

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 enter 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 (ICR)	Yes	No	Same as PAYE (see above)
New Tiered Standard Plan	No	Yes	See Comments
New Repayment Assistance Plan (RAP)	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 Repayment Assistance Plan (RAP). Note these borrowers must repay all their loans under one plan. Note this includes direct consolidation loans disbursed on or after July 1, 2026.
2. Borrowers with a new loan disbursed on or after July 1, 2026 will automatically be assigned to the New Tiered Standard Plan when they enter repayment, unless they apply and are approved for RAP.
3. The New Tiered 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 (we anticipate most dental school graduates being assigned a 25-year term, due to debt levels of dental students)
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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