



Proposed Federal Loan Cap Changes: A Call to Protect the Future of Nursing

The Department of Education has introduced proposed changes to federal loan caps that would significantly and disproportionately impact the nursing profession. Under this proposal, post-baccalaureate nursing programs would be subject to lower federal loan limits \$20,500 annually and a \$100,000 aggregate cap. At the same time, nursing is being excluded from the federal definition of a professional degree, a category that permits substantially higher loan limits of \$50,000 per year and \$200,000 in total. This change is more than a financial technicality. It represents a step backward in recognizing nursing as a highly skilled, advanced profession vital to the nation's health.

Nurses Are Essential to Every Corner of Healthcare

Nurses deliver and coordinate the vast majority of hands-on patient care. They lead teams, direct quality initiatives, support complex clinical decisions, educate communities, and guide organizations as executives. The healthcare system does not and cannot function without their expertise. Removing nursing from the professional degree category diminishes the value of the profession at a time when its contributions have never been more essential.

Graduate Education Matters. Now More Than Ever

The U.S. is already facing a worsening shortage of nurses, faculty, and advanced practice clinicians. Graduate-level preparation is the pipeline that keeps the workforce strong and ensures patients receive safe, high-quality care.

Lowering loan caps for nursing students would:

- Shrink the number of nurses able to pursue advanced degrees
- Worsen existing workforce shortages
- Limit the number of faculty available to train future nurses
- Create deeper inequities in healthcare education
- Ultimately jeopardize patient outcomes

These consequences are real, predictable, and avoidable.

Our Call to Action

The American Association of Heart Failure Nurses urges the Department of Education to reverse these proposed changes and restore nursing to the federal definition of a professional degree. Doing so ensures nurses have fair access to the federal loan support required to pursue advanced education and maintain a strong, highly trained nursing workforce. Also, please sign the petition on the ANA website

<https://ana.quorum.us/campaign/professionaldegreepetition/>

Nurses deserve a policy that reflects the critical role they play in American healthcare—and patients deserve nothing less.