

The Rt Hon Bridget Phillipson MP  
Secretary of State for Education

The Rt Hon Wes Streeting MP  
Secretary of State for Health and Social Care

*Sent by email*

27 February 2026

Dear Ms Phillipson and Mr Streeting,

**RE: Student Loan Reform**

On behalf of tens of thousands of dentists in England and Wales, and the millions of people currently unable to access the NHS dental care they need, we are writing to urge the Government to pursue meaningful reform of the student loan system.

We were pleased to hear the Prime Minister confirm at PMQs this week that he would look at ways to make the student loan system “fairer”. Such action is well overdue. If the Government is serious about expanding NHS dental capacity, it must ensure that loans support, rather than undermine, that ambition.

To be clear, the terms of the Plan 2 loans are leaving young dentists drowning in debt that many will never be able to repay. A young high street NHS dentist on typical earnings of £65,000 faces a perfect storm, paying the maximum interest rate, but not earning enough to pay the debt off quickly. These dedicated health professionals will be left paying 9% of most of their incomes for 30 years.

Average debt for this group is £52,000 – some of the highest levels in the UK. By our estimates a dentist who graduated in 2017 will end up repaying double what was borrowed and may ultimately still be left writing off unpaid debt of over £100,000. The burden of carrying such eye-watering levels of debt through most of their professional lives is bound to impact on their career choices.

This debt trap requires an urgent solution. While much of the public debate has focused on the interest rates applied, the crucial issue is the level at which the repayment threshold is set. For dentists on typical earnings, interest rate changes would make no difference to how much they end up repaying, but changes to thresholds would offer meaningful relief.

We have a dental service on its knees, and without real change here we could see the exodus from this service accelerate. Yes, Plan 2 loans were an egregious mistake of the last Government, but it is one this Government can begin putting right as early as next week.

Yours sincerely,



**Eddie Crouch**  
Chair  
British Dental Association



**Shiv Pabary**  
Chair  
BDA General Dental Practice  
Committee



**Jeremy Boyles**  
Chair  
BDA Young Dentist  
Committee

cc: Stephen Kinnock MP, DHSC