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Connecticut Legislators Decry, Offer Solution to Federal Loan Changes for Future Nurses, Teachers, and Health Care Workers

State Reps. Gregg Haddad (D-Mansfield), Kara Rochelle (D-Ansonia) and Kaitlyn Shake (D-Stratford) and state Sen. Derek Slap (D-West Hartford) held a press conference Tuesday to raise urgent concerns about federal student loan changes adopted under the Trump administration.

First, there have been reclassifications that sharply limit the amount aspiring nurses, teachers, and other essential professionals can borrow.

Beginning in July, students in programs designated as professional degrees will be capped at \$50,000 per year (or \$200,000 total), while students in other graduate programs will face significantly lower limits of \$20,500 per year (or \$100,000 total). Nursing degrees — along with physical therapy, public health, social work, and education — were excluded from the professional category, despite requiring extensive training, licensure, and certification.

Worse, the federal government is eliminating the Graduate PLUS Student Loan Program. That means once students have exhausted their federal loan eligibility, they private loans to finance the rest of their graduate degrees.

"The federal government is closing the door on opportunity by cancelling the federal Grad PLUS loan program ending an essential program that has allowed thousands of students to afford to earn a graduate degree. There is no way of knowing if the private loan market will offer loans to people with no credit history or who come from low and moderate-income families," Rep. Haddad, co-chair of the Higher Education and Employment Advancement Committee, said.

Indeed, representatives from the nursing and teaching professions are sounding the alarm at the corrosiveness of this policy change.

"You cannot strengthen the nursing workforce while limiting access to nursing education," said Cassandra Esposito, MSN, APRN, FNP-C, president of the Connecticut Nurses Association. "These federal loan changes threaten the pipeline Connecticut relies on to educate and retain nurses. Graduate education is required in nursing — to practice, to teach, and to lead — and disrupting that pipeline will worsen nursing shortages and limit access to care for Connecticut residents. These changes also threaten

other graduate-prepared healthcare professions that collectively make up more than 80 percent of Connecticut's healthcare workforce."

"The U.S. Department of Education's plan to discontinue the federal Grad PLUS loan program is part of a broader, ongoing effort by the Trump Administration to defund and undermine higher education in this country," said Connecticut Education Association President Kate Dias. "We need talented, well-educated professionals from all walks of life to compete in the global economy. By allowing this critical program to sunset, the White House is throwing away another proven, effective tool that supports underserved and low-income students who deserve a quality education. CEA supports legislative efforts to establish a strong alternative to the Grad PLUS loan program, ensuring Connecticut graduates continue to have access to essential financing for graduate education."

"Aspiring educators already face a wide range of financial barriers and challenges in completing their education," said Hannah Spinner, chair of CEA's Aspiring Educator Program and UConn graduate student. "If the federal Grad PLUS loan is eliminated, Connecticut students stand to lose millions in federal financing options for higher education. This undermines student access and hurts our ability to build the technologically and socially diverse economy of the future. Connecticut lawmakers must act quickly to help students affected by these cuts, so they can focus on their studies, not have to worry about how they will afford tuition for the upcoming school year."

Finally, the federal government is attacking the public student loan forgiveness program. Putting the three together, the federal government is doing the exact opposite of what it should be doing, especially for first-generation students who want to get a graduate degree in these essential, high-demand occupations.

"In Connecticut we have worked to make higher education more affordable and accessible for students and their families, and the Trump administration is taking the opposite approach," said Sen. Slap, co-chair of the Higher Education and Employment Advancement Committee. "These policies by Trump and Republicans in Congress are going to deter those seeking to enter critical professions like nursing and education, and potentially land these professionals in precarious financial situations with predatory private loan servicers. With these new developments top of mind this session, I look forward to working with Rep. Haddad and our colleagues on the Higher Education and Employment Advancement Committee to continue paving the way towards opportunity for Connecticut students."

There is a way to address the draconian cuts at a time where there is a critical need for aspiring nurses and teachers.

The Connecticut Higher Education Supplemental Loan Authority (CHESLA) can use its bonding authority to bridge the gap for Connecticut students.

"The elimination of the federal Grad PLUS loan program creates an immediate and very real risk for Connecticut students who are planning to pursue graduate education this fall," said Josh Hurlock, deputy director of CHESLA. "CHESLA's proposal to establish a state-based alternative program for the Federal Grad PLUS loan will help reduce disruptions in access to affordable financing by leveraging CHESLA's existing infrastructure to deliver a state-level solution quickly and responsibly. By acting now,

Connecticut can protect students from significantly higher-cost private loans while making a smart investment in a highly skilled workforce that benefits communities across the state."

"Everyone deserves the opportunity to pursue the education that they want and achieve economic stability," Rep. Shake said. "America used to be the land of opportunity, but under shortsighted proposals like the recent federal DOE's graduate degree reclassifications, aspiring professionals will be severely limited in accessing federal student aid. The ramifications of this proposal can decimate future recruitment and retention in nursing, public health, social work, physician assistants, counseling, education and more. Where the federal govt fails, Connecticut can and should continue to support aspiring professionals that require advanced higher education degrees. Investing and expanding CHESLA creates a pathway toward protecting student's professional pursuits, their long-term economic security and Connecticut's workforce."

"The Department of Education's proposal is a short-sighted attack on aspiring professionals in critical workforce areas," Rep. Rochelle, vice chair of the Higher Education and Employment Advancement Committee. "We depend on these professionals in our daily lives and can't sit by when a reckless move like this is made by federal officials showing little concern for nurses, social workers, and other healthcare professionals. This move is careless and will only add to the workforce shortages we are already facing in our state. We must take action to right this wrong and must continue fighting to support these professions."

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