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NEWS FOR IMMEDIATE RELEASE

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AG Kaul Joins Coalition in Opposing Federal Rule That Would Limit Student Loan Access for Healthcare Workers

MADISON, Wis. – Attorney General Josh Kaul is joining a coalition of 24 attorneys general and two governors in submitting a comment letter opposing a proposed rule under the One Big Beautiful Bill Act (H.R. 1) by the United States Department of Education (Department) that would cap federal student loans for graduate students in nursing, physician assistance, and other health fields – a change that could worsen healthcare shortages across the country.

H.R. 1 newly limited the amount of federal student loans that graduate students can borrow to $20,500 each year and $100,000 total. Students pursuing "professional" degrees, however, are permitted to borrow up to $50,000 each year and $200,000 total. Congress broadly defined "professional degree" as any 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." Congress also provided a list of ten "[e]xamples," such as medical degrees and law degrees, but specified that "professional degree[s] . . . are not limited to" those examples. The proposed rule under H.R. 1 would take Congress's list of 10 examples, plus Clinical Psychology, and make it exclusive – meaning only students pursuing those degrees, and no others, would be eligible to borrow up to the higher loan amounts.

As AG Kaul and the coalition explain, that would exclude aspiring nurse practitioners, physician assistants, physical therapists, and other professionals who are essential to states' health systems and economies.

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AG Kaul and the coalition argue the proposed rule violates federal law. The Department violated Congress's clear intent by turning an illustrative list of degrees into a hard limit, leaving out nurses, physician assistants, and other essential health professionals who depend on these loans to access and complete their education. Notably, the list of examples was originally devised in the 1950s, long before graduate programs in nursing, physician assistance, and physical therapy became common. By freezing that list in place, the Department has ignored decades of change in health professions and excluded health professionals who clearly fall within Congress's definition.

"This rule would needlessly undermine the health-care workforce," said AG Kaul. "The Trump administration should drop this narrow definition of 'professional degree' and instead adopt a definition that reflects congressional intent and the modern workforce."

Wisconsin and other states are already facing healthcare workforce shortages – and this rule would make things worse. Preventing students from borrowing the amounts needed to pay for programs such as nursing, physician assistance, and physical therapy will result in a reduced supply of expert healthcare workers.

The letter urges the Department to abandon its narrow definition of "professional degree" and devise a broader one that encompasses the full spectrum of degrees intended by Congress.

Joining AG Kaul in submitting the comments are the attorneys general of Arizona, California, Colorado, Connecticut, Delaware, the District of Columbia, Hawai'i, Illinois, Maine, Massachusetts, Maryland, Michigan, Minnesota, Nevada, New Jersey, New Mexico, New York, North Carolina, Oregon, Rhode Island, Vermont, Virginia, and Washington, as well as the governors of Kansas and Kentucky.

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