

119TH CONGRESS 1ST SESSION H.R. 3530

To amend the Higher Education Act of 1965 to increase the Federal student loan limits for students in flight education and training programs.

IN THE HOUSE OF REPRESENTATIVES

May 21, 2025

Mr. Davis of North Carolina (for himself and Mrs. Kiggans of Virginia) 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 increase the Federal student loan limits for students in flight education and training programs.

- 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 "Flight Education Ac-
- 5 cess Act".

1	SEC. 2. INCREASE IN FEDERAL STUDENT LOAN LIMITS FOR
2	STUDENTS IN FLIGHT EDUCATION AND
3	TRAINING PROGRAMS.
4	Section 455 of the Higher Education Act of 1965 (20
5	U.S.C. 1087e) is amended—
6	(1) in subsection (p)—
7	(A) by striking "Each institution" and in-
8	serting the following:
9	"(1) IN GENERAL.—Each institution";
10	(B) in paragraph (1) (as designated by
11	subparagraph (A)), by inserting before the pe-
12	riod at the end the following: "and, shall, with
13	respect to Federal Direct Stafford Loans and
14	Federal Direct Unsubsidized Stafford Loans
15	made after the date of enactment of the Flight
16	Education Access Act to an eligible student (as
17	defined in subsection (r)), comply with the re-
18	quirements of paragraph (2)"; and
19	(C) by adding at the end the following:
20	"(2) Additional disclosures.—At or prior
21	to the disbursement of a Federal Direct Stafford
22	Loan or Federal Direct Unsubsidized Stafford Loan
23	after the date of enactment of the Flight Education
24	Access Act to an eligible student (as defined in sub-
25	section (r)) the following shall be disclosed:

1 "(A) The principal amount of the loan, the 2 stated interest rate on the loan, the number of 3 required monthly payments to be made on the 4 loan (which shall be based on a standard repayment plan), and the estimated number of 6 months before the start of the repayment period 7 for the loan (based on the expected date on 8 which the repayment period is to begin or the 9 deferment period is to end, as applicable).

> "(B) The estimated balance to be owed by the borrower on such loan (including, if applicable, the estimated amount of interest to be capitalized) as of the scheduled date on which the repayment period is to begin or the deferment period is to end, as applicable, and an estimate of the projected monthly payment.

> "(C) An estimate of the aggregate amount the borrower will pay for the loan, including the total amount of monthly payments made over the life of the loan plus the amount of any charges for the loan, such as an origination fee."; and

- (2) by adding at the end the following:
- 24 "(r) Increase in Loan Limits for Students in
- 25 Flight Education and Training Programs.—

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"(1) IN GENERAL.—Notwithstanding any other provision of this Act, the loan limits for Federal Direct Stafford Loans and Federal Direct Unsubsidized Stafford Loans made after the date of enactment of the Flight Education Access Act with respect to eligible students shall be subject to this subsection.

"(2) Definitions.—In this section:

- "(A) ELIGIBLE STUDENT.—The term 'eligible student' means a student who is enrolled in an eligible undergraduate flight education and training program.
- "(B) ELIGIBLE UNDERGRADUATE FLIGHT EDUCATION AND TRAINING PROGRAM.—The term 'eligible undergraduate flight education and training program' means an undergraduate flight education and training program that offers training for applicants seeking a commercial pilot certificate and—
 - "(i) during the period beginning on the date of enactment of the Flight Education Access Act and ending on the date on which 3 years of data has been collected pursuant to paragraph (3)(D), that meets

1	all the applicable requirements of this Act;
2	and
3	"(ii) beginning on the date on which
4	3 years of data has been collected pursuant
5	to paragraph (3)(D), that meets all the ap-
6	plicable requirements of this Act and has
7	a completion rate averaged over a 3-year
8	period, as calculated under paragraph
9	(3)(D) that is equal to or greater than 70
10	percent.
11	"(C) Undergraduate flight edu-
12	CATION AND TRAINING PROGRAM.—The term
13	'undergraduate flight education and training
14	program'—
15	"(i) has the meaning given the term
16	by the Secretary, in consultation with the
17	Administrator of the Federal Aviation Ad-
18	ministration;
19	"(ii) shall include a flight education
20	and training program offered by an eligible
21	institution that is accredited by an accred-
22	iting agency recognized by the Secretary,
23	that—

1	"(I) awards undergraduate cer-
2	tificates or associate or bachelor de-
3	grees; and
4	"(II) provides pilot training in
5	accordance with part 141 of title 14,
6	Code of Federal Regulations, or any
7	successor regulation; and
8	"(iii) shall not include a flight edu-
9	cation and training program certified
10	under part 61 of title 14, Code of Federal
11	Regulations, or any successor regulation.
12	"(3) Loan limits for eligible under-
13	GRADUATE FLIGHT EDUCATION AND TRAINING PRO-
14	GRAMS.—
15	"(A) Limits for eligible students
16	WHO ARE DEPENDENT STUDENTS.—
17	"(i) Annual Limits.—The maximum
18	annual amount of Federal Direct Unsub-
19	sidized Stafford Loans an eligible student
20	who is a dependent student may borrow in
21	any academic year (as defined in section
22	481(a)(2)) or its equivalent shall be—
23	"(I) in the case of an eligible stu-
24	dent at an eligible institution who has
25	not successfully completed the first

1	year of an eligible undergraduate
2	flight education and training pro-
3	gram—
4	"(aa) \$20,500, if such stu-
5	dent is enrolled in such a pro-
6	gram whose length is at least one
7	academic year in length; or
8	"(bb) if such student is en-
9	rolled in such a program that is
10	less than one academic year, the
11	maximum annual loan amount
12	that such student may receive
13	may not exceed the amount that
14	bears the same ratio to the
15	amount specified in item (aa) as
16	the length of such program meas-
17	ured in semester, trimester, quar-
18	ter, or clock hours bears to one
19	academic year;
20	"(II) in the case of an eligible
21	student at an eligible institution who
22	has successfully completed the first
23	year of an eligible undergraduate
24	flight education and training program

1	but has not yet successfully completed
2	the remainder of such program—
3	"(aa) \$31,500; or
4	"(bb) if such student is en-
5	rolled in such a program that is
6	less than one academic year, the
7	maximum annual loan amount
8	that such student may receive
9	may not exceed the amount that
10	bears the same ratio to the
11	amount specified in item (aa) as
12	the length of such program meas-
13	ured in semester, trimester, quar-
14	ter, or clock hours bears to one
15	academic year;
16	"(III) in the case of a student at
17	an eligible institution who has suc-
18	cessfully completed the first year and
19	second years of an eligible under-
20	graduate flight education and training
21	program but has not yet successfully
22	completed the remainder of such pro-
23	gram—
24	"(aa) \$32,500; or

1	"(bb) if such student is en-
2	rolled in such a program that is
3	less than one academic year, the
4	maximum annual loan amount
5	that such student may receive
6	may not exceed the amount that
7	bears the same ratio to the
8	amount specified in item (aa) as
9	the length of such program meas-
10	ured in semester, trimester, quar-
11	ter, or clock hours bears to one
12	academic year; and
13	"(IV) in the case of a student at
14	an eligible institution who has suc-
15	cessfully completed the first, second,
16	and third years of an eligible under-
17	graduate flight education and training
18	program but has not yet successfully
19	completed the remainder of such pro-
20	gram—
21	"(aa) \$22,500; or
22	"(bb) if such student is en-
23	rolled in such a program that is
24	less than one academic year, the
25	maximum annual loan amount

1	that such student may receive
2	may not exceed the amount that
3	bears the same ratio to the
4	amount specified in item (aa) as
5	the length of such program meas-
6	ured in semester, trimester, quar-
7	ter, or clock hours bears to one
8	academic year.
9	"(ii) Aggregate limits.—The max-
10	imum aggregate amount of Federal Direct
11	Unsubsidized Stafford Loans an eligible
12	student who is a dependent student may
13	borrow shall be \$111,000.
14	"(B) Limits for eligible students
15	WHO ARE INDEPENDENT STUDENTS.—
16	"(i) Annual Limits.—The maximum
17	annual amount of Federal Direct Unsub-
18	sidized Stafford Loans an eligible student
19	who is an independent student may borrow
20	in any academic year (as defined in section
21	481(a)(2)) or its equivalent shall be—
22	"(I) in the case of an eligible stu-
23	dent at an eligible institution who has
24	not successfully completed the first
25	year of an eligible undergraduate

1	flight education and training pro-
2	gram—
3	"(aa) \$24,500, if such stu-
4	dent is enrolled in such a pro-
5	gram whose length is at least one
6	academic year in length; or
7	"(bb) if such student is en-
8	rolled in such a program that is
9	less than one academic year, the
10	maximum annual loan amount
11	that such student may receive
12	may not exceed the amount that
13	bears the same ratio to the
14	amount specified in item (aa) as
15	the length of such program meas-
16	ured in semester, trimester, quar-
17	ter, or clock hours bears to one
18	academic year;
19	"(II) in the case of an eligible
20	student at an eligible institution who
21	has successfully completed the first
22	year of an eligible undergraduate
23	flight education and training program
24	but has not yet successfully completed
25	the remainder of such program—

1	"(aa) \$35,500; or
2	"(bb) if such student is en-
3	rolled in such a program that is
4	less than one academic year, the
5	maximum annual loan amount
6	that such student may receive
7	may not exceed the amount that
8	bears the same ratio to the
9	amount specified in item (aa) as
10	the length of such program meas-
11	ured in semester, trimester, quar-
12	ter, or clock hours bears to one
13	academic year;
14	"(III) in the case of a student at
15	an eligible institution who has suc-
16	cessfully completed the first year and
17	second years of an eligible under-
18	graduate flight education and training
19	program but has not yet successfully
20	completed the remainder of such pro-
21	gram—
22	"(aa) \$37,500; or
23	"(bb) if such student is en-
24	rolled in such a program that is
25	less than one academic year, the

1	maximum annual loan amount
2	that such student may receive
3	may not exceed the amount that
4	bears the same ratio to the
5	amount specified in item (aa) as
6	the length of such program meas-
7	ured in semester, trimester, quar-
8	ter, or clock hours bears to one
9	academic year; and
10	"(IV) in the case of a student at
11	an eligible institution who has suc-
12	cessfully completed the first, second,
13	and third years of an eligible under-
14	graduate flight education and training
15	program but has not yet successfully
16	completed the remainder of such pro-
17	gram—
18	"(aa) \$27,500; or
19	"(bb) if such student is en-
20	rolled in such a program that is
21	less than one academic year, the
22	maximum annual loan amount
23	that such student may receive
24	may not exceed the amount that
25	bears the same ratio to the

1	amount specified in item (aa) as
2	the length of such program meas-
3	ured in semester, trimester, quar-
4	ter, or clock hours bears to one
5	academic year.
6	"(ii) Aggregate limits.—The max-
7	imum aggregate amount of Federal Direct
8	Unsubsidized Stafford Loans an eligible
9	student who is an independent student
10	may borrow shall be \$137,500.
11	"(C) Limits for eligible students re-
12	CEIVING FEDERAL DIRECT STAFFORD LOANS.—
13	"(i) Annual Limits.—The maximum
14	annual amount of Federal Direct Stafford
15	Loans an eligible student may borrow in
16	any academic year (as defined in section
17	481(a)(2)) or its equivalent shall, subject
18	to subsection (q)(1), be—
19	"(I) in the case of an eligible stu-
20	dent at an eligible institution who has
21	not successfully completed the first
22	year of an eligible undergraduate
23	flight education and training pro-
24	gram—
25	"(aa) \$11,000; or

1	"(bb) if such student is en-
2	rolled in such a program that is
3	less than one academic year, the
4	maximum annual loan amount
5	that such student may receive
6	may not exceed the amount that
7	bears the same ratio to the
8	amount specified in item (aa) as
9	the length of such program meas-
10	ured in semester, trimester, quar-
11	ter, or clock hours bears to one
12	academic year;
13	"(II) in the case of an eligible
14	student at an eligible institution who
15	has successfully completed the first
16	year of an eligible undergraduate
17	flight education and training program
18	but has not yet successfully completed
19	the remainder of such program—
20	"(aa) \$18,000; or
21	"(bb) if such student is en-
22	rolled in such a program that is
23	less than one academic year, the
24	maximum annual loan amount
25	that such student may receive

1	may not exceed the amount that
2	bears the same ratio to the
3	amount specified in item (aa) as
4	the length of such program meas-
5	ured in semester, trimester, quar-
6	ter, or clock hours bears to one
7	academic year;
8	"(III) in the case of a student at
9	an eligible institution who has suc-
10	cessfully completed the first year and
11	second years of an eligible under-
12	graduate flight education and training
13	program but has not yet successfully
14	completed the remainder of such pro-
15	gram—
16	"(aa) \$19,000; or
17	"(bb) if such student is en-
18	rolled in such a program that is
19	less than one academic year, the
20	maximum annual loan amount
21	that such student may receive
22	may not exceed the amount that
23	bears the same ratio to the
24	amount specified in item (aa) as
25	the length of such program meas-

1	ured in semester, trimester, quar-
2	ter, or clock hours bears to one
3	academic year; and
4	"(IV) in the case of a student at
5	an eligible institution who has suc-
6	cessfully completed the first, second,
7	and third years of an eligible under-
8	graduate flight education and training
9	program but has not yet successfully
10	completed the remainder of such pro-
11	gram—
12	"(aa) \$13,000; or
13	"(bb) if such student is en-
14	rolled in such a program that is
15	less than one academic year, the
16	maximum annual loan amount
17	that such student may receive
18	may not exceed the amount that
19	bears the same ratio to the
20	amount specified in item (aa) as
21	the length of such program meas-
22	ured in semester, trimester, quar-
23	ter, or clock hours bears to one
24	academic year.

1	"(ii) Aggregate limits.—The max-
2	imum aggregate amount of Federal Direct
3	Stafford Loans an eligible student may
4	borrow shall be \$65,000.
5	"(D) DATA COLLECTION ON, AND CAL-
6	CULATION OF, COMPLETION RATES.—
7	"(i) In General.—The Secretary
8	shall annually calculate the completion rate
9	of each undergraduate flight education and
10	training program at each eligible institu-
11	tion based on the information collected
12	under clause (ii).
13	"(ii) Collection of Informa-
14	TION.—The Secretary shall annually col-
15	lect information, for each academic year,
16	on—
17	"(I) the total number of students
18	enrolled in an undergraduate flight
19	education and training program at an
20	eligible institution; and
21	$``(\Pi)$ those students who com-
22	plete such program—
23	"(aa) who earn a private pi-
24	lot's certificate for an airplane
25	category rating with a single-en-

1	gine class rating while enrolled in
2	such program; or
3	"(bb) who at the time of en-
4	rollment, possess such a certifi-
5	cate.
6	"(iii) Calculation of completion
7	RATE.—To calculate the completion rate
8	described in clause (i), the Secretary
9	shall—
10	"(I) consider as having com-
11	pleted, those students who earn a pri-
12	vate pilot's certificate for an airplane
13	category rating with a single-engine
14	class rating, or who at the time of en-
15	rollment possess such a certificate,
16	and complete the undergraduate flight
17	education and training program at an
18	eligible institution—
19	"(aa) that predominantly
20	awards associate degrees, within
21	200 percent of the normal time
22	for completion;
23	"(bb) that predominantly
24	awards bachelor degrees, within

1	150 percent of the normal time
2	for completion; and
3	"(cc) that predominantly
4	awards undergraduate certifi-
5	cates, within 200 percent of the
6	normal time for completion;
7	"(II) consider as not having com-
8	pleted, those students who earn a pri-
9	vate pilot's certificate for an airplane
10	category rating with a single-engine
11	class rating, or who at the time of en-
12	rollment possess such a certificate,
13	and who transfer out of the under-
14	graduate flight education and training
15	program to another program at the el-
16	igible institution that is not an under-
17	graduate flight education and training
18	program or to a program that is not
19	an undergraduate flight education and
20	training program at another eligible
21	institution; and
22	"(III) not include in the calcula-
23	tion, any student who—
24	"(aa) is a foreign national;

1	"(bb) earns a private pilot's
2	certificate for an airplane cat-
3	egory rating with a single-engine
4	class rating and transfers out of
5	the undergraduate flight edu-
6	cation and training program to
7	another undergraduate flight
8	education and training program
9	at a different eligible institution;
10	or
11	"(cc) is enrolled in an un-
12	dergraduate flight education and
13	training program and never earns
14	a private pilot's certificate for an
15	airplane category rating with a
16	single-engine class rating.
17	"(E) Reporting requirements.—
18	"(i) In General.—The Secretary
19	shall require each undergraduate flight
20	education and training program that en-
21	rolls students who receive assistance under
22	this part to provide the data described in
23	this subparagraph that is necessary for the
24	completion of the reporting requirements

described in this subparagraph.

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1 "(ii) Form of data co	OLLECTION.—
The Secretary shall prescribe	the form and
format of the data required t	o be provided
4 under this subparagraph and	include, at a
5 minimum, the following data of	elements:
6 "(I) Student data o	elements nec-
7 essary to calculate studen	nt enrollment,
8 persistence, retention, t	transfer, and
9 completion rates.	
10 "(II) Information	disaggregated
by gender, race, ethnicit	ty, and socio-
12 economic status.	
13 "(iii) Report to con	NGRESS.—Not
later than 9 months after th	e date of en-
actment of the Flight Educ	cation Access
Act and biennially thereafter,	the Secretary
shall submit a report to the o	Committee on
18 Health, Education, Labor, an	d Pensions of
the Senate, the Committee o	on Commerce,
Science, and Transportation of	of the Senate,
the Committee on Education	ion and the
Workforce of the House of	Representa-
tives, and the Committee of	on Transpor-
tation and Infrastructure of	the House of
Representatives, analyzing a	and assessing

1	the data collected pursuant to this sub-
2	paragraph and conforming to the require-
3	ments of this subparagraph that shall in-
4	clude the following:
5	"(I) An assessment of the effec-
6	tiveness of the requirements under
7	this subsection.
8	"(II) Information on enrollment,
9	persistence, retention, transfer, com-
10	pletion, utilization of Federal financial
11	aid, and unmet financial need, includ-
12	ing information on applicable institu-
13	tions.
14	"(III) Information on the gender,
15	race, ethnicity, and socioeconomic sta-
16	tus of students enrolled in an under-
17	graduate flight education and training
18	program.".
19	SEC. 3. GAO REPORT.
20	Not later than 2 years after the date of enactment
21	of this Act, the Comptroller General of the United States
22	shall—
23	(1) examine and review the implementation of
24	this Act and the amendments made by this Act,
25	which review shall include—

1	(A) the number of participating institu-
2	tions offering undergraduate flight education
3	and training programs (as defined in section
4	455(r) of the Higher Education Act of 1965
5	(20 U.S.C. 1087e(r)), as amended by this Act);
6	(B) the number of students enrolled in
7	such undergraduate flight education and train-
8	ing programs, and demographic data regarding
9	such students;
10	(C) the level of such students' participation
11	in the loan program under part D of title IV of
12	the Higher Education Act of 1965 (20 U.S.C.
13	1087a et seq.), including demographic data as
14	appropriate; and
15	(D) feedback from participating institu-
16	tions regarding the implementation of this Act
17	and the amendments made by this Act;
18	(2) develop recommendations to the Depart-
19	ment of Education on any changes that should be
20	made to improve the implementation of this Act and
21	the amendments made by this Act; and
22	(3) prepare and submit a report on the findings
23	and recommendations under paragraphs (1) and (2)
24	to—

1	(A) the Committee on Health, Education,
2	Labor, and Pensions and the Committee on
3	Commerce, Science, and Transportation of the
4	Senate; and
5	(B) the Committee on Education and
6	Workforce and the Committee on Transpor-
7	tation and Infrastructure of the House of Rep-
8	resentatives.
9	SEC. 4. RULE OF CONSTRUCTION.
10	Nothing in this Act, or an amendment made by this
11	Act, shall be construed to repeal, amend, supersede, or af-
12	fect any pilot training or qualification provision under ex-

14 SEC. 5. AUTHORIZATION OF APPROPRIATIONS.

There is authorized to be appropriated to the Sec-16 retary of Education, in addition to any amounts otherwise 17 available, to carry out the amendments made by this Act 18 \$3,000,000 for each of fiscal years 2025 through 2035. 19 Such funds shall be available until expended.

isting law.