

Position Statement: Fixing Federal Loan Limits for Nurses

Position

The Illinois Organization of Nurse Leaders (IONL) strongly opposes the U.S. Department of Education's decision to exclude nursing from the definition of "professional degree" programs and urges immediate federal action to correct this harmful policy.

IONL stands with the American Nurses Association (ANA), the American Association of Colleges of Nursing (AACN), and ANA-Illinois in supporting the *Nursing is a Professional Degree Act* and preventing implementation of the current rule.

The Issue

Effective July 1, 2026, graduate nursing students will be limited to **\$20,500 annually and \$100,000 total in federal loans**, while students in designated professional programs (e.g., medicine, law) may borrow up to **\$50,000 annually and \$200,000 total**. [\[nurse.org\]](https://nurse.org)

At the same time, the elimination of Graduate PLUS loans removes a key funding source that previously allowed students to meet the full cost of attendance.

Despite requiring advanced education, licensure, and specialized clinical training, graduate nursing programs (MSN, DNP, PhD) are excluded from the "professional" designation.

Why This Matters

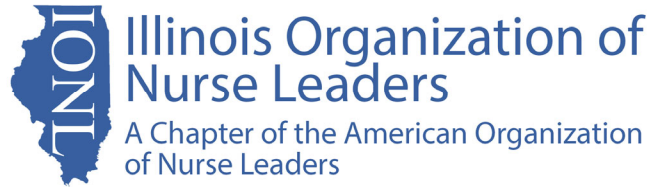
IONL affirms that **nursing is a professional discipline essential to the healthcare system**.

This policy will:

- **Severely restrict access to graduate nursing education**
- **Weaken the nursing workforce pipeline**, including APRNs, nurse leadership and nurse faculty
- **Exacerbate healthcare workforce shortages**
- **Limit patient access to care**, especially in rural and underserved communities

National nursing organizations warn that limiting access to education funding "threatens the very foundation of patient care" by reducing the number of advanced practice nurses and educators. [\[bing.com\]](https://bing.com)

These impacts will be felt across Illinois, where access to care increasingly depends on highly trained nurses.



Equity Concern

The current policy creates an inequitable standard:

- Nursing requires **graduate education, certification, and licensure**, similar to other recognized professions
- Yet nursing students are denied access to comparable federal loan limits

This disparity **devalues the profession and creates barriers to advancement**, particularly for working nurses and those from underserved backgrounds.

Call to Action

IONL urges Illinois congressional leaders to:

1. **Act immediately to prevent or delay implementation of the Department of Education's rule before July 1, 2026**
2. **Cosponsor and pass the Nursing is a Professional Degree Act**
3. **Ensure equitable federal loan policies for graduate nursing education**
4. **Protect and strengthen the nursing workforce pipeline**

Conclusion

This policy is not a technical distinction—it is a decision that will directly impact the future of healthcare.

IONL joins national and state nursing organizations in urging swift action to ensure that **nursing is recognized as the professional discipline it is** and that nurses have equitable access to the education required to meet the growing healthcare needs of Illinois and the nation.