Done with Debt?  
Make Your Voice Heard on Capitol Hill

Congress is currently negotiating the reauthorization of the *Higher Education Act* (HEA), the law governing federal student financial aid programs. Many of these programs impact osteopathic medical and other graduate and professional student loans and repayment options.

Students must have a unified voice to influence public policy decisions affecting their future.

That’s where ED to MED comes in.

The American Association of Colleges of Osteopathic Medicine (AACOM) launched ED to MED to bring together medical students like you, medical educators, and other advocates to raise the profile of policy decisions that affect your education.

Learn more about ED to MED and the policy issues impacting medical students at EDtoMED.com or on Facebook or Twitter.

Join ED to MED for the tools you’ll need to:
- Connect with your elected officials through social media
- Send a message to your member of Congress
- Provide a video testimonial
- And more…

Ready to get started?

Join ED to MED today! Learn more or sign up at EDtoMED.com.
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Students must have a united voice to influence public policy decisions affecting their future.

Make your voice heard:
Join ED to MED at www.EDtoMED.com

What?
ED to MED is made up of students, medical educators, and other advocates dedicated to raising the profile of student issues in the halls of Congress.

How?
Join ED to MED at www.EDtoMED.com
Connect with us:
@ED2MED /EDtoMED

Contact us at info@edtomed.com
Webstickers for use on sites

Right click to save then hyperlink to: www.EDtoMED.com

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Sample Social Media Posts

Spread the Word on Social Media

Use the sample Facebook, LinkedIn, and Twitter posts below to start the conversation with your classmates and friends about the ED to MED campaign and the policy issues impacting your medical education.

Facebook/LinkedIn

Post 1: Done with debt? Congress is discussing changes that could impact my financial aid and loan repayment options. I joined ED to MED to tell Congress what these changes mean to me. Visit www.EDtoMED.com to learn how you can get involved.

Post 2: Osteopathic medical students must have a united voice on the policy decisions affecting their future. That’s why I joined the ED to MED campaign. Visit www.EDtoMED.com to get involved.

Post 3: Did you know Congress is considering legislation that could impact financial aid and loan forgiveness programs? Join me and other medical students in helping Congress understand how policy decisions affect us and the patients and communities we will serve. Visit www.EDtoMED.com to sign up.

Post 4: Be an advocate for your future. Join ED to MED today to tell Congress how you feel about policy decisions affecting medical students. Visit www.EDtoMED.com to sign up.

Twitter

Post 1: I joined @ED2MED to help shape the public policies that will impact #medstudents like me. Join today at www.EDtoMED.com

Post 2: Done with debt? Join @ED2MED to help shape the public policies that will impact #medstudents. www.EDtoMED.com

Post 3: @ED2MED helps #medstudents take action on public policies affecting our professional future. Join today: www.EDtoMED.com

Post 4: Congress needs to hear from DO students on policy issues that impact their future. Join @ED2MED today! www.EDtoMED.com

Post 5: Advocate for your medical education. Join @ED2MED to learn how: www.EDtoMED.com
Sample Student Newsletter Article

National Campaign Issues Call to Action for Student Advocates

Congress is currently negotiating the reauthorization of the Higher Education Act (HEA), the law governing federal student financial aid programs. Many of these programs impact osteopathic medical and other graduate and professional student loans and repayment options. Students must have a unified voice to ensure they have a seat at the table.

That's where the American Association of Colleges of Osteopathic Medicine (AACOM)'s ED to MED campaign comes in.

**ED to MED** gives students, medical educators, and other advocates a platform to make their voices heard on the public policy issues affecting the future physician workforce.

**ED to MED** ambassadors can get involved by joining virtual town halls, spreading the word on social media, sending emails and letters to elected officials, and educating your professional and social circles on the importance of advocacy.

There's a lot to be done to transform the conversation on the issues facing medical students. Your voice will make a difference.

Visit [www.EDtoMED.com](http://www.EDtoMED.com) for more information, or contact us at [info@edtomed.com](mailto:info@edtomed.com).
Sample Email for Student Body/Associations

Subject: Done with Debt? Tell Congress to Protect Medical Students

Dear [STUDENT BODY/ASSOCIATION],

Congress is currently negotiating the reauthorization of the Higher Education Act (HEA), the law governing federal student financial aid programs. As Congress discusses changes to student loans and repayment options, students must have a unified voice on the public policy issues affecting their future.

That’s where ED to MED comes in.

The American Association of Colleges of Osteopathic Medicine’s (AACOM) ED to MED campaign provides students like us with the tools we need to advocate for federal policies that will protect our professional futures and our ability to help the communities we will serve one day.

JOIN TODAY!

Let Congress know how you feel about these important issues by joining ED to MED. We are all busy with classes, exams, and planning our future careers, but inaction is not an option.

Once you join, here are just a few things you can do to make an impact:

- Join virtual town halls
- Share ED to MED social media posts
- Send emails and letters to your elected officials
- Educate your classmates on the importance of getting involved
- And more...

Joining is simple. Visit today to learn more.

Thanks,

[STUDENT REPRESENTATIVE]
Medical Students and Federal Financial Aid

As Congress works to reauthorize the Higher Education Act (HEA), AACOM strongly urges a strong investment in federal financial aid that supports medical and other graduate and professional students.

**Interest Rate Caps**

**AACOM urges lowering interest rate caps for medical and other graduate and professional students established by the Bipartisan Student Loan Certainty Act of 2013.**

This law tied federal student loan interest rates to the fluctuating market and capped interest rates for medical and other graduate students at 9.5 percent for Federal Stafford Loans and 10.5 percent for GradPLUS loans. Those interest rates are projected to rise to their caps in less than 7-8 years, which will result in a tremendous spike in interest accrued, nearly doubling the cost of repayment on the interest for medical students’ loans.

The higher graduate interest rate caps established by this law are disproportionate to the undergraduate interest rate caps, which have been set at 8.5 percent. These differences could make medical and other graduate and professional education even less attainable, particularly as interest rates continue to climb with the economic recovery.

In addition, medical students have been negatively affected by the elimination of the in-school interest subsidy on Federal Stafford Loans for graduate students in the Budget Control Act of 2011, which the Congressional Budget Office estimates will effectively increase graduate and professional students’ aggregate debt burden by $18.1 billion in approaching years.

**AACOM urges Congress to support the Protecting Our Students by Terminating Graduate Rates that Add to Debt Act (POST GRAD Act) (H.R. 4223).**

A few years ago, Congress cut a major means of support for graduate students by eliminating their eligibility for in-school interest subsidies for Federal Stafford Loans. This costs graduate students thousands of additional dollars in interest payments on their loans for interest that accrues while they are in school. Representative Chu’s (D-CA) bill would reinstate graduate and professional student eligibility for the in-school interest subsidy.

**Federal Direct Graduate PLUS (GradPLUS) Loan**

**AACOM supports the preservation of the current structure and eligibility of the GradPLUS Loan Program.**

GradPLUS loans are comparably low-interest federal loans available for medical and other graduate and professional students for up to the total cost of their education. Currently, medical
students who need more than $20,500 in any one academic year may borrow GradPLUS loans to help cover any remaining educational expenses. As this program is critical to financing students’ medical education, limiting any borrowing of these loans would create a hardship for medical students and potentially limit access to education, furthering the projected physician workforce shortage.

Nearly 70 percent of graduating osteopathic medical students in the 2014-2015 academic year reported having a GradPLUS loan with a mean loan debt of $89,136, according to the AACOM 2014-2015 Academic Year Survey of Graduating Seniors Summary.

Foreign Medical School Accountability Fairness Act of 2015

As Congress works to reauthorize the HEA, AACOM urges support of the Foreign Medical School Accountability Fairness Act of 2015. This bipartisan bill would hold all foreign medical schools accountable to the same standards.

The Foreign Medical School Accountability Fairness Act of 2015 (H.R. 2417 and S. 1374) introduced by Senators Durbin (D-IL) and Cassidy (R-LA), and Representatives Burgess (R-TX) and Cummings (D-MD), would require that all foreign medical schools be held to the same minimum requirements in order to receive U.S. Department of Education Title IV federal financial aid. The legislation would also require that the schools either have 60 percent non-U.S. citizen enrollment or have at least 75 percent of their students pass the U.S. Medical Licensing Exam. Under current law, certain medical schools located in the Caribbean are exempt from meeting requirements that other foreign medical schools must meet to receive federal student financial aid.

For further information, please contact info@edtomed.com.
Public Service and the Future Physician Workforce

AACOM believes that investing in loan repayment and forgiveness programs that promote public service is integral to addressing educational debt while expanding access to patient care in high-need areas across the country.

Student Loan Repayment and Forgiveness Programs

AACOM strongly supports an investment in and expansion of current federal programs that require a service component for loan repayment and forgiveness.

A majority of students entering medical school have already amassed high debt from their undergraduate education. At the same time, as students graduate with burgeoning debt loads, the nation faces a critical physician workforce shortage, particularly in rural and/or underserved areas. These debt loads are further exacerbated by federal policies that could better support medical students.

Recent graduates of the nation’s osteopathic medical schools reported mean debt levels of $229,934 for their medical education. A high percent of osteopathic medical students express their intent to practice in primary care. Primary care physicians are vital, especially in health professional shortage areas, as they play a key role as the first line of contact in providing essential health care across the nation.

AACOM strongly supports the equity and consistency of federal policies between graduate/professional and undergraduate federal student loan repayment programs, including that of the Public Service Loan Forgiveness (PSLF) Program, which encourages physicians, health care, and other professionals to work full-time in public service.

According to the AACOM 2014-2015 Survey of Graduating Seniors, 55 percent of graduating osteopathic medical students expressed their intent to enter the PSLF Program. In recent years, medical and other graduate and professional students have been negatively impacted by a number of federal policies that have further escalated the cost of their education. For example, the Revised Pay As You Earn (REPAYE) Plan, an income-contingent repayment plan, requires that undergraduate loan debt be forgiven after 20 years of payments, whereas, graduate loan debt will be forgiven after 25 years of payments. Given that graduate students already have more than double the average debt of undergraduate students, these policies may deter individuals from seeking advanced degrees in the future.

For further information, please contact info@edtomed.com.
Address Regulatory Burdens Impacting Osteopathic Medical Schools

As Congress works to reauthorize the Higher Education Act, AACOM strongly supports addressing burdensome regulatory barriers which have a negative impact on osteopathic medical schools. We strongly encourage Congress to implement successful solutions to ensure osteopathic medical institutions and their students are well-served by the U.S. Department of Education’s (USDE) Title IV federal financial aid programs.

State Authorization

AACOM supports creating consistency among the states during their implementation of the state authorization regulation.

The state authorization provisions in the 2010 USDE program integrity regulations, which became effective in July 2015, have created a serious burden for medical schools. In order to comply with state authorization requirements, when sending students to out-of-state clinical rotations, osteopathic medical schools are being charged high fees and forced to meet numerous administrative mandates in order to operate in those states. These new fees for out-of-state clinical placements have had a particularly damaging impact on postsecondary institutions educating medical students, as clinical experience is a core requirement.

In addition, since state policies vary widely, there is no consistency with the implementation of these provisions amongst states. Due to the unintended consequences of these regulations, medical schools continue to face numerous challenges; therefore, AACOM urges Congress to address this regulation in a comprehensive manner and require consistency during implementation.

Gainful Employment

AACOM supports re-examining the gainful employment regulation with particular consideration of the factors unique to medical education.

The gainful employment regulation in the USDE’s 2010 program integrity regulations became effective in July 2015. The regulation was intended to promote principles of accountability in the Title IV federal student financial aid programs among institutions of higher education, and requires career education programs to prepare students for gainful employment in a recognized occupation, or to risk losing access to Title IV funding.

This sweeping regulation specifically targets for-profit institutions, to include for-profit osteopathic medical schools, and completely disregards factors unique to medical education. After graduation, medical residents receive a small stipend while they complete years of postgraduate training prior to independent practice. This income is not sufficient to begin full repayment of educational loans and is certainly not indicative of the future practicing physician’s
salary. AACOM urges the re-examination of these one-size-fits-all regulations to take into account the unique nature of providing and earning a medical education.

For further information, please contact info@edtomed.com.