

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)”;

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 repay-
5 ment 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).

10 “(B) The estimated balance to be owed by
11 the borrower on such loan (including, if applica-
12 ble, the estimated amount of interest to be cap-
13 italized) as of the scheduled date on which the
14 repayment period is to begin or the deferment
15 period is to end, as applicable, and an estimate
16 of the projected monthly payment.

17 “(C) An estimate of the aggregate amount
18 the borrower will pay for the loan, including the
19 total amount of monthly payments made over
20 the life of the loan plus the amount of any
21 charges for the loan, such as an origination
22 fee.”; and

23 (2) by adding at the end the following:

24 “(r) INCREASE IN LOAN LIMITS FOR STUDENTS IN
25 FLIGHT EDUCATION AND TRAINING PROGRAMS.—

1 “(1) IN GENERAL.—Notwithstanding any other
2 provision of this Act, the loan limits for Federal Di-
3 rect Stafford Loans and Federal Direct Unsub-
4 sidized Stafford Loans made after the date of enact-
5 ment of the Flight Education Access Act with re-
6 spect to eligible students shall be subject to this sub-
7 section.

8 “(2) DEFINITIONS.—In this section:

9 “(A) ELIGIBLE STUDENT.—The term ‘eli-
10 gible student’ means a student who is enrolled
11 in an eligible undergraduate flight education
12 and training program.

13 “(B) ELIGIBLE UNDERGRADUATE FLIGHT
14 EDUCATION AND TRAINING PROGRAM.—The
15 term ‘eligible undergraduate flight education
16 and training program’ means an undergraduate
17 flight education and training program that of-
18 fers training for applicants seeking a commer-
19 cial pilot certificate and—

20 “(i) during the period beginning on
21 the date of enactment of the Flight Edu-
22 cation Access Act and ending on the date
23 on which 3 years of data has been collected
24 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 “(II) 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 engine 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
25 described in this subparagraph.

1 “(ii) FORM OF DATA COLLECTION.—

2 The Secretary shall prescribe the form and
3 format of the data required to be provided
4 under this subparagraph and include, at a
5 minimum, the following data elements:

6 “(I) Student data elements nec-
7 essary to calculate student enrollment,
8 persistence, retention, transfer, and
9 completion rates.

10 “(II) Information disaggregated
11 by gender, race, ethnicity, and socio-
12 economic status.

13 “(iii) REPORT TO CONGRESS.—Not
14 later than 9 months after the date of en-
15 actment of the Flight Education Access
16 Act and biennially thereafter, the Secretary
17 shall submit a report to the Committee on
18 Health, Education, Labor, and Pensions of
19 the Senate, the Committee on Commerce,
20 Science, and Transportation of the Senate,
21 the Committee on Education and the
22 Workforce of the House of Representa-
23 tives, and the Committee on Transpor-
24 tation and Infrastructure of the House of
25 Representatives, analyzing 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-
13 isting law.

14 **SEC. 5. AUTHORIZATION OF APPROPRIATIONS.**

15 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.

○