

Subject **From the Desk of Congresswoman Laurel Lee**
From Congresswoman Laurel Lee <RepLaurelLeeFL15@mail.house.gov>
To Mr. Gordon Wayne W. Watts <gordon@contractwithamerica2.com>
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LAUREL M. LEE
15TH DISTRICT, FLORIDA

COMMITTEE ON
ENERGY AND COMMERCE

COMMITTEE ON
THE JUDICIARY

COMMITTEE ON
HOUSE ADMINISTRATION
VICE CHAIR

SUBCOMMITTEE ON ELECTIONS
CHAIRWOMAN

Congress of the United States
House of Representatives
Washington, DC 20515

WASHINGTON OFFICE:
2464 RAYBURN HOUSE OFFICE
BUILDING
WASHINGTON, DC 20515
TEL: (202) 225-5626

DISTRICT OFFICE:
14025 RIVEREDGE DR, SUITE 105
TAMPA, FL 33637
TEL: (813) 393-5077

April 1, 2026

Dear Mr. Watts,

Thank you for contacting my office to share your concerns regarding recent changes to federal student loan borrowing for graduate education. I appreciate you taking the time to engage on this important issue.

Last year, Congress eliminated the Graduate PLUS loan program, which had permitted graduate students to borrow up to the full cost of attendance with virtually no limit. In its place, Congress enacted reasonable borrowing caps for graduate programs, including those classified by the Department of Education as "professional degrees." This was done in an effort to lower the price tag that colleges have put on their programs, knowing the American tax dollar would end up footing the bill.

I understand the concerns this change has raised. However, it is important to clarify that this policy does not reflect a judgment about the value of any profession or field of study. Instead, it updates an internal Department of Education definition used solely to determine eligibility for higher loan limits. According to the Department of Education, approximately 95% of nursing students borrow below the proposed annual cap and would therefore not be impacted.

Graduate student borrowing has grown dramatically in recent years. Graduate students now account for more than half of all newly originated federal student loans and represent roughly half of the \$1.7 trillion outstanding federal student loan portfolio. Under the new framework, most graduate and doctoral students will be capped at \$100,000 in federal loans. Undergraduate students are not affected by these changes.

For too long, unlimited federal lending has enabled colleges and universities to raise tuition unchecked—even for programs with modest earnings outcomes—leaving students with debt they struggle to repay. Establishing sensible loan

limits is a necessary step to restore accountability, protect students, and encourage institutions to control costs.

I remain committed to addressing the growing student debt burden while safeguarding taxpayers and ensuring access to higher education. I also encourage you to participate in the Department of Education's public comment process, which allows stakeholders to provide direct input as these policies are implemented.

It is an honor to represent you in the U.S. House of Representatives. Please don't hesitate to reach out with your thoughts and concerns, and feel free to stay connected with my office through our [newsletter](#) or on [X](#), [Facebook](#), and [Instagram](#).

Sincerely,



Laurel M. Lee
Member of Congress