



## Association for Molecular Pathology

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The Honorable Christopher Dodd  
United States Senate  
448 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Dodd:

On behalf of the Council of the Association for Molecular Pathology (AMP), I am pleased to report that the AMP endorses your legislation, the "Medical Education Affordability Act." Medical education is a unique and complex endeavor. Your legislation recognizes this and helps ensure that aspiring physicians in all specialties are provided better repayment options on their federal education loans throughout their education. The AMP is a nonprofit educational association representing over 1,400 scientists and laboratorians, including directors of molecular genetic diagnostic and training programs and their trainees.

The average medical school graduate in 2006 carried a debt burden of over \$130,000. To alleviate some of this burden, borrowers who meet specific debt-to-income requirements are eligible for the Economic Hardship Deferment, during which time payments are not required on the borrower's federal education debt. However, the Economic Hardship Deferment is only available for three years, meaning that physicians, including most pathologists, whose career choices require more than three years of residency training may be required to either begin repaying their loans, or put their loans into forbearance, which can be an expensive option as interest continues to accrue and may be capitalized more often.

Your legislation would allow future physicians to defer repayment of their student loans throughout the duration of their medical training, allowing them to postpone these significant additional expenses. As a result, the "Medical Education Affordability Act" will help the next generation of the nation's physicians to complete their education without worrying about how they are going to repay their debt.

Sincerely yours,

A handwritten signature in black ink that reads "Mark E. Sobel". The signature is written in a cursive, flowing style.

Mark E. Sobel, MD, PhD  
Executive Officer