Student Loan Across the US

Which schools create the most student loans in the US?

Loan originated and disbursed across various School Types

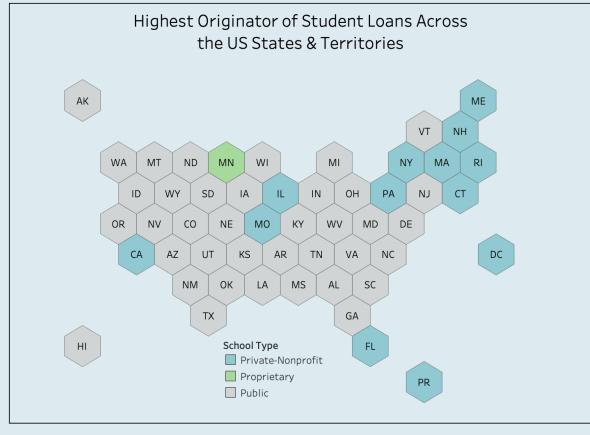
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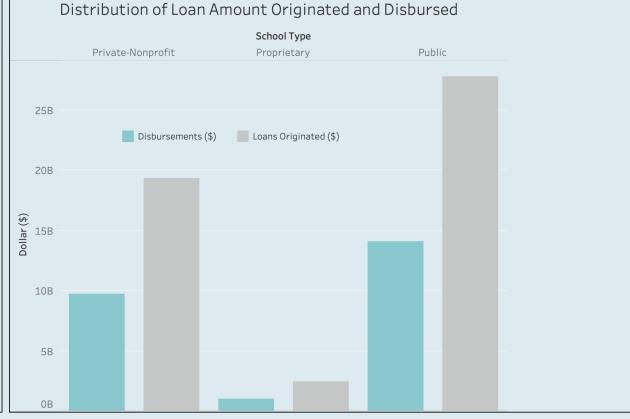
Top Ten Schools with the most Loans across the US.

The federal government intends to cancel up to \$10,000 in student loans for each borrower. The latest COVID relief bill includes a provision that would make any student debt forgiveness income tax free. What is the source of all of this student debt?

Let's visualize using the data for the academic year 2020-2021.

- * 38 out of 52 U.S. states and territories list a public school as the highest originator of student loans. There is only one state in the entire country, Minnesota, where a proprietary school is responsible for the most loan originations (\$332M).
- * There are 1,129 public schools where 52% of the loan originated were disbursed, while 47% were disbursed in 1,166 private schools.





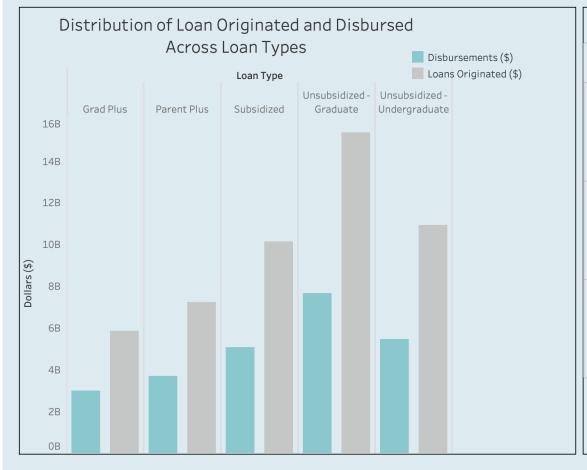
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- * Unsubsidized-Graduate loans have the most loan origination and disbursement diversity among loan types.
- * Despite the fact that public schools account for the majority of loan originations in the United States, with an average loan of \$12K per student, private schools are responsible for an average debt of \$14K.
- * Across all loan kinds, the majority of students seek for Subsidized and Unsubsidized-Undergraduate loans.



| Average Loan Per Student | | | | |
|--------------------------|-------------------------|-----------------------|-------------------------------|----------------------------------|
| School Type | Loan Type | Loans Originated (\$) | Number of Loans Originated | Average Loan Per Student (\$) |
| Private-Nonprofit | Grad Plus | 3,822M | 141K | 27K |
| | Parent Plus | 2,992M | 148K | 20K |
| | Subsidized | 2,996M | 709K | 4K |
| | Unsubsidized - Graduate | 6,580M | 346K | 19K |
| | Unsubsidized - Undergra | 2,945M | 798K | 4K |
| Proprietary | Grad Plus | 166M | 8K | 21K |
| | Parent Plus | 131M | 10K | 14K |
| | Subsidized | 487M | 142K | 3K |
| | Unsubsidized - Graduate | 920M | 65K | 14K |
| | Unsubsidized - Undergra | 713M | 153K | 5K |
| Public | Grad Plus | 1,881M | 106K | 18K |
| | Parent Plus | 4,092M | 258K | 16K |
| | Subsidized | 6,650M | 1,647K | 4K |
| | Unsubsidized - Graduate | 7,874M | 438K | 18K |
| | Unsubsidized - Undergra | 7,248M | 1,769K | 4K |
| | | | | |

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- * Students at Arizona State University took out the most loans of any school in the country for the 2020-21 academic year (\$568M), followed by New York University (\$405M) and Pennsylvania State University (\$388M).
- * Only 4 out of the top 10 schools with most loans originated across the US were public schools.



