

July 29, 2021

The Honorable Judy Chu  
U.S. House of Representatives  
2423 Rayburn House Office Building  
Washington, DC 20515

Dear Representative Chu:

On behalf of the American Association of Colleges of Osteopathic Medicine (AACOM), I offer strong support for H.R. 4631, the *Protecting Our Students by Terminating Graduate Rates that Add to Debt (POST GRAD) Act*. Thank you for your commitment and leadership in reintroducing this vital legislation to reinstate graduate and professional student eligibility for Federal Direct Subsidized Loans.

AACOM leads and advocates for the full continuum of osteopathic medical education to improve the health of the public. Founded in 1898 to support and assist the nation's osteopathic medical schools, AACOM represents all 37 accredited colleges of osteopathic medicine— educating nearly 31,000 future physicians, 25 percent of all U.S. medical students—at 58 teaching locations in 33 U.S. states, as well as osteopathic graduate medical education professionals and trainees at U.S. medical centers, hospitals, clinics and health systems.

AACOM lauds your recognition of the crucial role that federal financial aid plays in making graduate and professional studies accessible. According to AACOM data, 91% of osteopathic medical students hold a Direct Unsubsidized Loan or Federal Family Education Loan (FFEL). Following medical school, graduates are required to complete three to seven years of residency training to become licensed physicians. During this time, medical residents depend on federal financial aid options such as forbearance to postpone their obligations until they become independently licensed physicians earning a full salary. Consequently, total student loan repayment often exceeds two to three times the amount borrowed for these individuals. This can dissuade potential students from seeking higher degrees or discourage current medical students from practicing in lower-paying specialties or in rural and medically underserved areas after graduation. To address the physician workforce shortage, federal policies must support the educational pathway of the future health care workforce as provided in the *POST GRAD Act*.

Thank you again for your efforts to support future physicians by easing their financial burden and incentivizing them to join the physician workforce. We look forward to working with you to advance the *POST GRAD Act*. For questions or to request additional information, please contact me at [dbergman@aacom.org](mailto:dbergman@aacom.org).

Respectfully,



David Bergman, JD  
Vice President, Government Relations