



Federal Update

January 9, 2026



UTAH
SYSTEM OF
HIGHER
EDUCATION

HR 1 Negotiated Rulemaking

Federal Student Loan Caps, Workforce Pell Grants, and Institutional Accountability

Federal Student Loan Borrowing Limits (7/1/2026)

Reimagining and Improving Student Education (RISE) Negotiated Rulemaking Committee

Professional Programs

- \$50,000 annual federal borrowing limit (HR 1)
- \$200,000 lifetime federal borrowing limit (HR 1)
- Programs (defined by RISE Committee):

- **Pharmacy** • **Optometry (O.D.)**
- (*Pharm.D.*) • **Osteopathic**
- **Dentistry (D.D.S.,** • **Medicine (D.O.)**
- D.M.D.*) • **Podiatry (D.P.M.,**
- **Veterinary** *D.P., Pod.D.)*
- Medicine (D.V.M.)** • **Theology (M.Div.,**
- **Chiropractic (D.C.,** *M.H.L.)*
- D.C.M.)* • **Clinical Psychology**
- **Law (L.L.B., J.D.)** (*Psy.D., Ph.D.)*
- **Medicine (M.D.)**

Graduate Programs

- \$20,500 annual federal borrowing limit (HR 1)
- \$100,000 lifetime federal borrowing limit (HR 1)
- Definition (defined by RISE Committee):
 - Above baccalaureate level
 - Confers upon completion a graduate credential other than a professional degree

Workforce Pell and Program Accountability

Accountability in Higher Education and Access Through Demand-Driven Workforce Pell (AHEAD) Negotiated Rulemaking Committee

- Regulatory language: Workforce Pell Grant Eligibility
 - State must define “high-wage, high-skill, or in-demand” occupations and review definitions every two years
 - State must use publicly available data and a consistent, equitable approval process
 - Shifts responsibility for job placement verification to the state (not Department of Education)
 - Establishes a two-year waiting period to reapply if a program loses Workforce Pell eligibility
- Regulatory language: Non-Workforce Pell Grant Eligibility
 - AHEAD Committee resumed meetings on Jan. 5
 - Now defining regulatory language pertaining to how all other programs of study maintain eligibility for broader (non-Workforce) Pell Grants under HR 1



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