

Date: March 2, 2026

Submitted via Regulations.gov

The Honorable Nicholas Kent
Under Secretary of Education
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

Re: Docket ID: ED-2025-OPE-0944; RIN 1840-AD98; Reimagining and Improving Student Education NPRM

Dear Under Secretary Kent:

On behalf of the organizations listed below, we respectfully submit the following comments in response to the U.S. Department of Education's (Department's) *Reimagining and Improving Student Education (RISE)* Notice of Proposed Rulemaking (NPRM), 91 FR 4254.

Effective Date

The NPRM states that the One Big Beautiful Bill Act (OBBA) "directs the Department to implement roughly a dozen provisions by July 1, 2026," and that many of those provisions are not self-executing, requiring the Department to promulgate regulations to implement them. 91 FR 4257. The preamble further explains how this effective date would differ from the Higher Education Act (HEA) master calendar, which provides that regulations affecting programs under Title IV must be published in final form by November 1 in order to take effect the following July 1.

Because negotiated rulemaking could not be completed by November 1, 2025, and because the OBBA provisions are not self-implementing, the Department stated that "the OBBA implicitly waives the master calendar" for those provisions. 91 FR 4257.

We understand the difficult position in which the statute places the Department. However, an effective date that results in substantial regulatory changes becoming operational only weeks or months after publication of a final rule would create serious challenges for borrowers and institutions.

The proposed changes are sweeping. They include:

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- New repayment plans,
- Phase-out of the Graduate PLUS Program,
- New loan limits for graduate students, professional students and parents and
- New distinctions between graduate and professional students.

Borrowers will need adequate time to understand these changes and make informed financial decisions. Implementing reforms of this magnitude on a compressed timeline increases the likelihood of confusion, administrative errors and unintended consequences.

Students are already applying to programs for the 2026–27 academic year and determining how they will finance their education. For borrowers who do not qualify for any interim exception allowing continued access to legacy loan limits, the proposed timeline creates uncertainty and potential confusion. For example, the Federal Student Aid website still includes information about how to obtain a Graduate PLUS loan that does not also mention the forthcoming phase-out of the program. *Direct PLUS Loans for Graduate or Professional Students*. Federal Student Aid.

<https://studentaid.gov/understand-aid/types/loans/plus/grad> (accessed February 24, 2026). This illustrates the operational and consumer-facing complexity involved in implementing these changes on an accelerated schedule.

Proposed Approaches to Effective Dates and Implementation Flexibility

To address the practical and legal complexities associated with the statutory deadlines, we encourage the Department to consider the full range of tools available to ensure orderly, lawful and minimally disruptive implementation of the OBBB provisions. Specifically, the proposals focus on reducing legal risk, supporting regulated entities and safeguarding student access to critical educational and workforce pathways.

1. Align Effective Dates With the Master Calendar and Permit Early Implementation

The Department has authority under the HEA master calendar framework to set **July 1, 2027**, as the date for full operational implementation of Section 81001 of the OBBB,

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while permitting institutions to begin implementation on **July 1, 2026**, through early implementation authority under section 482(c)(2) of the HEA.

Section 81001 repeatedly states that the new loan-limit rules apply “Beginning July 1, 2026.” That phrase is best understood as marking the legal effective date of the new statutory framework, not as a requirement that the Department complete all operational, regulatory and systems changes by that date. Nothing in Section 81001 directs the Department to fully implement the new limits on that July 1, 2026, date. Congress did not use implementation-forcing language such as “the Secretary shall implement,” “shall enforce” or “without regard to section 482,” nor did it override the master calendar, which governs the timing of regulatory and operational changes to Title IV programs. Moreover, the plain meaning of the term “beginning” reinforces this reading: in ordinary usage, a rule that applies “beginning” on a certain date identifies the point at which the new legal regime starts to operate, not the point by which it must be fully effectuated. Interpreting “beginning July 1, 2026” as a full implementation deadline would invert that plain meaning and impose obligations Congress did not express, as well as put the Department out of compliance with a congressional mandate (the master calendar). Early implementation that begins July 1, 2026, allows the Section 81001 regulatory scheme to begin July 1, 2026, consistent with the statutory text and the master calendar.

The structure of the Graduate PLUS termination clause reinforces this reading. That clause states: “Subject to paragraph (8) and notwithstanding any provision of this part or part B, for any period of instruction beginning on or after July 1, 2026, a graduate or professional student shall not be eligible to receive a Federal Direct PLUS Loan under this part.” The “notwithstanding” clause is narrow: it applies only to “this part or part B.” The master calendar, however, is located in Part G of the HEA. Because Congress did not include Part G in the “notwithstanding” clause, the master calendar remains fully operative. And because the clause is expressly “subject to paragraph (8),” which creates a multiyear transition period, this supports that Congress clearly envisioned a tiered, phased implementation rather than a single-day switch on July 1, 2026. A textual read that harmonizes statutory provisions supports phased implementation, including that necessary to implement the master calendar. This interpretation also aligns with the Department’s long-standing practice under the HEA’s early implementation authority.

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Consistent with the Department's position, Section 81001 is not self-executing. Thus, its implementation requires a regulatory framework that harmonizes the statute's effective date with the master calendar's operational timelines.

Under a harmonized approach:

- **July 1, 2026**, would mark the date the statutory framework takes legal effect.
- **July 1, 2027**, would mark full operational implementation under the master calendar.
- Institutions or other appropriate entities prepared to adopt the new requirements on July 1, 2026, could do so voluntarily under early implementation authority.

Note: Proposed § 685.203(m)(2) would also allow for institutions to make individualized determinations about applicable student loan caps.

Practical Benefits of This Approach

A July 1, 2027, effective date and early implementation could:

- Reduce the risk of errors in the Common Origination and Disbursement (COD) website, National Student Loan Data System (NSLDS) and institutional systems;
- Allow institutions adequate time to update systems, policies, publications and financial models, as well as retrain staff;
- Avoid mid-cycle packaging changes that could create confusion or errors; and
- Allow the Department to issue clear, comprehensive guidance.

This structure respects the statutory text, preserves Departmental flexibility and promotes responsible, student-centered implementation.

2. If July 1, 2026, Is Retained, Establish Delayed Compliance or Implementation Dates

With respect to Section 81001, if the Department retains the July 1, 2026, effective date for the implementing regulations, it would have discretion to establish later compliance or operational implementation dates.

This approach would provide additional time for institutions to come into full compliance.

A delayed compliance structure would:

- Provide meaningful relief to regulated parties;
- Allow institutions adequate time to update systems, policies, publications and financial models, as well as retrain staff;
- Reduce inadvertent noncompliance and associated enforcement burdens; and
- Promote thoughtful, consistent adoption of complex student aid reforms.

This approach still respects the statutory requirement that implementation “begin” on July 1, 2026, while recognizing that full operationalization of complex provisions cannot reasonably be instantaneous.

Why a Phased Approach Serves the Department’s Interests

Both approaches—master calendar alignment with early implementation, or a July 1, 2026, effective date with delayed compliance—advance the public interest and the Department’s institutional interests.

Reducing Legal Risk

A structured, phased implementation may minimize the risk of:

- Arbitrary or capricious rulemaking challenges,
- Claims of insufficient notice or unworkable timelines and
- Operational failures that could undermine public confidence.

Demonstrating use of available statutory tools strengthens the Department’s legal posture.

Ensuring Statutory Compliance

These approaches:

- Respect the master calendar framework,

- Honor the statutory “beginning on” language,
- Provide a clear path to full implementation by July 1, 2027, and
- Avoid forcing institutions into rushed or incomplete compliance.

Protecting Access to Education and the Workforce Pipeline

Students cannot simply defer enrollment in medicine, dentistry, nursing and other high-demand fields. A rushed implementation risks:

- Disrupting admissions cycles,
- Limiting program availability and
- Reducing the pipeline of essential health care and technical professionals.

A phased approach would allow reforms to proceed without undermining national workforce priorities.

Maintaining Affordability Without Disrupting Academic Cycles

Institutions set tuition and aid structures well in advance. Adjusting implementation timelines:

- Does not undermine the cost-containment goals of the OBBB. The NPRM preamble states that the OBBB “limits excessive borrowing by graduate and professional students due to the elimination of unlimited borrowing under the Graduate PLUS Program.” 91 FR 4255. In at least the near term, however, students must still finance established tuition and fee levels at their institutions. These costs are unlikely to adjust as quickly as the proposed loan limits.
- Ensures institutions have sufficient time to responsibly adjust pricing and aid models for the 2027 cycle.

Institutions would still have clear notice that the new limits apply no later than July 1, 2027, preserving intended cost-containment incentives.

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Conclusion

By using the tools Congress has provided—master calendar alignment, early implementation authority and delayed compliance where appropriate—the Department can:

- Comply with statutory mandates,
- Reduce legal and operational risk,
- Support responsible implementation of complex reforms,
- Protect student access to essential educational and workforce pathways and
- Preserve the cost-containment goals of the OBBB without unnecessary disruption.

A balanced, phased implementation approach would enable the Department to meet both its legal obligations and its practical responsibilities to students, institutions and the public.

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Thank you for providing the opportunity to comment. If you have any questions or would like to discuss this submission, please contact Ms. Hilary Malawer, Chief Advocacy Officer, at the American Dental Education Association. Ms. Malawer can be reached at MalawerH@adea.org or (703) 859-1113.

Sincerely,

American Dental Education Association

Academy of General Dentistry

American Academy of Oral & Maxillofacial Pathology

American Academy of Pediatric Dentistry

American Academy of Periodontology

American Association for Dental, Oral, and Craniofacial Research

American Association of Endodontists

American Association of Oral and Maxillofacial Surgeons

American Association of Orthodontists

American Dental Association

American Student Dental Association