



REDI Act (S.942 / H.R.2028) One-Pager

Overview

The Resident Education Deferred Interest (REDI) Act (S.942 / H.R.2028) would allow medical and dental residents to defer student loan payments interest-free during their training. This legislation recognizes the unique financial challenges faced by residents, who often earn modest stipends while carrying high levels of student debt.

Why It Matters

- Median student debt for medical graduates exceeds \$200,000, while residency salaries average about \$60,000.
- Current law requires residents to accrue interest on loans during training, even if payments are paused.
- For cleft and craniofacial specialists, this added burden can discourage doctors from pursuing specialized care or practicing in underserved areas.
- By easing this burden, the REDI Act helps ensure patients—especially those with cleft and craniofacial conditions—have access to trained providers.

Benefits of the REDI Act

- Relieves financial stress during training years by stopping interest accrual.
- Supports workforce development in craniofacial and other critical specialties.
- Encourages more physicians to practice in rural and underserved areas.
- Helps ensure children and adults with cleft and craniofacial conditions have access to needed care.

Call to Action

We urge Congress to support the REDI Act (S.942 / H.R.2028) and provide relief to medical and dental residents. This legislation is a common-sense step to ensure access to specialized care for patients and families who depend on cleft and craniofacial specialists.

Prepared by Voices in Advocacy for the American Cleft Palate-Craniofacial Association (ACPA)