



Elite Learning Podcast

Reclassifying Healthcare Degrees: Understanding the DOE's Proposed Policy Change

From student loans to professional labels—navigating the future of healthcare education! 

 **Listen time:** ~65 minutes •  **Audience:** Healthcare students, educators, nurses, PAs, allied health professionals, policy analysts •  **Listen now:** elitelearning.com/ce-podcasts

Featured Voices

Host: Dr. Candace Pierce, DNP, RN, CNE, COI
Faculty with Elite Learning by Colibri Healthcare, nurse educator, and advocate passionate about transforming nursing education

Guest: Dr. Jay Stowe, BSN, JD, RN
Nurse leader, and attorney with dual expertise in healthcare operations and legal policy analysis

What You'll Learn

- How the One Big Beautiful Bill Act is reshaping healthcare education funding
- The key differences between the 1965 and 2025 "professional degree" definitions
- Which 11 fields qualify as professional—and which healthcare programs are excluded
- Current vs. proposed student loan limits and lifetime caps
- The real costs of graduate healthcare education across institution types
- Student borrowing patterns and debt burdens by program and demographics
- Stakeholder perspectives: DOE rationale vs. healthcare organization concerns
- How this policy could impact workforce supply, faculty shortages, and healthcare access
- The federal rulemaking process and how you can participate in public comment
- What "professional" really means for your career (spoiler: it's about how you practice, not a label)

Key Takeaways

- Student loan debt in the U.S. has reached \$1.7 trillion, with roughly half attributed to graduate programs
- Under the proposed rule, "professional" degree students can borrow \$50K/year (lifetime cap: \$200K); "graduate" degree students can borrow \$20,500/year (lifetime cap: \$100K)
- 11 fields qualify as "professional": Medicine, Pharmacy, Dentistry, Optometry, Law, Veterinary Medicine, Osteopathic Medicine, Podiatry, Chiropractic, Theology, Clinical Psychology

- Notably absent: Nursing (MSN, DNP), PA Studies, PT, OT, Social Work, Public Health, Audiology, Speech-Language Pathology
- 69-70% of healthcare students take out federal student loans
- Average student loan debt: Master's programs (\$49K-\$69K); DNP graduates (\$80K-\$180K)
- Nursing faculty vacancies: ~1,977 full-time positions (7.8% of postings) nationwide; 80% require doctorate degrees
- 40,000-50,000 nursing students are turned away from programs annually
- 70-85% of affected healthcare programs are comprised of female students

Key Concepts Explained

One Big Beautiful Bill Act (July 2025): Signed into law, prompting the DOE to redefine which graduate programs qualify as "professional degrees" for federal student loan purposes.

Professional Degree (1965 Definition): Completion of a program meeting minimum academic requirements for admission to a profession, licensed by a state or recognized authority. Used phrase "not limited to."

Professional Degree (2025 Proposed Definition): Completion of academic requirements needed to begin practice in a profession requiring skills beyond a bachelor's degree and generally involving professional licensure. Removes "not limited to" flexibility.

Barrier to Entry Concept: The government is focusing on terminal degrees required to enter a field. Example: You must have an MD to practice as a medical doctor, but you can enter nursing with an ADN or BSN.

Workforce Impact Considerations: 3.4M employed RNs with 69K leaving annually, 276K in BSN programs, 400K in ADN programs—replacement rate appears stable.

Disproportionate Impact: Black, Hispanic, and Latino populations carry higher student loan rates and may be further disadvantaged by reduced borrowing limits.

Do This Next

- Review the Department of Education's proposed rule documents
- Calculate your potential borrowing needs versus the new caps
- Contact your institution's financial aid office for guidance
- Reach out to your senators and participate in public comment periods
- Research scholarship and grant opportunities for your program
- Explore academic-practice partnerships with loan repayment
- Consider in-state public institutions to reduce costs
- Reflect: How will this policy affect your educational and career plans?

Conversation Starter

"If you could influence one aspect of this proposed policy before it becomes final, what would you change—and why?"

Resources & Links

Department of Education Proposed Rule: <https://www.congress.gov/crs-product/R48768>

<https://www.ed.gov/about/news/press-release/myth-vs-fact-definition-of-professional-degrees>

American Nurses Association Response: <https://www.nursingworld.org/news/news-releases/2025/statement-from-the-american-nurses-association-on-proposed-federal-loan-policy-changes/>

American Association of Colleges of Nursing: <https://www.aacnnursing.org/policy-advocacy/take-action/nursing-is-a-professional-degree>

Public Comment Process: regulations.gov (watch for formal collection period in early 2026)

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