

119TH CONGRESS  
1ST SESSION

# H. R. 6574

To amend the Higher Education Act of 1965 to ensure that graduate and professional students have the same annual and aggregate limits for Federal Direct Unsubsidized Loans.

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## IN THE HOUSE OF REPRESENTATIVES

DECEMBER 10, 2025

Mr. KENNEDY of New York (for himself, Ms. TOKUDA, and Mr. FIGURES) introduced the following bill; which was referred to the Committee on Education and Workforce

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## A BILL

To amend the Higher Education Act of 1965 to ensure that graduate and professional students have the same annual and aggregate limits for Federal Direct Unsubsidized Loans.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Loan Equity for Ad-  
5 vanced Professionals Act”.

1 **SEC. 2. ANNUAL AND AGGREGATE LOAN LIMITS FOR GRAD-**  
2 **UATE AND PROFESSIONAL STUDENTS.**

3 Section 455(a)(4) of the Higher Education Act of  
4 1965 (20 U.S.C. 1087e(a)) is amended—

5 (1) by amending subparagraph (A) to read as  
6 follows:

7 “(A) ANNUAL LIMITS BEGINNING JULY 1,  
8 2026.—Subject to paragraphs (7)(A) and (8), begin-  
9 ning on July 1, 2026, the maximum annual amount  
10 of Federal Direct Unsubsidized Stafford loans, that  
11 a graduate student or professional student may bor-  
12 row in any academic year or its equivalent, shall be  
13 \$50,000.”; and

14 (2) by amending subparagraph (B) to read as  
15 follows:

16 “(B) AGGREGATE LIMITS.—Subject to  
17 paragraphs (6), (7)(A), and (8), beginning on  
18 July 1, 2026, the maximum aggregate amount  
19 of Federal Direct Unsubsidized Stafford loans,  
20 in addition to the amount borrowed for under-  
21 graduate education, that a graduate student or  
22 professional student may borrow for any pro-  
23 gram of study described in clause (i) or (ii) of  
24 subparagraph (C) shall be \$200,000.”.

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