



**AANA**

American Association of  
**NURSE ANESTHESIOLOGY**

# **Impact of Proposed Federal Loan Limits on the CRNA Workforce**

*Findings from AANA's Pulse Survey  
on the Affordability of CRNA Education*

January 2026



# AANA Pulse Survey on the Affordability of CRNA Education

## Background

Proposed changes to federal student loan eligibility would classify nurse anesthesia programs as graduate (not professional) degrees, substantially reducing access to federal loan funding for students enrolled in Certified Registered Nurse Anesthetist (CRNA) programs. There are few federal dollars dedicated to nurse anesthesia traineeship and therefore most students do not get paid for their clinical training. This would require students to work outside anesthesia but given the intensity of CRNA education, most students cannot work during their program. These changes may have significant implications for program affordability, completion, and the future anesthesia workforce.

To better understand the potential impact, the American Association of Nurse Anesthesiology (AANA) conducted a Pulse Survey of AANA members who are Registered Nurses (RNs) and Advanced Practice Registered Nurses (APRNs) who are potential applicants of a CRNA program to assess how they anticipate responding to these proposed changes. The survey was distributed to 1,019 RN/APRN members and 108 responded.

## Key Findings

### CRNA Education May Become Financially Inaccessible



75%

Three-quarters of respondents (75%, n=81/108) reported that CRNA education would no longer be financially feasible under the proposed federal loan limits, suggesting that reduced access to federal loan programs would materially affect students' ability to finance CRNA education under current cost structures.

### Increased Reliance on Higher-Cost Borrowing

Survey responses suggest that the proposed limits would shift the primary burden of financing to private loans – often characterized by higher interest rates, stricter underwriting, and less flexible repayment.

**94%** of respondents indicated they would need to rely on private loans to finance their education if the proposed changes are implemented.

**56%** already report carrying existing student loan debt, compounding the financial burden of additional borrowing.

### Concern About Private Loan Financing

Respondents were asked how concerned they were about securing private loans (qualification, interest rates, payback timelines).

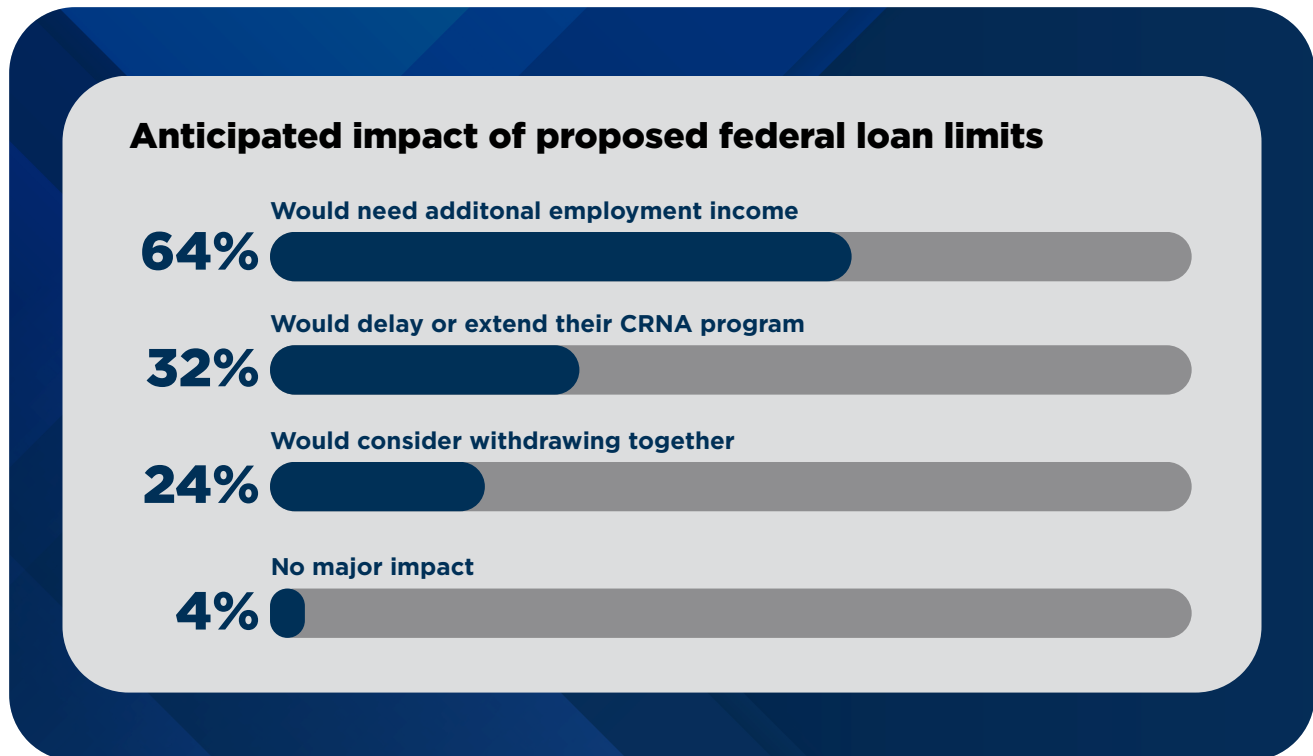
#### Percent of respondents



Source: AANA Pulse Survey of RNs/APRNs pursuing CRNA pathways (Dec 2025)

## Potential Impact on Program Completion and Workforce Entry

Financial constraints could materially alter educational pathways:



### Why This Matters

CRNAs play a critical role in ensuring access to safe, high-quality anesthesia care across the United States, particularly in rural and underserved communities. Policies that limit access to affordable financing for CRNA education risk:

- + Reducing entry into training programs
- + Increasing attrition
- + Exacerbating anesthesia workforce shortages

### Conclusion

Survey findings suggest that proposed federal student loan changes could restrict access to CRNA education, introduce financial uncertainty, and negatively affect workforce pipeline stability. Policymakers should carefully consider these downstream effects when evaluating changes to federal student loan eligibility for nurse anesthesia programs.

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