



How the End of Grad PLUS Impacts Dental Students and Dentists

Recent federal changes will eliminate the Grad PLUS loan program for new borrowers and introduce new borrowing limits for graduate and professional students. Because dental education is among the most expensive professional programs, these changes have meaningful implications for dentists at different stages of their careers. Below is a breakdown of what these changes mean for three key groups.

Practicing dentists and recent graduates

- **Existing federal loans, including Grad PLUS loans**, are not canceled or restructured as a result of these changes.
- **Dentists who already borrowed through Grad PLUS** may continue repaying their loans under current terms.
- **Repayment options** such as income-driven plans may change over time, particularly as the SAVE plan is phased out for certain borrowers, but existing balances remain federal loans with federal protections.
- **Dentists who plan to return to school** (for specialty training or another graduate program) may face new borrowing limits for future education, even if they previously relied on Grad PLUS to cover full costs.

Incoming dental students

- **Incoming dental students who begin their program after Grad PLUS is eliminated** will not have access to Grad PLUS loans at all.
- **Students who are enrolled but have not yet borrowed a Grad PLUS loan** by the cutoff date may lose access to the program entirely.

Current dental students

- **Students who have already taken out at least one Grad PLUS loan** for their current dental program before the July 1, 2026 cutoff will generally be allowed to continue borrowing Grad PLUS loans for that same program for a limited transition period (through completion of the program or up to several years, depending on timing.)

Important information for all groups

- **Federal loans will be subject to new federal borrowing caps below.** These limits apply to new loans issued after the July 1, 2026 effective date, even for students already in school.
 - \$50,000 per year.
 - \$200,000 lifetime maximum.
- **Borrowers should expect more emphasis on standard or extended repayment structures** and less flexibility than in recent years.
- **These changes may influence:**
 - Specialty selection.
 - Practice location decisions.
 - Willingness to take on additional training or educational debt.
- **For many dental programs, federal loans alone will not fully cover the cost of attendance.** Students should expect to supplement federal aid with:
 - Private student loans (often requiring a cosigner.)
 - School-based financing options.
 - Scholarships, grants, or service-based programs (e.g., military or public service commitments.)
- **Federal repayment options are being streamlined,** with fewer income-driven choices available for new loans going forward.
- **Private loans may help bridge funding gaps** but generally do not offer the same repayment flexibility, forgiveness options, or borrower protections as federal loans.

What can MDA members do?

The MDA endorses SoFi for student loan refinancing. SoFi is a leader in student debt refinancing that values taking care of you, not just your loan. Now's an excellent time to examine your options and take control of your student debt. As an MDA member, when you refinance through SoFi, you get:

- An exclusive rate discount of 0.25% by refinancing through SoFi.com/MiDental.
- Debt management resources — take advantage of rate calculators, student loan guides, and other tools to help you manage your debt.
- Help from a financial planner or a dedicated student loan support team at no cost with your SoFi benefit.

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