

Congressional Democrats attempt to overturn student loan rule

Democrats set a lofty goal of repealing a marquee Trump education overhaul in a Republican-led Congress.

By: Rebecca Carballo | 05/07/2026 03:22 PM EDT

Congressional Democrats are making a play to overturn the Education Department's finalized rule that overhauls the student loan system, capping federal student loans for graduate and professional programs.

Reps. Suzanne Bonamici (D-Ore.), John Mannion (D-N.Y.) and Lauren Underwood (D-Ill.), and Sens. Jeff Merkley (D-Ore.) and Angela Alsobrooks (D-Md.) announced plans Thursday to introduce a Congressional Review Act resolution that would repeal the rule as soon as it's officially submitted to Congress. The Education Department just published it last week.

The rule is considered to be the largest overhaul to the student loan program in decades. Among the most controversial changes is a cap on federal loans for graduate students of \$20,500 per year with a \$100,000 aggregate limit; students in professional programs would be able to take \$50,000 in federal student loans per year with a \$200,000 aggregate limit.

The Education Department said these caps will drive down tuition costs, but some in the higher education space fear they will price out some students.

The department last fall designated 11 graduate-level fields as professional, including medicine, law, dentistry and theology — a move that sparked significant pushback from the higher education community, health care sector and nurses out of concerns it would exacerbate workforce shortages.

Before these loan limits, borrowers could take out up to the cost of attendance through a loan program called GradPLUS, which sunsets in July, according to the new rule.

The lawmakers planning to file the CRA resolution said they've heard from public service workers that these limits will further dissuade people from choosing those professions.

"I've spoken with nurses, teachers, firefighters, and many others who are concerned about how the Trump administration is making it even harder and more expensive for students to enter these critical public service jobs," Bonamici said in a statement. "It is also absurd to take away more affordable student loan repayment plans at a time when families are struggling to cover costs as prices skyrocket for gas and other basic needs as a direct result of [President Donald] Trump's reckless economic policy."

There are 37 Democratic co-sponsors in the House. Merkley's and Alsobrooks' offices did not immediately release a list of Senate co-sponsors. Speaker Mike Johnson would need to bring the CRA to the House floor for it to be considered for a vote. In the Senate, it could be forced to the floor if 30 senators sign a petition.