

Federal Update

January 9, 2026



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