



March 24, 2025

The Honorable Jacky Rosen  
United States Senate  
713 Hart Senate Office Building  
Washington, DC 20510

The Honorable John Boozman  
United States Senate  
555 Dirksen House Office Building  
Washington, DC 20510

Dear Senators Rosen and Boozman:

On behalf of the American College of Cardiology (ACC) and our clinician members dedicated to advancing cardiovascular care, we write to express our strong support for the ***Resident Education Deferred Interest (REDI) Act of 2025*** (S. 942). This critical bipartisan legislation addresses the financial burdens faced by medical and dental residents by allowing interest-free deferment of student loans during their training.

Medical education debt has reached an alarming level, with the average medical student carrying more than \$194,000 in debt upon graduation. Those wishing to become a cardiologist must complete an internal medicine residency (typically three years) and a cardiology fellowship (three years), with potential additional training beyond. Currently, interest on their loans will grow during this six-year training period. Cardiovascular trainees, like their peers in other specialties, enter rigorous residency and fellowship programs that demand long hours and significant personal sacrifice, all while earning modest stipends that do not reflect their eventual contributions to the healthcare system. As a result, many young physicians face substantial financial hardship, limiting their career choices and discouraging them from pursuing specialties or practice settings—such as academic medicine or underserved communities—where their expertise is needed most.

The REDI Act would provide much-needed relief by preventing interest accumulation on student loans during residency and fellowship training. This legislation would:

- Alleviate financial stress on residents and allow them to focus on their medical training and patient care rather than mounting debt.
- Support workforce sustainability by making it more feasible for young physicians to enter fields with lower initial earning potential, including academic medicine, research, and underserved areas.
- Promote equity in medical education by ensuring that financial constraints do not disproportionately deter qualified students from underprivileged backgrounds from pursuing careers in medicine.

The ACC is committed to ensuring that the next generation of cardiovascular specialists is equipped to meet the growing health care needs of our nation. The REDI Act is a pragmatic and necessary step toward a more sustainable and equitable medical education system.

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Hani Najm, MD, MSc, FACC

Chief Executive Officer  
Cathleen C. Gates

The Mission of the American College of Cardiology and the American College of Cardiology Foundation is to transform cardiovascular care and improve heart health for all.

Thank you for your leadership and we look forward to working with you to advance policies that support medical education, physician training, and patient care. For any questions or to discuss further, please contact Adrienne Mortimer, Associate Director of Legislative Affairs, at [AMortimer@acc.org](mailto:AMortimer@acc.org).

Sincerely,



**Cathleen Biga, MSN, FACC**  
President  
American College of Cardiology

*The American College of Cardiology (ACC) is the global leader in transforming cardiovascular care and improving heart health for all. As the preeminent source of professional medical education for the entire cardiovascular care team since 1949, ACC credentials cardiovascular professionals in over 140 countries who meet stringent qualifications and leads in the formation of health policy, standards, and guidelines. Through its world-renowned family of JACC Journals, NCDR registries, ACC Accreditation Services, global network of Member Sections, CardioSmart patient resources, and more, the College is committed to ensuring a world where science, knowledge, and innovation optimize patient care and outcomes. Learn more at [www.ACC.org](http://www.ACC.org) or follow @ACCinTouch.*

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