

BACKGROUND

Recent federal student loan policy changes have fundamentally altered the landscape of educational financing for professional students, including those in dentistry. On July 4, 2025, the *One Big Beautiful Bill Act* (H.R. 1) was signed into law, with provisions taking effect on July 1, 2026. These changes include the implementation of annual and lifetime borrowing caps for federal loans, as well as revisions to repayment programs. Under the new law, borrowing for professional graduate education is limited to \$50,000 per year with a lifetime cap of \$200,000, alongside a combined undergraduate and graduate lifetime cap of \$257,500. Given the high cost of dental education and additional expenses associated with postgraduate specialty training, these policy shifts may have substantial implications for students' educational and career planning.

OBJECTIVE

The objective of this study is to assess predoctoral dental students' intentions to pursue postgraduate specialty training in the context of recent federal student loan policy changes. Specifically, the study aims to evaluate how newly established lifetime borrowing caps and revised repayment structures may influence students' decisions regarding federal loan use, educational financing strategies, and pursuit of advanced training in dental specialties.

MATERIALS and METHODS

This observational, cross-sectional study was conducted using an anonymous online survey distributed to all currently enrolled predoctoral dental students at UT Health San Antonio. The survey assessed demographics, anticipated educational debt, awareness of recent federal student loan policy changes, attitudes toward repayment programs, and interest in pursuing postgraduate specialty education. Participation was voluntary, and no identifying information was collected.

Descriptive statistics were calculated, and comparisons were analyzed based on class year, anticipated debt level, and specialty interest.

RESULTS

A total of 45 dental students completed the survey, representing all four years of training (D1–D4). The majority of respondents were between 25 and 30 years of age. Most participants reported no pre-dental school debt, while current educational debt during dental school most commonly ranged from \$75,001 to \$150,000, with a substantial proportion anticipating debt exceeding \$150,000 upon completion. The majority of respondents reported no significant scholarship or tuition support.

Regarding federal student loan policy changes, 75.6% of respondents expressed concern, and 71.1% reported that these policies influence their career decision-making. Only 17.8% reported definitive plans to pursue specialty training, while most were either undecided (48.9%) or not planning to pursue postgraduate training (26.7%). Pediatric dentistry was the most frequently selected specialty of interest, followed by orthodontics and oral and maxillofacial surgery.

Financial considerations emerged as the primary factor influencing specialty decisions, with anticipated debt burden cited most frequently. Additional considerations included length of training, academic competitiveness, and uncertainty about the future job market. Approximately one-third of respondents indicated they would delay postgraduate education due to financial concerns, while others reported exploring alternative funding options, including scholarships, family support, and military service programs.

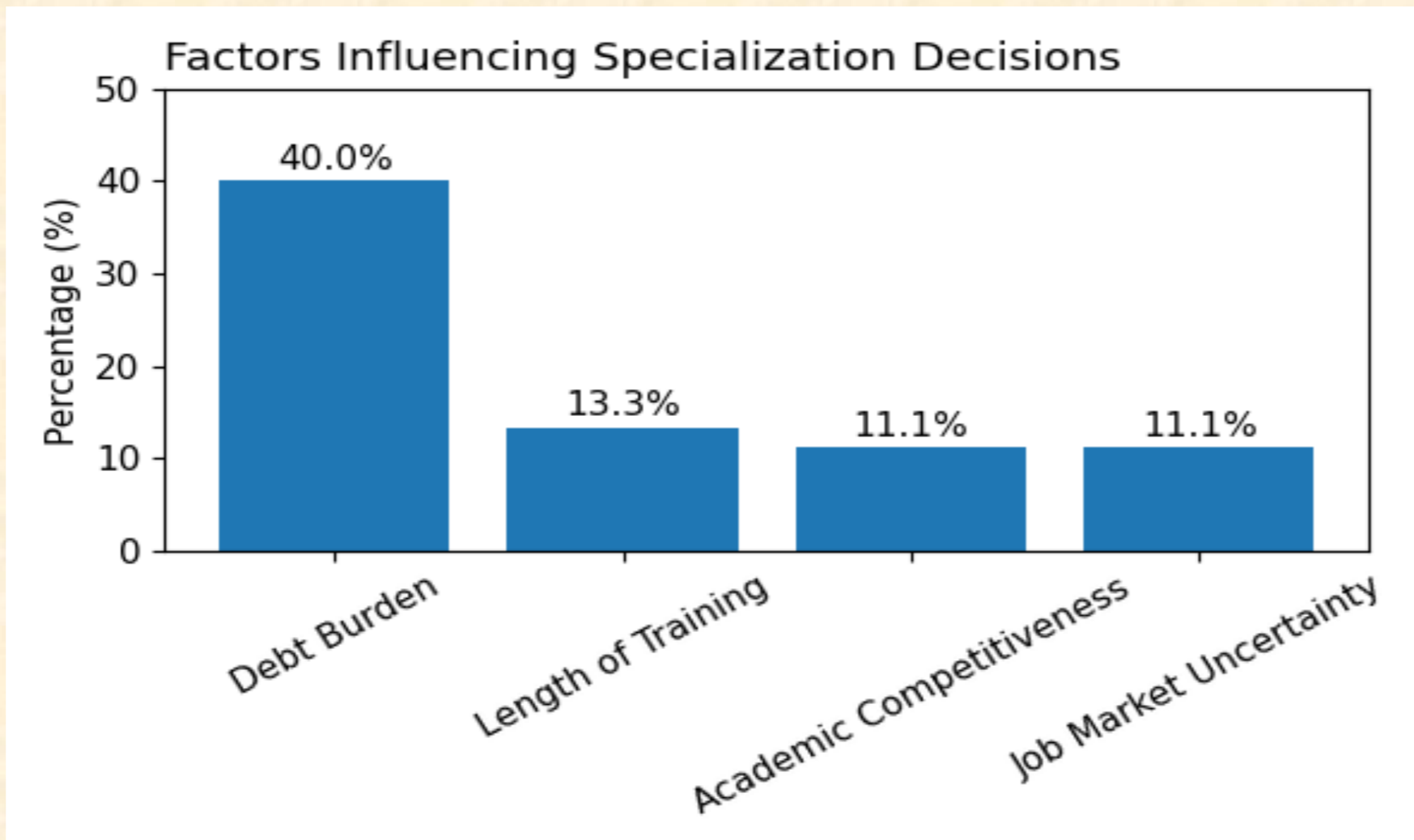


Figure 1. Factors Influencing Specialization Decisions

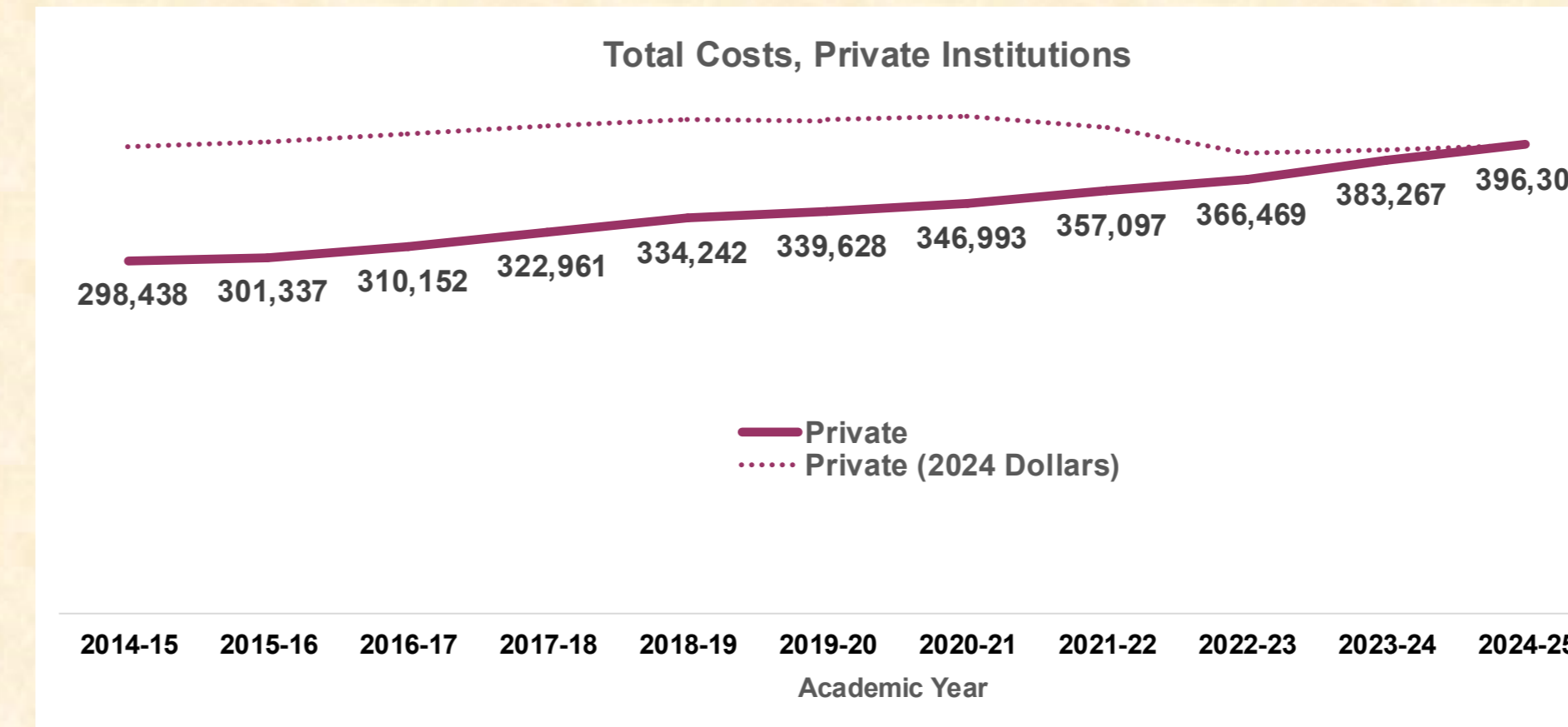


Figure 2: Average total tuition and fees table for private institutions. Source: Commission on Dental Accreditation

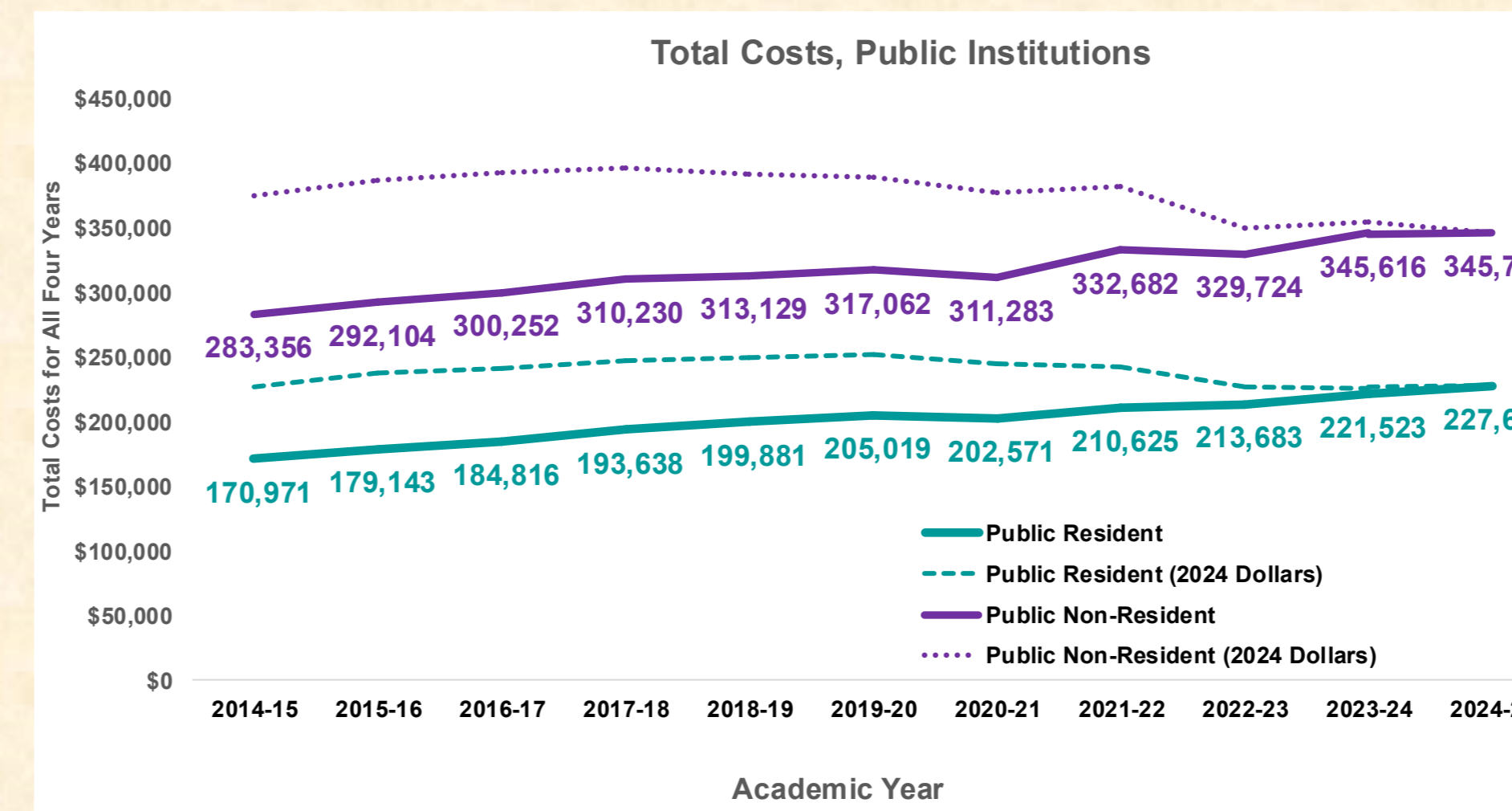


Figure 3: Average total tuition and fees table for public institutions. Source: Commission on Dental Accreditation

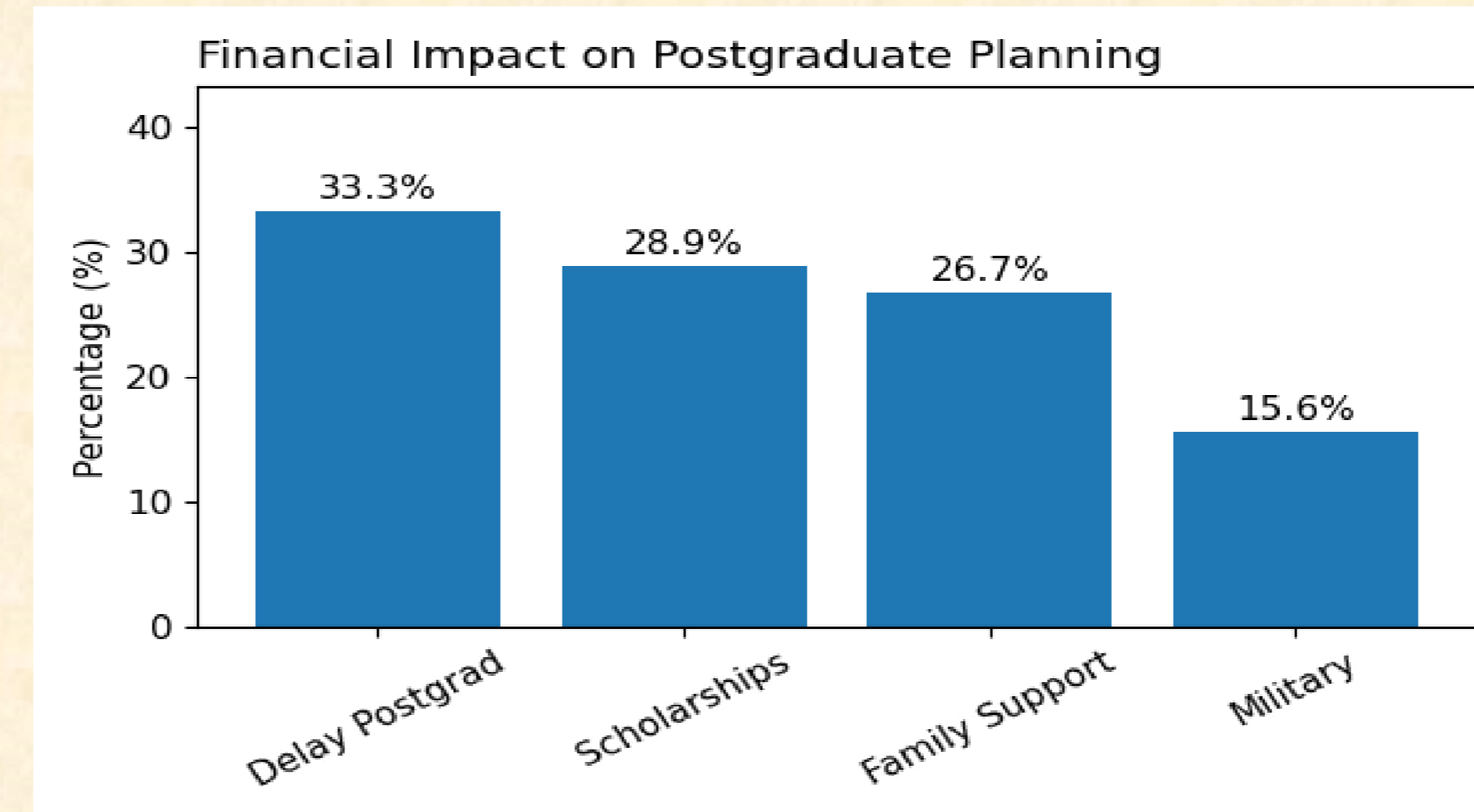


Figure 4: Financial Impact on Postgraduate Planning

DISCUSSION

These findings demonstrate that recent student loan policy changes are a significant driver of dental students' career decision-making, with financial burden emerging as a primary determinant of postgraduate intentions. The high level of concern surrounding loan policy changes underscores the growing influence of economic pressures on the future dental workforce. Although interest in specialization persists, the predominance of uncertainty suggests that anticipated debt serves as a substantial barrier.

Many students appear to weigh the perceived value of advanced training against the need for immediate financial stability, contributing to delayed or deferred specialization plans. These trends raise concerns that financial constraints, rather than academic interest or workforce needs, may increasingly shape specialty participation. Limited access to alternative funding mechanisms may further exacerbate existing disparities in postgraduate dental education.

Despite limitations related to sample size and potential response bias, these results highlight the need for targeted financial interventions, including educational cost containment, loan reform, and expanded scholarship opportunities, to promote equitable access to postgraduate dental education.

CONCLUSIONS

- When assessing the impact of student loan policy changes on specialty pursuit, responses were evenly divided; however, a substantial proportion of respondents remained uncertain about their future career plans, suggesting an underlying influence of financial instability.
- Trends affecting dental school and postgraduate specialty application numbers may not become evident for at least two incoming classes, as current students are grandfathered into existing loan policies.

REFERENCES

1. Health Policy Institute. Commission on Dental Accreditation 2024-25 survey of dental education: report 2 - tuition, admission, and attrition [Internet]. Chicago (IL): American Dental Association; 2025.