

Student Debt for College Graduates in Pennsylvania



To enroll and complete a degree, students must be able to afford college without burdensome debt or risky types of debt.

In 2019-20, **64 percent** of Pennsylvania college graduates had student loan debt, placing the state **third highest** nationally on this measure.

The average debt load of a Pennsylvania college graduate in 2019-20 was **\$39,375**.

Thirty-nine percent of Pennsylvania college graduates' student loan debt was nonfederal debt that is often costlier and carries fewer consumer protection than federal debt. The largest component of this nonfederal debt is private student loans—debt that students borrow from banks and private lenders. In Pennsylvania, **22 percent** of college graduates had private student debt, with an average private debt load of **\$42,361** among these borrowers.

Fifty-three percent of Pennsylvania college graduates attended public colleges, while the remaining **47 percent** of graduates attended private nonprofit colleges, where costs and debt among graduates are typically higher than public colleges.

College Costs and Student Debt Figures for Pennsylvania Four-Year Colleges (2019-20)

College	Average Debt of Graduates	Percent of Graduates With Debt	Average Private Debt of Graduates	Percent of Graduates With Private Debt	Bachelor's Degree Recipients	Total College Cost	Tuition and Fees
Bloomsburg University of Pennsylvania (P)	\$38,663	83%	\$35,424	30%	1,610	\$25,996	\$10,958
Bucknell University (NP)	\$31,000	43%	\$0	8%	850	\$75,400	\$58,196
California University of Pennsylvania (P)	\$40,272	87%	\$22,226	21%	1,076	\$27,218	\$11,108
Carnegie Mellon University (NP)	\$30,395	38%	\$50,449	6%	1,487	\$74,491	\$57,119
Clarion University of Pennsylvania (P)	\$37,373	75%	\$31,345	26%	859	\$28,377	\$11,199
Drexel University (NP)	\$72,883	67%	\$60,346	23%	3,204	\$71,657	\$54,516
Duquesne University (NP)	\$46,571	54%	\$55,369	20%	1,505	\$56,680	\$39,992
Edinboro University of Pennsylvania (P)	\$42,694	84%	\$27,633	23%	773	\$24,924	\$10,574

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Indiana University of Pennsylvania-Main Campus (P)	\$43,778	82%	\$36,887	34%	1,804	\$29,150	\$13,354
Kutztown University of Pennsylvania (P)	\$41,154	84%	\$0	0%	1,512	\$28,414	\$11,058
La Salle University (NP)	\$37,002	77%	\$38,417	30%	697	\$48,800	\$31,650
Lehigh University (NP)	\$35,371	47%	\$57,818	12%	1,327	\$71,465	\$55,240
Lock Haven University (P)	\$23,490	79%	\$0	0%	641	\$27,374	\$10,878
Messiah University (NP)	\$38,840	72%	\$40,702	28%	636	\$50,380	\$36,120
Millersville University of Pennsylvania (P)	\$32,974	75%	\$37,360	29%	1,403	\$29,906	\$12,250
Robert Morris University (NP)	\$39,856	76%	\$41,155	26%	856	\$49,258	\$31,200
Saint Joseph's University (NP)	\$42,747	62%	\$56,946	23%	1,208	\$63,630	\$46,550
Shippensburg University of Pennsylvania (P)	\$36,594	83%	\$33,199	31%	1,066	\$30,614	\$13,544
Slippery Rock University of Pennsylvania (P)	\$36,817	84%	\$31,257	31%	1,884	\$24,981	\$10,507
Temple University (P)	\$39,913	70%	\$43,051	26%	6,858	\$35,371	\$16,970
University of Pennsylvania (NP)	\$23,876	20%	\$41,267	5%	2,933	\$77,264	\$57,770
University of Pittsburgh-Pittsburgh Campus (P)	\$38,465	57%	\$47,388	20%	4,816	\$34,409	\$19,718
University of Scranton (NP)	\$42,400	70%	\$52,381	23%	878	\$64,272	\$45,790
West Chester University of Pennsylvania (P)	\$37,100	75%	\$40,008	25%	3,122	\$27,315	\$10,421
York College of Pennsylvania (NP)	\$43,676	78%	\$39,590	37%	793	\$35,675	\$20,885

"P" indicates a public institution and "NP" indicates a private nonprofit institution.

Table includes the 25 colleges that awarded the greatest number of bachelor's degrees in 2019-20.

Public and nonprofit colleges and universities awarding 17 percent of the IPEDS-reported state's bachelor's degrees in 2019-20 did not voluntarily report student debt data, and are not included in the state average. For more on debt data sources and limitations, see Student Debt and the Class of 2020.