

Current and New Repayment Plans for Dental and Dental Hygiene Graduates

Legislation passed in July 2025 (H.R.1, *One Big Beautiful Bill Act*) made changes to the repayment options available to borrowers. The table below should help you know which repayment plans are available to you on your federal direct loans when you graduate and begin repayment.

| | Borrowers WITH NO NEW LOANS Disbursed on or After July 1, 2026 | Borrowers WITH a NEW LOAN disbursed on or after July 1, 2026 | Comments |
|-------------------------------|--|--|--|
| Standard 10-year | Yes | No | Graduated version available |
| Extended 10-year | Yes | No | Graduated version available |
| Income-based Repayment (IBR) | Yes | No | Protected in legislative changes |
| Pay As You Earn (PAYE) | Yes | No | Borrowers using PAYE must move to new plan no later than July 1, 2028. |
| Income Contingent Repayment | Yes | No | Same as PAYE (see above) |
| New Standard Plan | No | Yes | See comments |
| New Repayment Assistance Plan | Yes | Yes | See comments |

Comments:

1. Borrowers with a new loan disbursed on or after July 1, 2026, are limited to two repayment options: New Standard Plan or New Repayment Assistance Plan (RAP). Note, these borrowers must repay all their loans under one plan.
2. Borrowers with a new loan disbursed on or after July 1, 2026, will automatically be assigned to the New Standard Plan when they enter repayment, unless they apply and are approved for the new RAP.
3. The New Standard Plan has four repayment terms:
 - a. Balances under \$25,000 – 10-year term
 - b. Balances between \$25,000 and \$49,999 – 15-year term
 - c. Balances between \$50,000 and \$99,999 – 20-year term
 - d. Balances of \$100,000 or more – 25-year term
4. Note you can always overpay with no penalty and can post the additional payment against the loan of your choice (usually the highest interest rate loan).
5. In general, you can switch repayment plans; work with your loan servicer.

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