



The American Academy of Nursing Responds to the Department of Education's Final Rule on the Definition of a Professional Degree

Washington, DC (May 1, 2026) — The American Academy of Nursing (Academy) strongly disagrees with the Department of Education's (Department) decision to exclude graduate nursing programs from its definition of professional degree in the final rule, Reimagining and Improving Student Education – Federal Student Loan Program Final Regulations. The Academy believes the Department failed to adequately account for the significant impact this exclusion will have on health care in the United States.

The Academy does not stand alone in this position. Alongside other nursing organizations, leadership bodies, and policymakers, the Academy has been consistent in its call that nursing's inclusion as a professional degree is vital to furthering and sustaining access to high-quality health care. The associated loan limitations of the Department's decision have the potential to undermine and exacerbate demands for exceptional nursing care in every corner of the country and in every setting. In response to the Notice of Proposed Rulemaking, the Academy submitted formal comments to the Department demonstrating that nursing is a distinct scientific discipline governed by rigorous licensing, educational, and certification requirements—criteria that clearly qualify it as a professional degree.

The Department received 80,793 comments on the proposed regulations, including substantial feedback specifically addressing nursing's exclusion. Despite this considerable public response—and the Department's own acknowledgment that post-baccalaureate nursing programs meet the criteria of a professional degree—it nonetheless retained its original definition of professional degrees in the final rule. The Academy stands with our colleagues in other health professions—including physician associates, physical therapists, and audiologists—who have similarly been omitted from the final rule and have called for its correction.

The practical consequences of this decision are significant and extend well beyond regulatory classification. Effective July 1, 2026, annual federal loan limits for new borrowers will be capped at \$20,500 for graduate students (with a \$100,000 aggregate limit) and \$50,000 for professional students (with a \$200,000 aggregate limit). This discrepancy will directly and disproportionately burden students pursuing graduate nursing degrees. The

financial impact will be immediate and disadvantage graduate nursing students in relation to other health professions.

The Academy remains steadfast in our collaboration with other nursing organizations, policymakers, and our interprofessional partners to provide expertise and develop solutions that support nurses pursuing graduate education. Ultimately, the focus must be on the patient. Without loan limits extended to graduate-educated health care professionals, the nation's ability to ensure positive health care outcomes remains fragile. The Academy will continue to seek a resolution that rectifies this decision.

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About the American Academy of Nursing

The American Academy of Nursing serves the public by advancing health policy and practice through the generation, synthesis, and dissemination of nursing knowledge. Academy Fellows are inducted into the organization for their extraordinary contributions to improve health locally and globally. With more than 3,300 Fellows, the Academy—an honorific society and policy organization—represents nursing's most accomplished leaders in policy, research, administration, practice, and academia.

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