

119TH CONGRESS
2D SESSION

H. R. 10206

To amend the Higher Education Act of 1965 to terminate Federal student loan limits and restore the availability of Federal Direct PLUS Loans for graduate and professional students.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 1, 2026

Mr. FIGURES introduced the following bill; which was referred to the
Committee on Education and Workforce

A BILL

To amend the Higher Education Act of 1965 to terminate Federal student loan limits and restore the availability of Federal Direct PLUS Loans for graduate and professional students.

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 “Restoring Opportunity
5 for Advanced Education Act”.

1 **SEC. 2. TERMINATION OF LOAN LIMITS AND RESTORATION**
2 **OF FEDERAL DIRECT PLUS LOANS FOR GRAD-**
3 **UATE AND PROFESSIONAL STUDENTS.**

4 (a) IN GENERAL.—Section 455(a) of the Higher
5 Education Act of 1965 (20 U.S.C. 1087e(a)) is amend-
6 ed—

7 (1) in paragraph (3)—

8 (A) in the paragraph heading, by striking
9 “AND FEDERAL DIRECT PLUS LOANS”;

10 (B) in subparagraph (A)—

11 (i) by striking the heading for sub-
12 paragraph (A) and inserting the following:
13 “IN GENERAL”;

14 (ii) in the matter preceding clause (i),
15 by inserting before the dash at the end the
16 following: “, for any period of instruction
17 beginning on or after July 1, 2012”;

18 (iii) in clause (i), by striking “for any
19 period of instruction beginning on or after
20 July 1, 2012,”; and

21 (iv) in clause (ii), by striking “for any
22 period of instruction beginning on July 1,
23 2012, and ending on June 30, 2026,”; and
24 (C) by striking subparagraph (C);

25 (2) by striking paragraphs (4) and (6); and

1 (3) by redesignating paragraph (5), (7), and (8)
2 as paragraphs (4), (5), and (6), respectively.

3 (b) TECHNICAL AND CONFORMING AMENDMENTS.—

4 Section 455(a) of the Higher Education Act of 1965 (20
5 U.S.C. 1087e(a)), as amended by subsection (a), is further
6 amended—

7 (1) in paragraph (4), as redesignated by sub-
8 section (a), by striking “paragraph (8)” and insert-
9 ing “paragraph (6)” both places the term appears;
10 and

11 (2) in paragraph (6), as redesignated by sub-
12 section (a), by striking “Paragraphs (3)(C), (4), (5),
13 and (6) shall not apply, and paragraph (3)(A)(ii)
14 shall apply as such paragraph was in effect for peri-
15 ods of instruction ending before June 30, 2026,”
16 and inserting “Paragraph (4) shall not apply”.

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