
Register now for - 2025 Negotiated Rulemaking; Reimagining and Improving Student Education (RISE)

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U.S. Department of Education



2025 Negotiated Rulemaking; Reimagining and Improving Student Education (RISE)

Register Now

The U.S. Department of Education will host a five-day in-person negotiated rulemaking session from **November 3 - 7, 2025**. The committee will convene to cover the topic of **Reimagining and Improving Student Education (RISE)**, addressing:

1. Phase-out of graduate and professional PLUS Loans.
2. Establishment of new annual loan limits for graduate and professional students and parent borrowers, and implementation of new lifetime borrowing caps.
3. Simplification of student loan repayment plans into a standard repayment plan and a single income-based Repayment Assistance Plan (RAP) for new borrowers, elimination of the Income-Contingent Repayment (ICR) plan, and streamlining requirements for Income-Based Repayment plans for existing borrowers.
4. Institutional flexibility to apply lower annual limits for student and parent borrowers for selected programs of study.
5. Modifications to loan rehabilitation, including allowing defaulted borrowers to rehabilitate their loans a second time and setting minimum monthly payment amounts for such loans, phase-out of unemployment and economic hardship deferments, and limitations on a borrower's ability to receive a general forbearance.
6. Other provisions included in [Public Law 119-21](#) that are effective upon enactment, on July 1, 2026, on July 1, 2027, or on July 1, 2028.

This rulemaking is necessary to implement recent statutory changes to the Title IV, HEA programs included in [Pub. L. 119-21](#), known as the *One Big Beautiful Bill Act*, that President Trump signed into law on July 4, 2025, as well as to implement other Administration priorities.

