



Nursing is a Professional Degree

Earlier this year, the Department of Education released its RISE final rule, which does not include nursing as a professional degree.

This means that post-baccalaureate nursing students will have limited access to federal student loans.

The American Association of Colleges of Nursing (AACN) is the national voice for academic nursing representing more than 890 member schools throughout the country.



AACN member schools educate more than 570,000 nursing students and employ more than 58,000 faculty.

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Current Issue

The One Big Beautiful Bill Act made a number of changes to student financial aid, including eliminating Grad PLUS loans and creating new annual and aggregate federal loan limits for post-baccalaureate students.

The Department of Education (ED)

then began the process of implementing these changes. During the negotiated rulemaking in fall 2025, ED adopted a narrow framework¹ limiting which programs qualify as professional degrees, which they then used in the Notice of Proposed Rulemaking issued on January 30, 2026.² AACN led the nursing community's response by asking our members, partners, champions, and concerned supporters to submit comments and advocate for the inclusion of nursing programs as professional degrees. Despite thousands of comments from AACN³ and our members, 150 bipartisan members of Congress,⁴ the nursing community and allied organizations,⁵ and the public, ED issued its final rule on May 1, 2026, excluding nursing from its definition of professional degree programs.

In response to ED's final rule, AACN engaged with our congressional champions on legislative efforts to correct this decision including the following:

	Annual Loan Limit	Aggregate Loan Limit
Professional Degree	\$50,000	\$200,000
Graduate Degree	\$20,500	\$100,000

Request: Cosponsor and Pass the Nursing is a Professional Degree Act (H.R.8691/S.4568)

This bipartisan, bicameral legislation would add post-baccalaureate nursing degrees (MSN, DNP, DNAP, and PhD) to the statutory definition of professional degrees in the Higher Education Act of 1965. This legislation is supported by 25 bipartisan Representatives and 8 bipartisan Senators.

Request: Cosponsor and Pass the Congressional Review Act Joint Resolution (H.J.Res.189)

This Congressional Review Act (CRA) resolution formally disapproves of and invalidates the Department of Education's final rule. This CRA resolution is currently supported by 68 Representatives.

Request: Pass Appropriations Language Supporting Nursing as a Professional Degree

The House Appropriation Committee's Fiscal Year 2027 Labor, Health and Human Services, and Education funding package included language adopted in the bipartisan manager's amendment⁶ that would prevent ED from administering the federal student aid programs in a manner that excludes post-baccalaureate programs preparing students to become advanced practice registered nurses from the professional definition.

NURSING IS A PROFESSIONAL DEGREE

Why Nursing as a Professional Degree Matters

- **Nurses prepared in master's and doctoral programs serve as advanced practice registered nurses, faculty, researchers, and in other expert clinical roles.** Impacted roles include Nurse Practitioners (about 87% of NPs are educated and prepared in programs that focus on primary care),⁷ certified registered nurse anesthetists (CRNAs represent more than 80% of anesthesia providers in rural counties),⁸ clinical nurse specialists, certified nurse midwives, and nurse faculty.
- **AACN's latest data shows a national faculty vacancy rate of 7.2%.⁹** Restricting access to these programs will only exacerbate the ongoing nurse faculty shortage, limiting the development of our future nursing workforce at all education levels.
- **Like other professional degrees, post-baccalaureate nursing education provides competencies far beyond the Bachelor of Science in Nursing,** and there is a direct link between the completion of these programs and eligibility for licensure, with curricular design and outcomes set according to regulatory and professional standards.

Impact on Nursing Education

An AACN survey of post-baccalaureate nursing students and deans assessed how nursing education would be impacted by the new student loan caps,¹⁰ and found that:

78% of
Deans

Agree that the annual graduate loan limits would negatively impact post-baccalaureate enrollment.

71% of
Deans

Anticipate that the graduate loan limits will have negative downstream consequences on their baccalaureate enrollment.

77% of
Deans

Believe the graduate loan limits would negatively impact their faculty.

81% of
Students

Say that the aggregate graduate loan limit would negatively impact their ability to finance their education.

Additional Resources

[AACN Resource Hub](#)

[Overview of RISE Final Rule](#)

[Survey on Impact of Federal Loan Caps](#)

[AACN Comments](#)

[Nursing & Friends Comments](#)

[Become an Advocate and Take Action](#)

1. Department of Education RISE Committee Proposed Draft. Retrieved from: <https://www.ed.gov/media/document/rise-section-685102-definitions-november-5-2025-112658.pdf>

2. Department of Education Reimagining and Improving Student Education Notice of Proposed Rulemaking (2026) Retrieved from: <https://www.federalregister.gov/documents/2026/01/30/2026-01912/reimagining-and-improving-student-education>

3. AACN RISE Comment Letter. Retrieved from: <https://www.aacnnursing.org/Portals/0/PDFs/Policy/Letters/2026/3-2-2026-AACN-Comment-Letter-Dept-of-Education-RISE-NPRM.pdf>

4. Merkley, Wicker, Kiggans, Bonamici, 150+ Lawmakers: Changes to Nursing Student Loans Threaten Profession (2026) Retrieved from: <https://www.merkley.senate.gov/merkley-wicker-kiggans-bonomici-150-lawmakers-changes-to-nursing-student-loans-threaten-profession/>

5. National and State Organization Comment Letter. Retrieved from: https://www.thenursingcommunity.org/_files/ugd/148923_df9a3fea722442b2bd496fb5f0f9c00a.pdf

6. House FY 2027 LHHS-ED Appropriations Bill. Retrieved from: <https://www.congress.gov/119/bills/hr9260/BILLS-119hr9260rh.pdf>

7. American Association of Nurse Practitioners. Nurse Practitioners in Primary Care. (2025) Retrieved from: <https://www.aanp.org/advocacy/advocacy-resource/position-statements/nurse-practitioners-in-primary-care>

8. AANA Get the Facts. Access to Care. Retrieved from: <https://www.aana.com/wp-content/uploads/2023/02/Get-the-Facts-Access-General.pdf>

9. AACN Survey on Vacant Faculty Positions for Academic Year 2025-2026. Retrieved from: <https://www.aacnnursing.org/Portals/0/PDFs/Reports/Faculty-Vacancy-Report-2025.pdf>

10. AACN Assessing the Impact of Federal Loan Limits on PostBaccalaureate Nursing Education: Perspectives from Deans and Students. Retrieved from: <https://www.aacnnursing.org/Portals/0/PDFs/Data/AACN-Data-Loan-Cap-Survey-Report-December-2025.pdf>