

The Honorable Linda McMahon
Secretary of Education
U.S. Department of Education
400 Maryland Avenue, S.W.
Washington, D.C. 20202

Docket ID ED-2025-OPE-0944

Dear Secretary McMahon:

We write to provide our comments to the U.S. Department of Education’s (“Department”) proposed rule, “Reimagining and Improving Student Education,” (RISE). Collectively, the Department’s proposed regulations will make it more difficult for working-class students to afford graduate and professional study in critical fields such as nursing, public health, social work, early childhood education, teaching, mental health, and many more. At a time when there is a severe shortage of professionals in these essential fields, we should be making it easier, not more difficult, for students to pursue these professions. The proposed rule also builds on the severe harm caused by the *One Big Beautiful Bill Act (OBBBA)*, which will increase millions of borrowers’ student loan payments by an estimated \$4,000 per year¹, make it harder for students to afford college costs², and remove a vital safety net for student loan borrowers experiencing economic hardship.³

In July, congressional Republicans passed the OBBBA, which cut over \$300 billion from higher education⁴ to pay for massive tax breaks to millionaires and billionaires at the expense of working families.⁵ Specifically, OBBBA eliminated existing affordable student loan repayment options, increased college costs for working families by capping federal student aid, and made it easier for predatory, private lenders to trap working families in even greater debt.⁶ Now, the Department’s proposed rule sets the stage to implement the changes passed in OBBBA in a manner that puts students and families with fewer means to afford college costs and at greater risk of default.⁷

¹ Protect Borrowers, “Deep Dive: The OBBBA Law Makes Paying for College More Expensive and Risky” Jennifer Zhang, September 11, 2025, <https://protectborrowers.org/resource/deep-dive-the-obbba-law-makes-paying-for-college-more-expensive-and-risky/>

² *Id.*

³ *Id.*

⁴ New America, “One Big Beautiful Bill Act Fails Students and Our Education System,” July 3, 2025, <https://www.newamerica.org/education-policy/press-releases/one-big-beautiful-bill-act-fails-students-and-our-education-system/>

⁵ <https://www.americanprogress.org/article/7-ways-the-big-beautiful-bill-cuts-taxes-for-the-rich/>

⁶ Protect Borrowers “Deep Dive: The OBBBA Law Makes Paying for College More Expensive and Risky,” Jennifer Zhang, September 11, 2025, <https://protectborrowers.org/resource/deep-dive-the-obbba-law-makes-paying-for-college-more-expensive-and-risky/#header-3>

⁷ Protect Borrowers, “Deep Dive: The OBBBA Law Makes Paying for College More Expensive and Risky” Jennifer Zhang, September 11, 2025, <https://protectborrowers.org/resource/deep-dive-the-obbba-law-makes-paying-for-college-more-expensive-and-risky/>

To date, approximately 8 million borrowers are in default on their student loans, and over 4 million more are behind on their monthly payments.⁸ This means, absent significant action from the Department, well over 10 million borrowers could be in default in the coming months.⁹ As such, we urge the Department to hold borrowers harmless as they implement the student loan repayment changes in the proposed rule and ensure borrowers have no less than one-year to transition repayment plans, are given clarity on the steps they are expected to take, and are provided guidance as repayment options shift in the coming years.

We also implore the Department to expand the definition of “professional” programs to include all programs that generally require advanced study for licensure, certification, or employment, and urge the Department not to arbitrarily prohibit certain professional programs from accessing the higher loan limits. Finally, we encourage the Department to implement the process to allow borrowers in default to rehabilitate their loan twice as quickly as possible and ensure borrowers seeking rehabilitation can do so swiftly, without delay.

Below, we provide more detailed input on the draft regulations proposed by the Department.

Student loan borrowers must be held harmless as the Department implements changes to repayment.

We appreciate the Department’s proposal to amend sections 674.39, 682.204, and 685.405¹⁰ to provide student loan borrowers the ability to rehabilitate their loans in default twice.

Approximately 8 million borrowers are in default on their federal student loans, with more borrowers entering default every day.¹¹ It is imperative that the Department implement this change in policy quickly and in a manner that ensures borrowers can access rehabilitation without additional bureaucratic red tape. Additionally, the Department must ensure that all student loan servicers are providing borrowers with accurate, timely information on their loan options, including information on deferment, forbearance, and income-driven repayment.

If current trends hold, more borrowers will soon be in default than prior to the COVID-19 pandemic.¹² Yet, rather than take substantial steps to address the looming default cliff, recent reporting¹³ suggests the Department is not making sufficient progress in addressing existing backlogs or conducting adequate oversight of student loan servicers. In recent months, student loan borrowers have endured long delays in accessing income-driven repayment¹⁴ and have even

⁸ Data provided to the committee by the Department of Education.

⁹ New York Times, “If You’re Struggling With Student Loans, Here’s What to Know for 2026” Ann Carns, January 2, 2026, <https://www.nytimes.com/2026/01/02/business/student-loan-debt-save-plan.html>

¹⁰ U.S. Department of Education; Reimagining and Improving Student Education, 34 CFR Parts 674, 682, and 685 (proposed on 01/30/2026). <https://www.federalregister.gov/d/2026-01912/p-434>

¹¹ Based on data provided to the committee by the Department of Education

¹² The Institute for College Access & Success, “On the Edge of a ‘Default Cliff’: New Survey Shows Student Loan Borrowers are Struggling to Keep Up,” December 5, 2025, <https://ticas.org/affordability-2/2025-student-debt-survey-blog/>

¹³ Forbes, “Backlogs For Student Loans In IDR And PSLF Surge To 817,591, And Processing Could Take Years,” Adam Minsky, January 16, 2026, <https://www.forbes.com/sites/adamminsky/2026/01/16/backlogs-for-student-loans-in-idr-and-pslf-surge-to-817591-and-processing-could-take-years/>

¹⁴ *Id.*

received false notifications on the status of their student loan.¹⁵ No borrower should suffer the consequences of default due to a lack of information, servicer error,¹⁶ or processing delays at the Department.¹⁷ We urge the Department to implement the student loan repayment, forbearance, deferment, and rehabilitation changes proposed in this NPRM in a manner that holds borrowers harmless and enables borrowers to make the repayment choices that work best for their financial circumstances.

The new definition of professional program will harm occupations vital to our economy and essential to our communities.

The Department’s proposal in section 685.102 creates a novel and arbitrary distinction between programs classified as “graduate” and programs classified as “professional” for the purpose of accessing higher federal student loan limits. The Department’s narrow interpretation of “professional” programs will make it more difficult for students to afford degrees in critical professions such as social work, medicine, public health, education, mental health, and more.

Over the next two years alone, the U.S. will face a shortage of well over 350,000 nurses¹⁸ and over the next twelve years we are facing a shortage of over 400,000 mental health practitioners.¹⁹ A recent American Association of Colleges of Nursing survey found that 82 percent of student respondents reported the new loan limits would negatively impact their ability to finance their education.²⁰ Respondent’s also reported an average annual cost of \$38,542 for their programs,²¹ which exceeds the \$20,500 annual limit for programs classified as “graduate.”

What’s more, approximately 1 in 8 teaching positions are unfilled or filled by a teacher that is not fully certified,²² and the Department’s decision to exclude graduate education programs from the definition of professional will only exacerbate those shortages. Fifteen states have laws requiring school districts to pay teachers with master’s degrees more and 90 percent of urban

¹⁵ Forbes, “Education Department Issues False Default Alerts,” Adam Minsky, December 19, 2025, <https://www.forbes.com/sites/adamminsky/2025/12/19/borrowers-get-false-alerts-that-their-student-loans-are-in-default/>

¹⁶ Politico, “2.5M student loan borrowers hit with billing mistakes, Education Department says,” Michael Stratford, October 30, 2025, <https://www.politico.com/news/2023/10/30/student-loan-borrowers-billing-mistake-00124225>

¹⁷ Forbes, “Backlogs For Student Loans In IDR And PSLF Surge To 817,591, And Processing Could Take Years,” Adam Minsky, January 16, 2026, <https://www.forbes.com/sites/adamminsky/2026/01/16/backlogs-for-student-loans-in-idr-and-pslf-surge-to-817591-and-processing-could-take-years/>

¹⁸ Health Resources & Services Administration, “Nurse Workforce Projections, 2023-2038” December 2025, <https://bhw.hrsa.gov/sites/default/files/bureau-health-workforce/data-research/nursing-projections-factsheet.pdf>

¹⁹ Health Resources & Services Administration, “Health Workforce Projections,” December 2025, <https://bhw.hrsa.gov/data-research/projecting-health-workforce-supply-demand>

²⁰ American Association of Colleges of Nursing, “Assessing the Impact of Federal Loan Limits on Post-Baccalaureate Nursing Education: Perspectives from Deans and Students,” December 2025, <https://www.aacnursing.org/Portals/0/PDFs/Data/AACN-Data-Loan-Cap-Survey-Report-December-2025.pdf>

²¹ *Id.*

²² Learning Policy Institute, “2025 Update: Latest National Scan Shows Teacher Shortages Persist,” Tiffany Tan, Susan Kemper Patrick, and Samuel Comai, July 15, 2025, <https://learningpolicyinstitute.org/blog/2025-update-latest-national-scan-shows-teacher-shortages-persist>

districts also have a pay premium for educators with a master's degree.²³ If the Department chooses to arbitrarily exclude education programs from eligibility for higher loan limits, then not only will it be more difficult for districts to fill vacant teaching positions, it will also make it even more difficult for teachers to access higher pay. Additionally, the OBBBA reduced loan eligibility for students attending programs less than full-time, and nearly half of graduate education students attend on a less than full-time basis,²⁴ which will make it even more difficult for graduate education students to cover the costs of their program.

Further, low-income students are more likely to be disproportionately impacted by these new limits: 17 percent of students that received a Pell Grant as an undergraduate historically have borrowed amounts that exceed the new borrowing limits for graduate and professional study as opposed to only 10-percent of students that did not receive Pell.²⁵ Additionally, more than half of individuals from low- to moderate-income neighborhoods have limited credit history or poor credit scores, meaning that working-class students are also least likely to be able to fill any gaps in aid with low-interest, private loans.²⁶

The Department's definition of "professional" results in arbitrary and contradictory program exclusions.

The Department acknowledges that the definition of "professional" programs cited in the OBBBA²⁷ incorporated words that appear "ambiguous" and "vague," and the list of programs included within the definition are not exhaustive but illustrative. As such, the Department acknowledges it has some flexibility in defining professional programs to include additional programs not explicitly listed by the definition cited in the OBBBA.

In section 685.102, the Department outlines a three-part test in determining if a program should be considered a professional program for purposes of Title IV aid based on the definition provided in the OBBBA: "First, the degree must signify completion of the academic requirements *for beginning practice in a given profession*. Second, the profession the graduate enters must require a level of professional skill beyond what is normally required for a

²³ National Council on Teacher Quality, "The degree dilemma: School districts spend millions on ineffective master's degree premiums," Katherine Bowser, August 13, 2025, <https://www.nctq.org/research-insights/the-degree-dilemma-school-districts-spend-millions-on-ineffective-masters-degree-premiums/>

²⁴ American Association of Colleges for Teacher Education, "Student Loans and the "Professional Program" Designation: Explanation, Analysis, and Advocacy," <https://aacte.org/wp-content/uploads/2025/12/Student-Loan-Explainer-FINAL.pdf>

²⁵ *Id.*

²⁶ The Century Foundation, "The FICO Factor: GOP Megabill Will Limit Who Gets to Access College," Peter Granville, July 21, 2025, <https://tcf.org/content/report/the-fico-factor-gop-megabill-will-limit-who-gets-to-access-college/>

²⁷ A degree that signifies both completion of the academic requirements for beginning practice in a given profession and a level of professional skill beyond that normally required for a bachelor's degree. Professional licensure is also generally required. 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.). Defined under section 668.2 of [title 34, Code of Federal Regulations](#).

bachelor's degree. Third, the profession that the degree holder would enter after graduating *generally* requires professional licensure.”²⁸

The Department's application of its own three-part test results in a list of “professional programs” that is arbitrary and contradictory. The Department both excludes programs that reliably satisfy each element of the test and includes programs that fail the test. Though purporting to adopt an objective test to determine eligibility for professional loan limits, the actual result penalizes programs based on the Department's preferences.

For example, the Department excludes professional nursing programs (Masters of Science in Nursing or Doctor of Nursing Practice) and social work programs (e.g. Master of Social Work (MSW)) from the definition of professional, even though both of these types of programs satisfy each element of the test—they (i) are necessary for beginning practice within a profession, (ii) require a level of professional skill beyond what is normally required for a bachelor's degree, and (iii) professional licensure is *generally* required for each.

More specifically, the Department's haphazard interpretation of the first element of the test—that the degree satisfies requirements for beginning practice *in a given profession*— is applied inconsistently. For example, a Master of Science in Nursing (MSN) is required to *begin* practice as a nurse practitioner, and a Master of Social Work (MSW) is required to *begin* work as a licensed clinical social worker. However, in the proposed rule, the Department argues that MSN and MSW degrees do not meet the definition of professional because they are not necessary in order to enter the fields of nursing or social work. But as noted above, MSN and MSW degrees are required to begin practice *in a given profession* in the fields of nursing and social work, which satisfies the definition in the OBBBA.

At the same time, theology degrees are listed as a “professional” program in the illustrative list of program examples in the proposed rule. These degrees, such as a Master of Divinity (M.Div), are not necessary to begin work in ministry or as a pastor. A M.Div is *generally* required to enter pastoral leadership positions and specific roles within Christian ministry,²⁹ but not necessarily required to begin practice in the field of ministry more broadly.³⁰ The same is true for MSN, MSW, Master of Education (M.Ed), and similar degree programs, which are required to begin specific roles, receive promotions, or advancement within their respective fields, but not to enter the field itself.

As the Department notes, the list of programs included in the OBBBA definition is illustrative, not exhaustive.³¹ Therefore, the very inclusion of theology programs in the definition of

²⁸ U.S. Department of Education; Reimagining and Improving Student Education, 34 CFR Parts 674, 682, and 685 (proposed on 01/30/2026). <https://www.federalregister.gov/d/2026-01912/p-124>

²⁹ Houston Christian University, “Master of Divinity Program of Study,” [https://hc.edu/articles/mdiv-degree-program-of-study/#:~:text=The%20Master%20of%20Divinity%20\(MDiv%20degree\)%20is%20generally%20considered%20the%20ordination%20in%20many%20Christian%20denominations.](https://hc.edu/articles/mdiv-degree-program-of-study/#:~:text=The%20Master%20of%20Divinity%20(MDiv%20degree)%20is%20generally%20considered%20the%20ordination%20in%20many%20Christian%20denominations.)

³⁰ Calvin Theological Seminary, “How to become a Pastor,” May 8, 2023, <https://calvinseminary.edu/blog/how-to-become-pastor/>

³¹ U.S. Department of Education; Reimagining and Improving Student Education, 34 CFR Parts 674, 682, and 685 (proposed on 01/30/2026). <https://www.federalregister.gov/d/2026-01912/p-141>

“professional” opens the door for consideration of additional, similar programs such as nursing, education, social work, occupational therapy, flight education programs, and others. The common trait among these degree programs, including theology, is each of these degree programs are required to begin practice in a given profession within each of their respective fields, though not required to enter the fields themselves.

Regarding the second element of the test, which states the profession requires a level of professional skill beyond what is normally required for a bachelor’s degree, programs such as nursing, teaching, social work, flight training, occupational therapy, or physical therapy, each satisfy the second element. Each of these professions are highly skilled, in-demand occupations that require extensive training and expertise beyond the traditional scope of a bachelor’s degree.

Finally, when evaluating programs such as nursing, social work, and teaching against the third element of the test—that the profession a degree holder would enter *generally* requires professional licensure— each of the above programs have licensure requirements that satisfy this standard. MSN degrees are required to become licensed as a nurse practitioner and MSW degrees are required to become a licensed clinical social worker. By the OBBBA’s own definition, programs such as those listed above, and others, should be classified as professional programs for purposes of federal student loans.

In choosing to exclude certain programs that otherwise meet the definition of professional, the Department has taken a haphazard, arbitrary approach in interpreting the definition of professional programs in the OBBBA. In order to ensure all students are able to pursue training in fields vital to our communities, the Department must adhere to their own definition and allow *all* professional programs that meet the proposed standards to access the professional loan limits established in the OBBBA.

Conclusion

At a time when higher education is increasingly unaffordable and our country is facing significant workforce shortages in areas such as health care, teaching, mental health, and social work, it is unacceptable for the Department to adopt a restrictive approach to college access. In doing so, the Department is arbitrarily excluding programs from being able to access critical aid that opens the door to opportunity for working-class students. Students should not be deterred from pursuing higher education in any field due to cost or inability to pay. The Department must do everything in its power to ensure the path to higher education and training remains open to all students regardless of their socioeconomic status or background, especially for those pursuing graduate or professional training in essential, in-demand fields.

Further, at a time when nearly one in four borrowers could soon enter default,³² borrowers will be forced to transition into new plans, with fewer safety nets and less servicer oversight. Therefore, we call on the Department to utilize every tool available to ensure borrowers are

³² U.S. Department of Education, “U.S. Department of Education to Begin Federal Student Loan Collections, Other Actions to Help Borrowers Get Back into Repayment,” press release, April 21, 2025, <https://www.ed.gov/about/news/press-release/us-department-of-education-begin-federal-student-loan-collections-other-actions-help-borrowers-get-back-repayment>

given clear and concise information on next steps and are protected from being pushed into delinquency and default due to delays or errors. Borrowers must be held harmless as the Department implements the sweeping changes imposed by the OBBBA and the Department must hold servicers accountable to providing borrowers with accurate information.

Thank you for your attention to our requests.