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# CONTENTS May 2026

# Med School in Your Future?
## RIT Creates Pathways to Get You There.


It was eye-opening. Sixteen students, some of them on a pre-med pathway who were participating in a signature course within RIT's Global Public Health program, just returned from the southern border of the Dominican Republic and Haiti. The area is mountainous. Road conditions are poor. Using a traditional ambulance to get someone to the hospital for medical care is extremely difficult. Students saw the impact of healthcare disparities first-hand.

John Oliphant, program director, led the student group on the immersive cross-cultural international experience. He says an undergraduate degree in global public health is an excellent preparation for medical school. Course requirements within the program often parallel pre-med requirements.

"**A global public health degree at RIT provides a strong foundation for future healthcare providers** by exposing them to subjects such as the following: epidemiology, disease awareness and prevention, human diseases, healthcare leadership, nutrition, health communication, psychology and mental health, research, technology innovations related to healthcare, public policy, both the financial and legal aspects of healthcare, integrated health systems and population health."

Trips like these allow students to not only observe healthcare challenges and disparities but also provides them with the opportunity to make a tangible difference. Last year another group of RIT students identified the need for improved pre-hospital emergency medicine and transport services there, then took action.

Oliphant says, "Based on the research we did last year, we have been able to secure a donor, an RIT graduate, that will allow RIT to donate an off-road capable ambulance for use by our local partners on both sides of the border. This will become an ongoing RIT legacy project where students and faculty will make regular trips to the region to research and engage with the activities of this vehicle." Along with allowing for the transport of those in desperate need of emergency transportation from remote and difficult to reach locations, that vehicle will be used to provide vaccines, educational programming, screening exams, and other vital medical services.

RIT encourages students to use those leadership skills to make a difference in the world.

"**Medical schools consider strong skills in leadership and management as positive qualities for admission**. At RIT, we build healthcare leadership training right into our global public health degree, further helping to separate and distinguish our graduates from other medical school applicants."

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# TRIO Programs Caught in Anti-DEI Crackdown

For decades, federal TRIO programs have served as a lifeline for low-income and first-generation college students—providing tutoring, financial counseling, and academic support at more than 1,000 institutions nationwide. Now, those programs are caught in the crossfire of the Trump administration's broader effort to reshape federal education spending.

The administration withheld $660 million of the $1.19 billion allocated to TRIO in fiscal year 2025, canceling or rejecting roughly 100 grants, while delaying thousands of others. The primary reason cited for cancellations: program descriptions that referenced diversity, equity, and inclusion goals or gender ratios.

During the government shutdown last fall, Education Secretary Linda McMahon went further, eliminating the very office within the Department of Education responsible for administering TRIO grants.

More than 650,000 students rely on TRIO services each year. The programs—which include Upward Bound, Talent Search, Student Support Services, and several others—were designed specifically for those who face the steepest barriers to higher education.

TRIO roots trace back to the Economic Opportunity Act of 1964, and have since expanded into eight distinct programs serving students at every stage of the college pipeline.

The administration's actions have not gone unchallenged. Attorneys general from 21 states and Washington, DC, filed briefs opposing the grant cancellations, and the Council for Opportunity in Education secured a preliminary injunction. Some funding has since been released as a result, though the broader landscape remains uncertain.

The uncertainty may only deepen. President Trump's proposed FY2026 budget calls for eliminating TRIO entirely—a move that would end a federal investment that, between 2021 and 2024 alone, directed more than $233 million to California institutions, $132.7 million to Texas, and tens of millions more to states across the South, Midwest, and beyond.

Research has shown that TRIO funding is heavily concentrated at public colleges serving small student populations, as well as at minority-serving institutions that enroll large populations of first-generation students and students of color.

Supporters of TRIO argue that stripping funding under the banner of anti-DEI enforcement misrepresents what these programs actually do: connect disadvantaged students with the academic and financial resources they need to earn a degree. Critics of the administration's approach note that using DEI-related language as a disqualifying criterion effectively penalizes institutions for serving the very students TRIO was explicitly created to help.

For now, affected institutions and students are left navigating a system in flux—waiting on court decisions, monitoring budget negotiations, and wondering whether a program that has shaped college access for generations will survive the current political environment.

# Pennsylvania State System Pilots Course-Sharing Initiative

Pennsylvania's State System of Higher Education (PASSHE) is developing a program that would allow students to take specialized or advanced courses offered at other PASSHE universities without transferring or traveling to a different campus, officials announced.

In July 2025, the PASSHE Foundation secured a $536,000 grant to fund the early stages of the project. The money will allow 165 additional faculty members to complete intensive, yearlong training in research-based teaching strategies designed to support course-sharing. More than 500 PASSHE faculty have already finished similar training through the Association of College and University Educators while continuing to teach their regular course loads.

PASSHE Chancellor Christopher Fiorentino framed the initiative as an equity issue as much as an academic one. "Course-sharing will bring students access to more high-quality, specialized courses at other universities, no matter where they are in our system," he says.

The program is expected to benefit students at rural campuses in particular, where course offerings may be constrained by smaller faculty sizes and tighter budgets. For some students in those communities, advocates say, access to a broader academic catalog could factor into whether they pursue college at all. Developing skilled workers in regions facing workforce shortages is also a stated goal of the initiative.

Diana Rogers-Adkinson, PASSHE vice chancellor and chief academic officer, described the program as a supplement to—not a substitute for—the traditional college experience. "Course-sharing reflects PASSHE's mission to provide a quality higher education at the lowest possible cost as we meet students where they are geographically and academically," she says. "This can never replace the on-campus classroom experience, but it gives students an additional option to take specialized or advanced courses offered at other campuses."

To make cross-campus enrollment logistically viable, PASSHE is building a unified student information platform that consolidates course registration, financial aid, tuition payments, and academic progress tracking across all ten universities. The system has already been deployed at most campuses, with a full rollout expected next year.

Pilot programs are currently underway, developed with guidance from a faculty-led advisory council and university provosts. PASSHE is also collaborating with peer systems nationally through a workgroup under the National Association of System Heads, which awarded the initiative a $10,000 grant in 2024. The State System plans to publish a course-sharing guide that other university systems can use.

Shelley Scherer, president and CEO of the PASSHE Foundation, suggested the initiative could put Pennsylvania on the national map. "PASSHE is well-positioned to be a national leader in designing course sharing strategies, with its universities in rural and suburban communities," she says.

# UC-Backed Bond Would Funnel $23 Billion Into California Research

As the Trump administration continues slashing federal research funding, California is mounting one of the most ambitious state-level responses yet—a $23 billion bond measure that would create a new foundation to keep the state's universities and research institutions afloat.

Senate Bill 895 (SB 895), introduced by Sen. Scott Wiener (D-San Francisco) and co-sponsored by the University of California (UC), would place the bond on the November 2026 ballot if approved by the state legislature and Gov. Gavin Newsom.

If voters pass it, the measure would establish the California Foundation for Science and Health Research to distribute competitive grants, loans, and funding for research facilities across the state.

The bill arrives at a precarious moment for California's public universities. The federal government froze more than $584 million in UCLA research grants last year—targeting funding from the National Institutes of Health, the National Science Foundation, and the Department of Energy—citing allegations of antisemitism, illegal affirmative action, and transgender athlete participation.

Federal courts have since restored most of those funds through temporary injunctions, but UC President James Milliken noted in January that $230 million in grants remain suspended or terminated across the system.

UC receives $5.7 billion annually in federal research dollars, making the current disruptions a systemic threat rather than an isolated setback. "Reductions in federal funding are already disrupting critical UC research that supports thousands of jobs, drives medical innovation, and leads to life-changing solutions that benefit everyone," Milliken said in a statement. "The University is grateful for Sen. Wiener's efforts to ensure that UC remains the greatest research university in the world."

The bond proposal goes beyond simply replacing lost federal dollars. SB 895 includes provisions requiring that pharmaceuticals developed through bond-funded research be made available to Californians at a discount, and that the state be allowed to recoup a portion of licensing and royalty fees generated by resulting inventions. California's CalRx program could also publicly manufacture bond-funded pharmaceutical discoveries, selling them at cost to state residents.

Labor unions representing tens of thousands of researchers have backed the bill, including United Auto Workers Region 6 and the Union of American Physicians and Dentists. Thirty-one members of the state legislature are co-authoring it.

The stakes are substantial. California accounts for 47% of U.S. biotechnology research and development spending and generates 53% of the nation's biotech revenues.

The life sciences sector alone supports more than one million jobs and nearly $400 billion in economic output. UC research has contributed to foundational technologies ranging from CRISPR gene editing to the first modern AI algorithms.

Whether the bond can fully offset federal losses remains an open question—but California appears unwilling to wait and find out.

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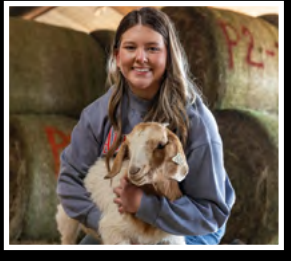

# HIGHER ED HEROES

## Higher education is powered by people.

**Behind every thriving campus** are faculty and staff members who mentor students, build community, create opportunity, and lead with purpose. Their impact often extends far beyond the classroom or office, shaping lives, strengthening institutions, and connecting campuses to the broader world. Insight Into Academia is excited to highlight this month's Higher Ed Heroes, spotlighting the special individuals who make a meaningful difference at colleges across the country.

We celebrate the people who make contributions that strengthen higher education from within. Whether guiding students toward career success, building inclusive spaces, mentoring first-generation scholars, advancing innovation, or establishing community partnerships, Higher Ed Heroes exists to recognize them for their contributions.

## Dr. Cristy Tower-Gilchrist
## Emory University

Dr. Cristy Tower-Gilchrist, professor at Emory University, is a Higher Ed Hero for her exceptional dedication to student success and her remarkable consistency as a mentor, educator, and guide.

She was nominated by multiple students across different experiences and stages of their journeys, each sharing the same themes independently: Dr. Tower-Gilchrist genuinely cares about her students as individuals. She teaches rigorous courses like Human Anatomy and Physiology while creating an environment where students feel supported, encouraged, and confident in their ability to succeed.

Beyond the classroom, she serves as Pre-Nursing Club Advisor across both the Oxford and Atlanta campuses, a TA mentor, research mentor, and academic guide. She helps students navigate complex transitions, from early coursework to admission into nursing programs, staying connected long after a course ends. One former student, now a registered nurse, credits Tower-Gilchrist with helping shape her path into the profession. Others describe the comfort of knowing they had someone in their corner who believed in them and helped them see their own potential.

The words students use to describe her repeat themselves: supportive, dedicated, genuine, present. When five different voices tell the same story, it is no longer just a nomination. It is a testament.

## Dr. Sidney G. Carthell
## Murray State University

Dr. Sidney G. Carthell, a leader in student affairs at Murray State University, is being recognized as a Higher Ed Hero for his more than three decades of committed service to student development, leadership, and community engagement.

A veteran of the United States Air Force, Carthell brings discipline, vision, and a spirit of service to everything he does. His work goes beyond supporting students in the moment. He builds systems designed to sustain their success long after they leave campus. Among his most impactful contributions is the Emerging Scholars Institute, a leadership and retention program he founded and directs that has earned recognition from the Kentucky Council on Postsecondary Education, the Murray State Board of Regents, and organizations well beyond the university.

His commitment extends into the broader community as well. He currently serves as Chair of the Human Rights Commission for the City of Murray, Kentucky, and is a former president of United Way–Murray/Calloway County, reinforcing the idea that higher education leaders have a vital role to play both inside and outside institutional walls.

In his own words: "Student success means helping students recognize their potential and providing the support, opportunities, and leadership experiences that allow them to thrive. After 33 years in higher education, I remain deeply committed to empowering students to lead, graduate, and make a meaningful impact in their communities."

That dedication, to students, to community, and to the future, is what makes Dr. Carthell an Insight Into Academia Higher Ed Hero.

## Patti Carey
## Longwood University

Patti Carey, Executive Director of the McGaughy Professional Development and Internship Center in the College of Business and Economics at Longwood University, is a Higher Ed Hero for her tireless commitment to student success and her lasting presence at the heart of campus life.

She is often one of the first to arrive and last to leave. Long after the workday ends, her office lights are still on, a quiet signal that another student is being supported, another conversation is happening, another future is being shaped.

Carey guides students through every stage of their professional journey, from crafting a first resume to navigating interviews and securing internships that lead to full-time careers. Her impact is reflected in the students she mentors and the alumni who return to campus to thank her. But her influence reaches beyond career outcomes. Whether attending campus events, connecting with students in everyday moments, or strengthening relationships in the surrounding community, she brings a warmth that ripples through the entire institution.

In her own words: "It is truly an honor to play a role in helping students succeed and prepare for their future careers."

That mindset is what makes Patti Carey a Higher Ed Hero.

## Know someone who deserves to be recognized?

**Submitting a nomination takes just a few minutes. Simply share the nominee's name, institution, and a brief reflection on the impact they've made. You can also upload a short video directly from your phone if you'd like to amplify their story across our social channels.**

**Submit a nomination for your Higher Ed Hero here:**


LEGAL REPURSE

# Can Universities Counteract the Assault on International Enrollment?

**By Erik Cliburn**

**A cascading set** of federal immigration actions and state-level legislative proposals is reshaping the landscape for international students at American colleges and universities—and the financial and academic consequences are already measurable.

New data from the Institute of International Education's (IIE) Fall 2025 Snapshot show that new international student enrollment fell 17% in the 2025–2026 academic year, with graduate enrollment down 12%, nearly matching the steepest single-year decline on record, which occurred during the COVID-19 pandemic.

According to an economic analysis by NAFSA: Association of International Educators and JB International, the decrease translated into more than $1.1 billion in lost tuition revenue and nearly 23,000 fewer jobs across the country.

The damage is visible on individual campuses. The University of North Texas (UNT) announced it would phase out four master's programs, two undergraduate majors, 25 minors, and dozens of certificates to address a $45 million projected deficit—driven in part by a sharp drop in international graduate enrollment.

UNT's international students pay more than $21,000 in tuition and fees, compared to roughly $12,100 for in-state undergraduates. For institutions like UNT that rely heavily on international tuition dollars amid declining state appropriations, the loss can be significant.

The policy environment driving these numbers is layered and complex. Since taking office in January 2025, the Trump administration has issued executive orders mandating enhanced vetting and social media screening for visa applicants, enacted a travel ban eventually expanding to cover 39 countries, temporarily paused visa interview scheduling during peak admissions season, and presided over a surge in visa revocations.

Administrators at institutions with large international populations have described an increasingly difficult visa landscape, with students from key markets like South Asia and Africa facing longer wait times, more frequent denials, and heightened scrutiny.

> **"Most institutions indicate that attracting international students is as critical as ever and are focused on continuing to prioritize the recruitment of these students. Furthermore, the majority continue to allocate funding for outreach efforts at the same or higher levels than last year."**

Compounding the problem is a surge in U.S. Immigration and Customs Enforcement (ICE) activity that has left many prospective international students uncertain about their safety and legal standing.

The upshot, according to enrollment officials, has been widespread hesitation, with strong candidates adopting a wait-and-see posture, rather than committing to U.S. institutions.

"International student outreach and recruitment remain key priorities for U.S. higher education institutions," according to the IIE report. "Most institutions indicate that attracting international students is as critical as ever and are focused on continuing to prioritize the recruitment of these students. Furthermore, the majority continue to allocate funding for outreach efforts at the same or higher levels than last year."

At the state level, Florida may soon add a legislative layer on top of the federal headwinds. A bill moving through the state legislature would require preeminent public universities—including University of Florida (UF), Florida State University, University of South Florida, and Florida International University—to maintain freshman classes that are at least 95% Florida residents, effectively squeezing international students into a narrow pool of nonresident seats. The bill's sponsor has framed the measure as a matter of prioritizing Florida taxpayers over international applicants.

Critics argue the legislation could damage the very academic excellence Florida's legislature has long promoted. Limiting international enrollment could directly threaten research capacity and national rankings, particularly in science, technology, engineering, and mathematics (STEM) fields where international students are heavily represented.

At UF alone, international students make up 62.3% of electrical and computer engineering majors and 24.2% of computer science majors—numbers that illustrate just how dependent American research universities have become on the global talent pipelines that federal and state policy is now working to constrict.

So what can universities actually do? The IIE data offer a clearer roadmap for institutions willing to invest.

Among those that saw international student enrollment growth, 71% credited active recruitment initiatives and 54% pointed to more proactive outreach to admitted students.

Institutions are also expanding recruitment efforts into less-tapped markets, such as Vietnam, Brazil, Ghana, and Nigeria as universities seek to reduce dependence on any single region or country of origin.

Beyond recruitment, universities are finding leverage through programs like Optional Practical Training (OPT), which allows international graduates to gain work experience in the United States after completing their degrees.

The IIE report found that 92% of institutions believe international students would look elsewhere for their education if OPT were eliminated—underscoring how critical postgraduation employment pathways are to attracting global talent.

The Presidents' Alliance on Higher Education and Immigration has developed the Legal Pathways that Work (LPTW) initiative specifically to close the gap between graduation and long-term citizenship status.

"Every year, talented noncitizen students graduate from U.S. institutions looking to apply their skills in high-need sectors, including education, health care, and STEM, among others," says Caitlin Johnson, project coordinator for the Presidents' Alliance.

"However, colleges and universities are not always prepared to support these students to pursue the employment-based immigration options that may be available to them. The LPTW initiative addresses this need through a multi-pronged approach serving students, campuses, and employers."

Policy advocates are also pushing Congress to act. NAFSA has urged lawmakers to pass the Keep STEM Talent Act, protect OPT, and expand dual intent provisions that would allow international students to pursue permanent residency—bringing U.S. policy closer in line with competitor nations like Canada and the United Kingdom, which are already benefitting from international students' hesitation to enroll in American institutions.

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# Student-Run Venture Funds Put Real Capital, and Real Risk, in Students' Hands

**By Misty Evans**

**At most universities,** students learn finance through case studies and spreadsheets.

At the University of Michigan's Ross School of Business, some learn by deciding where to invest real money.

This model, student-run venture capital funds, is gaining traction across higher education as universities look for ways to deepen experiential learning, strengthen startup ecosystems, and better prepare students for careers in entrepreneurship and finance.

At Ross, the approach has been developing for decades. What began in the mid-1990s as the Wolverine Venture Fund, initially a student club, has grown into a broader ecosystem of student-managed investments spanning venture capital, commercialization, social impact and early-stage investing.

"Ultimately, these things are such high risk anyway that nobody really knows," says Stewart Thornhill, Eugene Applebaum Professor of Entrepreneurial Studies at Michigan Ross, and former executive director of the Zell Lurie Institute for Entrepreneurial Studies. "So let's empower them to make that decision."

That idea of giving students real responsibility rather than simulated practice is at the heart of why these programs matter.

## From Student Club to Institutional Model

According to Thornhill, the initiative began when a donor offered $2 million to create a student investment fund. University leaders were hesitant to hand real capital to students, but the donor insisted that they control the investment decisions. The university ultimately accepted the gift and carved out a small, high-risk slice of the endowment for that purpose.

Over time, the investment club evolved into a formal part of the curriculum. MBA first-year students learn the mechanics of early-stage investing, then return in their second year to take on leadership roles, lead diligence teams, and manage parts of the portfolio.

That apprenticeship model became the foundation for additional funds. Ross now offers multiple student investment courses, including the Zell Founders Fund, which Thornhill launched to support recent graduates building companies after leaving campus.

The need for that fund was practical. Thornhill says the university was effective at helping students incubate ventures while they were enrolled, but many founders lost momentum after graduation when they needed income and no longer had university support.

## Living with Ambiguity

What distinguishes student-run venture funds from traditional business courses is not just that the money is real. It's that the uncertainty is also real.

In a classroom case study, students are usually handed a well-defined problem, a tidy packet of information and, often, the benefit of hindsight. Venture investing offers none of that safety net.

"Often there is no data," Thornhill says. "It's a new product or a new sector and you're trying to figure out the market size for a product that has never come to market yet."

Students must gather information from scattered sources, decide what is credible, identify gaps, and make judgments despite incomplete evidence. They review financials and forecasts, analyze market size, assess competition, and meet directly with founders, often while working through disagreements within their own teams.

The messiness is part of the lesson. Students are not just learning how venture capital works, but also how to think under pressure, communicate, manage unknowns, and make decisions when the answer is not obvious.

## Students Hold the Power

With the course-based funds, student teams conduct due diligence, present

their findings to the larger group and vote on whether to invest. Faculty oversight remains, but the students drive the process.

That structure is intentional. If students are going to learn how investors think, they need to shoulder the responsibility and deal with the consequences that come with real-world investment decisions.

### A Different Relationship with Risk

One of the biggest shifts students must make is learning to think differently about risk.

Many MBA students come into venture investing steeped in traditional finance, where reducing risk is often the goal. Early-stage investing works differently. In that world, uncertainty is unavoidable, and many investments fail.

"You can't operate in early-stage investing unless you have a willingness to take on risk," Thornhill says. "Many of the deals will go to zero."

He says one of the instructors' biggest jobs is helping students recalibrate. They often want more data, more proof and more market development before moving forward. But waiting too long can mean missing the opportunity altogether.

Thornhill compares it to catching a falling knife: grab too early and you get cut, grab too late and it is gone. The challenge is identifying the moment when the opportunity is risky, but still viable.

That mindset has value beyond venture capital. Students learn how to categorize risk, assess it, mitigate it, and act without perfect information, skills that matter in entrepreneurship, leadership, and innovation work.

### Bringing Value to Future Careers

For students interested in a career in venture capital, investment banking or early-stage finance, the benefits are obvious. They leave with experience in due diligence, market analysis, forecasting and investment decision-making.

Students who have spent time on the investor side gain an advantage when they later sit across the table requesting capital.

### Institutional Benefits and Real Limits

Beyond learning, student-run funds can strengthen a university's broader innovation ecosystem. Ross tends to focus on local entrepreneurs or startups within driving distance, in part so students can visit facilities, observe operations and assess a company's culture in person.

That local focus helps connect them to the regional startup economy while giving universities a visible role in supporting innovation beyond campus.

The direct economic effect may be limited, Thornhill says, but the long-term institutional benefits can be meaningful. Even when investments fail, universities may build goodwill with founders who remember the university took a chance on them.

There is also a structural question. Donor gifts support the efforts without any expectation of returns. Thornhill says that matters. If outside investors require returns, student learning can quickly become secondary to portfolio performance, and external pressure can influence decision-making.

"If you allow a structure whereby there is an expectation of returns back to external investors, then the learning doesn't become the primary focus," he says.

### A Stronger Case for Learning

As universities face growing pressure to show career relevance, support innovation and offer more than classroom theory, student-run venture funds present a compelling model.

They teach how to evaluate uncertainty, work through ambiguity, and make decisions with real consequences. For higher education leaders, this may be the most important takeaway.

They also place universities closer to the startup economy, not just as observers, but as participants.

In a moment when institutions are under pressure to produce graduates who can lead in fast-changing industries, that kind of experience is hard to dismiss.

"You can't operate in early-stage investing unless you have a willingness to take on risk. Many of the deals will go to zero."

Stewart Thornhill, PhD

# Allies for Justice

**By Sheila Caldwell, EdD and Venessa Brown, PhD**

**Allyship is often framed** as a moral commitment. Yet in practice, it is frequently exercised as a conditional act. We argue that allyship should never be personalized. It should not be contingent upon affinity for a specific group, agreement with their decisions, or proximity to their lived experiences.

Allyship must be grounded in conviction and a commitment to justice itself. Justice should be advocated for and defended regardless of personal feelings, political disagreements, or social distance.

We are witnessing a troubling shift in real time. Allyship appears to be waning for certain ethnic and demographic groups because of disagreement with how those groups voted in recent elections.

There is a growing sentiment that individuals should suffer the consequences of their decisions. The reality is that they already are. However, withholding advocacy for their rights because "they brought it on themselves" is not justice. Right remains right even when a group has, wittingly or unwittingly, supported leadership or policies that contribute to their own marginalization and demise.

This moment reveals a critical distinction between allies to people and allies to justice. Allies to people often operate from emotion, proximity, or social capital. Their advocacy fluctuates depending on how they feel about a group at any given time.

Allies to justice are rooted in principle. They challenge corruption, confront hate, and disrupt inequity regardless of who is affected. Their commitment does not waver in the face of personal disagreement or discomfort.

Another challenge with personalized allyship is the subtle entitlement it can produce. We have encountered individuals who believe that advocating for marginalized communities earns them a certain level of privilege within those communities.

This position is rarely stated outright, but it is often evident in their actions. It suggests that prior acts of advocacy grant permission to speak without accountability, even when words or actions are harmful. It reflects a broader pattern in which individuals center their intent, identity, or past advocacy as mitigating factors when harm occurs.

Allyship rooted in justice does not rely on past contributions to excuse present harm. It requires accountability, especially when one is corrected by the very communities they claim to support.

For example, in 2010, United States Senator Harry Reid of Nevada described Barack Obama as "a light-skinned African American with no Negro dialect, unless he wanted to have one." The comment reinforced long-standing stereotypes about intellectual inferiority and respectability politics.

While the comment was widely criticized, there were also calls for leniency. Some of Reid's allies directed critics to his legislative record on civil rights and urged others not to be offended, framing him as an ally for the African American community whose intent mattered more than his impact. This response is telling. It reveals how perceived allyship can create space for diminished accountability.

We also encountered this dynamic years ago in a previous role as Diversity, Equity, and Inclusion leaders. We were brought in to help resolve a situation involving a professor who used the "n-word" multiple times in her classroom. The campus community was surprised and discouraged because this professor was widely regarded as an ally due to her meaningful work in the African American community.

As we worked through the situation with the dean, we offered a different perspective. We said, "We get it now. She is operating from a place of arrogance. She believes she has earned the right to say it."

The dean paused and responded, "Bingo." That moment crystallized the issue for us. When allyship is rooted in affinity or past contributions, it can evolve into entitlement, and entitlement is incompatible with justice. Justice requires humility and does not excuse harmful behavior because of someone's prior acts of service to a community.

We do not need allies who advocate for justice solely because of their relationships or proximity to marginalized communities. While relationships can and should motivate action, they cannot be the foundation of justice work. What happens when the relationship changes? What happens when disagreement arises? What happens when frustration replaces empathy?

If allyship is anchored in personal feelings, it becomes fragile, and justice work is abandoned. This happens more often than it should when allyship is not grounded in principle.

There is also a persistent gap between what people believe allyship looks like and how it actually shows up in practice. Research from McKinsey & Company, particularly in their Women in the Workplace

reports from 2021 through 2023, highlights that many women experience allyship as inconsistent and reactive rather than proactive.

Colleagues frequently offer support after an incident of bias or discrimination but remain silent in the moment when intervention is most needed. This pattern reinforces inequity rather than disrupting it.

We have observed this firsthand. Someone experiences bias, dismissal, or even explicit racism in a meeting. The harm is public and the silence is deafening. Then, after the meeting, an individual reaches out and says, "I am so sorry that happened to you." While affirming, it is ultimately ineffective. It does nothing to prevent harm, interrupt bias, or change outcomes in real time. That is not allyship. That is not courage. That is not integrity. That is not justice.

An ally for justice does not wait until after the meeting to express support or indignation. They speak up during the meeting. They name the unjust behavior. They challenge the dismissiveness. They interrupt the co-opting of ideas. They are willing to risk discomfort, and, in some cases, professional capital, to ensure that justice is upheld in real time.

People who are experiencing harm do not need allies who act based on convenience, comfort, or personal alignment. They need individuals who are guided by unwavering conviction. The data is clear.

McKinsey states in their reports that the gap between intention and action remains one of the most significant barriers to equity in organizations. If we are serious about advancing justice, we must transition, in real time, from meaning well to doing well.

If we are to redefine allyship, we must detach it from conditional relationships and anchor it in justice. It is not about being liked, being perceived as progressive, or gaining access or credibility within marginalized communities. In fact, real allies are more likely to lose favor with majority groups than to gain prominence within marginalized groups. It is about standing firmly and publicly for what is right.

Justice does not require agreement. It requires principled belief and enduring resolve.

**Sheila Caldwell, EdD, is the inaugural Vice President for Anti-racism, Diversity, Equity and Inclusion and Chief Diversity Officer for the Southern Illinois University System and a member of the Insight Into Academia Editorial Board. Venessa Brown, PhD, is the retired Associate Athletic Director and Chief Diversity Officer for SIUE Intercollegiate Athletics and a member of the Insight Into Academia Editorial Board.**

# Congress, USDA Move to Shore Up Rural Veterinary Workforce

A growing shortage of large animal veterinarians in rural America has prompted a coordinated federal response—one that puts veterinary education, student debt, and workforce pipelines squarely at the center of the conversation.

The U.S. Department of Agriculture (USDA) designated 245 veterinary shortage areas across 47 states in 2026, a figure that reflects what officials and advocates describe as a worsening crisis.

At the heart of it is a higher education dilemma: veterinary school graduates in 2025 carried an average of more than $212,000 in educational debt, yet rural food-animal practices typically earn less than urban animal clinics. This math can discourage new veterinary school graduates from setting up shop in the communities that need them the most.

To address the gap, the USDA unveiled a Rural Veterinary Action Plan last August that ties workforce development directly to veterinary schools and recent graduates. Among its components, the agency plans to catalog federal financing resources—including USDA Rural Development loan programs—to help new veterinarians navigate the capital requirements to open a rural practice.

The agency also intends to hold listening sessions with stakeholders, including veterinary schools, to better understand why so few students from rural backgrounds pursue food-animal careers and what it would take to change that.

The centerpiece financial tool remains the Veterinary Medicine Loan Repayment Program (VMLRP), which offers up to $120,000 in student loan relief in exchange for three years of service in a federally designated shortage area. But the program's reach is constrained: applications consistently outpace available funding, leaving many of the shortage areas without coverage.

Pending legislation in Congress aims to help alleviate this problem. The Rural Veterinary Workforce Act (H.R. 2398/ S. 1163), reintroduced in the 119th Congress with bipartisan support, would make VMLRP awards tax-exempt—a move that would effectively free up roughly 39% of currently allocated funds by ending the practice of routing appropriated dollars back to the U.S. Treasury to cover recipients' tax liability.

The bill would put veterinary loan relief on par with analogous federal programs for physicians and other health care professionals.

"Without veterinarians, our farmers and ranchers cannot thrive, and without thriving farms, our rural towns and communities cannot survive," says Mississippi Farm Bureau President Mike McCormick at the August announcement event.

The USDA is also exploring special pay rates, tuition reimbursements, and recruitment bonuses to draw veterinarians into federal roles, and plans to partner with universities and youth organizations to build a pipeline of students interested in rural and public health veterinary careers. A report from the USDA Economic Research Service examining the scope of rural veterinary shortages is expected by mid-2026.

# Virtual Reality Is Changing Preclinical Dental Training

For generations, dental students have honed their skills on plastic teeth mounted in mannequins, repeating procedures until muscle memory takes over. Increasingly, dental schools are adding a new layer to that preparation—virtual reality (VR)—and early evidence suggests the approach is paying off.

The appeal is straightforward. Drilling, extractions, and cavity preparation are irreversible procedures. Practicing them on a live patient for the first time carries risk, and traditional mannequin setups offer limited feedback and finite repetition. VR simulation changes that equation by letting students make mistakes and learn from them in a consequence-free environment as many times as they need.

A 2026 study published in BDJ Open put that premise to the test with 126 third-year dental students, splitting them into one group that trained with the Adapt VR system before moving to physical simulators and another control group that went straight to the simulators.

The VR-first group scored significantly higher on cavity preparation assessment, and most reported increased confidence in their abilities. Researchers attributed much of the benefit to the system's real-time feedback on factors like drilling depth, hand angle, and tool trajectory.

Similar results have emerged elsewhere. Queen Mary University of London embedded 42 haptic VR stations into its dental curriculum, using a structured framework built around deliberate practice—the idea that focused repetition with immediate feedback accelerates skill development.

Faculty reported early signs of improved student confidence, though researchers noted that longer-term data on VR's impact on patient outcomes remains scarce.

In the United States, the technology is reaching programs beyond traditional dentistry. The Community College of Baltimore County recently launched what its administrators say is the first VR training lab specifically designed for dental hygiene students.

Funded through a grant from the Delta Dental Foundation, the program equipped students with Meta Quest headsets running software adapted from a Swedish VR training platform.

The technology isn't cheap to implement at scale, and researchers caution that evidence on long-term skill retention remains limited. But for programs weighing the investment, the direction of the data is becoming harder to ignore.

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Midwestern University's One Health Initiative unites future health care providers across medicine, veterinary care, dentistry, and optometry under a shared belief: that human, animal, and environmental health are deeply interconnected—and that the best care considers all three.

# Beyond the Animals:

## Veterinary Schools and the Future of Holistic Care

**By Erik Cliburn**

**When a pet owner** walks into WisCARES, the One Health access-to-care veterinary clinic at the University of Wisconsin-Madison, they're often dealing with more than a sick pet.

They may be homeless, facing eviction, or managing a disability. About 40 to 50% are people of color. 60 to 70% report some form of physical, cognitive, or emotional disability. The veterinary students working those cases aren't just learning to care for pets—they're learning what it means to treat the entire family.

That's precisely the point.

WisCARES, short for Wisconsin Companion Animal Resources, Education and Social Services, pairs veterinarians and veterinary nurses with social workers in an interprofessional, service-learning clinic for pet owners at or below 200% of the federal poverty level, or those experiencing homelessness.

Founded in 2013 through a collaboration between UW-Madison's schools of veterinary medicine, pharmacy, and social work, it's built on the recognition that in underserved communities, a pet's health and a person's wellbeing are rarely separable.

Social workers at WisCARES meet regularly with veterinary students to discuss poverty, homelessness, moral stress, and self-care.

WisCARES represents one expression of what the health professions world broadly calls One Health—the framework recognizing the interconnectedness of human, animal, and environmental health.

Nowhere is that more evident

than at Midwestern University, which has embedded One Health as a foundational principle across its entire multi-campus operation. Karen Gruszynski, PhD, MPH, DVM, recently appointed as one of Midwestern's One Health Initiative Coordinators, describes the goal.

"The One Health Initiative means that future health care providers will recognize that individual patient care doesn't happen in a vacuum," she says. "We hope that future health care providers will be able to use a One Health lens to optimize patient care, whether it is asking about pets in the household, educating about zoonotic disease risks, or adopting sustainable clinical practices."

Midwestern has restructured coursework, clinical rotations, and community outreach across osteopathic medicine, pharmacy, dentistry, physical therapy, speech-language pathology, and veterinary medicine.

Students work through zoonotic disease—infections that spread between animals and humans—case studies in interprofessional groups. Veterinary and physical therapy faculty jointly run a canine rehabilitation program. College of Veterinary Medicine students have traveled with medical colleagues to Guatemala, treating thousands of human patients alongside their animals.

Gruszynski's co-coordinator, Tiffany Hughes, PhD, who directs Midwestern's public health program on its Glendale campus, stresses that One Health isn't reserved for researchers or policymakers.

"One Health applies to everyone, whether they are going to be a practitioner at a local clinic or embarking on a veterinary practice," Hughes says. "It can ripple in a macro perspective if they educate others about One Health."

That perspective is backed by Gruszynski's own research. A 2026 article in Frontiers in Medicine found that only 56% of 133 American medical schools included One Health in any form, while accredited veterinary schools are already required to incorporate it.

Veterinarians take part in a dental wet lab hosted by the proposed Chicago College of Veterinary Medicine in MWU's dental simulation lab.

The profession focused on animals may be further ahead than the one focused on humans. Approximately 68% of North Americans live with at least one pet, meaning something as simple as asking about household animals could improve a physician's ability to catch zoonotic disease and connect with patients.

Building this into packed professional curricula isn't easy. Gruszynski documents real obstacles—attendance enforcement, facilitator shortages, faculty burnout—and notes that students resist anything that feels tangential to their licensing exams.

"Students will be dismissive of lectures, courses, and anything else that might be perceived as superfluous to their clinical training," she writes. "Therefore, it is imperative to demonstrate the importance of One Health to them as future practitioners."

The evidence from programs that have pushed through those barriers is consistent. Students who participate in interprofessional, community-based experiences come back with sharper communication skills, stronger awareness of health equity, and something harder to measure but equally important: a more durable sense of why they chose their profession in the first place.

"Half of the battle is educating people about One Health, while the other is implementing One Health," Hughes adds. "One Health not only needs to be integrated in education, but also into research and service. Broadly speaking, the sky is the limit when it comes to incorporating One Health in study and practice."

Public health emergencies have a way of exposing the cost of silos. The institutions investing now in practitioners who can think across the boundaries of human, animal, and environmental health aren't just improving their curricula—they're building infrastructure the rest of the system will eventually need.

# Medical Schools Elevate Nutrition Education From Elective to Essential

**By Erik Cliburn**

**The link between** what Americans eat and their state of health has long been hiding in plain sight. Diet-related chronic diseases—obesity, type 2 diabetes, cardiovascular disease—account for a staggering share of preventable illness and death in the United States. Yet the physicians tasked with treating these conditions have often graduated medical school with only a cursory understanding of nutrition.

That's starting to change, driven by institutional rethinking, student advocacy, and a professional community that has decided the status quo is no longer acceptable.

In March, 53 medical schools across 31 states pledged to require at least 40 hours of comprehensive nutrition education—or its competency equivalent—before graduation, a commitment made in conjunction with a federal recognition event hosted by the U.S. Department of Health and Human Services (HHS).

The numbers underscoring the need are stark. An estimated 90% of the nation's $4.5 trillion in annual health care spending goes toward managing chronic disease, according to the HHS, and poor nutrition is frequently at the core of those conditions.

Approximately 60% of American adults live with at least one chronic disease and nearly 40% have two or more. Meanwhile, medical students have historically averaged fewer than two hours of nutrition education per year.

## A Long-Overdue Reckoning

The Association of American Medical Colleges (AAMC) has been building toward this moment for years. Over the past decade, the AAMC has worked to catalyze what it calls a national shift toward integrated, competency-based nutrition education—convening stakeholders, generating data, and encouraging locally driven innovation across its member institutions.

In November 2025, it issued a formal call to action urging medical school deans and curriculum leaders to evaluate their current practices and identify opportunities to further weave nutrition into their programs. This spring, the AAMC hosted a national convening of medical educators, organized by the Teaching Kitchen Collaborative with participation from the National Board of Medical Examiners, to share effective strategies for teaching and assessing nutrition competencies.

"We've made significant progress over the past 10 years, reflected in the dedication of our medical school deans and curriculum leaders across the country," says David J. Skorton, MD, AAMC president and CEO. "Today is about recognizing the important work medical schools have already done and their commitment to further progress in the future."

American Medical Association president Bobby Mukkamala, MD, offered a candid assessment of why medicine lagged so long. The body of knowledge required for a nutrition curriculum has grown enormously—from perhaps two volumes to ten.

His answer was to reconsider how specialty rotations are structured. If a student knows they want to be a pediatrician, there may be little value in a neurosurgical rotation—time that could be reclaimed for foundational topics like nutrition that affect every patient, regardless of specialty.

"So the question then is, how do we teach them that stuff and this stuff in a 4-year period?" he says. "This isn't about turning doctors into dieticians. It's about making sure that physicians feel confident having productive conversations with patients about nutrition, conversations that can truly change lives."

## Building Nutrition Into the Curriculum

The schools now stepping up aren't starting from scratch, but many are substantially deepening what they offer. At the University of Miami Miller School of Medicine, the approach is deliberately longitudinal.

The school's NextGenMD curriculum integrates 63.5 hours of nutrition education across all four years—embedded into cardiology, gastroenterology, and endocrinology lectures during the preclinical years, then extended into clinical clerkships where students practice nutritional counseling with standardized patients and culminating in a culinary medicine elective with hands-on cooking sessions.


University of Miami Miller School of Medicine

Harvard Medical School

The initiative grew partly from the bottom up. Medical students at Miller launched nutrition education advocacy in 2023, and what began as a small push eventually became a 50-member interdisciplinary working group of students, physicians, dietitians, researchers, and educators.

"Diet and nutrition represent one of the strongest drivers of the cardiometabolic diseases that deeply affect our society and health care system," says Akash Patel, a Miller School student who helped lead the curriculum integration effort. "As one of the key players in improving patient health, physicians have a huge opportunity to address many preventable and reversible diseases with an expanded understanding of the modifiable risk factors that influence our patients."

Associate Dean for Curriculum Gauri Agarwal, MD, was careful to frame the overhaul not as piling more content onto an already crowded program but as a fundamental rethinking.

"This wasn't about adding more content to an already packed curriculum," says Agarwal. "It was about rethinking how nutrition fits naturally into clinical reasoning and informs diagnosis, treatment decisions and conversations with patients in real clinical settings."

### Harvard's Deep Roots, Recent Growth

Harvard Medical School (HMS) brings a particularly long history to the issue. In 1942, the school established the first nutrition department at any medical or public health school in the world. But like many institutions, HMS saw its nutrition emphasis ebb and flow over the following decades.

By 2007, curricular reforms that brought students to clinics earlier inadvertently reduced nutrition instruction from the equivalent of seven days to three. By 2015, the subject had been folded into other courses rather than standing on its own.

Since 2019, HMS has been working to reverse that drift. A nutrition and lifestyle curriculum theme was established, and changes have accumulated steadily—new required courses, updated electives, quick-reference healthy eating sheets for first-year students, and most recently a Culinary Medicine and Nutrition elective launched in 2024 in which

**“The physicians we train will see nutrition as a powerful, evidence-based tool they can use every day to improve patients’ lives.”**

**Gauri Agarwal, MD**
**Associate Dean for Curriculum**
**University of Miami Miller School of Medicine**

students prepare heart-healthy meals while studying the science behind dietary interventions.

“Good nutrition and healthy lifestyle habits are a cornerstone for managing pretty much every medical condition,” says Eliza Leone, a registered dietitian and instructor in the course.

HMS faculty have also taken a national leadership role in defining what nutrition competency should actually look like.

Working with educators from nearly three dozen institutions, they published recommendations in JAMA Network Open in September 2024 outlining 36 nutritional competencies for medical school graduates—everything from providing evidence-based dietary guidance to communicating with patients in a compassionate and nonjudgmental way.

This spring, HMS is expected to formally adopt competencies based on those recommendations and integrate them across all four years of its MD programs.

### What Comes Next

For medical schools like Indiana University School of Medicine and Geisinger Commonwealth School of Medicine, which have embedded nutrition into their curricula for years, the current moment offers a chance to compare notes and raise the bar collectively.

The AAMC’s spring convening was designed for exactly that—a forum where institutions could share what’s working and refine assessment methods for competency-based nutrition training.

The broader cultural moment is also shifting. “Food as medicine” has moved from wellness-world language into mainstream clinical discourse, carried by mounting evidence that ultra-processed foods high in sodium and added sugar are direct drivers of the chronic disease burden overwhelming the American health care system. The goal, as Miller School faculty framed it, extends well beyond contact hours or credit requirements.

“The physicians we train will see nutrition as a powerful, evidence-based tool they can use every day to improve patients’ lives,” says Agarwal.

Ultimately, the push is about more than curriculum hours; it’s about training a generation of doctors who are as comfortable talking about diet as they are reviewing a lab result.

# Community Partnership Grants Reshape Health Training and Local Care Delivery

**By Misty Evans**

**There's a quiet shift** happening in how universities train future health care professionals, and it's not happening in lecture halls or teaching hospitals. Instead, it's happening in community clinics, nonprofit offices, and in places that, for a long time, sat outside the center of academic medicine.

As workforce shortages deepen and competition for clinical placements increases, more institutions are turning to community partnership grant models to expand training opportunities while addressing real gaps in care.

Programs supported by the Health Resources and Services Administration (HRSA), including Area Health Education Centers (AHECs) and the Behavioral Health Workforce Education and Training (BHWET) Program, are at the center of this shift.

The premise is pretty straightforward, even if the implications are not. Instead of designing programs on campus and extending them outward, universities are working alongside community organizations to co-create them from the start. That shift is impactful.

For decades, universities have positioned themselves as the drivers of research and training, with community partnerships often framed as an extension of institutional priorities. Community partnership grants flip that model.

Under programs like AHEC, funding flows into regional networks that connect universities with local providers, particularly in rural and underserved areas. In HRSA's BHWET program, training pipelines are developed in partnership with community mental health organizations and clinics, where students complete field placements while addressing local workforce shortages.

The difference is who decides what matters.

Research published in the Journal of Health Care for the Poor and Underserved found that community-based participatory approaches improve the likelihood that interventions are adopted and sustained because they are grounded in local priorities from the beginning. In other words, when communities help design the work, it's more likely to work.

For students, this changes what it means to understand the system. Instead of training primarily in large hospital settings, they are increasingly placed in federally qualified health centers, community mental health clinics, and nonprofit organizations. These are the spaces where many patients actually receive care, especially those navigating complex barriers tied to income, housing, or access.

Students experience firsthand how transportation affects whether a patient shows up for appointments or how food insecurity can complicate treatment plans. It's how mental health, primary care, and social services intersect in ways that don't fit neatly into a single discipline.

National Institutes of Health (NIH)-backed research points to measurable gains in areas like cultural competency, communication, and clinical readiness. It also suggests something more structural: students who train in these environments are more likely to stay in them, helping to address persistent workforce gaps in underserved communities.

## Follow the Money

Traditional academic grants tend to consolidate resources within institutions. Community partnership grants, by design, push at least some of that funding outward. AHEC programs distribute funding across regional centers. Community organizations often receive direct support to implement programs, collect data, and sustain services.

Universities are still central, but they are no longer the sole hub. This shift requires a different kind of infrastructure like shared governance, flexible funding mechanisms, and a willingness to invest in partners who may not have the same administrative capacity, but do have the relationships and trust that make programs effective.

NIH research underscores the importance of this capacity-building. When community organizations are equipped to manage and evaluate programs, partnerships are more likely to survive beyond a single grant cycle.

That's where many initiatives succeed or fail.

However, these partnerships can be harder to coordinate than traditional models. Faculty may need to adapt to new training environments. Funding structures that send dollars outside the institution can create internal friction. And sustainability remains a real question when grant cycles end. But the alternative is also becoming harder to justify.

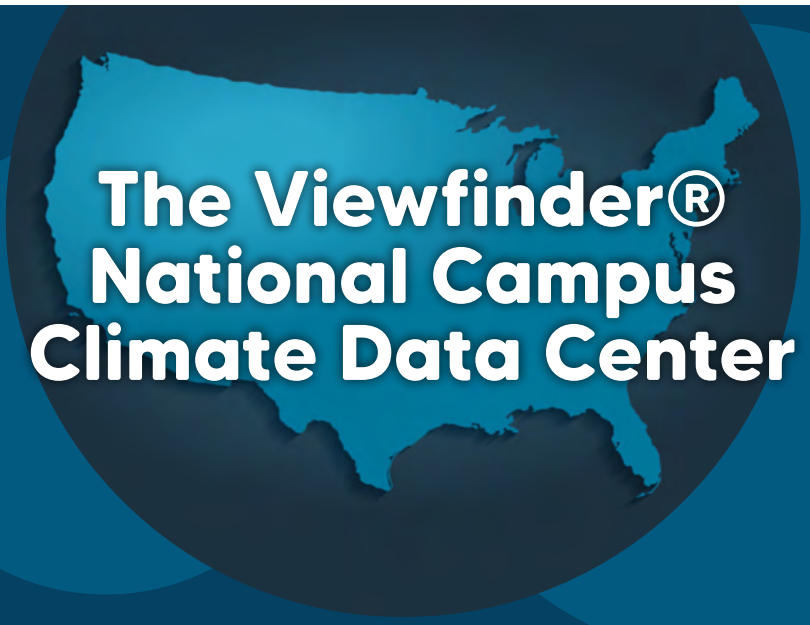
Clinical training sites are limited, workforce shortages are growing, and there is increasing pressure from accreditors, policymakers, and communities to demonstrate that higher education is producing graduates who are prepared to meet real-world needs.

Community partnership grants sit at the intersection of those pressures. They are not a workaround; rather, they're a different way of organizing the work.

For years, many of these partnerships were treated as pilots: interesting, mission-aligned, but peripheral. However, that's changing as institutions look for ways to expand training capacity, strengthen community relationships, and show measurable impact, community-based funding models are moving closer to the center of institutional strategy.

They ask more of universities, including flexibility, humility, and coordination. But they also offer something traditional models struggle to deliver: training that reflects how health care actually works, and partnerships that extend beyond the life of a single grant.

For higher education leaders, the question is no longer whether this model has value. It's whether their institution is structured to do it well.



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# Scholarship and Diversity Funding Programs Expanding Access to Health Professions

**By Misty Evans**

**As the United States** faces a growing shortage of physicians, dentists, and other health professionals, a central question is shaping the future of care: who can afford to enter the field, and who cannot.

In response, colleges and universities are expanding the use of federally funded scholarship programs to reduce financial barriers and build a health workforce that better reflects the populations it serves.

At the center of these efforts is the Scholarships for Disadvantaged Students (SDS) program, administered by the Health Resources and Services Administration (HRSA). The program provides funding to health professions schools to offer tuition assistance to students from economically disadvantaged backgrounds, lowering one of the most significant barriers to entering the field.

The cost of medical education continues to shape both entry into the profession and career decisions after graduation. According to HRSA's Advisory Committee on Graduate Medical Education, high levels of student debt are associated with a decreased likelihood of pursuing primary care or practicing in underserved areas, where shortages remain most acute.

Federal scholarship programs are designed to counter that trend. Students from disadvantaged backgrounds are more likely to return to communities similar to those in which they were raised, improving access to care in areas that have historically faced provider shortages.

Yet financial aid alone is not enough to ensure success or long-term workforce impact.

"We're seeing the most meaningful progress in programs that go beyond financial aid," says Uché Blackstock, a Harvard-trained emergency physician and founder of Advancing Health Equity, a consulting firm launched in 2019 to dismantle racism in health care and close racial health disparity gaps. "Scholarships are essential, especially given the cost of medical education, but funding alone isn't enough."

The most effective programs, she says, combine financial support with mentorship, academic preparation, and community building. This approach reflects a broader shift in how institutions are designing workforce pathways, moving beyond access toward long-term student success.

Research from the National Academies of Sciences, Engineering, and Medicine supports this model, finding that students are more likely to persist in health professions programs when financial aid is paired with structured academic and social support.

At institutions such as University of Texas Health Science Center at San Antonio, scholarship funding is paired with mentorship and advising systems designed to support students from matriculation through graduation. These models reflect a growing emphasis on retention, not just recruitment.

That shift is critical. Historically, efforts to diversify the health professions have focused heavily on admissions. Increasingly, institutions are

**Dr. Uché Blackstock is a physician, transformation leader, and founder and CEO of Advancing Health Equity, where she partners with organizations to reinvent how health care is delivered, led, and experienced. A second-generation doctor educated at Harvard Medical School, Dr. Blackstock is widely recognized for her work creating systems-level change that improves health outcomes for all. She's the New York Times bestselling author of "Legacy: A Black Physician Reckons with Racism in Medicine," a powerful work that examines the structural failures of the medical system, and the emotional and ethical toll they take on those called to serve within it.**

recognizing that supporting students after they enroll is equally important.

"We're also seeing progress in early pipeline initiatives that engage students in high school or college," Blackstock says. "These programs help shape identity and expand what students believe is possible long before the application process begins."

Such programs aim to address disparities earlier in the educational pathway. Exposure to health careers, academic preparation, and mentorship can all influence whether students pursue and persist in medical and dental education.

Community-based clinical training is another key component. By placing students in clinics and health centers that serve diverse populations, universities provide hands-on experience while reinforcing a commitment to addressing gaps in care. Federal findings show that students who train in these environments are more likely to practice in them after graduation.

Despite these advances, structural barriers continue to limit access.

"Cost continues to be a major challenge, and it extends beyond tuition," Blackstock says, pointing to application fees, test preparation, interview travel, and relocation expenses as significant hurdles for many students.

Admissions processes also present challenges. Heavy reliance on standardized test scores and traditional metrics can reinforce inequities, as these measures often reflect access to opportunity rather than potential.

"Standardized test scores and certain types of experiences are not neutral," Blackstock says. "They are shaped by systemic inequities."

Even after gaining admission, students may encounter environments that affect their ability to succeed. Isolation, bias, and limited access to mentorship can influence both well-being and long-term retention in the field.

These layered challenges highlight the limits of scholarship programs when implemented in isolation.

"Scholarship programs are an important part of the solution, but they cannot fully address these challenges on their own," Blackstock says.

Federal data reflects this reality. While HRSA-supported programs train thousands of students each year, individuals from economically disadvantaged backgrounds remain underrepresented in many health professions, particularly in medicine and dentistry.

Addressing these gaps will require a more comprehensive approach.

"We need to move from a focus on diversity as an outcome to a focus on system design," Blackstock says.

That shift involves investing across the entire pathway into health professions, from early education through training and into leadership. It also requires reexamining how institutions define merit and evaluate candidates.

Institutions, she adds, must take responsibility for the environments they create.

"Recruitment without support will never lead to lasting change," Blackstock says.

The case for this work extends beyond access. A more representative health workforce has been associated with improved patient communication, increased trust, and better adherence to treatment, particularly among populations that have historically faced barriers to care.

The National Academies has identified workforce diversity as a key factor in improving health outcomes and reducing disparities, reinforcing the link between education policy and patient care.

For higher education leaders, this framing positions scholarship programs as more than financial aid. They are a strategic tool for shaping the future of the health workforce.

Institutions that effectively combine funding with mentorship, academic support, and workforce-aligned training are better positioned to address both educational access and gaps in care delivery.

The challenge moving forward will be sustaining and scaling these efforts. Rising education costs, evolving workforce demands, and persistent inequities underscore the need for continued investment and innovation.

Expanding access to health professions education is not only about who gets in. It is about who is supported, who graduates, and ultimately, who serves.

Without sustained investment in both funding and system design, the gap between workforce needs and workforce reality is likely to persist. But with it, institutions have an opportunity to do more than diversify their student bodies. They can help reshape the future of care itself.

"Scholarship programs are an important part of the solution, but they cannot fully address these challenges on their own."

Dr. Uché Blackstock


# State Funding Gains Narrow as Budget Pressures Mount

By Erik Cliburn

**New data** from the State Higher Education Executive Officers Association (SHEEO) indicates that growth in state funding for public colleges and universities slowed considerably in fiscal year 2026, raising concerns about the durability of these recent gains.

According to SHEEO's latest Grapevine report, state support reached $133.1 billion in FY 2026, representing a 1% increase over FY 2025. The gain marks the smallest year-over-year increase since 2021. By comparison, between fiscal years 2022 and 2025, annual funding increases averaged 7.8%.

The data reflects what SHEEO describes as a shift from the unusually strong revenue growth that followed the COVID-19 pandemic. During that period, state budgets benefited from robust tax collections and federal stimulus dollars. The current increase aligns with more modest tax revenue growth in many states.

Although the FY 2026 increase represents the fourteenth consecutive year of nominal growth in state funding, the figures are not adjusted for inflation. Early inflation data covering the first half of most states' fiscal years show increases between 2.7% and 3%, suggesting that the real purchasing power of appropriations may be declining.

The report provides an initial snapshot of state tax support for higher education in the current fiscal year, including general fund appropriations for public universities, community colleges, and state higher education agencies. The figures reflect allocations and estimates reported between October 2025 and early January 2026, and remain subject to revision as states update their budgets.

State-level variation was substantial. Thirty-three states reported increases in higher education support, ranging from 12.1% in Montana to 0.1% in Florida. At the same time, 17 others and Washington, DC, reported decreases, with cuts ranging from 13.6% in Arizona to 1.6% in North Carolina. Seven states reduced support by 5% or more, while only five posted increases at or above that level. The uneven results underscore the widening disparities in how each state is prioritizing higher education.

Measures of these efforts offer a more complex picture. State support per $1,000 of personal income increased 5.3% over five years. However, that level is 3.9% below 2025 levels and 3.2% below 2024 levels, indicating that funding has not kept pace with recent income growth.

The distribution of state funds also highlights where dollars are flowing. For total FY 2026, 47.6% was allocated to operational funding at public four-year institutions, while 20.9% went toward operations at public two-year institutions. Financial aid accounted for 12.9% of total support. Research, agriculture, and medical appropriations represented 10.8%, and 7.8% was directed toward other uses, such as non-credit and continuing education or operational support for independent institutions and state agencies.

Additional context from SHEEO's broader State Higher Education Finance (SHEF) report illustrates how recent fiscal trends have reshaped institutional revenue. In FY 2024, public higher education appropriations per full-time equivalent (FTE) student increased 0.8% beyond inflation, surpassing pre-pandemic 2019 levels by 17.9%. Public FTE enrollment grew 2.9%, reaching 10.4 million students after 12 consecutive years of decline, though enrollment remained 10.8% below its 2011 peak.

At the same time, tuition revenue per FTE has fallen sharply. Inflation-adjusted net tuition revenue declined 3.7% in 2024 and 8.1% over five years, with public institutions receiving $7,510 per FTE in 2024. Institutions in 40 states and Washington, DC, collected less tuition revenue than they did five years earlier.

As appropriations increased and tuition revenue declined, the average student share of total revenue fell below 40% for the first time since 2010.

Taken together, the FY 2026 Grapevine data and recent SHEF findings suggest that while nominal state funding continues to rise, the pace of growth has slowed considerably. With inflation, enrollment shifts, and the expiration of federal stimulus funds reshaping state budgets, the stability of public higher education funding will likely remain a central issue in the years ahead.

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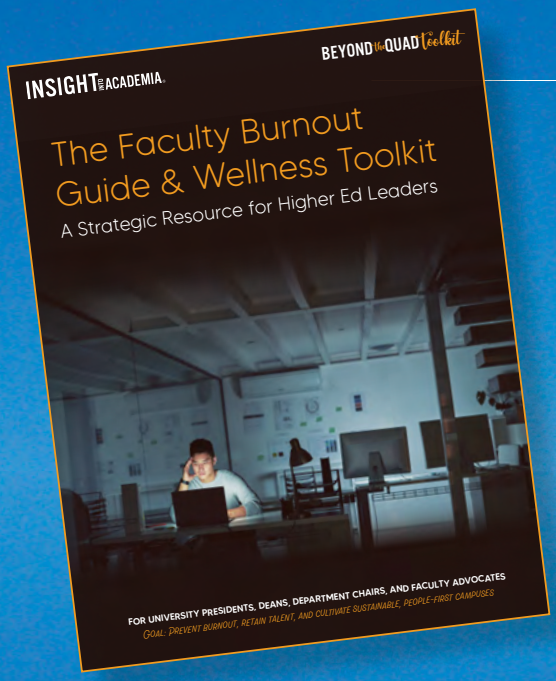


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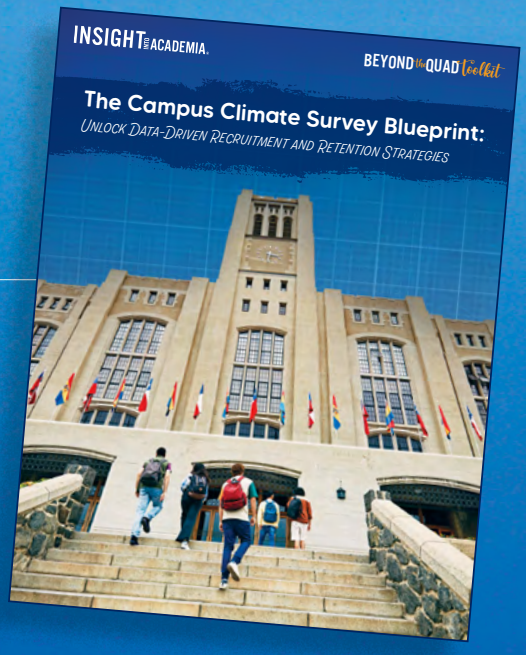


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# A Crisis in Graduate Student Funding

**By Brian J. Gallagher**

**It's no secret** that the federal government under the current administration has taken an antagonistic stance toward higher education. Some of this has taken the form of direct action against colleges and universities themselves.

In other cases, the impact has been felt through the undermining and dismantling of systems and structures that support higher education. The elimination of grant funding, new federal loan borrowing limits, and changes to federal loan forgiveness and repayment options have significant implications for higher education in general, but the application of these policy changes will affect graduate students disproportionately. As we see these changes implemented, it's important to recognize the extent to which they are putting graduate education out of reach for a significant proportion of Americans.

First came the elimination of grant funding which supported academic and scientific research. In early 2025, the federal government handed over review of those grants to the newly-formed Department of Government Efficiency (DOGE). DOGE targeted federal grants which contained content that they deemed DEI-focused, determinations that we now know were made by searching for key terms using ChatGPT.

While this did not affect graduate education exclusively, federal grants are often a source of funding that universities use to support tuition costs for graduate students. At my own university, for example, this led to the suspension of a grant designed to cover the tuition costs of graduate students training to become school counselors in high-need schools. In some cases, this loss of grant funding led universities to limit graduate student enrollment or even rescind admission offers.

More recently, the passage of the so-called "One Big Beautiful Bill Act" (OBBBA) has had a tremendous impact on federal loans for graduate students. One element of this bill creates new caps on student borrowing through Federal Direct Unsubsidized Loans starting July 1 of this year. For those whom ED considers "graduate students," those loans will continue to be $20,500/year but now with a lifetime limit of $100,000. For "professional students," those limits are $50,000/year with a lifetime limit of $200,000. (It should also be noted that the Department of Education's definition of what constitutes a "professional student" has also been controversial—the exclusion of nursing programs is a notable example.)

Another component of OBBBA which is sometimes overlooked is loan proration. Prior to the bill, graduate students could borrow up to the full $20,500 per academic year. However, students who are not able to enroll full-time will have their loans prorated and their eligibility for federal loans will be much lower.

A compounding factor of these new limitations is the new lifetime borrowing cap of $257,500 for all federal student loans, including any undergraduate loans (but excluding Grad PLUS and Parent PLUS loans), regardless of whether the loans have already been repaid, forgiven, or discharged. For students who received federal loans for their undergraduate education, this cap significantly reduces their borrowing levels if they seek federal loans for graduate and professional programs.

OBBBA also discontinues Grad PLUS loans—a key source of funding for graduate and professional students used to cover costs of attendance beyond what was covered by federal unsubsidized loans. This limits resources for prospective graduate students whose universities cannot fund them and who lack the means to cover the cost of their graduate education on their own.

Although there are "legacy" provisions built into the legislation for students who signed up for federal unsubsidized loans and Grad PLUS loans prior to July 1 which would allow them to maintain their same levels of pre-OBBBA access (excluding proration, which will apply to all student borrowers), those students lose their legacy eligibility if they withdraw from or skip enrolling in an academic term, or if they take a leave of absence. As a result, graduate students who step away from their programs, even briefly, or due to circumstances beyond their control, could find themselves with no financial path back.

Those who do qualify for federal loans can no longer count on flexible repayment options or loan forgiveness that would've been available to them in the past. On March 10, a U.S. district court judge invalidated the federal loan repayment plan known as Saving on a Valuable Education (SAVE). Established by the prior administration, SAVE was an income-based federal loan repayment plan which offered low monthly payments. And there's no legacy provision to be had here—the current administration has already announced that students enrolled in the SAVE plan will be required to choose new repayment plans.

Similarly, Public Service Loan Forgiveness eligibility has also been restricted. In a rule announced by the U.S. Department of Education, starting on July 1, they will take steps

to "ensure that PSLF benefits go only to borrowers employed by organizations that genuinely serve the public." The effect of this rule is that the Department of Education Secretary will ultimately have the unilateral authority to decide which organizations are eligible. Based on what we've seen so far, it's not unreasonable to expect that organizations not ideologically aligned with the administration will lose their eligibility.

With new limitations to federal grants and loans, some prospective graduate students will have to turn to private lenders. But private loans also come with more strict borrowing requirements. Fewer students are eligible for approval without co-signers, and that's often a challenge for graduate students. Also, in the past, some private lenders have taken advantage of students in need. Although the Obama administration established the Consumer Financial Protection Bureau (CFPB) to protect student borrowers and hold private lenders accountable, the current administration ordered CFPB employees to halt all work and attempted to fire 90% of bureau staff (an attempt which was only prevented by intervention by the federal court).

Additionally, during the first Trump administration, Education Secretary Betsy DeVos set the bar higher for student borrowers seeking to demonstrate that they had been harmed by unethical lending practices. And, in early March, the Government Accountability Office released a report highlighting inadequate oversight of loan servicers by the current Department of Education following their massive layoffs. Under these circumstances, why wouldn't we expect to see predatory lenders returning to the industry to target graduate students?

So what is the cumulative effect of these changes? In short, it significantly reduces access to graduate education for those students who don't already have the means to pay for graduate school themselves. According to a December 2025 report by the Philadelphia Federal Reserve Bank Consumer Finance Institute, roughly 28% of graduate and professional students have borrowed funds above the new limits set by OBBBA, and, of those, 40% could fail to secure private loans without a cosigner. Unfortunately, colleges and universities don't have the resources to close that gap (though many are doing what they can). Between heightened concerns around higher education costs, the lack of federal funding, higher hurdles for repayment, and uncertainty about replacement funding sources; this could very well have a chilling effect on students' willingness to pursue graduate education.

Author's Note: This article reflects the state of federal regulations as of April 2026. However, due to evolving information coming from the U.S. Department of Education and litigation being brought against the federal government due to some of these policies, some details may change. ●

Brian J. Gallagher is Assistant Dean of Graduate Enrollment at Loyola University Maryland and a member of the Insight into Academia Editorial Board.

# I know nothing except to be pleasantly persistent!

## An optimistic perspective on navigating higher education funding

**By Jamie M. Smith, MBA**

**About four years ago,** I was asked to take on government relations at my institution, which required me to register as a lobbyist. It opened my eyes to state and educational funding with a fresh perspective. So, yes, this article is riddled with a bit of satire, hope, and "who knew"?!

I've learned that when it comes to higher education funding, there is no magic formula. As Morgan Housel reminds us in "The Psychology of Money," the only thing we can be certain of is there is nothing to be certain about. How much, from whom, and what will be required is often riddled with labor-intensive "but, if, then, must, may, only, and where possible," all to be answered while delicately balancing the delivery of student-centered services.

Education teaches us that history is important. Higher education funding in the U.S. is primarily driven by state appropriations, tuition, and financial aid, all competing within the same state budget as K–12 schools and other priorities.

While these institutions are often governed separately, they rely on the same public funding streams, with K–12 typically receiving constitutional mandates and higher education remaining more discretionary.

Over time, states have shifted more costs to students while increasingly tying funding to outcomes like completion and workforce alignment. The result is a system where colleges are expected to produce more workforce-ready graduates with fewer resources, creating tension between performance expectations and institutional capacity.

And if you've been in higher education long enough, you know the adage, "but we've always done it this way!" That's why it's important to not only understand the history but the system you're operating within and your local community.

Some states like Florida have created strong systems that integrate the education system, keep it affordable for Florida families, and create direct workforce pipelines; hence Florida is frequently ranked the #1 higher education system in the country by U.S. News & World Report.

> **Seeking and obtaining higher education funding requires you to be a teacher, creative, and pleasantly persistent.**

However, they too are not void of the increasing expenses and competing requests for funding. Without unlimited funding, they too must rob Peter to pay Paul. And this is where I've learned there's opportunity for all to help.

While efficiency has become one of our greatest strengths, it also means we're learning just how far a dollar can stretch. Seeking and obtaining higher education funding requires you to be a teacher, creative, and pleasantly persistent.

They say that students make the best teachers, and I've found myself resonating with this idiom. Maybe it comes from my years in marketing where I spent most of my career educating my teams, clients, and organizations about how marketing works.

As for education, I've found that most don't understand the budgeting process, or their knowledge is based on how it used to be funded, or is simply inaccurate.

No, we don't get all our funding from the state.

Programs like LAN line support largely benefited K–12, not higher education. By the way, do those still exist? And if you think we've won the lottery with the education lottery review, the odds—like those faced by most consumers—are not in our favor.. In reality, it's a complex funding model with a pie chart that now looks like everyone's on a diet.

This is where you put on your teaching hat as you can't know what no one's told you. I created an annual legislative outreach and education plan that includes two seminars: Legislative Advocacy training and Balancing the Budget.

Both teach the state legislative process and how to advocate for policy or funding. As for the Balance the Budget seminar, imagine becoming a policymaker, a member of the House or Senate, tasked with balancing a budget facing a $2 billion deficit. Hypotheticals quickly feel real, the pressure builds, group dynamics emerge, and the impact of your decisions creates real tension as you try to convince fellow members to vote your way.

Attendees leave with a new perspective. Politics matter, but so does advocacy. Advocates better understand how to support causes deserving of priority and the importance of standing behind their legislators.

Like any industry, the subsidization of education has changed over the years, with less per-student funding in many states, requiring systems to be creative and find different resources, or pass the burden on to students.

And creativity is paramount.

Colleges and universities are exploring public and private partnerships, grants, private donors, consortiums, and even leasing property or space. "Promise or Prosper" programs are also being created in partnership with counties to offer gap funding so that every student who wants to attend college can do so.

And in today's world, even AI has entered the conversation. I jokingly asked, "Alexa, tell me how a state college can find creative funding resources." She politely pointed me toward national organizations with extensive funding databases and then asked, "Would you like to hear more?" It was a lighthearted moment, but also a reminder. The answers are out there, but it still takes people to ask the questions, build the relationships, and do the work.

I have a phrase I like to use. It's "not today, maybe tomorrow," and it has served me well throughout my career. While presenting to our local delegation about our funding priorities, a member stated, "I love your institution and what you do, but I'm not sure we have that kind of funding." I replied, "That's okay, we will be pleasantly persistent!" That brought smiles and laughter, with many sharing they intended to borrow the philosophy.

For education, it's a constant reminder of why we're here. The students. It's demonstrating the return on investment to our local economies. It's the skilled workforce we're delivering, helping to build the local infrastructure while proudly boasting about their alma mater.

And it's the alumni who return and pay it forward, bridging the gap of state funding with philanthropic support.

When you add up the impact, funding higher education is definitely worth the investment.

I wish there was a magic funding formula, but alas, there is only the opportunity to keep learning, collaborating to gain efficiencies, asking for resources while teaching and getting a whole lot of ambassadors to join you in your cause.

And no, I don't expect people to give me their last dollar, but maybe, just maybe, they'll advocate for higher education where it makes a difference. And if this article resonated with you and you have ideas you want to share, let's teach each other, get creative and be pleasantly persistent!

**Jamie M. Smith, MBA, is the Public Information Officer and Associate Vice President of Government Relations at State College of Florida, Manatee-Sarasota (SCF) and a member of the Insight Into Academia Editorial Board.**

# The Promise and Peril of Income-Share Agreements

By Misty Evans

**Income-share agreements,** or ISAs, were pitched as a fresh answer to one of higher education's most persistent challenges: how to help students pay for college without taking on unmanageable debt. Instead of fixed monthly loan payments, students agree to repay a percentage of their future income for a set period of time. If they earn less, they pay less. If they earn more, they pay more.

At a glance, the model appears to offer a built-in safety net. For institutions and policymakers searching for alternatives to traditional student loan agreements, ISAs have been framed as a way to reduce financial risk for students while aligning colleges' incentives with graduates' future earnings.

But as colleges and private providers revisit the model amid growing affordability concerns, ISAs remain deeply contested—not because the idea lacks appeal, but because its real-world performance has been far less clear.

## A Model Built on Flexibility and Intuition

ISAs gained traction in the mid-2010s as part of a broader push to rethink how students finance their higher education. At a conceptual level, the model is easy to understand—and part of its appeal lies in how closely it aligns with how people think about risk.

"On paper, the idea is intuitive," says Beth Akers, senior fellow at the American Enterprise Institute. "It ties repayment to outcomes in a way that feels more aligned with a student's ability to pay."

For many students, the idea of taking on fixed monthly debt carries a psychological burden that can shape decisions about whether to enroll in college at all.

"Students are often more worried about the downside risk—what happens if things don't go as planned—than the total cost over time," Akers says. "A product that adjusts based on income can feel safer, even if it introduces other trade-offs."

If earnings are low, the payments adjust. If a graduate struggles to find stable employment, the financial burden may be reduced or delayed.

That framing has made ISAs particularly appealing in an era of economic uncertainty, where students are increasingly concerned not just with how much they borrow, but how repayment will feel in real life.

For institutions, the appeal is equally compelling. ISAs have been positioned as a form of risk-sharing, a way for colleges to demonstrate confidence in their programs and signal accountability for student outcomes. In theory, if repayment is tied to earnings, institutions and program providers have a stronger incentive to ensure students graduate with skills that translate into the workforce.

But Akers says the model can obscure important complexities.

"Any time you're tying payments to income, you're introducing uncertainty," she says. "That can be beneficial in some cases, but it also makes it harder for borrowers to predict what they'll ultimately pay."

She added that while ISAs are often framed as a meaningful alternative to traditional loans, the available evidence remains limited. The model has not yet been adopted at a scale that allows researchers to fully assess long-term outcomes across different student populations, institutions and economic conditions.

That uncertainty is part of what makes ISAs complicated: the model is easy to believe in, but harder to evaluate.

One of the most visible institutional experiments with ISAs came from Purdue University, which launched its "Back a Boiler" program as an alternative to traditional borrowing. The initiative drew national attention and was widely cited as a model for how ISAs could work at scale within a traditional university setting.

But over time, the program also drew criticism from some students and families who said the repayment terms were not as straightforward or affordable as expected. Concerns about cost, communication and long-term repayment obligations contributed to broader skepticism.

Purdue has since moved away from offering ISAs, a shift that reflects a larger pattern: while the concept has generated interest, sustained adoption has been more difficult.

One of the most closely watched questions is whether ISAs influence how students choose their fields of study. On one hand, they might feel safer pursuing passion over income because it theoretically provides protections to do that.

However, because terms can vary based on expected earnings, some programs have offered more favorable repayment rates to students in higher-paying fields and less favorable terms to those in lower-paying ones. That structure, critics say, could create subtle pressure on students to choose programs based on projected income rather than personal interests or aptitude.

Borrower advocates, however, argue that the gap between theory and practice has already become clear.

"There is a real risk that these products could shape educational decision-making," says Winston Berkman-Breen, legal director at

Student Borrower Protection Center, which recently rebranded as Protect Borrowers. "If you're offering better terms to engineers than to English majors, that's not a neutral financial product. That's one that can influence behavior."

Berkman-Breen added that differential pricing based on field of study may also raise broader equity concerns. Because certain majors are disproportionately associated with specific demographic groups, he says, pricing models that vary by major could have a disparate impact based on gender or race.

While ISAs have not been widely adopted enough to fundamentally reshape enrollment patterns, the structure itself has prompted questions about how financial incentives intersect with academic choice.

> "There is a real risk that these products [ISAs] could shape educational decision-making. If you're offering better terms to engineers than to English majors, that's not a neutral financial product. That's one that can influence behavior."
>
> Winston Berkman-Breen

### Do Institutions Really Have "Skin in the Game?"

Another key selling point of ISAs has been the idea that they align institutional incentives with student success. If colleges are repaid based on graduates' earnings, the argument goes, they have a stronger incentive to ensure they are prepared for the workforce.

In practice, that alignment has not always been as strong as advertised.

According to Berkman-Breen, many ISA programs have been administered by third-party companies that pay institutions upfront for tuition costs and then assume the responsibility of collecting payments from students. In those cases, he says, the institution receives full payment regardless of whether graduates earn enough to repay the ISA.

"The idea was that schools only get paid if students succeed," he says. "But in many cases, the school was paid on day one, and the risk shifted to the company collecting payments."

That structure, he says, more closely resembles traditional private lending, where risk is shared between borrowers and lenders rather than directly tied to institutional performance.

### What Happens if the Economy Falters?

ISAs are often described as offering protection during economic downturns because payments are tied to income. If a borrower loses their job or earns below a certain threshold, payments may be reduced or paused.

But that flexibility comes with trade-offs.

Berkman-Breen says that while low-income borrowers may temporarily benefit from reduced payments, those periods often extend the length of the agreement. In addition, once their income rises above the threshold, payments can increase sharply.

"There's this idea that it's always affordable because it's a percentage of income," he says. "But it's based on gross income, and it doesn't account for other expenses."

Another point of confusion surrounding ISAs is whether they are subject to the same regulations as traditional loans.

"They're not unregulated," Berkman-Breen says. "They are credit products, and there are federal and state laws that apply to them." However, enforcement remains uneven, leaving gaps between policy and practice.

Experts say the key is not if the model is innovative, but whether it is transparent, compliant and aligned with student interests.

Leaders should consider:

- How repayment terms are communicated to students
- Whether pricing varies by major or program
- Who holds the financial risk—the institution or a third-party provider
- Whether the model complies with existing lending and consumer protection laws
- How outcomes will be measured and communicated over time

As higher education leaders weigh new financing models, ISAs present a familiar challenge: an idea that is incredible in theory, but something else in practice.

The question is no longer whether tying repayment to income is appealing—it is whether ISAs are the best way to deliver on that promise, or whether existing loan structures can achieve the same goal with fewer risks for students.

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# As Federal Loan Limits Bite, Some Universities Step in as Lenders

**By Erik Cliburn**

When the federal government capped professional student borrowing at $50,000 per year beginning July 1, some universities aren't waiting for a policy reversal—they're becoming lenders themselves.

Washington University in St. Louis School of Law (WashU Law) and Midwestern University (MWU) are among the institutions that have launched or expanded internal loan programs to help students navigate the financial shortfall created by the One Big Beautiful Bill Act, the federal budget reconciliation law passed in 2025.

The legislation not only introduced annual and aggregate borrowing limits for graduate and professional students, but also eliminated the Direct Graduate PLUS Loan program entirely—a significant source of funding that, prior to its elimination, was used by nearly half of all medical students nationwide.

For law school students, the math is stark. WashU Law estimates total annual attendance costs at roughly $100,000. With federal loans now capped at $50,000 per year, incoming students face a potential gap of $50,000 annually.

To address this, the school launched the WashU Law supplemental loan, which allows incoming JD students who are U.S. citizens and have exhausted their federal loan options to borrow up to $25,000 per year at a fixed 7.5% interest rate. No credit check, no collateral, and no origination fees are required.

"At WashU Law, we are deeply committed to supporting our students in every dimension of their experience—from the classroom to the broader community and the financial realities of legal education," says Elizabeth Walsh, associate dean of student life. "This supplemental loan helps ensure that financial barriers do not limit our students' ability to thrive during law school and beyond."

The loan is funded directly by the university, according to Carrie Burns, the law school's director of financial aid. She acknowledged that the scale of the program—and its cost to the institution—remains to be seen, but says they view it as a sound investment.

"The university thinks it's a good investment in students when we statistically have a very low default rate generally at the law school," Burns says.

Midwestern University, which serves graduate and professional students across health-related fields, has taken a similar approach with its MWU loan. The program offers fixed interest rates—currently at 7% for loans disbursed on or after January 13, 2026—with no origination fees and eligibility standards tailored to graduate students, including a cosigner option for those who don't meet the minimum credit score requirement. The university frames the loan as a more stable alternative to the private market, where interest rates can reach double digits and terms are structured with lender profitability in mind rather than borrower circumstances.

Both programs share a significant limitation in that neither qualifies for Public Service Loan Forgiveness, a federal program that forgives remaining balances for borrowers in government or nonprofit roles after 10 years of payments. That exclusion matters considerably for students planning careers in public interest law, medicine, or education—the very fields many professional schools are ostensibly training students to enter.

> **"The WashU expanded [loan] program can be an option for schools with ample resources and a willingness to put them at risk, but the number of those schools which exist is limited."**
>
> **Chris Chapman, JD, president and CEO of AccessLex Institute**

Chris Chapman, JD, president and CEO of AccessLex Institute, an organization that advocates for access and affordability in legal education, offered cautious praise for the WashU model while tempering expectations for how widely it could be replicated.

"The WashU expanded [loan] program can be an option for schools with ample resources and a willingness to put them at risk, but the number of those schools which

exist is limited," he says.

That constraint points to a deeper problem the new borrowing caps have exposed.

Institutional loan programs may be a viable stopgap for well-endowed schools, but the majority of graduate and professional programs—particularly those at historically Black colleges and universities (HBCUs)—lack the financial reserves to absorb the risk.

Research from The Century Foundation found that HBCU medical schools, which produce nearly half of all Black doctors in the United States, enroll disproportionately high numbers of low-income and first-generation students who are likely to face significant barriers in securing private loans to fill federal funding gaps.

At Meharry Medical College, where average student debt approaches $250,000, the new annual borrowing cap could leave entire cohorts without a viable path to financing their degrees.

Critics of the policy argue that the federal government imposed borrowing limits without accompanying support structures for students or under-resourced institutions, pushing vulnerable borrowers toward a private lending market that was not designed for them.

Supporters of the caps contend they will pressure schools to reduce tuition—an outcome that, advocates counter, is unlikely to materialize quickly enough to help students enrolling this fall.

States are also beginning to respond. Connecticut lawmakers recently proposed a $30 million expansion of their existing higher education loan authority to create a new graduate loan program for Connecticut students, positioning it as a direct response to the federal changes.

Whether institutional loans become a widespread model or remain the province of a small number of wealthy universities may ultimately depend on how many schools are willing and able to put their own capital on the line.


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