



Architects Are Professionals and Oppose Federal Loan Limits

The Challenge

In 2025, the One Big Beautiful Bill Act created two advanced degree categories and ties federal student loan funding limits to recognized degree programs under those categories.

The Ask

Support H.R. 6718 to designate architects (M.Arch. and D.Arch. holders) as professionals for purposes of the OBBBA loan limits, recognizing that accredited architecture programs are terminal, licensed, regulated professions similar to law, medicine, and veterinary medicine.

Support H.R. 6677 to reverse the overall borrowing caps to restore flexibility for students to borrow up to the full cost of attendance for graduate and professional programs.

More Information

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BACKGROUND

The One Big Beautiful Bill Act (OBBBA), enacted by Congress, fundamentally restructured federal student lending for graduate and professional education by establishing fixed annual and aggregate borrowing limits effective July 1, 2026. In place of the prior policy permitting borrowing up to the full cost of attendance, OBBBA directed the Department of Education to differentiate between “graduate” and “professional” programs, each subject to distinct loan caps.

Pursuant to this authority, the Department of Education undertook negotiated rulemaking and issued draft regulations identifying a finite list of degrees eligible for designation as “professional,” thereby qualifying for higher annual and lifetime borrowing limits. Degrees not explicitly designated are classified as “graduate” programs and subject to substantially lower caps. This approach places significant weight on the Department’s classification decisions in determining student access to federal aid.

EFFECT ON ARCHITECTS

The Department’s draft rule excludes architects from its list of recognized professional designations, classifying Master and Doctor of Architecture degrees as “graduate” rather than “professional” programs. This designation is inconsistent with the nature of the architecture profession. Accredited M.Arch. and D.Arch. degrees constitute terminal professional credentials. Architects are licensed by state authorities and are subject to mandatory regulatory, ethical, and professional standards comparable to those governing law, medicine, and other federally recognized professions.

This misclassification has direct financial consequences. Approximately 40 percent of architecture students pursue M.Arch. or D.Arch. degrees, many of which exceed the lower graduate borrowing caps. Students—particularly from middle- and lower-income backgrounds—will be unable to fully finance their education through federal loans, increasing reliance on private lending or other nonfederal sources and threatening access and the future architecture workforce pipeline.

CONGRESSIONAL ASK

Support H.R. 6718, the Professional Student Degree Act

Recognize architecture as a licensed, regulated profession for purposes of federal student loan limits. H.R. 6718 would designate M.Arch. and D.Arch. degree holders as professionals, aligning accredited architecture programs with other terminal professional degrees such as law, medicine, and veterinary medicine, and preventing misclassification under federal aid policy.

Support H.R. 6677, the Professional Degree Access Restoration Act

Restore federal student loan flexibility for graduate and professional students by reversing the borrowing caps enacted under OBBBA. H.R. 6677 would reinstate the prior policy allowing students to borrow up to the full cost of attendance, ensuring access to federally protected loans for high-cost, accredited graduate and professional programs.