



What is Grad PLUS?

Grad PLUS loans are Federal Direct PLUS Loans that provide a critical pathway for graduate and professional students to finance the full cost of their education, including tuition, room and board, and other important living expenses. Capping the amount of federal financial aid graduate students can borrow would have devastating effects on graduate student debt and decrease the diversity of the future physician workforce, to the detriment of patient health.



Why save Grad PLUS?

- **Sixty-seven percent¹** of osteopathic medical students who graduated in the 2018–2019 academic year relied on Grad PLUS loans.
- **Forty-eight percent²** of medical students received Grad PLUS loans in academic year 2015–2016.
- Graduate student loan borrowers typically have much lower rates of default on their Grad PLUS loans **(2%)³** compared to other types of student borrowers.

To address the physician workforce shortage and protect patient health, **please save Grad PLUS in the reauthorization of the *Higher Education Act*.**

¹ 2018-2019 Preliminary AACOM Graduating Seniors Summary Report (forthcoming)

² <https://www.accesslex.org/resources/examining-grad-plus>

³ <https://www.gao.gov/products/GAO-18-392R>

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What is PSLF?

The federal Public Service Loan Forgiveness (PSLF) Program incentivizes careers in public service by assisting qualified individuals as they work to give back to their communities. PSLF is critical to recruiting and retaining a physician workforce equipped to meet our nation's growing health care needs and challenges, and is an important investment in the health, education, and safety of America's communities.



Why save PSLF?

- Over **one million**¹ Americans are currently enrolled in the PSLF Program.
- **Seventy percent**² of osteopathic medical students graduating in the 2018–2019 academic year who planned to enter a loan-forgiveness program planned on entering the PSLF Program.
- Osteopathic medical school graduates with high debt are **more likely**³ to choose primary care over other specialties while using loan forgiveness programs such as PSLF.

To ensure patients in medically underserved communities have access to primary care, **please save PSLF in the reauthorization of the *Higher Education Act*.**

¹ <https://studentaid.ed.gov/sa/about/data-center/student/loan-forgiveness/pslf-data>

² 2018-2019 Preliminary AACOM Graduating Seniors Summary Report (forthcoming)

³ <https://jaoa.org/article.aspx?articleid=2729401>

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