



ANA-ILLINOIS URGES FEDERAL POLICYMAKERS TO REVERSE PROPOSED LOAN CAPS AND PROTECT FAIR ACCESS TO ADVANCED NURSING EDUCATION

Advanced nursing education prepares clinicians who make independent decisions, deliver primary and specialty care, and lead complex health systems. The public's access to safe, high-quality care depends on nurses being able to pursue these advanced degrees. When financial barriers block that path, the consequences fall directly on patients and communities.

The Board of Directors of ANA-Illinois strongly opposes the proposed federal loan policy changes that exclude graduate nursing degrees from being recognized as professional degrees for the purposes of student loan limits. This proposal would restrict eligibility for federal graduate loans and impose caps that do not reflect the actual cost of nursing education. Many graduate nursing programs exceed the proposed lifetime borrowing limit of one hundred thousand dollars, including programs that prepare nurse practitioners, nurse anesthetists, and other advanced practice specialists.

If this rule is implemented, nursing students would be pushed into private loans with higher interest rates, fewer consumer protections, and significantly greater long-term financial risk. This is not just a financial issue for students. It is a direct threat to the nursing workforce at a time when hospitals, clinics, and entire communities are struggling to recruit and retain nurses and advanced practice nurses. When fewer nurses can afford graduate education, access to care diminishes, wait times increase, and patient safety is compromised.

Although the proposal does not remove nursing's professional status in practice, the Department of Education proposal treats it as a nonprofessional field for loan eligibility. This sends a harmful and inaccurate message. Graduate-prepared nurses deliver provider-level care across all settings. They diagnose, prescribe, manage acute and chronic conditions, and lead complex clinical services. It is worth repeating that limited access to advanced nursing education reduces the number of available providers, leads to longer delays in care, and places patients at greater risk.

Federal officials have indicated that the proposal aims to control rising tuition costs. We share deep concerns about affordability, but limiting students' access to federal loans does nothing to address the root causes of rising tuition. It punishes the next generation of

nurses while leaving systemic cost drivers untouched. A policy that restricts education makes care less accessible, not more.

To protect the public, federal loan policy must:

1. Recognize graduate nursing education as professional education.
2. Target the true causes of tuition increases rather than reducing access to essential training programs.

Illinois needs nurses at every level of practice. Patients and communities depend on a strong, well-prepared, fully staffed workforce. Education policy should strengthen the pipeline, not weaken it. ANA-Illinois calls on federal policymakers to correct the proposed rule and ensure that nurses retain fair access to the federal funding necessary for advanced education.

ANA-Illinois encourages its members, stakeholders, and the public to:

1. [Learn more about the issue](#),
2. [Sign a national petition](#),
3. [Share their story](#), and
4. When the time comes, submit comments to the U.S. Department of Education advocating for the inclusion of nursing in the final rule.

Signed,

Board of Directors

American Nurses Association Illinois

ABOUT THE AMERICAN NURSES ASSOCIATION OF ILLINOIS (ANA-ILLINOIS)

ANA-Illinois, a constituent member of the American Nurses Association, is the professional association representing the nursing profession throughout Illinois. The organization advocates for nurses in all roles and settings, supports professional growth, and advances policies that promote safe, high quality care. For information on programs, events, and membership, visit www.ana-illinois.org.