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Does Trump's Department of Education consider your degree 'professional'?

Professional organizations say the narrowed definition of professional degrees could fuel staffing shortages in critical fields, including health care and social work.

By **Melissa Manno**, *Staff Writer*

Dec 2, 2025



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Nursing is among the fields excluded from the Department of Education's proposed definition of "professional degree" programs.

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As part of a broader overhaul of the federal student loan repayment process, a new proposal from the Trump administration could increase financial barriers for graduate students pursuing degrees in nursing, architecture and other specialized fields.

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The change stems from President Donald Trump’s “One Big Beautiful Bill,” which was signed in July and includes new borrowing caps on professional and graduate student loans to curb “unsustainable student loan borrowing.”

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Under the law, graduate students can borrow up to \$20,500 a year or \$100,000 over a lifetime, and students pursuing degrees in fields deemed “professional” can borrow up to \$50,000 a year or \$200,000 over a lifetime. The changes also eliminate Grad PLUS loans, a program many students depend on to cover education expenses not met by other forms of financial aid.

Before the changes take effect in July, the Department of Education must define what “professional degree” programs will be eligible for the higher federal lending limits.

The agency has proposed narrowing the definition to the following programs: pharmacy, dentistry, veterinary medicine, chiropractic care, law, medicine, optometry, osteopathic medicine, podiatry and theology.

Preliminary data suggests that 370,000 students could be affected by the changes.

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Although the plan is still being finalized, the proposal has drawn criticism from professional organizations, which argue that it would make advanced degrees in critical fields less affordable and could ultimately contribute to shortages of essential workers.

Nursing is one of the fields excluded from the definition. Limiting access to federal funding for graduate nursing education undermines national efforts to expand and sustain the nursing workforce, according to Jennifer Mensik Kennedy, president of the American Nurses Association.

“Nurses make up the largest segment of the healthcare workforce and the backbone of our nation’s health system,” Kennedy said in a statement. “At a time when healthcare in our country faces a historic nurse shortage and rising demands, limiting nurses’ access to funding for graduate education threatens the very foundation of patient care.”

In rural and under-served parts of the country, residents depend on advanced practice registered nurses for high-quality care that would otherwise be out of reach, Kennedy said. She urged the federal Department of Education to classify nursing as a professional degree to preserve access to loan programs that make advanced nursing education attainable.

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Meanwhile, the Department of Education described the changes as a “commonsense” way to tamp down on student debt.

“The definition of a 'professional degree' is an internal definition used by the Department to distinguish among programs that qualify for higher loan limits, not a value judgement about the importance of programs,” the department said in a statement posted online. “It has no bearing on whether a program is professional in nature or not.”

Here are some other fields not classified as professional degrees:

Therapeutic fields

Other health care fields excluded from the definition of professional degree programs include physical therapy, occupational therapy, speech-language pathology and audiology.

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The American Occupational Therapy Association was among several professional organizations that criticized the proposal, urging the DOE to reconsider before it “causes serious long-term damage to the profession.”

The organization stated that eliminating the Grad PLUS program and imposing strict borrowing limits will compel many students to turn to private loans, which often carry

higher interest rates and credit requirements that can create barriers to access.

“This policy risks reducing access to OT education and worsening workforce shortages at a time of growing demand for occupational therapy services,” officials with the therapy association said in a statement.

“We feel strongly that (the education department’s) use of a decades-old list of health professionals does not reflect modern healthcare delivery, which utilizes an interdisciplinary team of highly trained health professionals, and we are angry at the exclusion of occupational therapy from the list of graduate programs,” the statement reads.

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The American Physical Therapy Association also called on the DOE to adopt a definition that reflects the profession’s advanced level of education. In a statement, the organization said the proposal threatens to limit the physical therapy workforce at a time of nationwide shortages.

“Although this recommendation is not final and is subject to additional steps that include a public comment period, APTA believes the idea is misguided and misinformed and will have a significant negative impact on the health of our

communities and country by diminishing the number of quality health care professionals available to an already strained workforce,” the statement reads.

The American Speech-Language-Hearing Association echoed the sentiment and said it’s committed to securing higher loan limits for audiology and speech-language pathology students. After the passage of the Trump administration’s spending bill, the organization said it joined a broad coalition of health care providers in sending a letter to the Education Department requesting that it adopt a more detailed, updated definition of professional degree programs.

“Any ambiguity in defining eligible professional degree programs could jeopardize access to financing for future health profession students, ultimately threatening workforce supply in schools, hospitals, and community settings where demand for health services continues to grow,” the letter says.

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Other health care fields

The proposal does not include master’s degrees in dental hygiene, physician associate studies or public health programs.

The American Dental Hygienists' Association said that while the Education Department has framed these changes as a means of pressuring institutions to lower tuition, students in programs requiring additional funding may face serious financial hardship.

"This decision creates significant financial barriers for students pursuing master's degree programs in dental hygiene at a time when our nation faces critical healthcare workforce shortages," said ADHA President Lancette VanGuilder in a statement.

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According to the American Academy of Physician Associates, capping student loans at "an unreasonably low level" threatens to discourage the next generation of physician associates in one of the nation's fastest-growing healthcare fields.

"At a time when the need for healthcare services is rapidly expanding, restricting access to financial support for future healthcare providers is a step in the wrong direction," the organization said in a statement. "Without a sustainable pipeline of trained clinicians, patient access to care and health outcomes will continue to decline."

The Association of Schools and Programs of Public Health said the proposal disregards the long-standing recognition of public health as a professional discipline

essential to protecting community health and advancing health equity.

“This exclusion sends an alarming signal about the understanding of the public health workforce and risks undermining the nation’s ability to prepare practitioners who protect and promote the health of all populations,” it wrote in a news release. “At a time when threats to public health are escalating, leaving out the very degrees that train our frontline leaders is both short-sighted and dangerous.”

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Accounting, architecture, social work

Other fields that the changes will impact include accounting, architecture and social work.

The American Institute of Architects stressed that becoming an architect requires “years of rigorous education, extensive professional examinations and a demanding licensure process.”

“To classify otherwise dismisses the expertise, professional standards and dedication that define the profession,” the organization wrote. “Lowering the loan cap will reduce

the number of architects who can afford to pursue this professional degree and harm American leadership in this field.”

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The National Association of State Boards of Accountancy issued a similar statement, warning that reduced access to loans could discourage students from pursuing the CPA profession at a time when complex markets demand a highly educated workforce.

“Classifying accountants as anything other than professionals fundamentally misrepresents the critical work CPAs perform, work that is responsible for the integrity of the global financial systems on which businesses and individuals rely,” said NASBA President and CEO Daniel J. Dustin in a statement. “There’s a reason certified public accountancy has been a licensed profession in the United States since 1896.”

The Council on Social Work Education said the changes could also hinder students from pursuing careers in a field that delivers most of the nation’s mental and behavioral health services and provides essential support to children, the elderly, veterans, and other vulnerable populations.

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The organization cited data from the Bureau of Labor Statistics showing that demand for social workers is expected to continue growing over the next decade, so “ensuring access to affordable graduate education is essential to maintaining a strong and sustainable social work workforce.”

Dec 2, 2025

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