

Nurses tell the Department of Education: Nursing *is* a profession!

WSNA is alarmed by a proposal excluding graduate nursing programs from a U.S. Department of Education (ED) list of professional degree programs. Nursing *is* a profession—the largest health profession in the U.S. Graduate nursing students are registered nurses preparing for advanced roles in practice, leadership, research, and education. *They are professionals* enrolled in *professional degree programs*.

H.R.1 (the “One Big Beautiful Bill”) enacted in July 2025 includes several changes to federal student loan programs. One such change is to eliminate the Graduate PLUS loan program—currently available to graduate and professional students—and to impose caps on direct federal loans for post-baccalaureate students. Most full-time graduate students will be limited to borrowing \$20,500 in an academic year, with a lifetime limit of \$100,000. Full-time *professional* students will be able borrow up to \$50,000 in an academic year, with a lifetime limit of \$200,000. Under the law, these limits will go into effect July 1, 2026.

In order to implement these changes, the ED convened a committee of stakeholders to propose new rules through a process of negotiated rulemaking. The committee arrived at a framework to identify which programs will be considered professional; students in those programs will be able to borrow at the larger amounts. Nursing is not included in the list of professional programs, and so students in graduate nursing programs will be limited to borrowing at the lower amounts.

The ED has claimed that this list does not represent a change in policy, citing a 1965 regulation. That regulation (34 CFR Sec. 668.2) defines professional degrees and states:

Examples of a professional degree include but are not limited to Pharmacy (Pharm.D.), Dentistry (D.D.S. or D.M.D.), Veterinary Medicine (D.V.M.), Chiropractic (D.C. or D.C.M.), Law (L.L.B. or J.D.), Medicine (M.D.), Optometry (O.D.), Osteopathic Medicine (D.O.), Podiatry (D.P.M., D.P., or Pod.D.), and Theology (M.Div., or M.H.L.).

The current ED proposal includes all of the above programs and also adds Clinical Psychology (Ph.D. or Psy.D.) as a professional program.

Notably, the list in the 1965 regulation—unlike the current ED proposal—is not exclusive. (“*Examples...include but are not limited to...*”). And of course, much has changed since 1965, particularly in health care. (At that time, there were only a tiny number of master’s and doctoral programs in nursing. And the first nurse practitioner programs were just being launched in that year). Further, the fact that the new proposal includes clinical psychology as a professional program shows that the ED is not limited to the programs listed in the 1965 regulation.

Excluding nursing from the list not only misclassifies as non-professional. Because of the lower borrowing limits, many nurses who seek master’s or doctoral degrees would find themselves unable to afford their studies, cutting off access for many nurses to education to prepare advanced clinicians, specialists, educators, leaders, and researchers. Many would be forced to turn to private loans—if they meet private lenders’ eligibility requirements—at steeper interest rates and worse repayment conditions.

These barriers would disparately affect nurses of color, who have traditionally faced greater challenges in financing their education, thus dealing a blow to professional opportunities and workforce diversity.

Proponents of these limits argue that they will force schools to lower their tuition. There is no strong evidence to support this hypothesis. This argument also misses the point: HR1 requires limits on all graduate and professional programs, but at different levels—and the ED's proposal to place nursing programs at the lower level is unjustified and harmful.

Nursing already faces a critical shortage of nurse educators that limits nursing schools' capacity to admit new students. The proposed borrowing caps would exacerbate the nursing faculty shortage and further reduce our ability to prepare new generations of nurses. And the nation needs more, not fewer, advanced clinicians to meet growing health care needs. Unless the proposal is changed, it will be patients and the public who suffer due to reduced access to care, decreased patient safety, and diminished quality of care.

Programs designed to ease student loan burden through loan forgiveness and repayment (such as Public Service Loan Forgiveness, the National Health Service Corps Loan Repayment Program, and employer loan repayment programs) would be rendered far less effective under this proposal, since students would be sharply limited in how much they can borrow.

Nursing is not the only profession excluded from the list of professional degrees; a wide range of other health and health-related fields are also excluded, as are other programs such as those preparing teaching professionals.

This proposal is not final. There will be opportunities to push for changes! The ED needs to issue a Notice of Proposed Rulemaking (NPRM), after which there will be a public comment period prior to the proposal being finalized. A wide range of national organizations, including the American Nurses Association (ANA), are speaking out against the proposal. ANA is circulating a [petition](#) to urge the ED to include nursing in the list of professional degree programs. As soon as the NPRM has been issued and the public comment period has opened, ANA, WSNA, and other groups will organize efforts to continue urging that nursing be included. We will publicize these and any other new developments—stay tuned!

Join nurses throughout the country in asserting: Nursing is a profession!

Approved by WSNA Executive Committee, Nov. 23, 2025

Updated 11/28/25