

UC undergraduate students graduate with less debt than students in other public 4-year institutions

Overall, UC cumulative loan debt average is lower than other public 4-year institutions and (profit and nonprofit) private institutions.

In recent years, the percentage of students who borrowed over \$27,000 has increased, but in 2015-16 the percentage slightly decreased.

During 2015-16:

- Forty-seven percent of UC undergraduates graduated with no debt at all.
- For those who borrowed, the average student loan debt at graduation was about \$20,900. Monthly repayment for this amount is about \$220/mo for 10 years at a 5 percent average interest rate that typically applies to these loans.

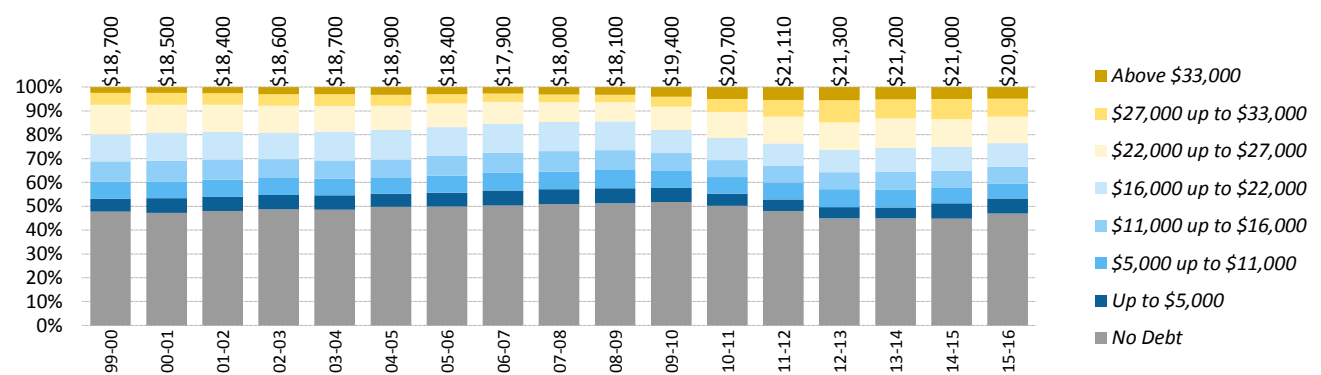
Average cumulative loan debt  
UC and national comparison institutions  
2014-15 graduates

Berkeley	\$18,012
Davis	\$19,798
Irvine	\$20,853
<b>UC AVERAGE</b>	<b>\$21,018</b>
Santa Barbara	\$21,207
Merced	\$21,411
Los Angeles	\$21,831
San Diego	\$21,895
Riverside	\$21,649
Santa Cruz	\$22,825
<b>Public 4-year</b>	<b>\$27,550</b>
<b>Private nonprofit 4-year</b>	<b>\$34,900</b>
<b>National Average</b>	<b>\$30,100</b>

From 1999-2000 to 2015-16, the average student loan debt at graduation increased from \$18,700 to \$20,900. In 1999-2000 48 percent of students graduated with no debt compared to 47 percent in 2015-16.

Source: National Postsecondary Student Aid Study (NPSAS); The Institute of College Access & Success (TICAS).

Student loan debt burden of graduating seniors, inflation-adjusted, Universitywide, 1999–2000 to 2015–16 (average debt of those with debt shown above each year) – Accountability Report (2017), Indicator 2.5.2



Source: UC Corporate Student System<sup>i</sup>

<sup>i</sup> Figures adjusted for inflation in 2015 dollars using CA CPI-W. Borrowing shown here represents loans coordinated through the campus financial aid offices; some families also borrow from outside sources, which are not captured in this indicator. Independent students and students with unknown parent incomes are not shown. Only includes graduates who originally entered as freshmen. For more information about student affordability see [UC's Accountability Report, Chapter 2](#).