2025 Educational Debt and Childcare Recommendations

Renee Fullerton, Council Staff, November 20, 2025

Cost of education for health workforce

- Many Washington residents struggle with education costs. This is particularly challenging for graduate programs. Some students may not enroll due to anticipated loan debt.
- Loan burdens are disproportionately shouldered by students from racial/ethnic groups underrepresented in healthcare professions.
- The high cost of entering many health professions hinders the Council's goal of having a health workforce that reflects the population it serves.

Washington Health Corps (WHC)

- WHC is the primary program intended to incentivize healthcare workers to practice in rural and urban underserved communities by providing funds for loan repayment.
- After several biennia of significant investment, funding was reduced in the most recent budget.
- Council has recommended funding of the program, along with evaluation of outcomes, and supporting eligible worker access to Public Service Loan Forgiveness in previous years.

WHC budget

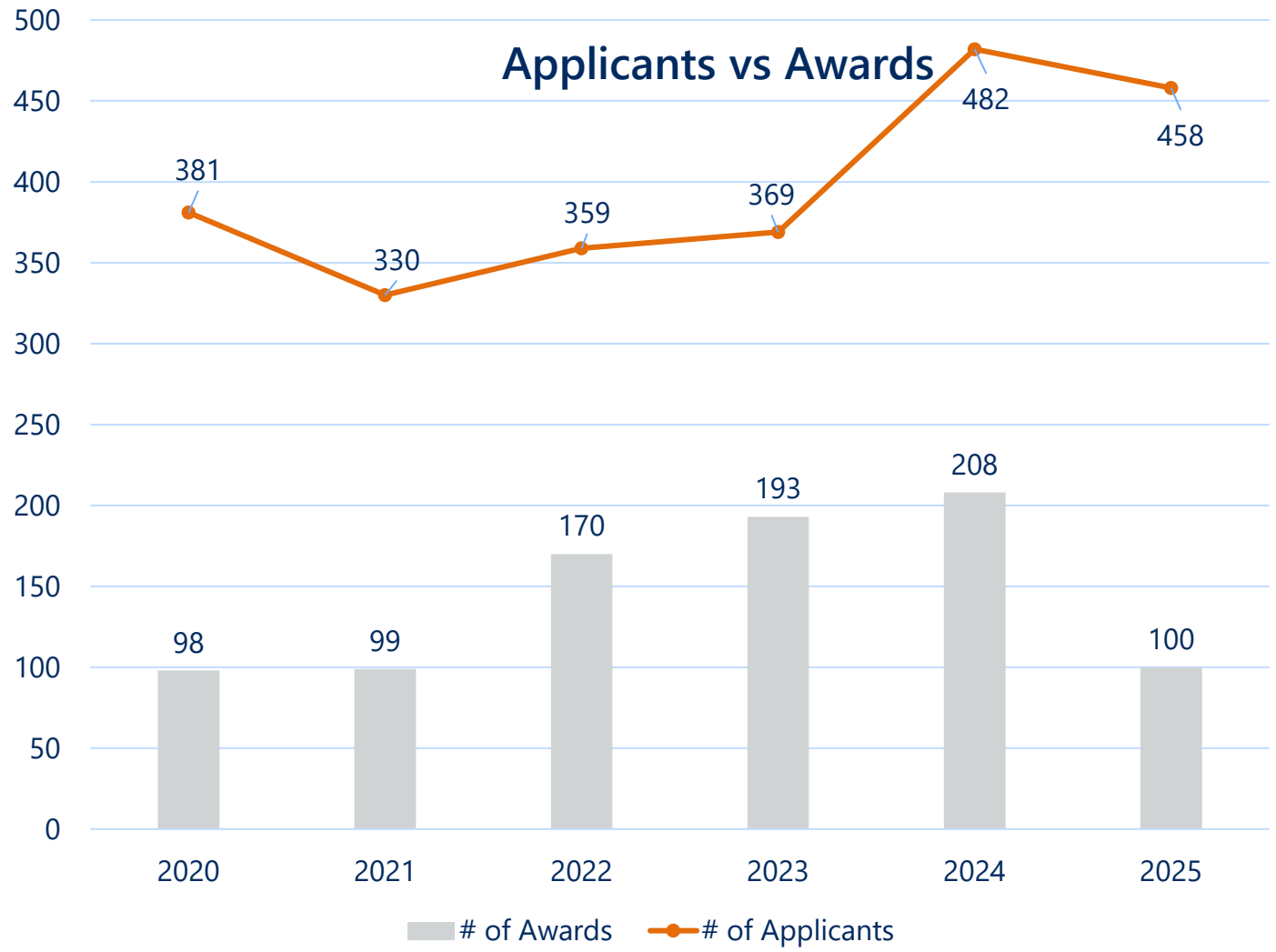
Program	Funding Source	2021-23 Biennium	2023-25 Biennium	2025-26 Budget	2026-27 Budget
FHP	Federal Grant Funds	$2,000,000	$2,000,000	$1,238,819	$1,000,000*
FHP	State Matching Funds	$1,050,000	$1,100,000	$0	$1,000,000*
SHP	State Funds	$7,650,000	$17,600,000	$4,059,556	$2,000,000
BHP	State Funds	$12,250,000	$12,000,000	$3,631,823	$3,030,000
Nurse Educator	State Funds	$3,000,000	$6,000,000	$2,915,281	$1,000,000

*Note that allocated 2026-27 state match funds would be added to the SHP budget if WSAC is not awarded the federal grant.

Source: Washington Student Achievement Council Washington Health Corps

WHC provider applications submitted 2020-2025

Note: Application numbers include all submitted applications for WSAC Student Loan Repayment programs. Applicants may apply for the Federal Health Program (FHP), the State Health Program (SHP) and the Behavioral Health Program (BHP) on the same application.



Source: Washington Student Achievement Council Washington Health Corps

2025 WHC median applicant debt

Profession	Median Debt
Certified Nurse Midwife	$69,290
Doctor of Dental Surgery	$261,287
Doctor of Medical Dentistry	$254,309
Doctor of Medicine	$196,357
Doctor of Osteopathy	$442,473
Forensic Pathologist	$148,038
Naturopathic Doctor	$119,847
Pharmacist	$136,754
Physician Assistant	$164,848
Registered Dental Hygienist	$39,091

Profession	Median Debt
Clinical Psychologist	$201,417
Clinical Social Worker	$74,598
Marriage & Family Therapist	$89,078
Mental Health Counselor	$93,450
Midwife	$162,985
Licensed Practical Nurse	$37,564
Nurse Practitioner	$86,154
Registered Nurse	$34,550
Substance Use Disorder Professional	$48,175

Source: Washington Student Achievement Council Washington Health Corps

WHC recommendation

Proposed Recommendation 1: The Council affirms its commitment to evaluation of the Washington Health Corps programs' outcomes.

The Council directs staff to work with the Washington Student Achievement Council to determine a path forward to continue the evaluation effort.

Does Council wish to affirm commitment to evaluation and direct staff to continue work on identifying next steps?

HR1 changes to student borrowing

- Graduate PLUS Loan Program has been eliminated
- Graduate and professional student borrowers now have annual and aggregate federal loan limits
  - Caps the annual loan limit at $20,500 for graduate students, $50,000 for professional students
  - Caps the aggregate limit at $100K for graduate level, $200K for professional level
- Only a single, less generous, income-based repayment plan available to new borrowers

HR1 changes to student borrowing

- Dept of Education has completed two rounds of negotiated rulemaking, professional program types are narrowly defined to doctoral level, requiring professional licensure to begin practice, and only the following categories for health professions:
  - Clinical Psychology, Chiropractic, Dentistry, Medicine, Optometry, Pharmacy
- Currently unclear when this will take effect, could be as soon as July 2026

More information about qualifying categories (CIP codes) available here.

Federal Student Aid

Proposed Recommendation 2: The Council recommends the higher education committees of the Legislature hold work sessions to learn about federal student financial aid changes and the anticipated impact to Washington's health professions students' ability to enroll in graduate education.

Does Council wish to include this recommendation as proposed?

Access to childcare

- In 2025, employers participating in the Washington's Health Workforce Sentinel Network continue to report that access to childcare is impacting their ability to recruit and retain staff
  - 31% of rural employers reported childcare access challenges for their workforce, vs. 15% of urban employers

"Almost no [childcare] options for those that work 12-hour shifts or nights and weekends."
- Small hospital, Spring 2025

Source: Washington's Health Workforce Sentinel Network

Supporting access to childcare

Proposed Recommendation 3: The Council affirms that access to high quality, reliable childcare is a key resource for the current and future healthcare workforce. The Council recommends policymakers preserve state funding for childcare and explore options to address the need for increased access to affordable childcare in Washington.

The Council also encourages healthcare employers, private foundations, and other funders to consider innovative approaches that support access to high quality and affordable childcare.

Does Council wish to include this recommendation as proposed?

Thank you!

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