SPAN)

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