

October 2017

50 state snapshot of student debt

A nationwide look at complaints about student loans



Introduction

Over the past five years, student loan borrowers across the country have turned to the CFPB to submit complaints about the struggles they face when repaying their student loans. The CFPB has handled tens of thousands of complaints related to student loans and sent complaints to hundreds of companies, including student loan servicers, debt collectors, private student lenders, and companies marketing student loan “debt relief.” These complaints have identified issues and practices that harm consumers and often times have been the first step in a process that halted industry practices harming some of the most vulnerable individuals. Stopping these practices has saved hundreds of millions of dollars for tens of thousands of student loan borrowers, and strengthened aspects of the student loan repayment process to protect millions of consumers.¹

Student loan borrowers collectively owe more than \$1.4 trillion in student loan debt. This state-by-state snapshot shows how this debt is spread across the country.² It also breaks down the complaints handled by the CFPB from student loan borrowers in every state.

The complaint data included in the following pages reflects over 50,000 student loan complaints and over 10,000 debt collection complaints related to private or federal student loan debt, submitted through September 30, 2017.³ All data reported is as of October 1, 2017.

¹ Consumer Financial Protection Bureau, *CFPB Report Finds Consumer Complaints Spurred Actions That Brought More than \$750 Million in Relief for Student Loan Borrowers* (Oct. 16, 2017), <https://www.consumerfinance.gov/about-us/newsroom/cfpb-report-finds-consumer-complaints-spurred-actions-brought-more-750-million-relief-student-loan-borrowers>.

² Total outstanding student debt balances per state are based on Bureau’s analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

³ The CFPB began accepting private student loan complaints in March 2012. In July 2013, the CFPB began accepting debt collection complaints, including complaints related to the collection of private and federal student loans. In February 2016, the CFPB began accepting federal student loan servicing complaints.

Alabama

Total student loan complaints handled¹

594 complaints

Total debt collection complaints handled related to student loans¹

129 complaints

Change in volume of student loan complaints handled²

+99%

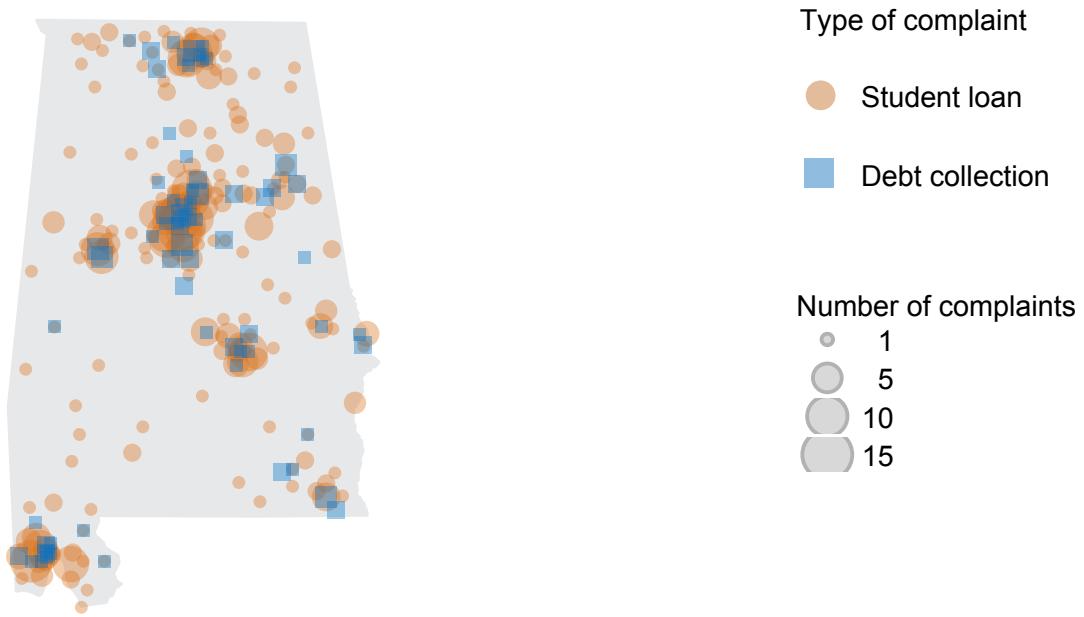
Change in volume of debt collection complaints handled related to student loans²

+14%

Total outstanding student loan debt balance as of 2016³

\$18.1 billion

Student loan and debt collection complaints from student loan borrowers in Alabama⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Alaska

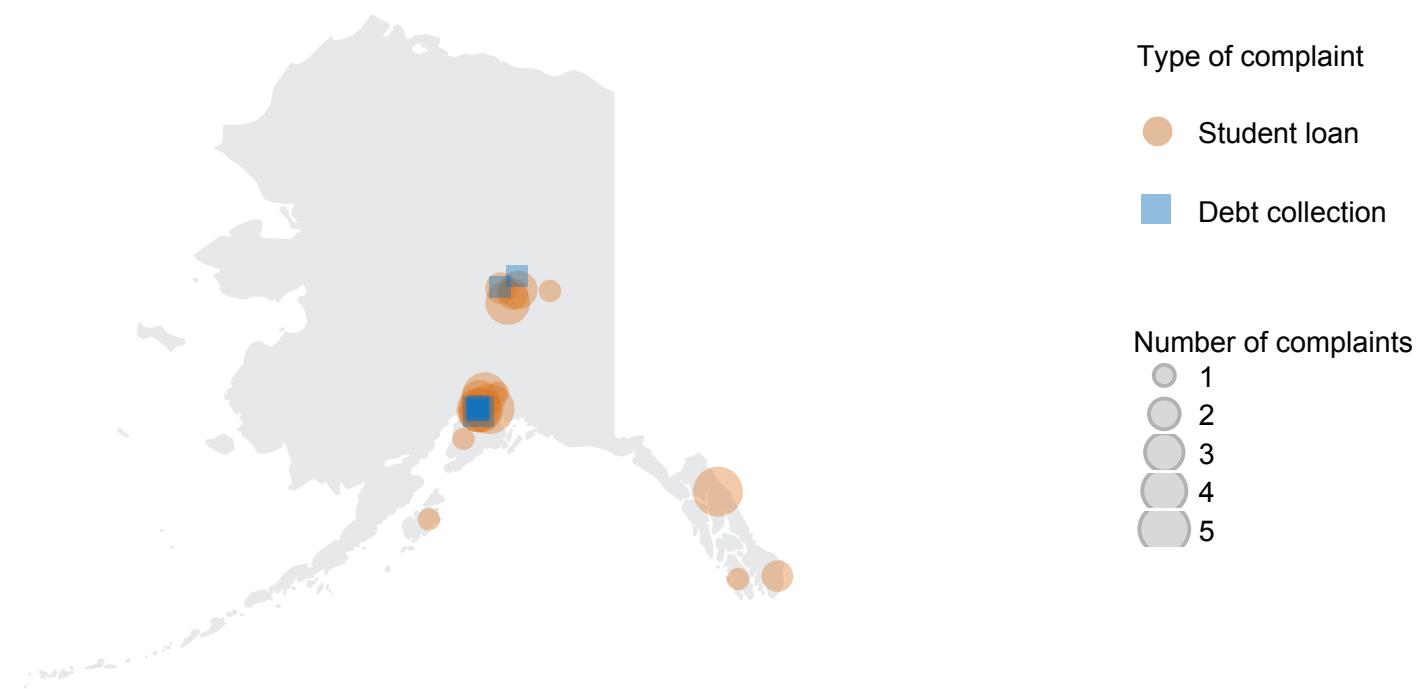
Total student loan complaints handled¹

76 complaints

Total debt collection complaints handled related to student loans¹

20 complaints

Student loan and debt collection complaints from student loan borrowers in Alaska⁴



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² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Arizona

Total student loan complaints handled¹

1,004 complaints

Total debt collection complaints handled related to student loans¹

227 complaints

Change in volume of student loan complaints handled²

+79%

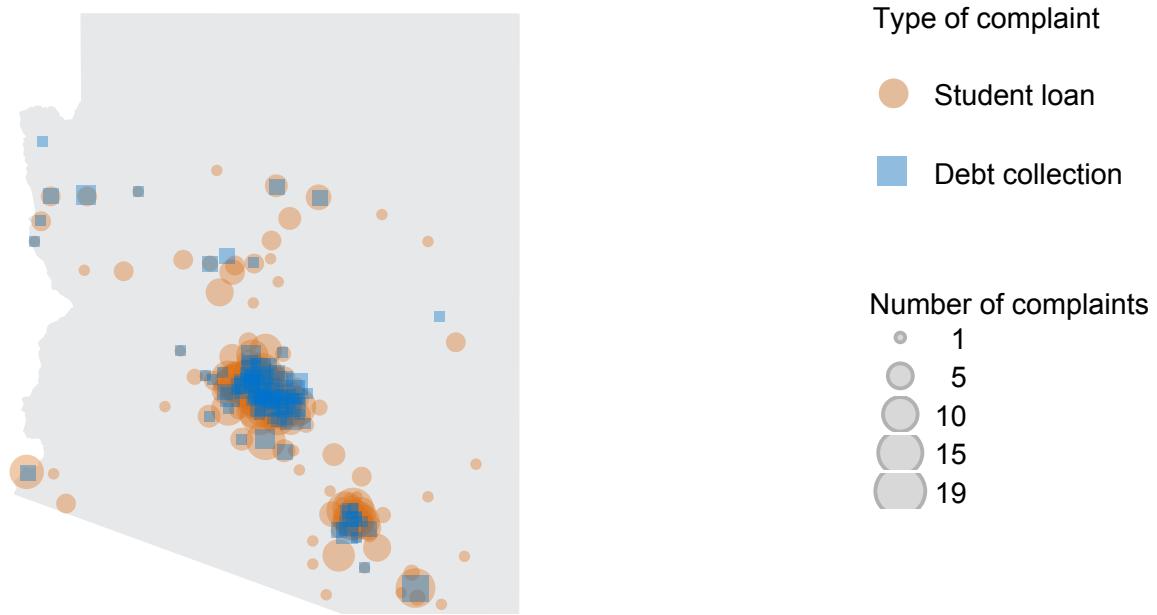
Change in volume of debt collection complaints handled related to student loans²

-11%

Total outstanding student loan debt balance as of 2016³

\$24.9 billion

Student loan and debt collection complaints from student loan borrowers in Arizona⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Arkansas

Total student loan complaints handled¹

282 complaints

Total debt collection complaints handled related to student loans¹

48 complaints

Change in volume of student loan complaints handled²

+107%

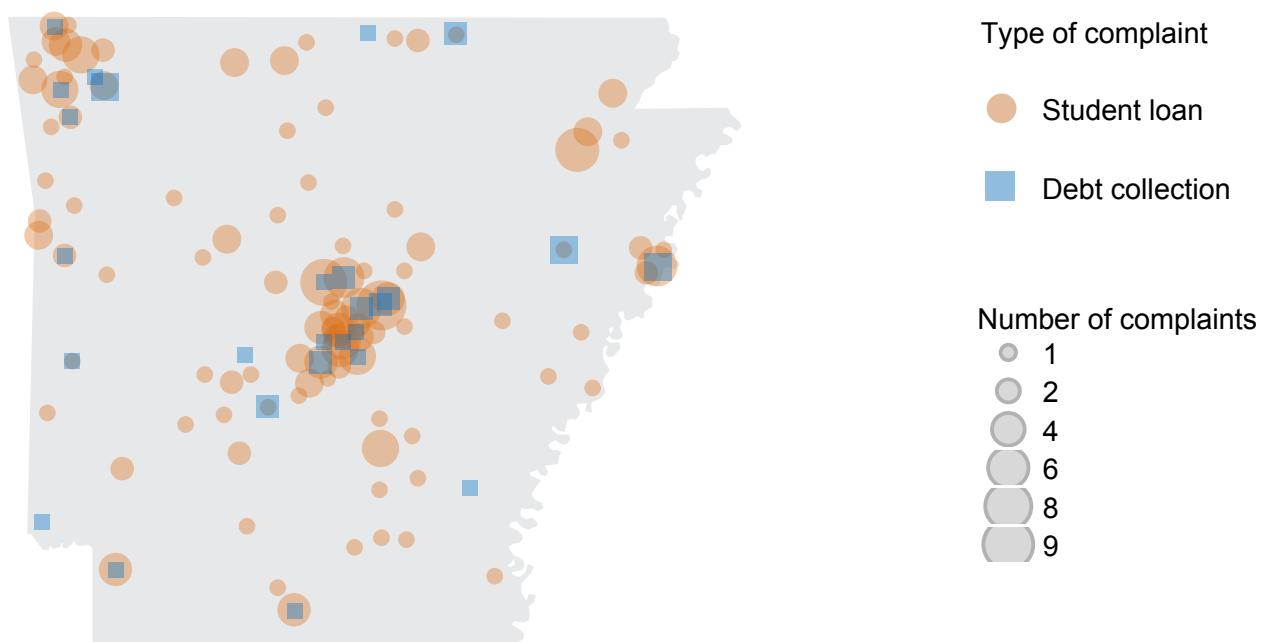
Change in volume of debt collection complaints handled related to student loans²

+56%

Total outstanding student loan debt balance as of 2016³

\$9.79 billion

Student loan and debt collection complaints from student loan borrowers in Arkansas⁴



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⁴ Map shows complaints by geocoded zipcode.

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California

Total student loan complaints handled¹

5,467 complaints

Total debt collection complaints handled related to student loans¹

1,182 complaints

Change in volume of student loan complaints handled²

+61%

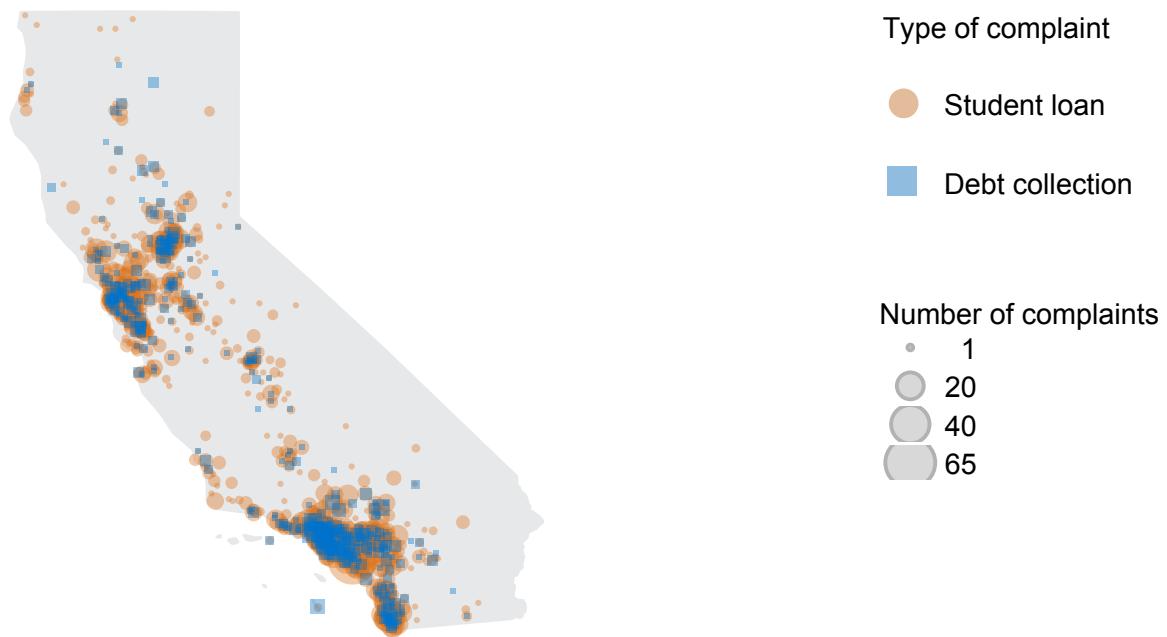
Change in volume of debt collection complaints handled related to student loans²

-11%

Total outstanding student loan debt balance as of 2016³

\$129.6 billion

Student loan and debt collection complaints from student loan borrowers in California⁴



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² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Colorado

Total student loan complaints handled¹

900 complaints

Total debt collection complaints handled related to student loans¹

190 complaints

Change in volume of student loan complaints handled²

+78%

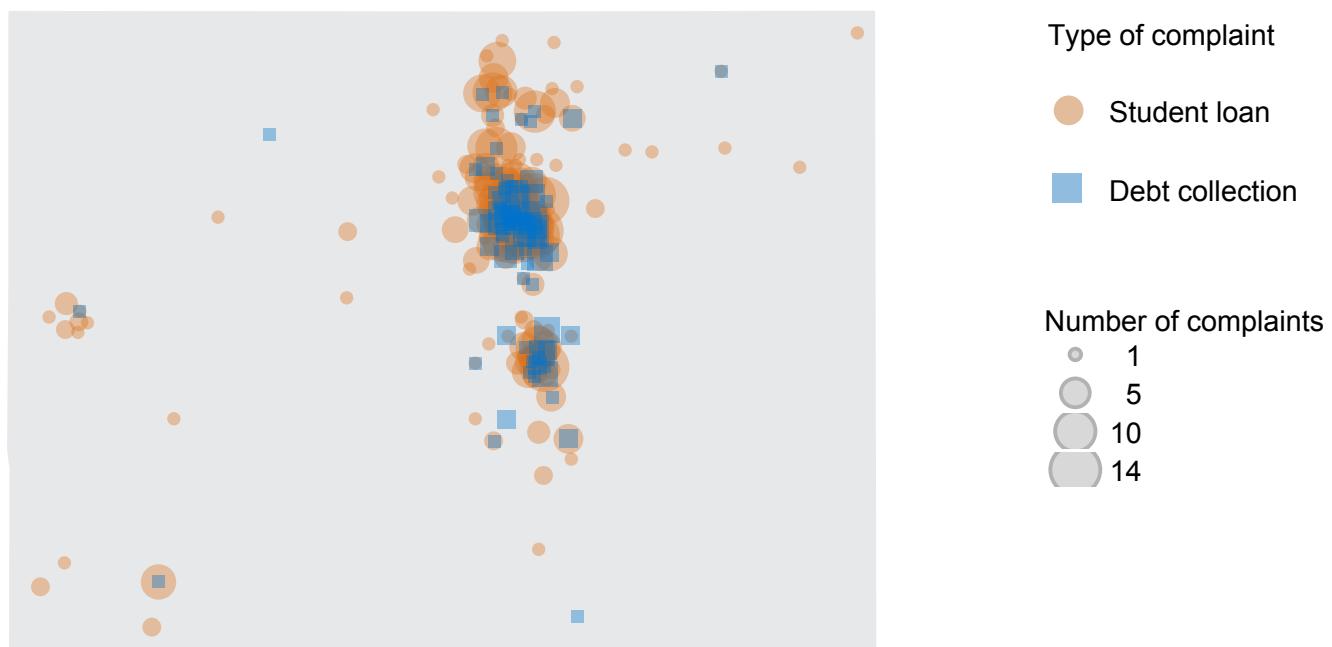
Change in volume of debt collection complaints handled related to student loans²

-14%

Total outstanding student loan debt balance as of 2016³

\$24.75 billion

Student loan and debt collection complaints from student loan borrowers in Colorado⁴



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² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Connecticut

Total student loan complaints handled¹

749 complaints

Total debt collection complaints handled related to student loans¹

94 complaints

Change in volume of student loan complaints handled²

+146%

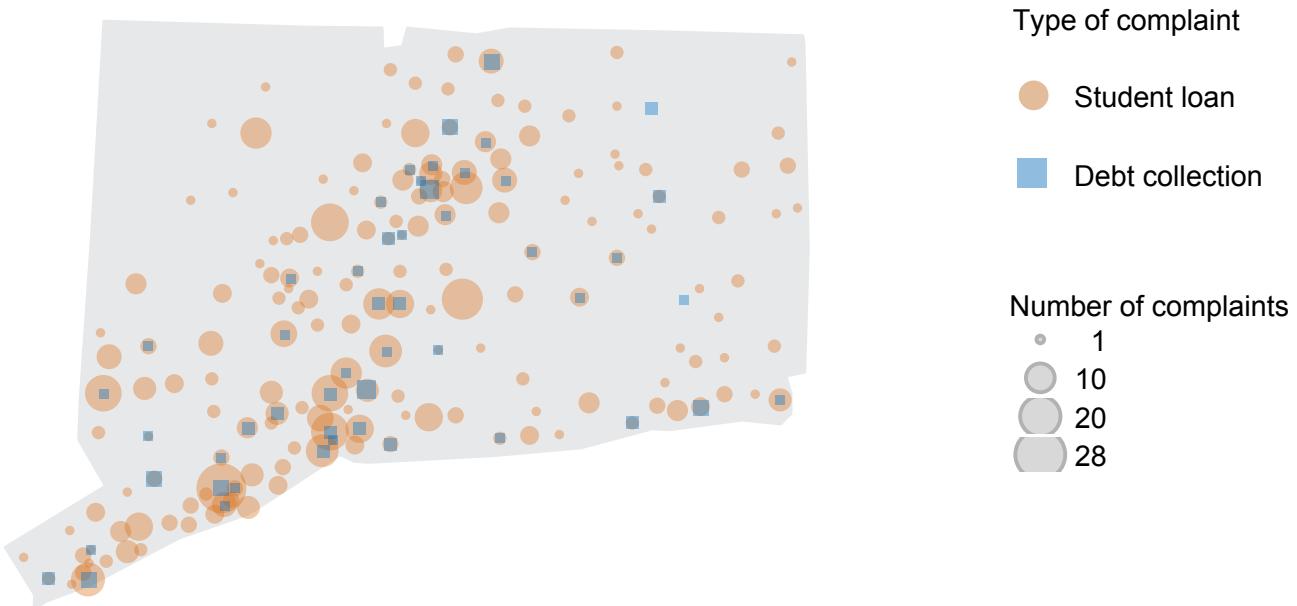
Change in volume of debt collection complaints handled related to student loans²

+107%

Total outstanding student loan debt balance as of 2016³

\$16.65 billion

Student loan and debt collection complaints from student loan borrowers in Connecticut⁴



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² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

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⁴ Map shows complaints by geocoded zipcode.

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Delaware

Total student loan complaints handled¹

183 complaints

Total debt collection complaints handled related to student loans¹

38 complaints

Change in volume of student loan complaints handled²

+43%

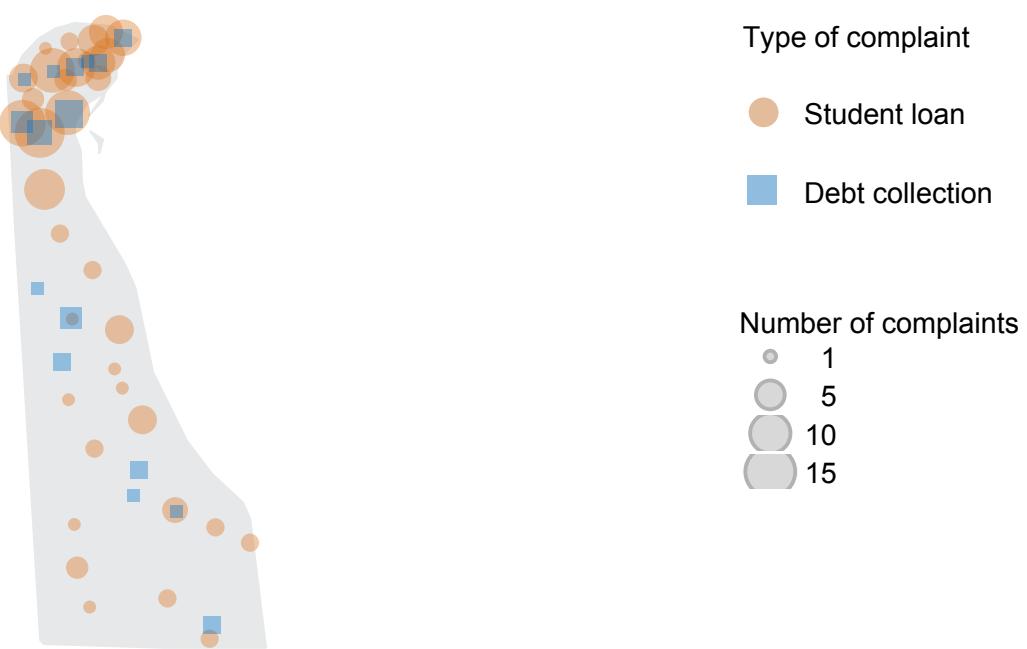
Change in volume of debt collection complaints handled related to student loans²

-85%

Total outstanding student loan debt balance as of 2016³

\$4.21 billion

Student loan and debt collection complaints from student loan borrowers in Delaware⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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District of Columbia

Total student loan complaints handled¹

498 complaints

Total debt collection complaints handled related to student loans¹

88 complaints

Student loan and debt collection complaints from student loan borrowers in District of Columbia⁴

Change in volume of student loan complaints handled²

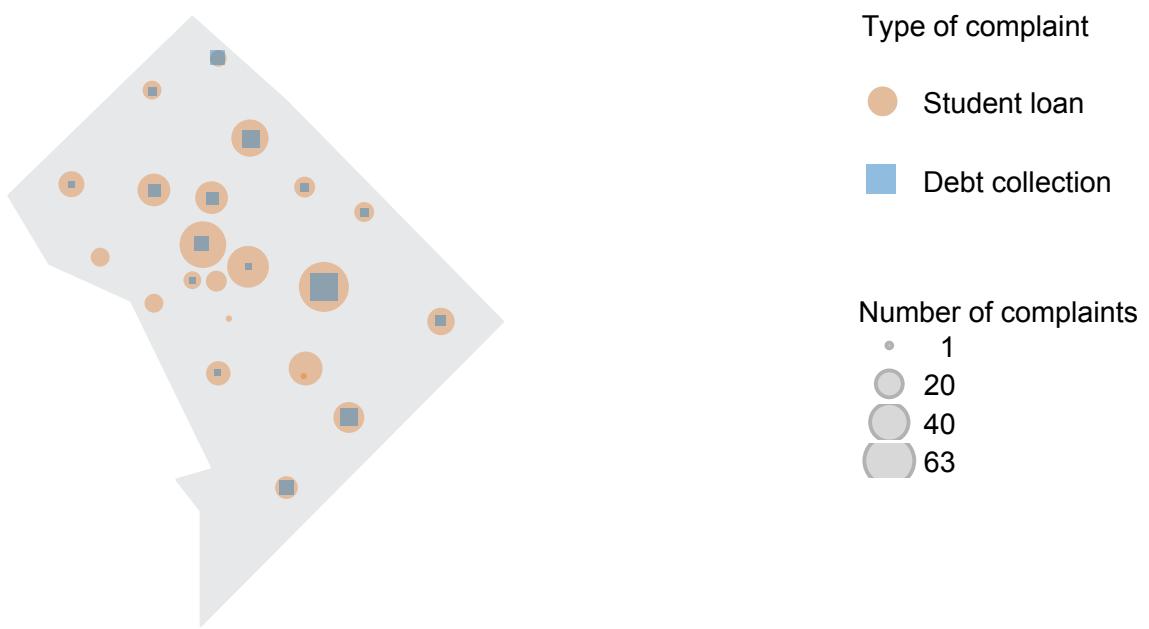
+66%

Change in volume of debt collection complaints handled related to student loans²

+44%

Total outstanding student loan debt balance as of 2016³

\$6.76 billion



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Florida

Total student loan complaints handled¹

3,414 complaints

Total debt collection complaints handled related to student loans¹

815 complaints

Change in volume of student loan complaints handled²

+75%

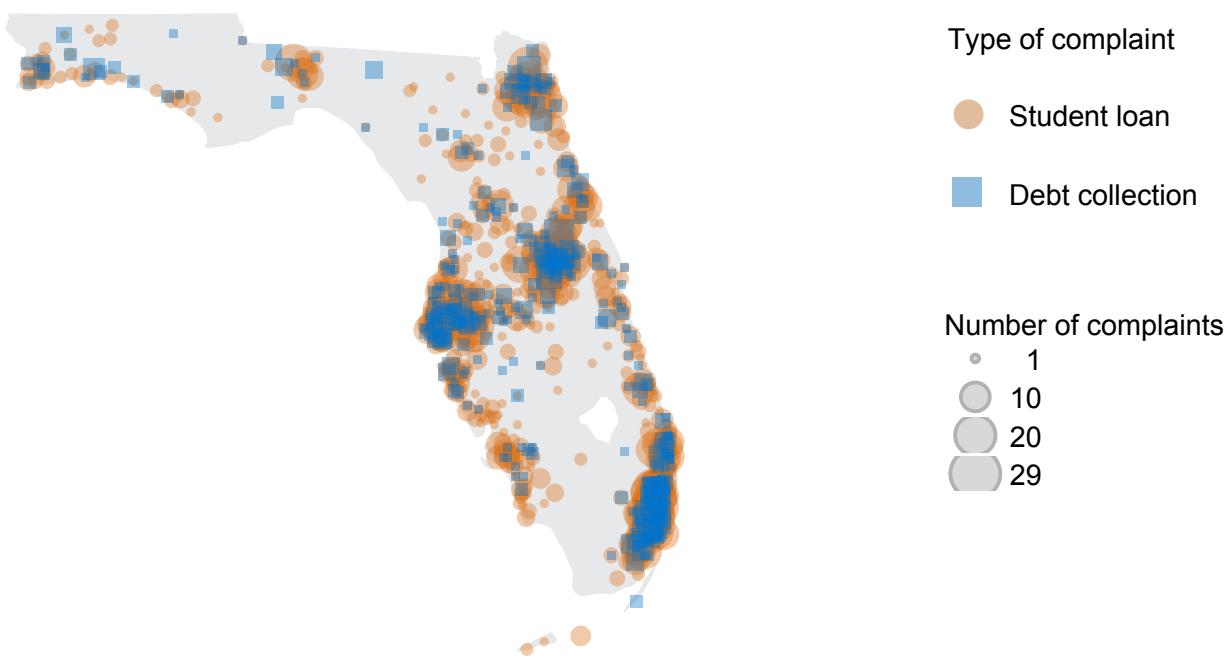
Change in volume of debt collection complaints handled related to student loans²

+6%

Total outstanding student loan debt balance as of 2016³

\$79.69 billion

Student loan and debt collection complaints from student loan borrowers in Florida⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Georgia

Total student loan complaints handled¹

2,078 complaints

Change in volume of student loan complaints handled²

+119%

Total debt collection complaints handled related to student loans¹

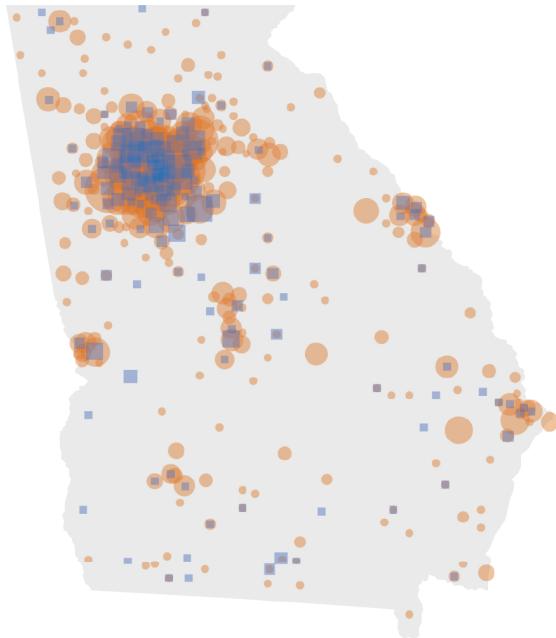
496 complaints

Change in volume of debt collection complaints handled related to student loans²

-14%

Total outstanding student loan debt balance as of 2016³

\$53.03 billion



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Hawaii

Total student loan complaints handled¹

145 complaints

Total debt collection complaints handled related to student loans¹

24 complaints

Change in volume of student loan complaints handled²

+59%

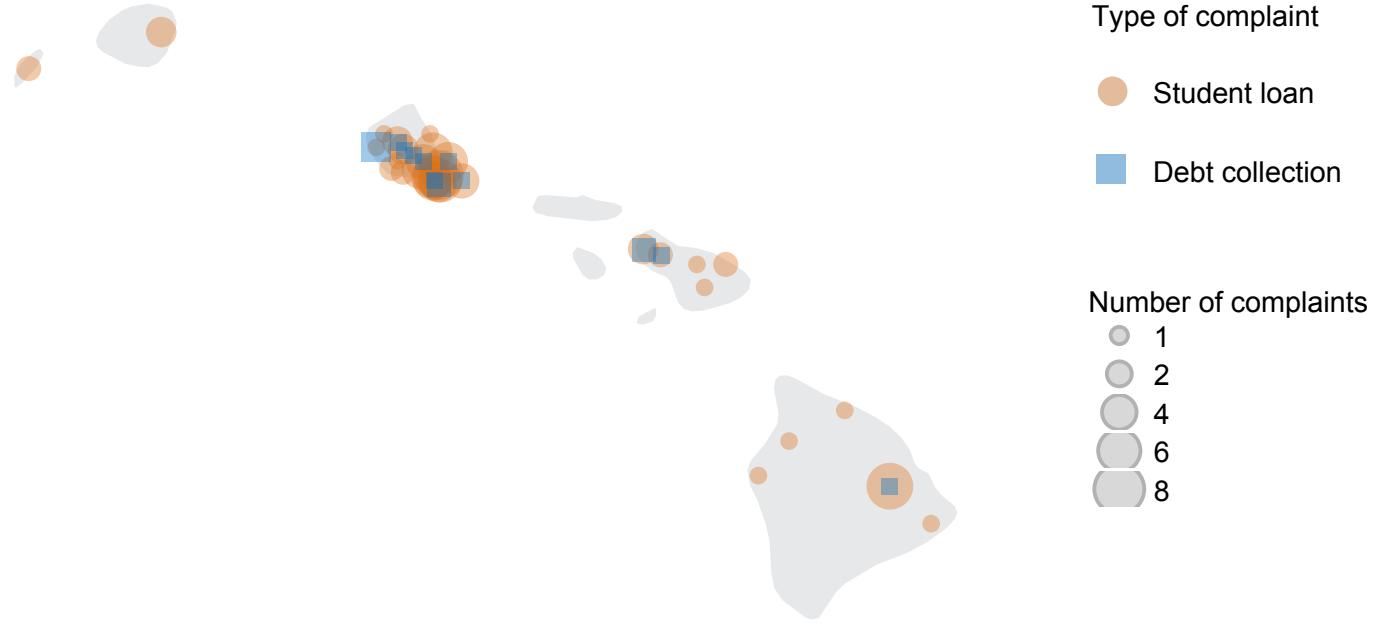
Change in volume of debt collection complaints handled related to student loans²

-50%

Total outstanding student loan debt balance as of 2016³

\$3.55 billion

Student loan and debt collection complaints from student loan borrowers in Hawaii⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Idaho

Total student loan complaints handled¹

197 complaints

Total debt collection complaints handled related to student loans¹

28 complaints

Change in volume of student loan complaints handled²

+54%

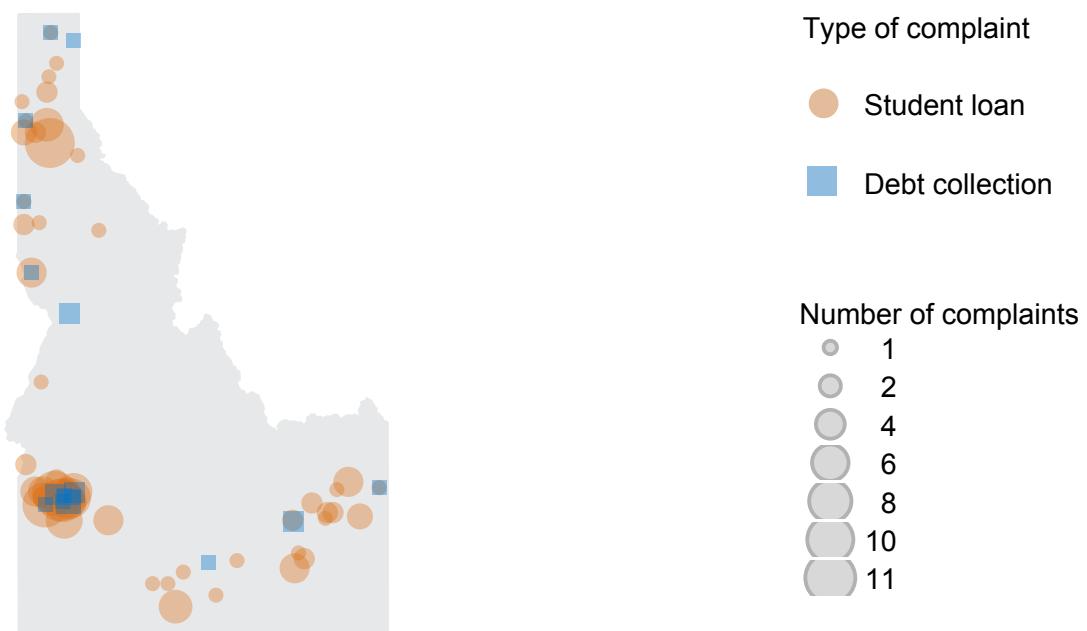
Change in volume of debt collection complaints handled related to student loans²

-80%

Total outstanding student loan debt balance as of 2016³

\$6.18 billion

Student loan and debt collection complaints from student loan borrowers in Idaho⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Illinois

Total student loan complaints handled¹

1,895 complaints

Total debt collection complaints handled related to student loans¹

389 complaints

Change in volume of student loan complaints handled²

+78%

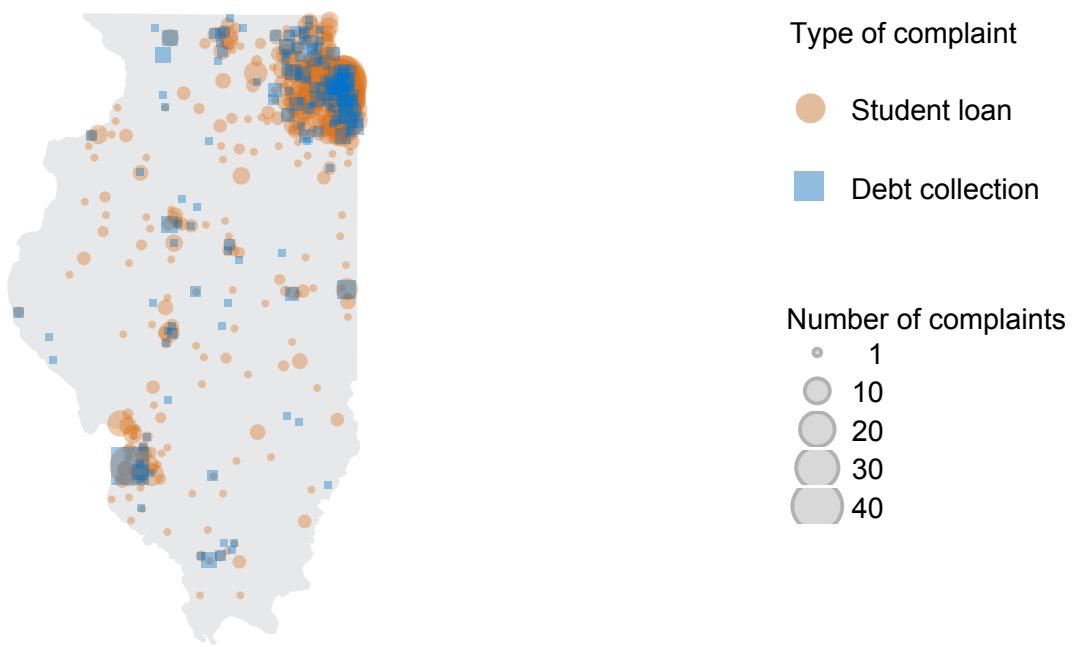
Change in volume of debt collection complaints handled related to student loans²

-21%

Total outstanding student loan debt balance as of 2016³

\$56.79 billion

Student loan and debt collection complaints from student loan borrowers in Illinois⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Indiana

Total student loan complaints handled¹

1,026 complaints

Total debt collection complaints handled related to student loans¹

173 complaints

Change in volume of student loan complaints handled²

+105%

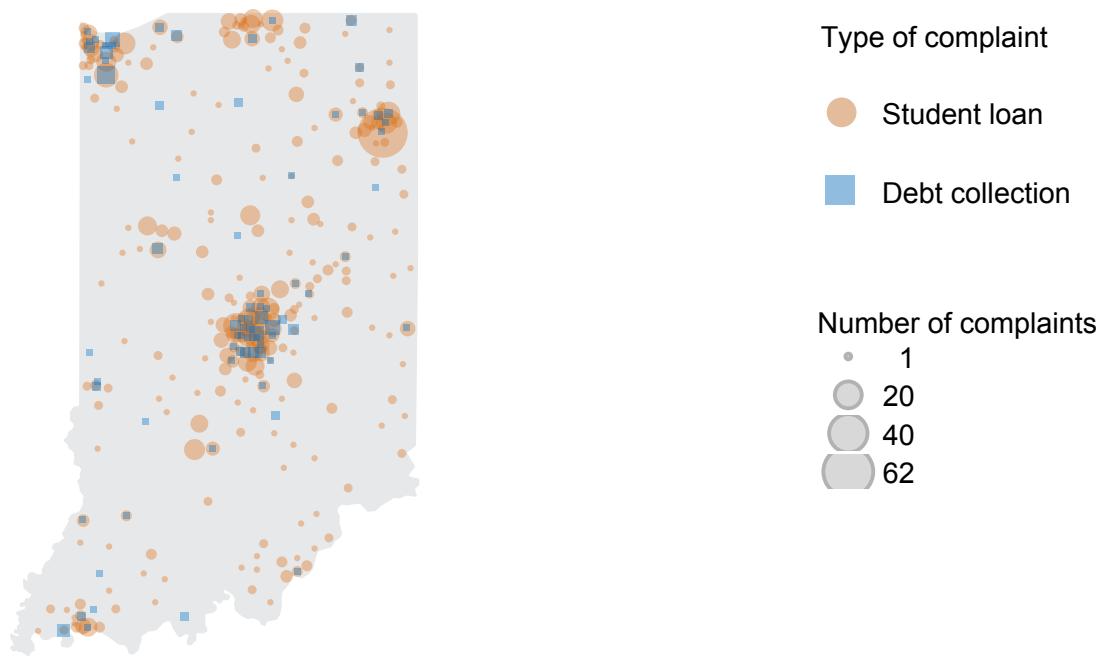
Change in volume of debt collection complaints handled related to student loans²

0%

Total outstanding student loan debt balance as of 2016³

\$26.71 billion

Student loan and debt collection complaints from student loan borrowers in Indiana⁴



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⁴ Map shows complaints by geocoded zipcode.

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Iowa

Total student loan complaints handled¹

338 complaints

Total debt collection complaints handled related to student loans¹

64 complaints

Change in volume of student loan complaints handled²

+70%

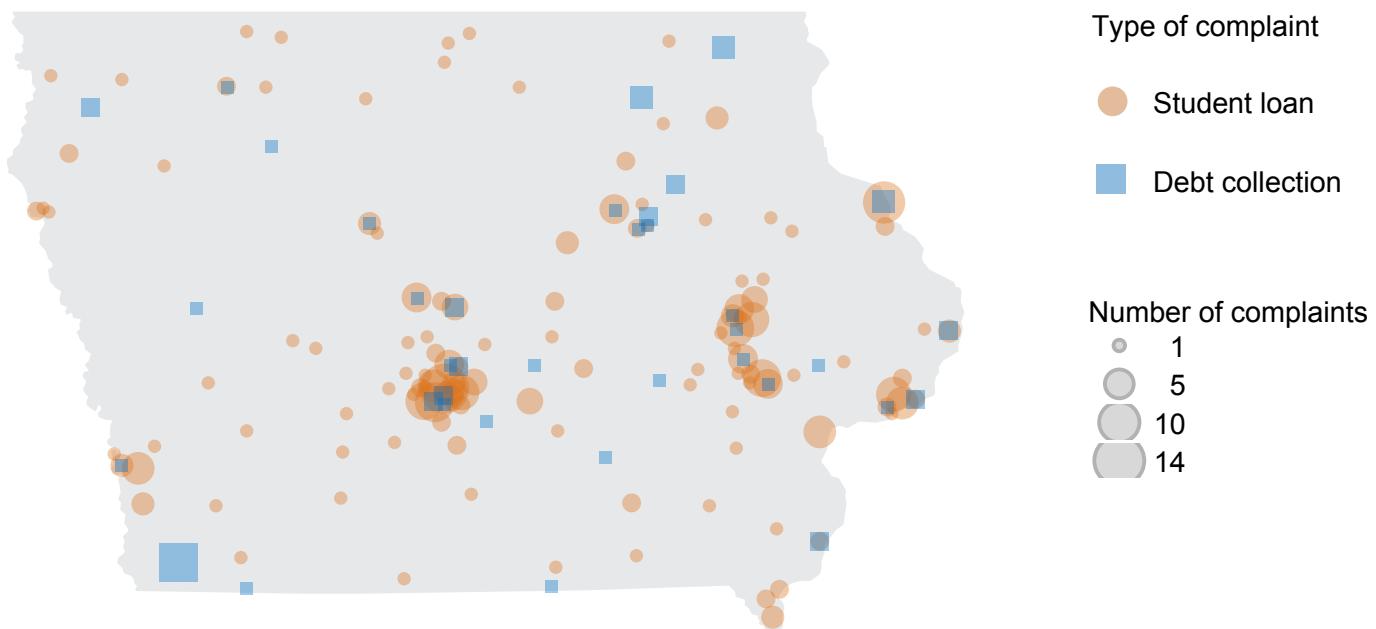
Change in volume of debt collection complaints handled related to student loans²

-8%

Total outstanding student loan debt balance as of 2016³

\$13.08 billion

Student loan and debt collection complaints from student loan borrowers in Iowa⁴



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⁴ Map shows complaints by geocoded zipcode.

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Kansas

Total student loan complaints handled¹

322 complaints

Total debt collection complaints handled related to student loans¹

89 complaints

Change in volume of student loan complaints handled²

+112%

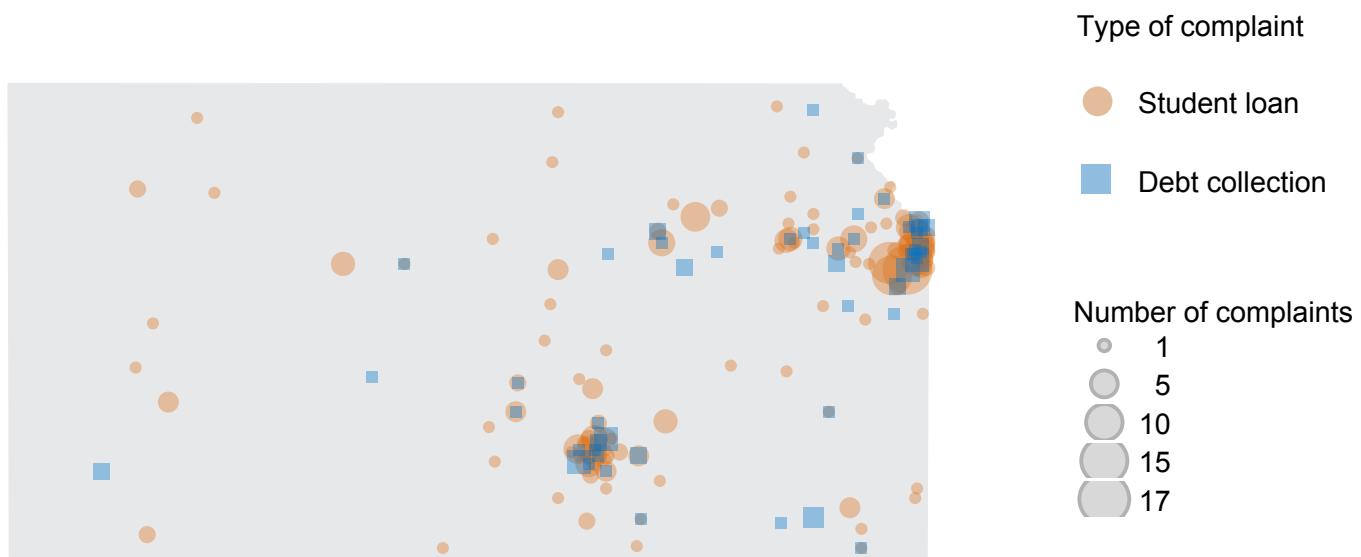
Change in volume of debt collection complaints handled related to student loans²

-25%

Total outstanding student loan debt balance as of 2016³

\$11.98 billion

Student loan and debt collection complaints from student loan borrowers in Kansas⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Kentucky

Total student loan complaints handled¹

489 complaints

Total debt collection complaints handled related to student loans¹

90 complaints

Change in volume of student loan complaints handled²

+76%

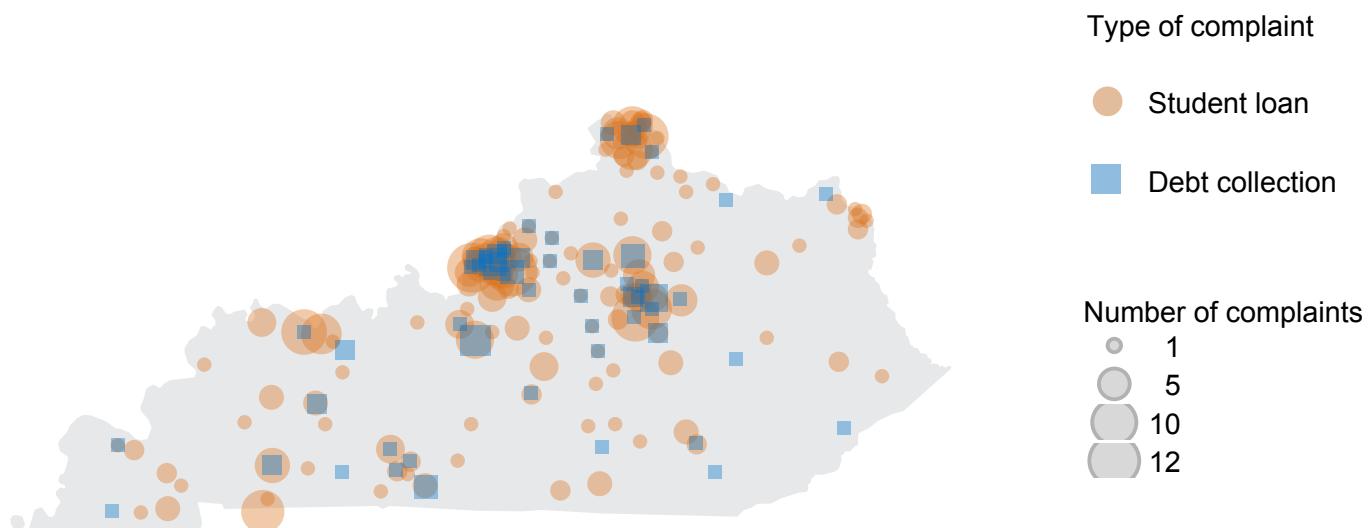
Change in volume of debt collection complaints handled related to student loans²

-26%

Total outstanding student loan debt balance as of 2016³

\$16.17 billion

Student loan and debt collection complaints from student loan borrowers in Kentucky⁴



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⁴ Map shows complaints by geocoded zipcode.

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Louisiana

Total student loan complaints handled¹

518 complaints

Total debt collection complaints handled related to student loans¹

143 complaints

Change in volume of student loan complaints handled²

+129%

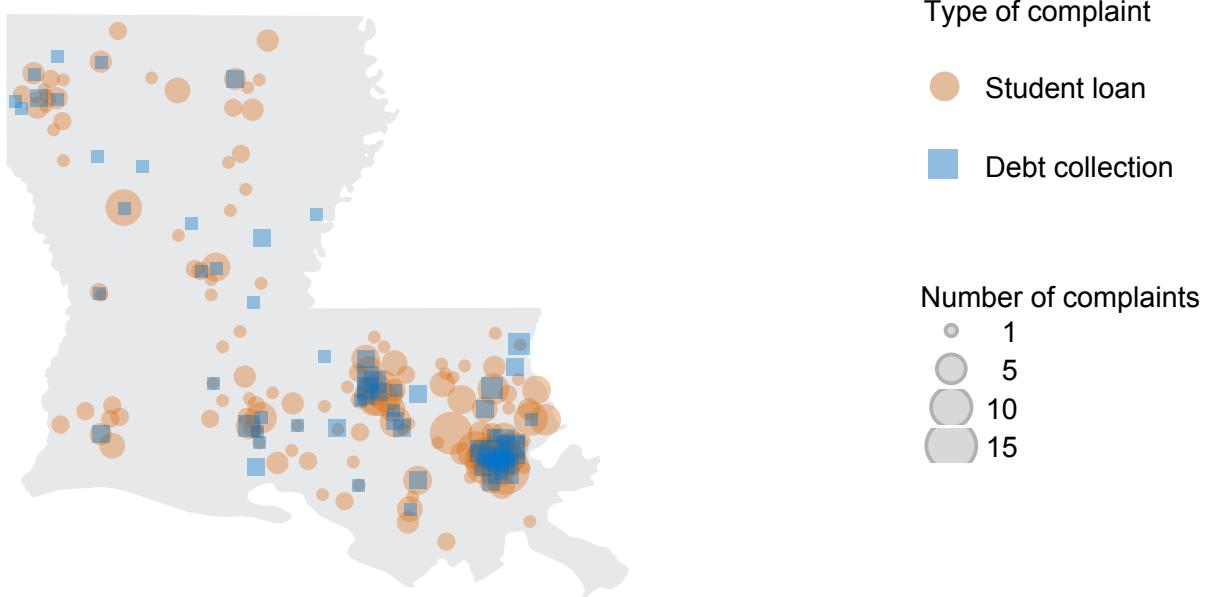
Change in volume of debt collection complaints handled related to student loans²

+22%

Total outstanding student loan debt balance as of 2016³

\$18.41 billion

Student loan and debt collection complaints from student loan borrowers in Louisiana⁴



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³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Maine

Total student loan complaints handled¹

241 complaints

Total debt collection complaints handled related to student loans¹

36 complaints

Change in volume of student loan complaints handled²

+100%

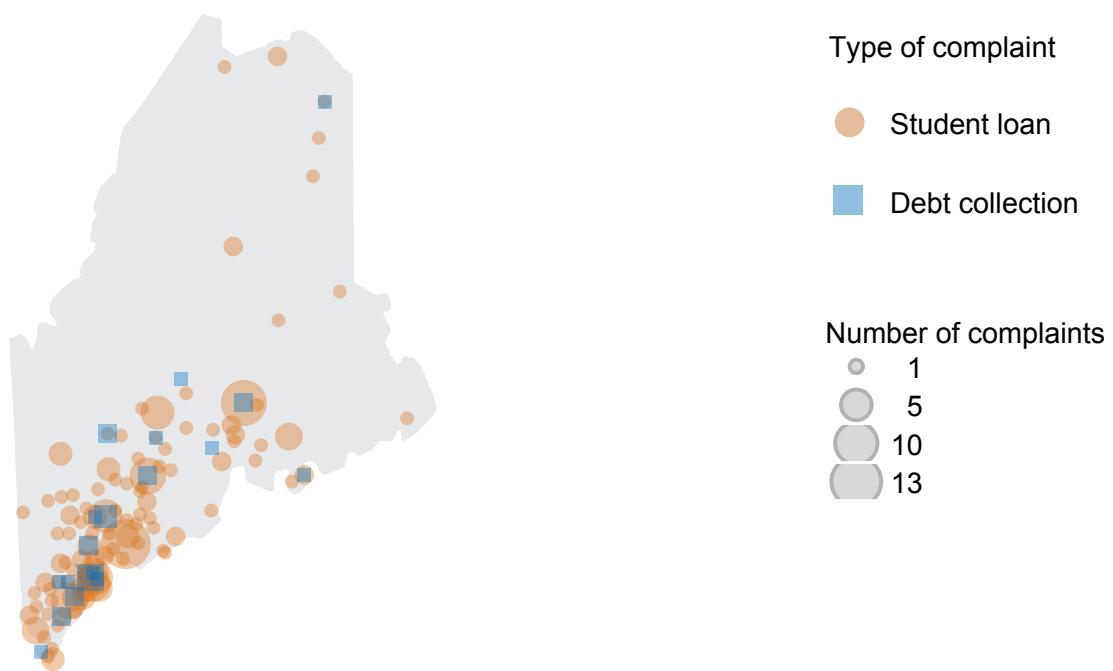
Change in volume of debt collection complaints handled related to student loans²

+60%

Total outstanding student loan debt balance as of 2016³

\$5.9 billion

Student loan and debt collection complaints from student loan borrowers in Maine⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Maryland

Total student loan complaints handled¹

1,492 complaints

Total debt collection complaints handled related to student loans¹

276 complaints

Change in volume of student loan complaints handled²

+78%

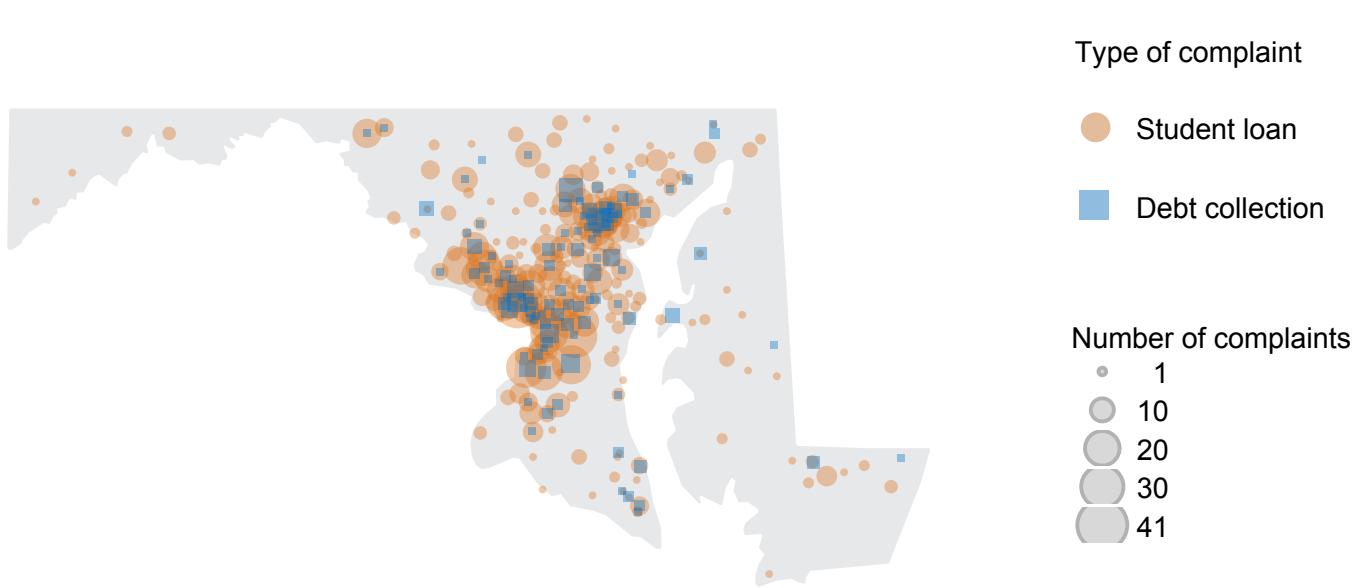
Change in volume of debt collection complaints handled related to student loans²

-12%

Total outstanding student loan debt balance as of 2016³

\$30.33 billion

Student loan and debt collection complaints from student loan borrowers in Maryland⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Massachusetts

Total student loan complaints handled¹

1,361 complaints

Total debt collection complaints handled related to student loans¹

183 complaints

Change in volume of student loan complaints handled²

+77%

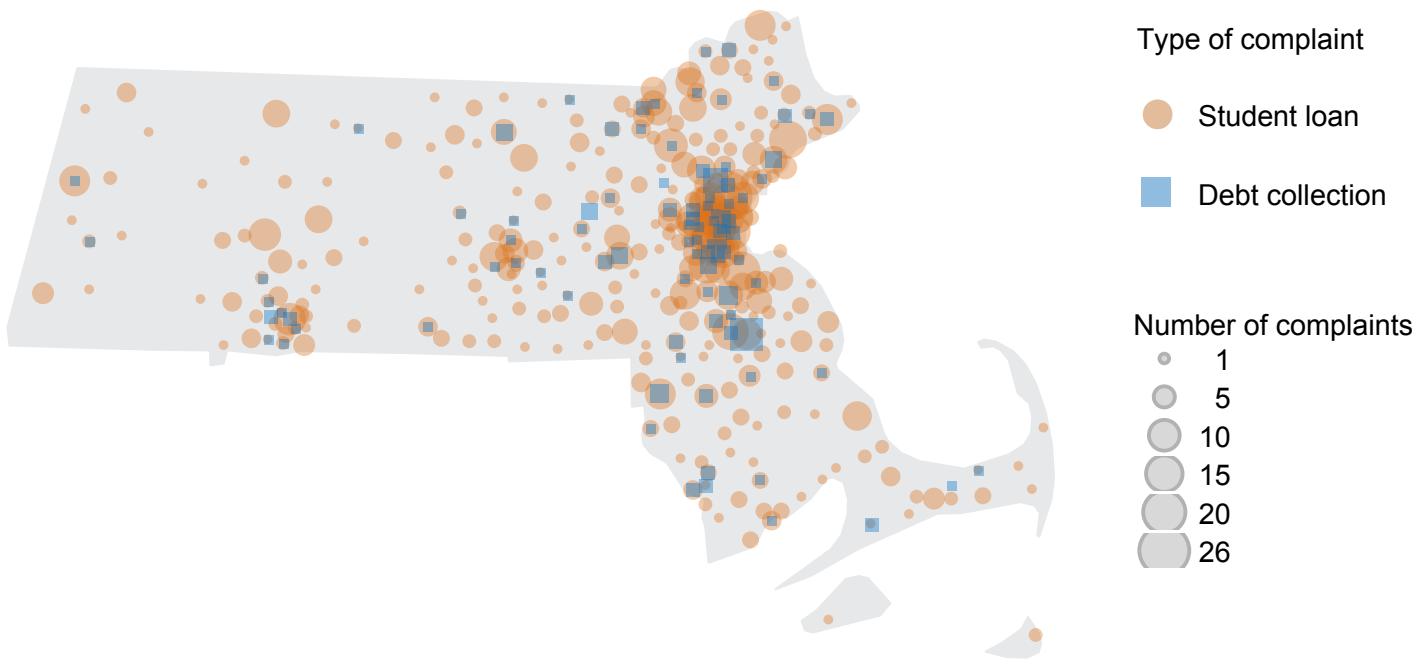
Change in volume of debt collection complaints handled related to student loans²

+9%

Total outstanding student loan debt balance as of 2016³

\$32.83 billion

Student loan and debt collection complaints from student loan borrowers in Massachusetts⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Michigan

Total student loan complaints handled¹

1,628 complaints

Total debt collection complaints handled related to student loans¹

330 complaints

Change in volume of student loan complaints handled²

+54%

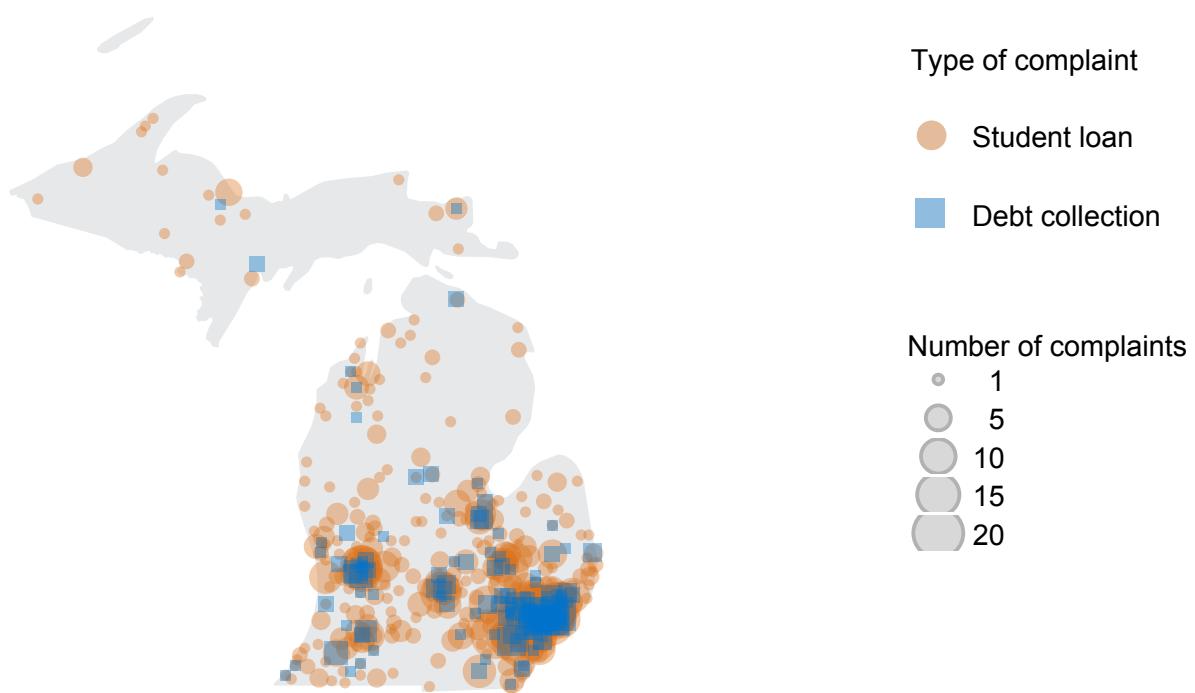
Change in volume of debt collection complaints handled related to student loans²

+28%

Total outstanding student loan debt balance as of 2016³

\$44.55 billion

Student loan and debt collection complaints from student loan borrowers in Michigan⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Minnesota

Total student loan complaints handled¹

828 complaints

Total debt collection complaints handled related to student loans¹

142 complaints

Change in volume of student loan complaints handled²

+70%

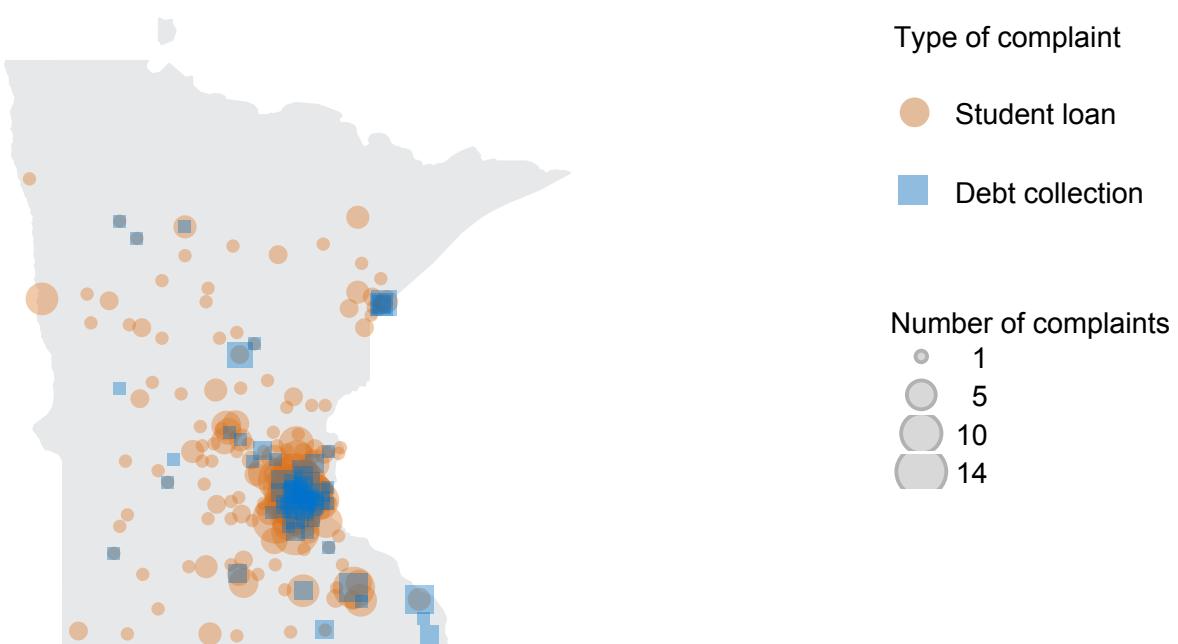
Change in volume of debt collection complaints handled related to student loans²

-50%

Total outstanding student loan debt balance as of 2016³

\$26.85 billion

Student loan and debt collection complaints from student loan borrowers in Minnesota⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Mississippi

Total student loan complaints handled¹

297 complaints

Total debt collection complaints handled related to student loans¹

79 complaints

Change in volume of student loan complaints handled²

+125%

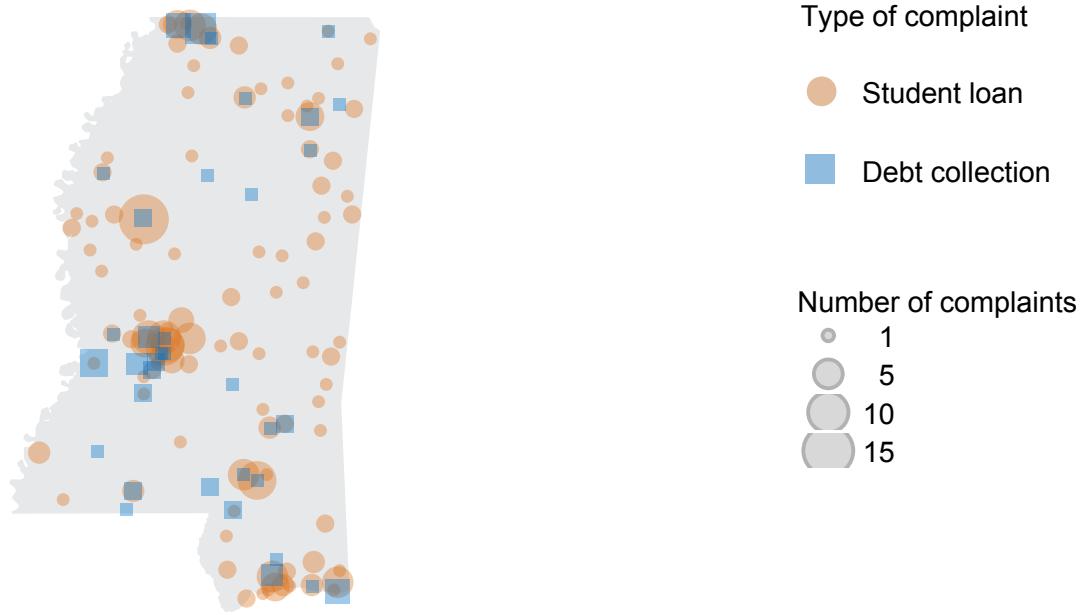
Change in volume of debt collection complaints handled related to student loans²

-33%

Total outstanding student loan debt balance as of 2016³

\$12.69 billion

Student loan and debt collection complaints from student loan borrowers in Mississippi⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Missouri

Total student loan complaints handled¹

972 complaints

Total debt collection complaints handled related to student loans¹

183 complaints

Change in volume of student loan complaints handled²

+72%

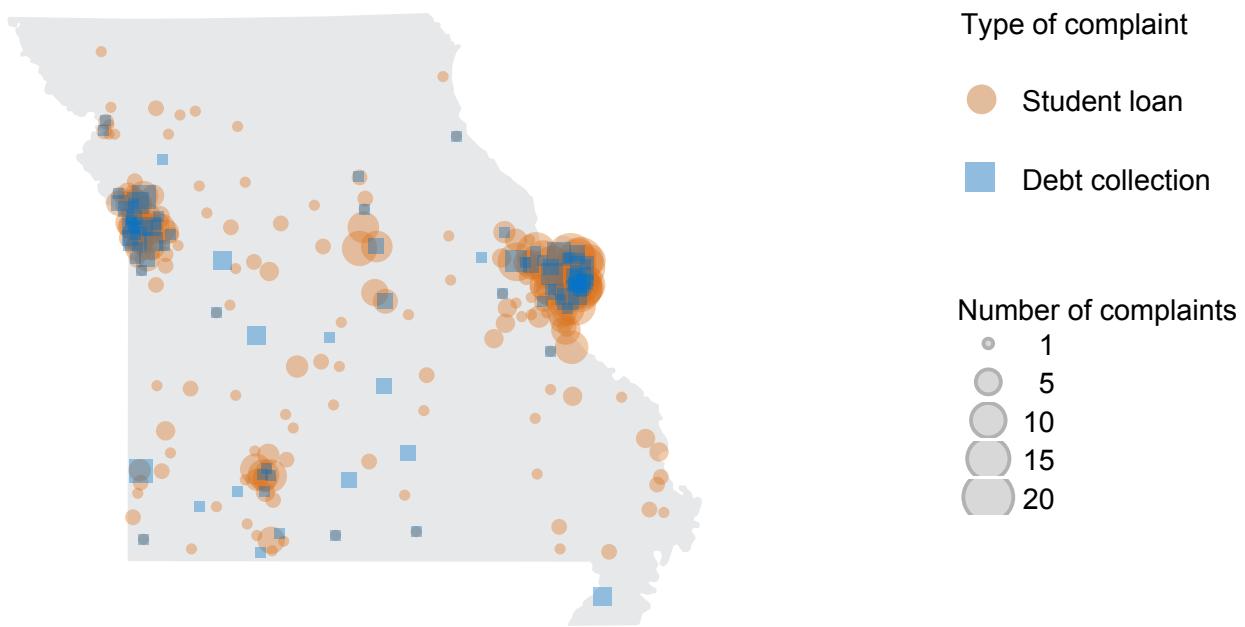
Change in volume of debt collection complaints handled related to student loans²

+38%

Total outstanding student loan debt balance as of 2016³

\$25.35 billion

Student loan and debt collection complaints from student loan borrowers in Missouri⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Montana

Total student loan complaints handled¹

121 complaints

Total debt collection complaints handled related to student loans¹

26 complaints

Change in volume of student loan complaints handled²

+194%

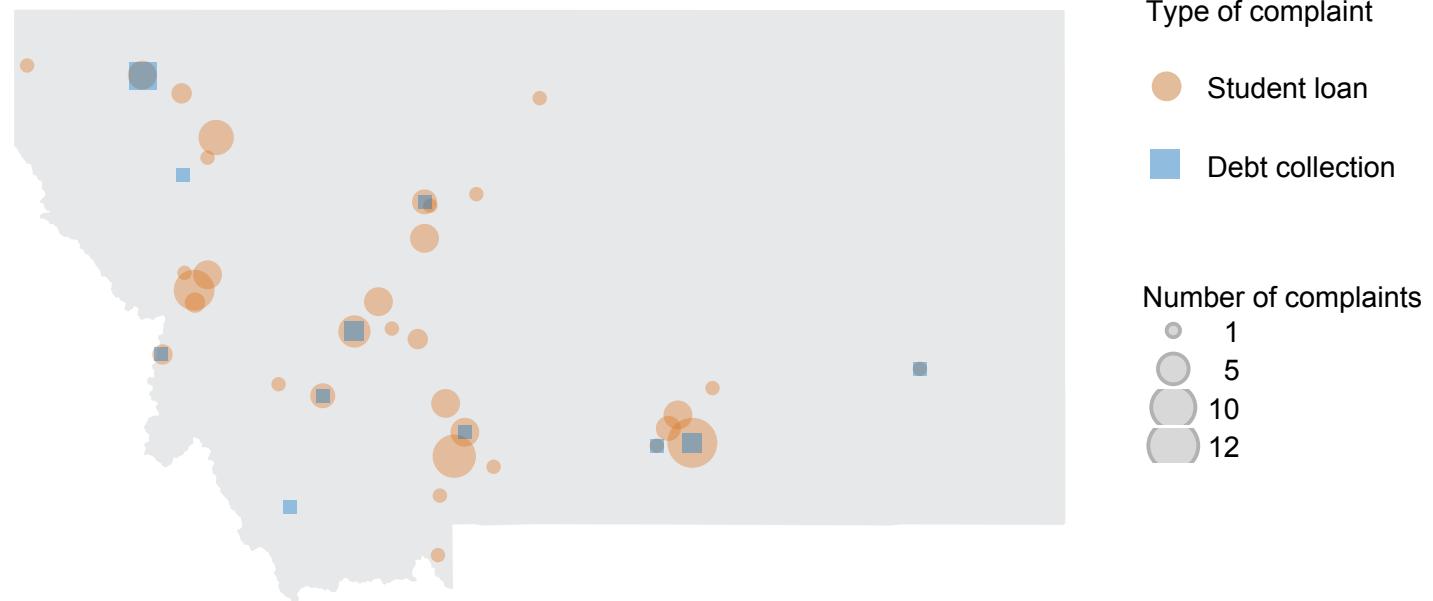
Change in volume of debt collection complaints handled related to student loans²

0%

Total outstanding student loan debt balance as of 2016³

\$3.44 billion

Student loan and debt collection complaints from student loan borrowers in Montana⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Nebraska

Total student loan complaints handled¹

260 complaints

Total debt collection complaints handled related to student loans¹

49 complaints

Change in volume of student loan complaints handled²

+67%

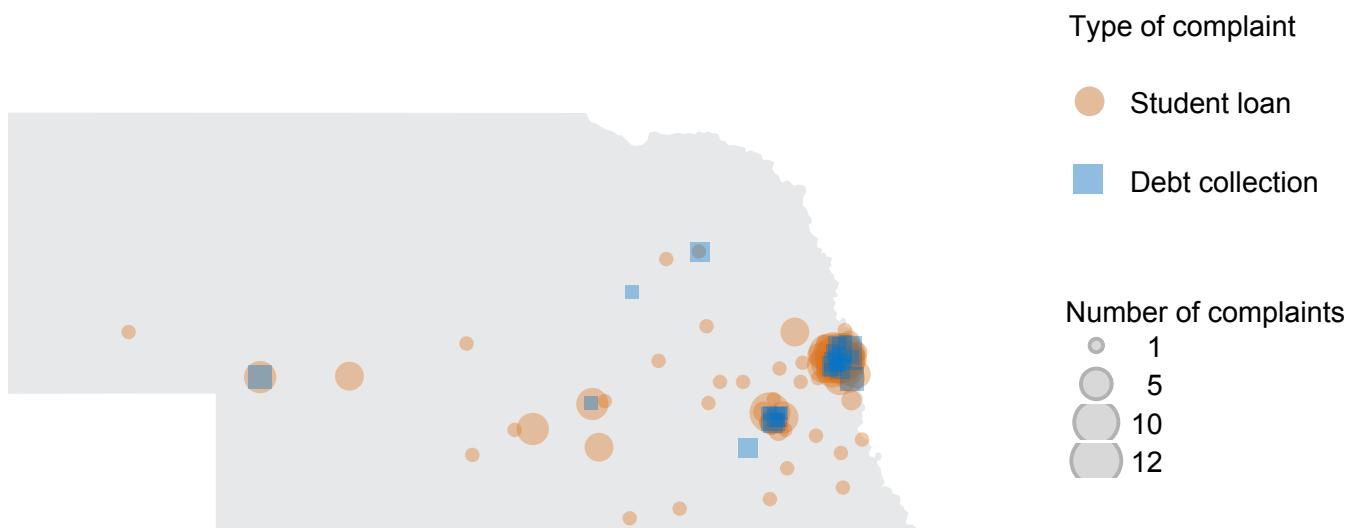
Change in volume of debt collection complaints handled related to student loans²

+50%

Total outstanding student loan debt balance as of 2016³

\$7.24 billion

Student loan and debt collection complaints from student loan borrowers in Nebraska⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Nevada

Total student loan complaints handled¹

410 complaints

Total debt collection complaints handled related to student loans¹

100 complaints

Change in volume of student loan complaints handled²

+66%

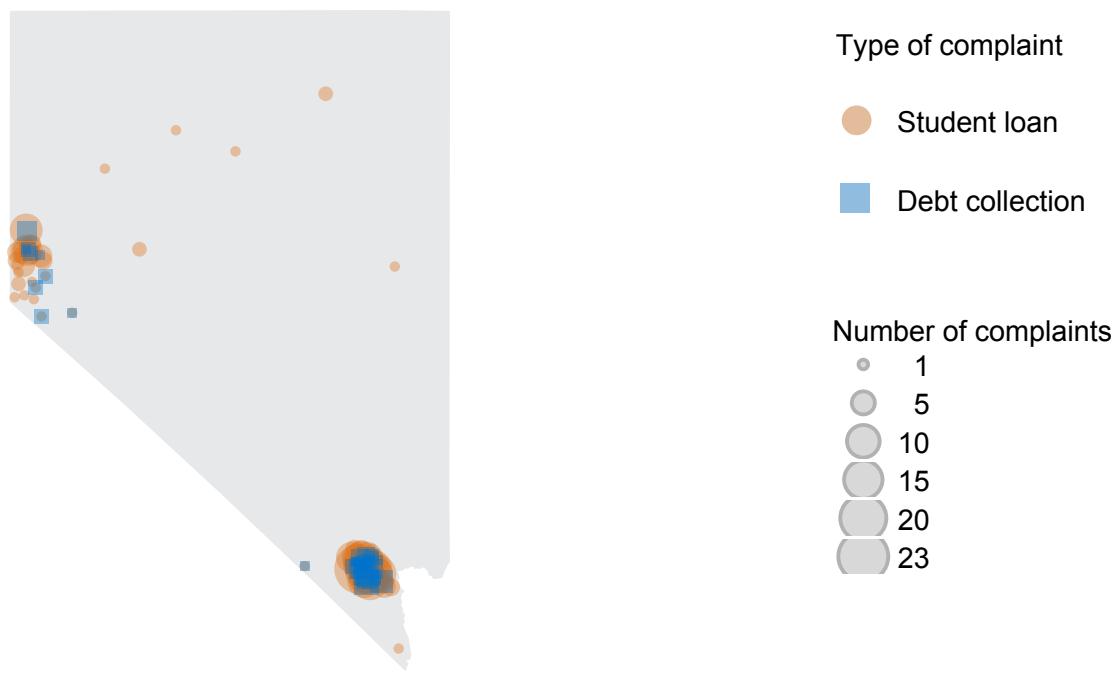
Change in volume of debt collection complaints handled related to student loans²

+117%

Total outstanding student loan debt balance as of 2016³

\$8.58 billion

Student loan and debt collection complaints from student loan borrowers in Nevada⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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New Hampshire

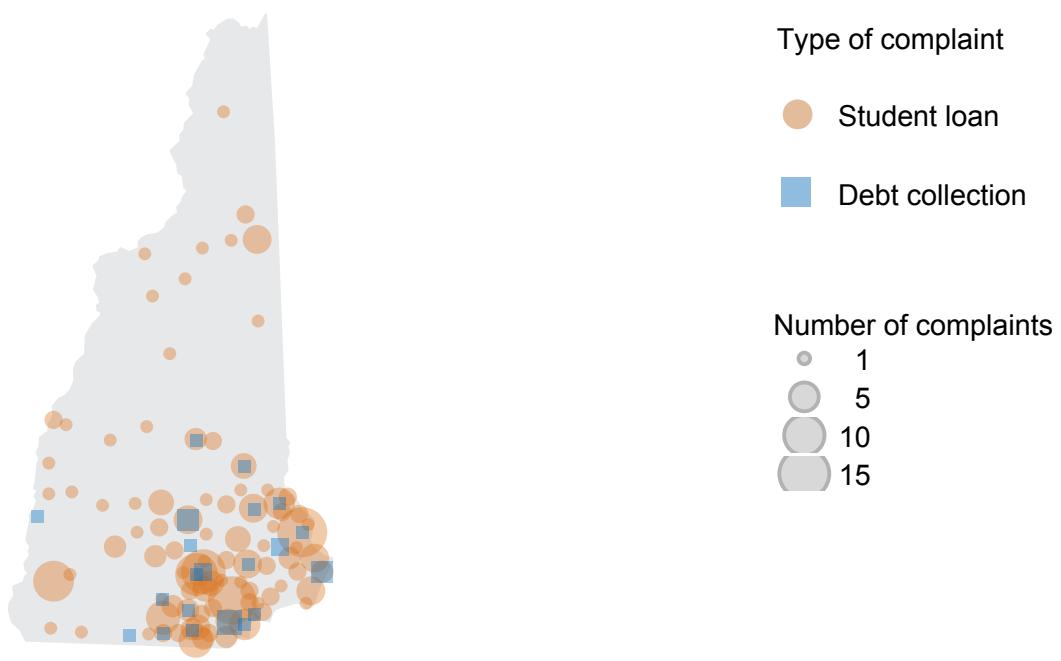
Total student loan complaints handled¹

298 complaints

Total debt collection complaints handled related to student loans¹

36 complaints

Student loan and debt collection complaints from student loan borrowers in New Hampshire⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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New Jersey

Total student loan complaints handled¹

1,898 complaints

Total debt collection complaints handled related to student loans¹

314 complaints

Change in volume of student loan complaints handled²

+77%

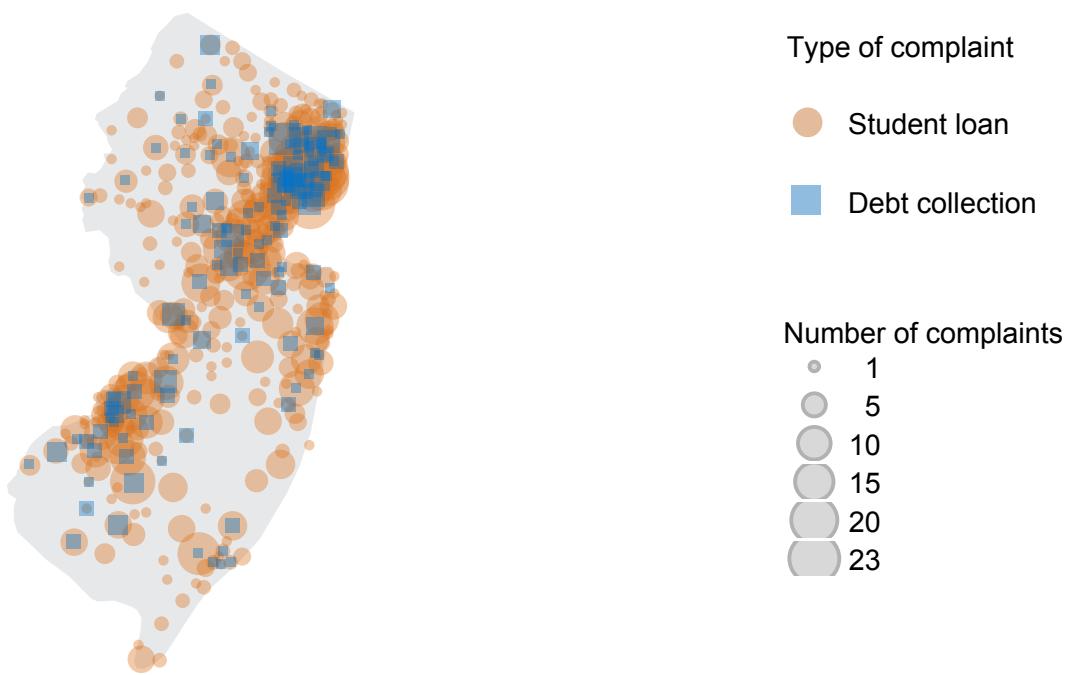
Change in volume of debt collection complaints handled related to student loans²

+38%

Total outstanding student loan debt balance as of 2016³

\$41.67 billion

Student loan and debt collection complaints from student loan borrowers in New Jersey⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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New Mexico

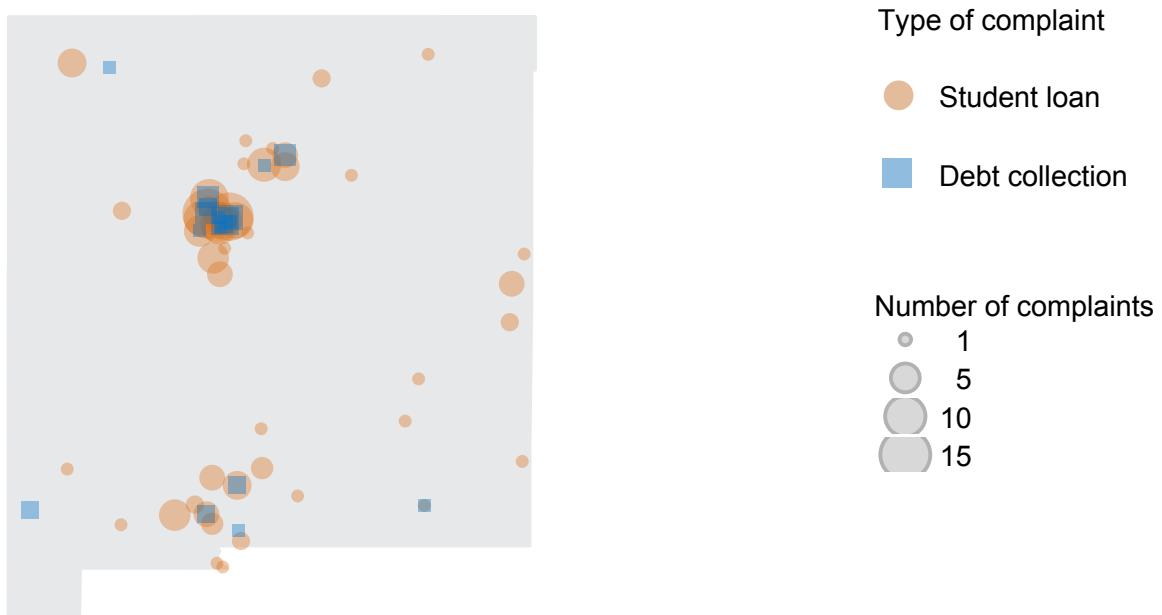
Total student loan complaints handled¹

233 complaints

Total debt collection complaints handled related to student loans¹

50 complaints

Student loan and debt collection complaints from student loan borrowers in New Mexico⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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New York

Total student loan complaints handled¹

3,764 complaints

Total debt collection complaints handled related to student loans¹

628 complaints

Change in volume of student loan complaints handled²

+94%

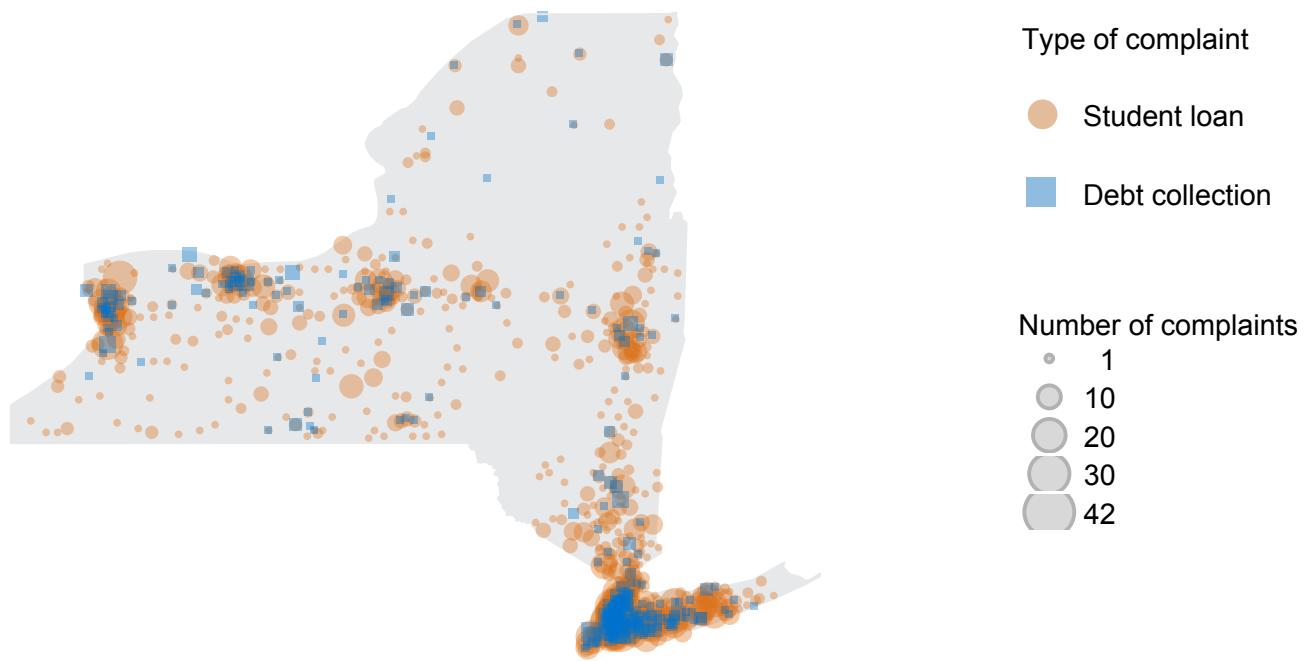
Change in volume of debt collection complaints handled related to student loans²

-9%

Total outstanding student loan debt balance as of 2016³

\$86.54 billion

Student loan and debt collection complaints from student loan borrowers in New York⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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North Carolina

Total student loan complaints handled¹

1,356 complaints

Total debt collection complaints handled related to student loans¹

304 complaints

Student loan and debt collection complaints from student loan borrowers in North Carolina⁴

Change in volume of student loan complaints handled²

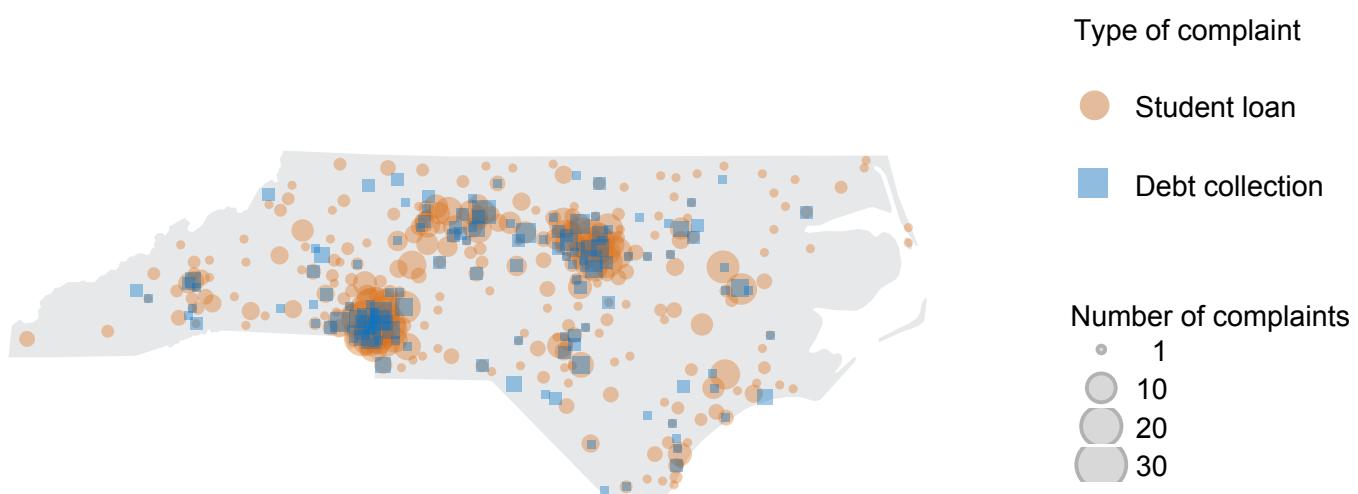
+170%

Change in volume of debt collection complaints handled related to student loans²

+72%

Total outstanding student loan debt balance as of 2016³

\$38.19 billion



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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North Dakota

Total student loan complaints handled¹

54 complaints

Total debt collection complaints handled related to student loans¹

23 complaints

Change in volume of student loan complaints handled²

+45%

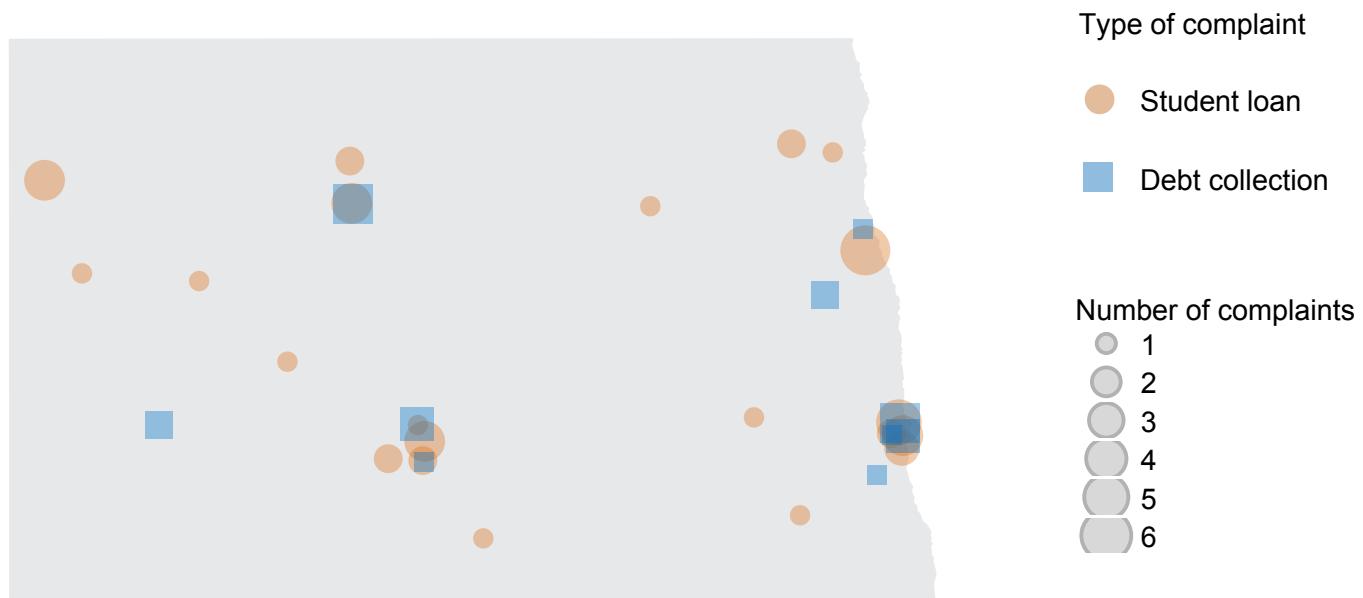
Change in volume of debt collection complaints handled related to student loans²

+125%

Total outstanding student loan debt balance as of 2016³

\$2.93 billion

Student loan and debt collection complaints from student loan borrowers in North Dakota⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Ohio

Total student loan complaints handled¹

2,120 complaints

Total debt collection complaints handled related to student loans¹

344 complaints

Change in volume of student loan complaints handled²

+78%

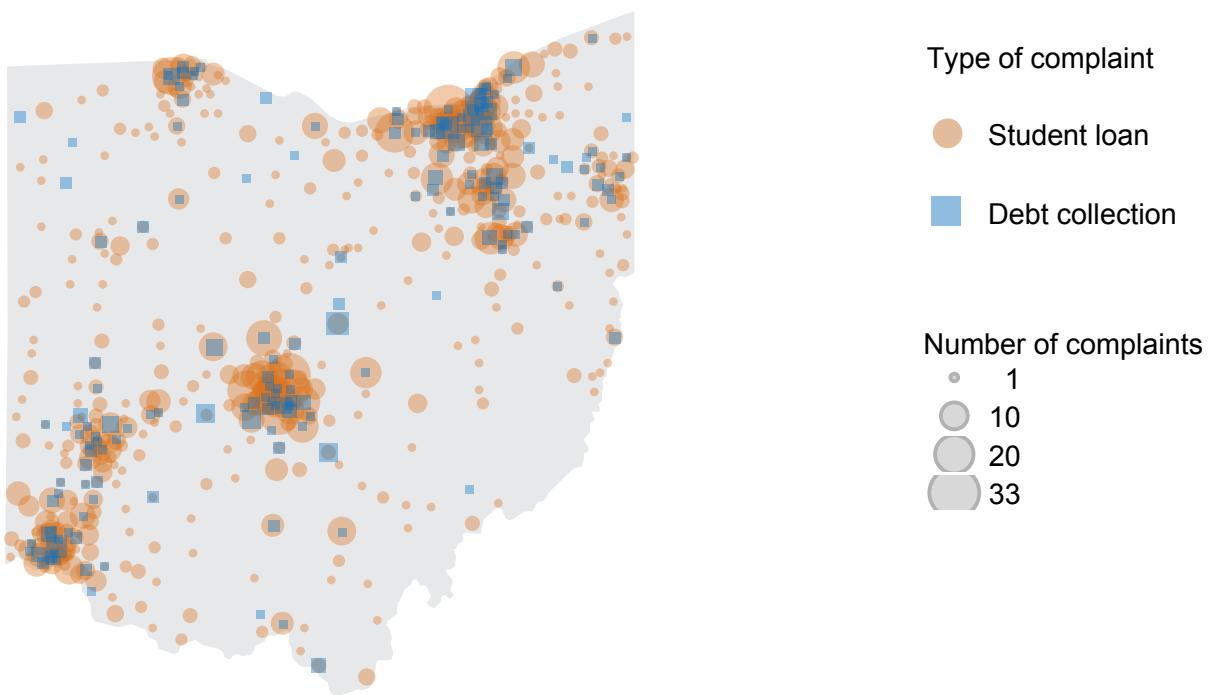
Change in volume of debt collection complaints handled related to student loans²

+35%

Total outstanding student loan debt balance as of 2016³

\$57.61 billion

Student loan and debt collection complaints from student loan borrowers in Ohio⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Oklahoma

Total student loan complaints handled¹

390 complaints

Total debt collection complaints handled related to student loans¹

77 complaints

Change in volume of student loan complaints handled²

+72%

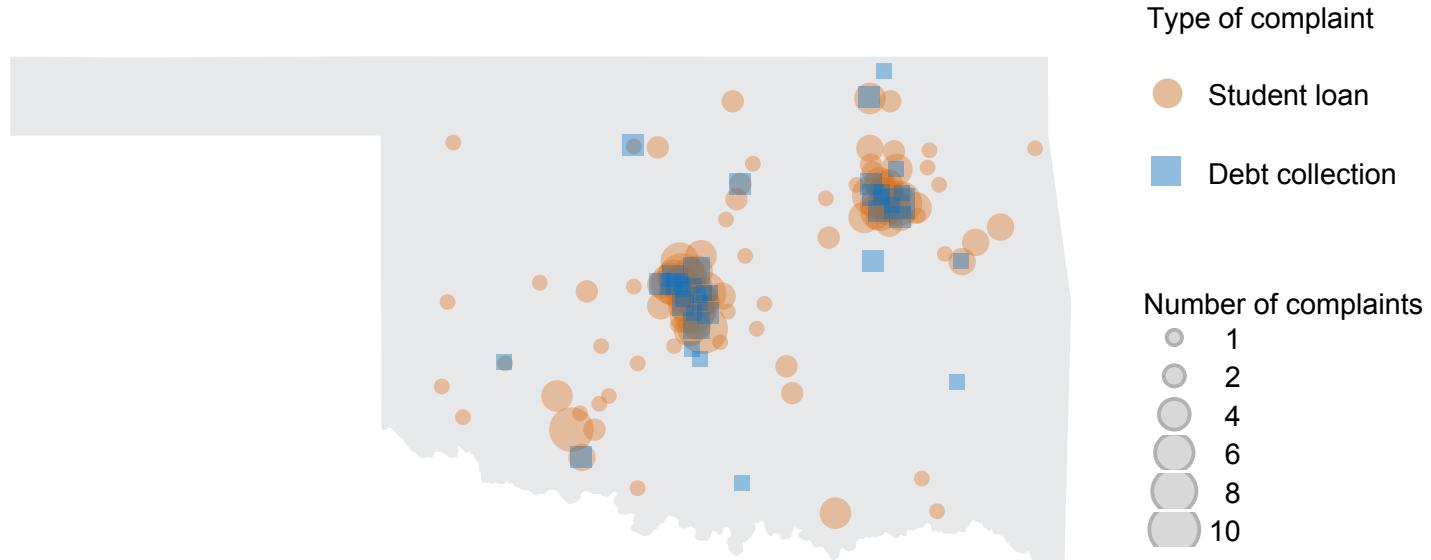
Change in volume of debt collection complaints handled related to student loans²

-50%

Total outstanding student loan debt balance as of 2016³

\$13.0 billion

Student loan and debt collection complaints from student loan borrowers in Oklahoma⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Oregon

Total student loan complaints handled¹

704 complaints

Total debt collection complaints handled related to student loans¹

114 complaints

Change in volume of student loan complaints handled²

+69%

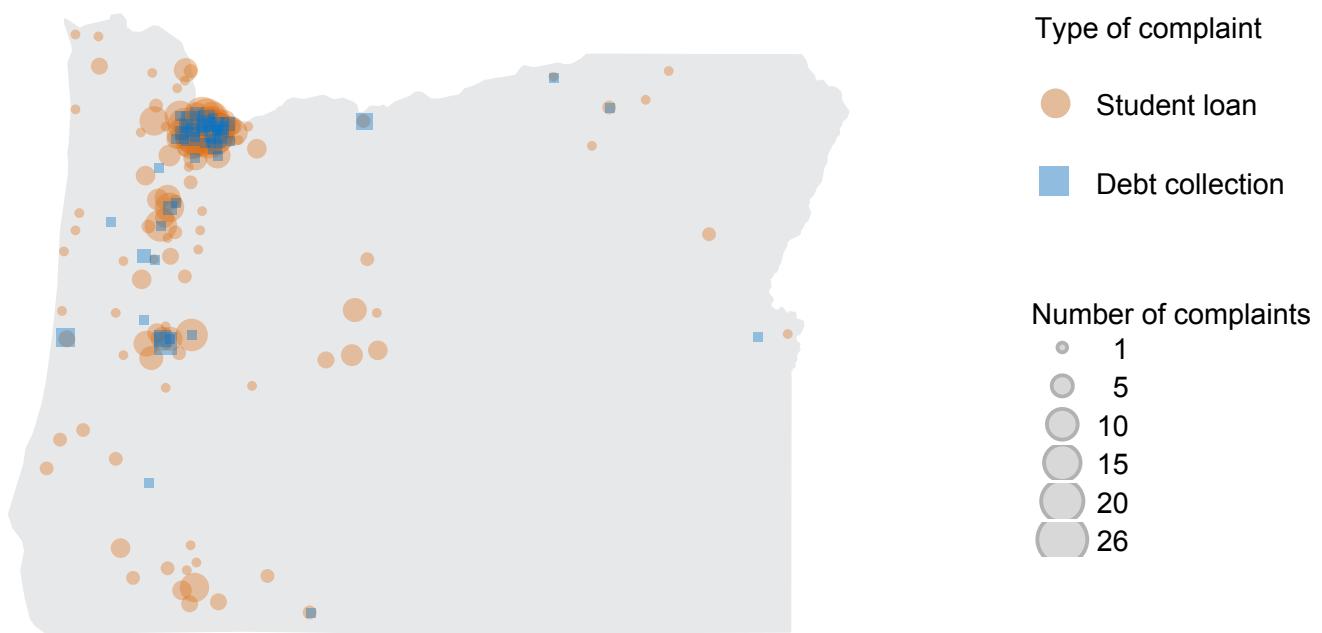
Change in volume of debt collection complaints handled related to student loans²

-22%

Total outstanding student loan debt balance as of 2016³

\$18.05 billion

Student loan and debt collection complaints from student loan borrowers in Oregon⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Pennsylvania

Total student loan complaints handled¹

2,651 complaints

Total debt collection complaints handled related to student loans¹

357 complaints

Change in volume of student loan complaints handled²

+111%

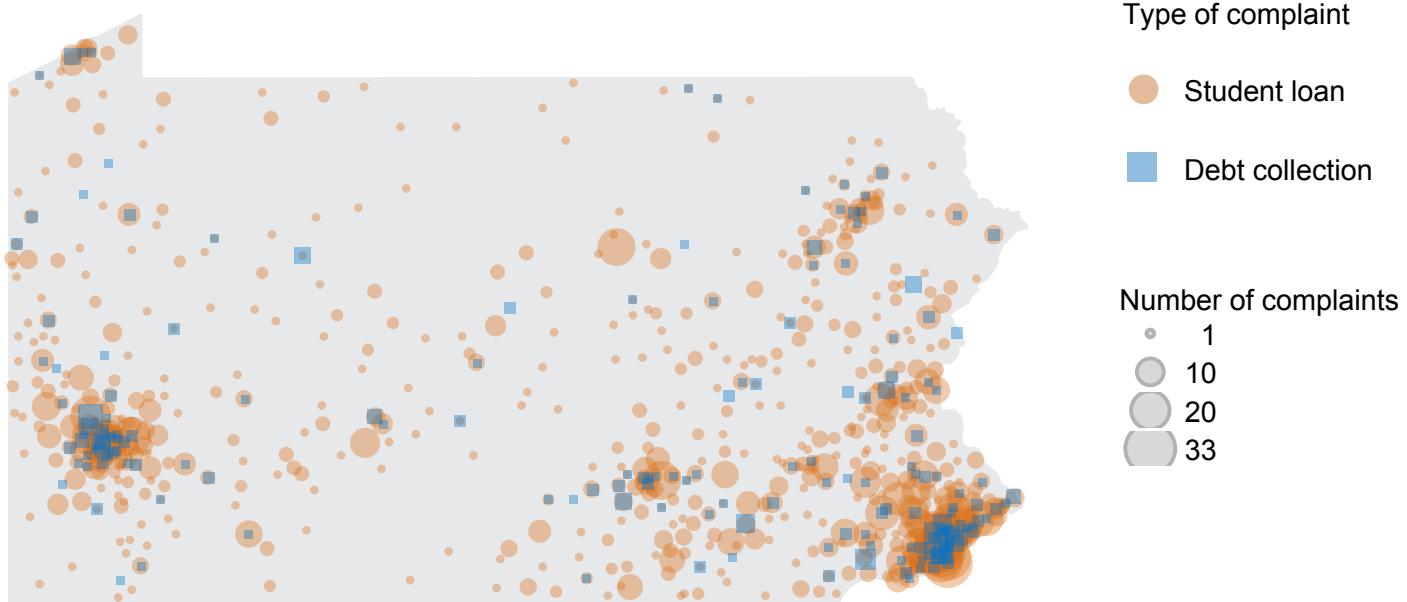
Change in volume of debt collection complaints handled related to student loans²

-32%

Total outstanding student loan debt balance as of 2016³

\$61.83 billion

Student loan and debt collection complaints from student loan borrowers in Pennsylvania⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Rhode Island

Total student loan complaints handled¹

162 complaints

Total debt collection complaints handled related to student loans¹

30 complaints

Change in volume of student loan complaints handled²

+70%

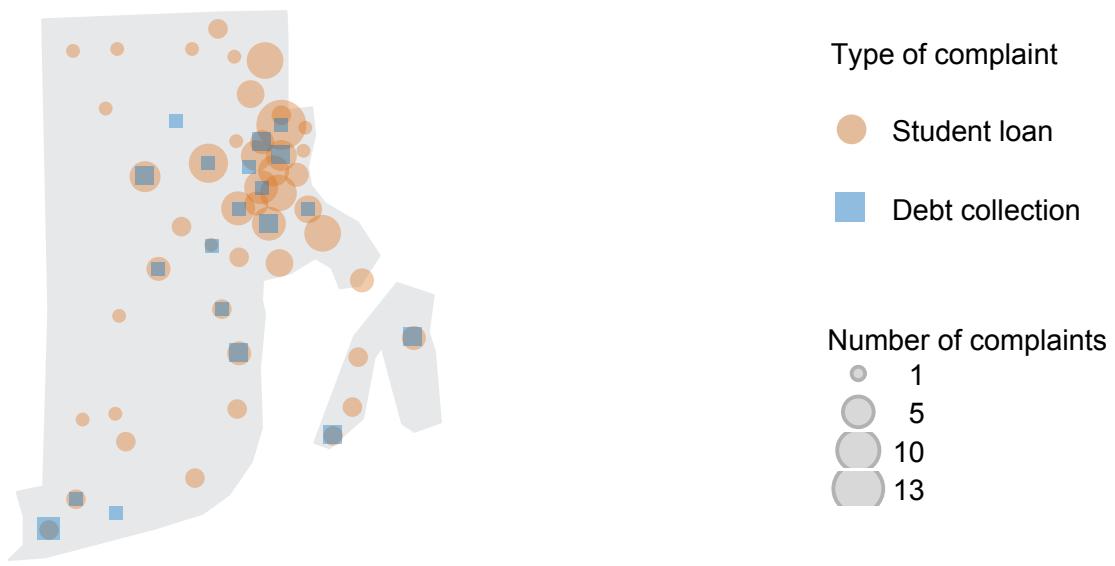
Change in volume of debt collection complaints handled related to student loans²

+75%

Total outstanding student loan debt balance as of 2016³

\$4.37 billion

Student loan and debt collection complaints from student loan borrowers in Rhode Island⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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South Carolina

Total student loan complaints handled¹

745 complaints

Total debt collection complaints handled related to student loans¹

146 complaints

Change in volume of student loan complaints handled²

+108%

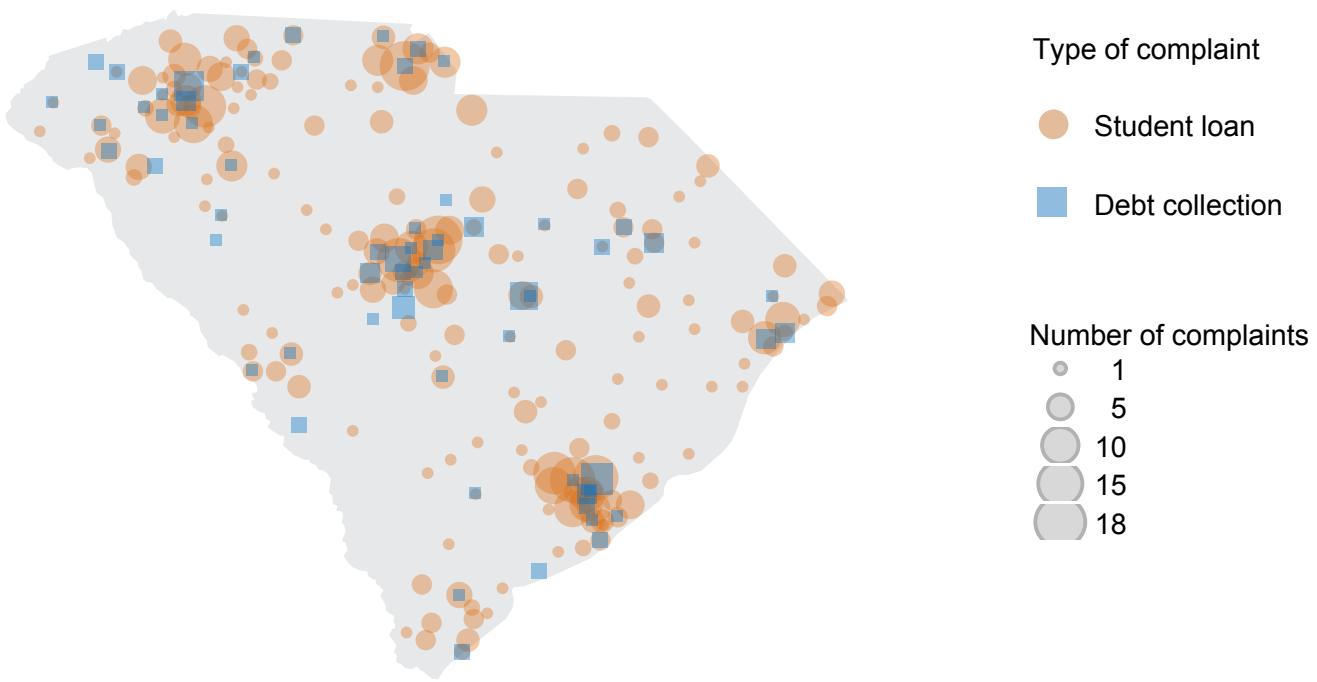
Change in volume of debt collection complaints handled related to student loans²

-37%

Total outstanding student loan debt balance as of 2016³

\$21.64 billion

Student loan and debt collection complaints from student loan borrowers in South Carolina⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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South Dakota

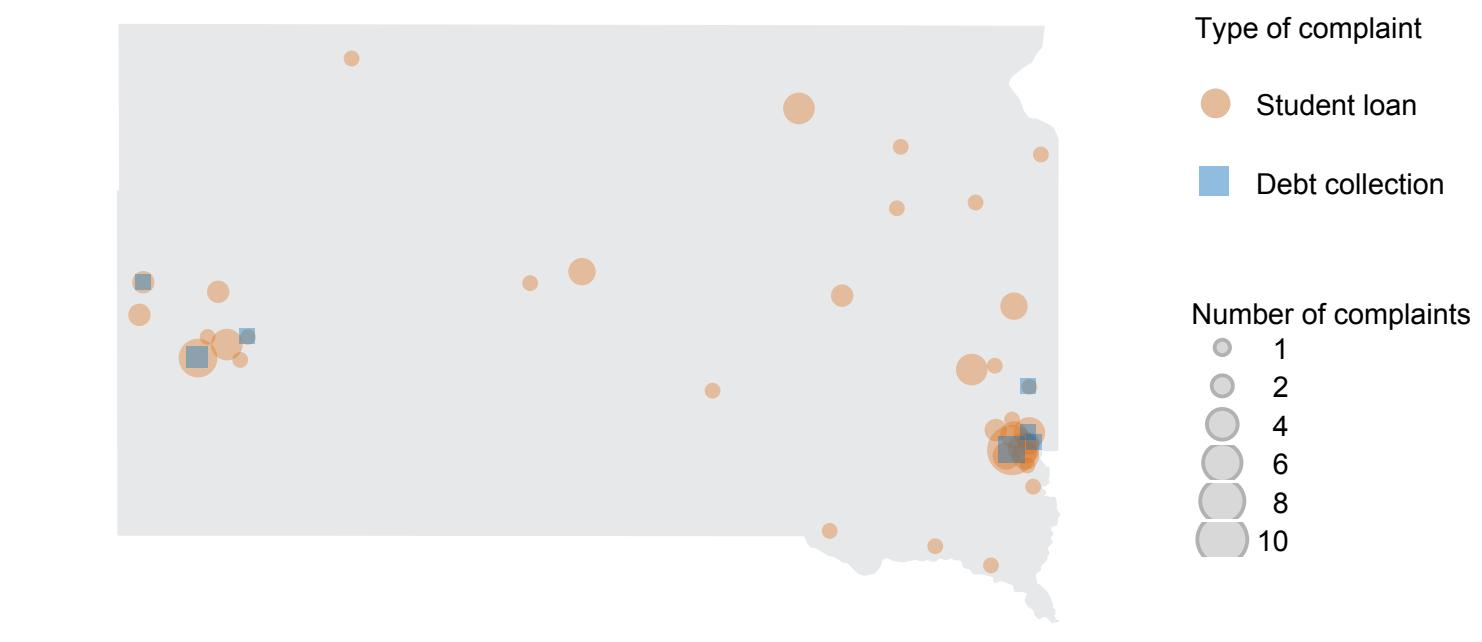
Total student loan complaints handled¹

102 complaints

Total debt collection complaints handled related to student loans¹

16 complaints

Student loan and debt collection complaints from student loan borrowers in South Dakota⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Tennessee

Total student loan complaints handled¹

892 complaints

Total debt collection complaints handled related to student loans¹

197 complaints

Change in volume of student loan complaints handled²

+84%

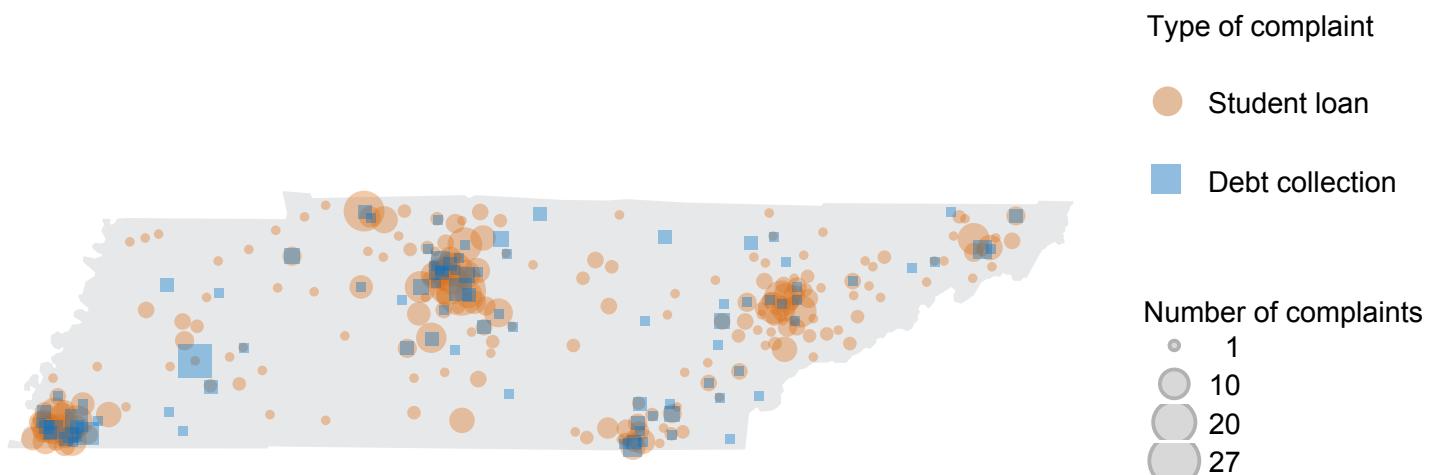
Change in volume of debt collection complaints handled related to student loans²

+28%

Total outstanding student loan debt balance as of 2016³

\$25.13 billion

Student loan and debt collection complaints from student loan borrowers in Tennessee⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Texas

Total student loan complaints handled¹

3,130 complaints

Total debt collection complaints handled related to student loans¹

630 complaints

Change in volume of student loan complaints handled²

+118%

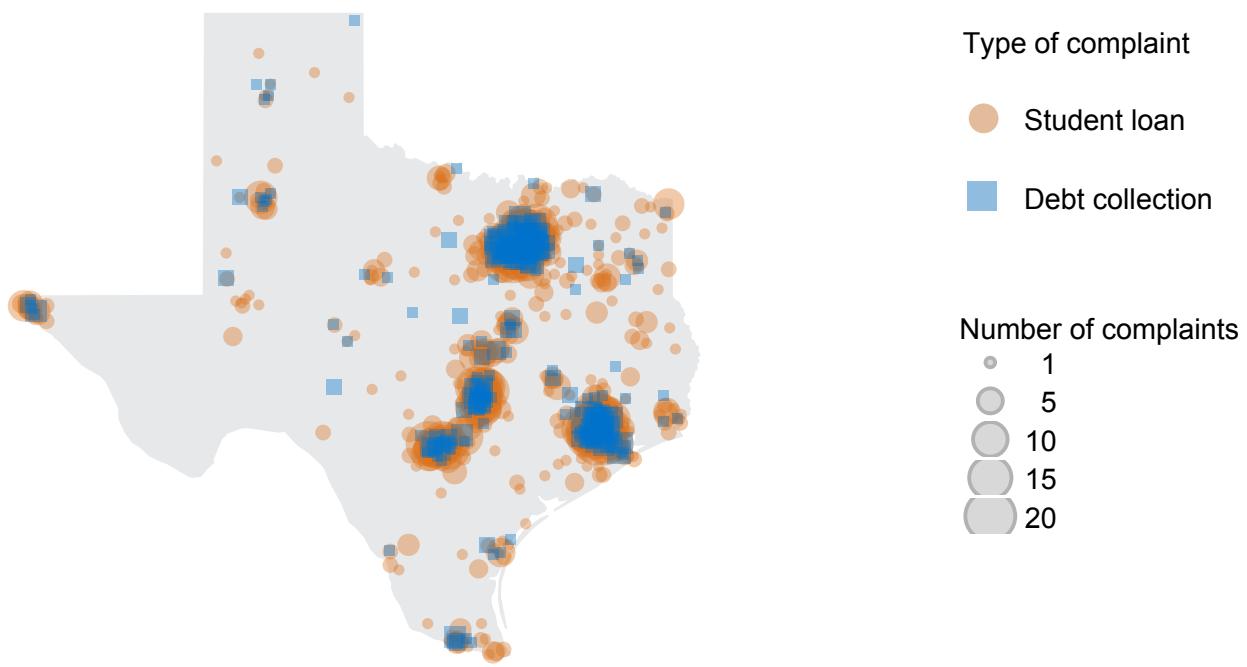
Change in volume of debt collection complaints handled related to student loans²

+34%

Total outstanding student loan debt balance as of 2016³

\$94.49 billion

Student loan and debt collection complaints from student loan borrowers in Texas⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Utah

Total student loan complaints handled¹

277 complaints

Total debt collection complaints handled related to student loans¹

60 complaints

Change in volume of student loan complaints handled²

+46%

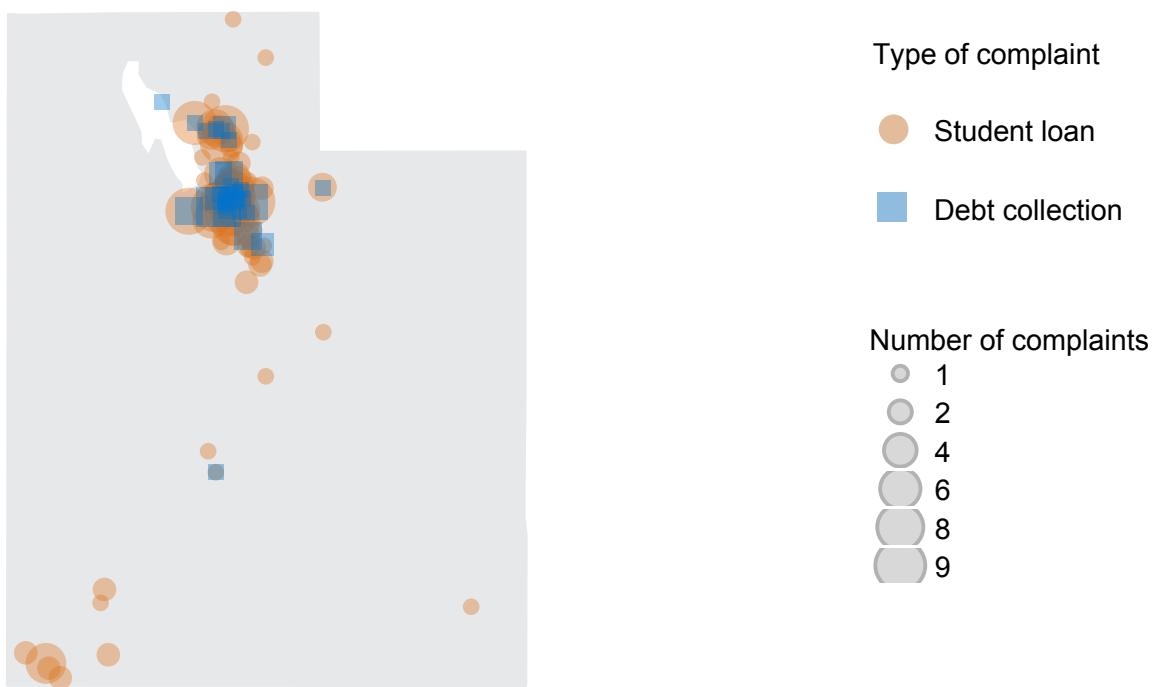
Change in volume of debt collection complaints handled related to student loans²

+17%

Total outstanding student loan debt balance as of 2016³

\$9.07 billion

Student loan and debt collection complaints from student loan borrowers in Utah⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Vermont

Total student loan complaints handled¹

140 complaints

Total debt collection complaints handled related to student loans¹

19 complaints

Change in volume of student loan complaints handled²

+55%

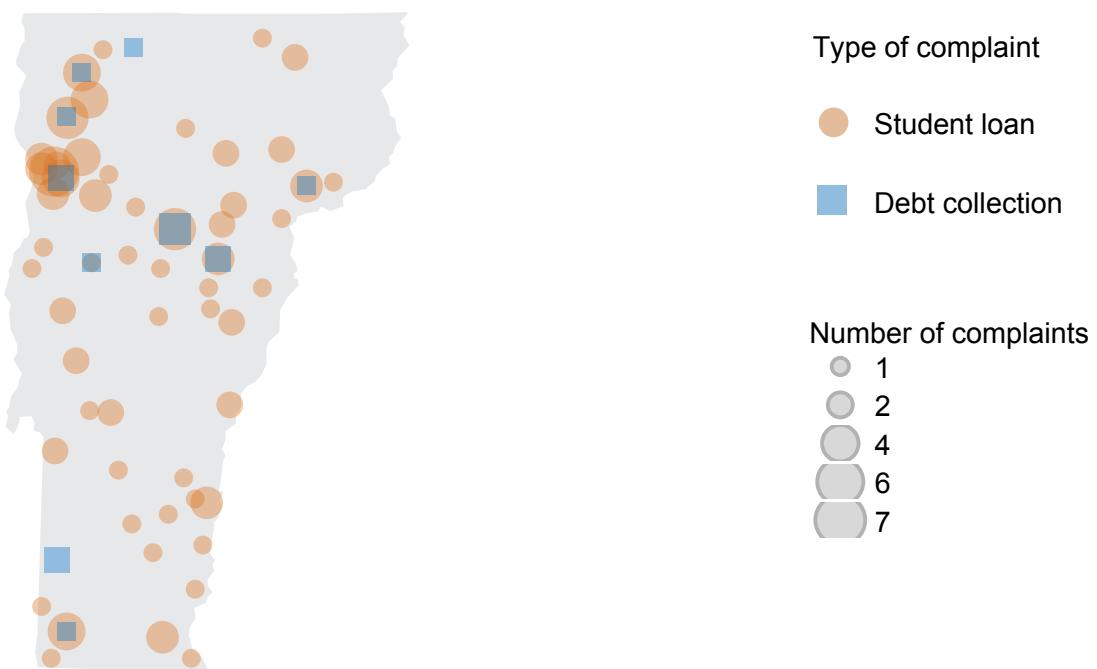
Change in volume of debt collection complaints handled related to student loans²

No prior year complaints

Total outstanding student loan debt balance as of 2016³

\$2.8 billion

Student loan and debt collection complaints from student loan borrowers in Vermont⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report. For the 2015-2016 time period, the number of debt collection complaints in this state is zero which makes the change N/A.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Virginia

Total student loan complaints handled¹

1,552 complaints

Total debt collection complaints handled related to student loans¹

290 complaints

Change in volume of student loan complaints handled²

+61%

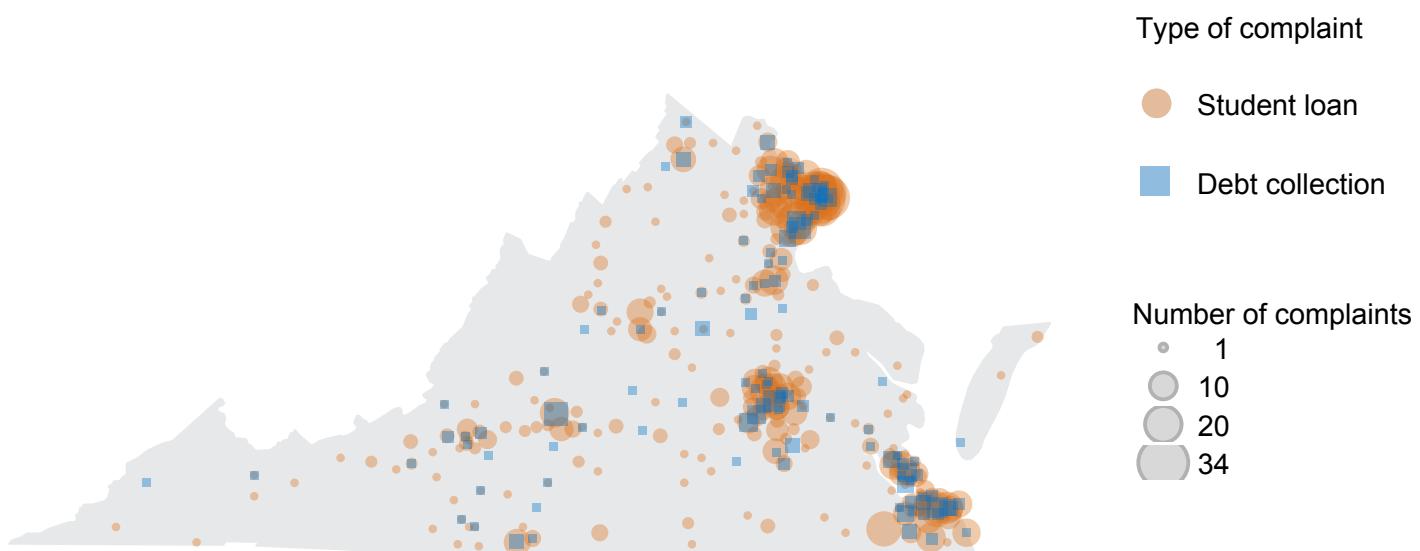
Change in volume of debt collection complaints handled related to student loans²

-24%

Total outstanding student loan debt balance as of 2016³

\$36.57 billion

Student loan and debt collection complaints from student loan borrowers in Virginia⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Washington

Total student loan complaints handled¹

1,464 complaints

Total debt collection complaints handled related to student loans¹

237 complaints

Change in volume of student loan complaints handled²

+200%

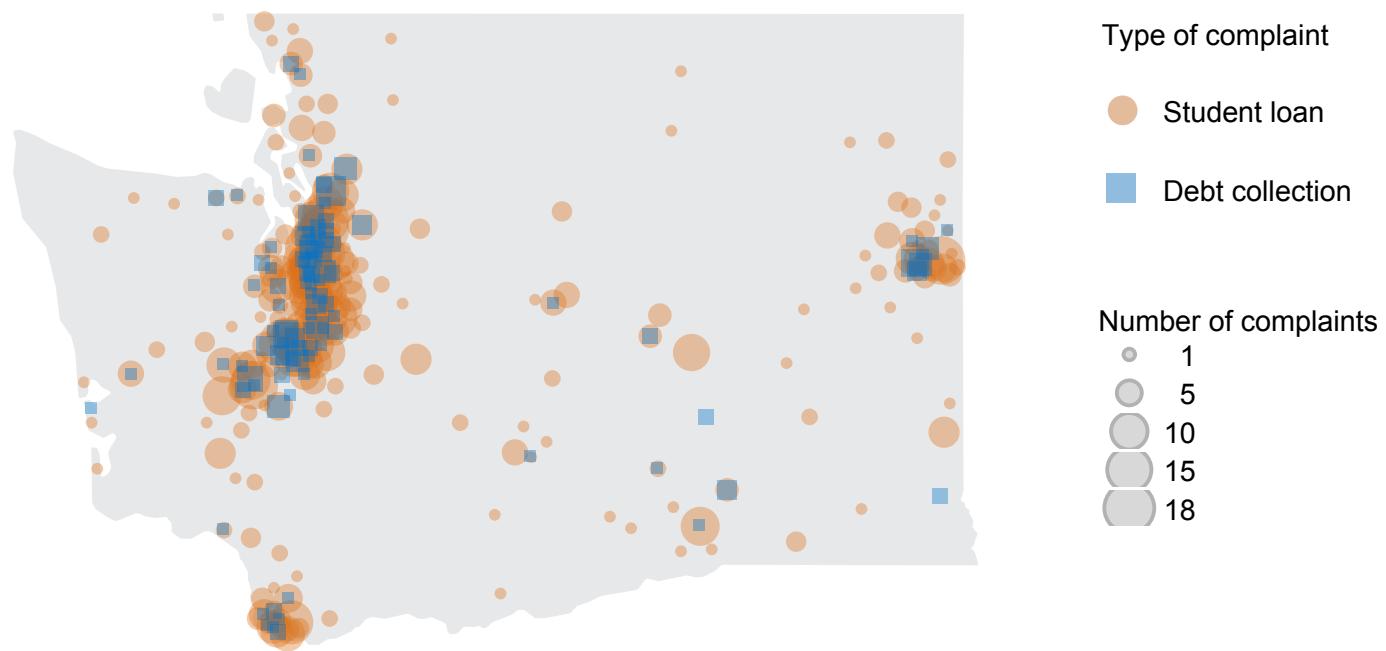
Change in volume of debt collection complaints handled related to student loans²

+28%

Total outstanding student loan debt balance as of 2016³

\$24.4 billion

Student loan and debt collection complaints from student loan borrowers in Washington⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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West Virginia

Total student loan complaints handled¹

240 complaints

Total debt collection complaints handled related to student loans¹

43 complaints

Change in volume of student loan complaints handled²

+104%

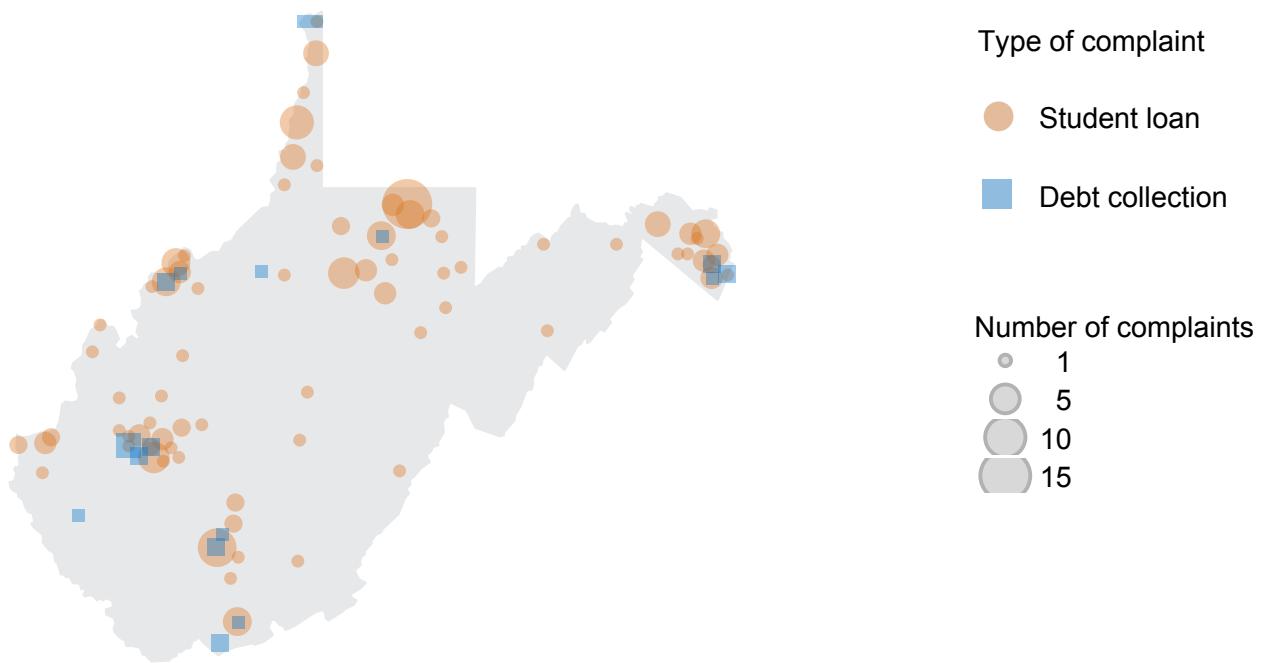
Change in volume of debt collection complaints handled related to student loans²

-38%

Total outstanding student loan debt balance as of 2016³

\$6.2 billion

Student loan and debt collection complaints from student loan borrowers in West Virginia⁴



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² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

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⁴ Map shows complaints by geocoded zipcode.

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Wisconsin

Total student loan complaints handled¹

715 complaints

Total debt collection complaints handled related to student loans¹

117 complaints

Change in volume of student loan complaints handled²

+62%

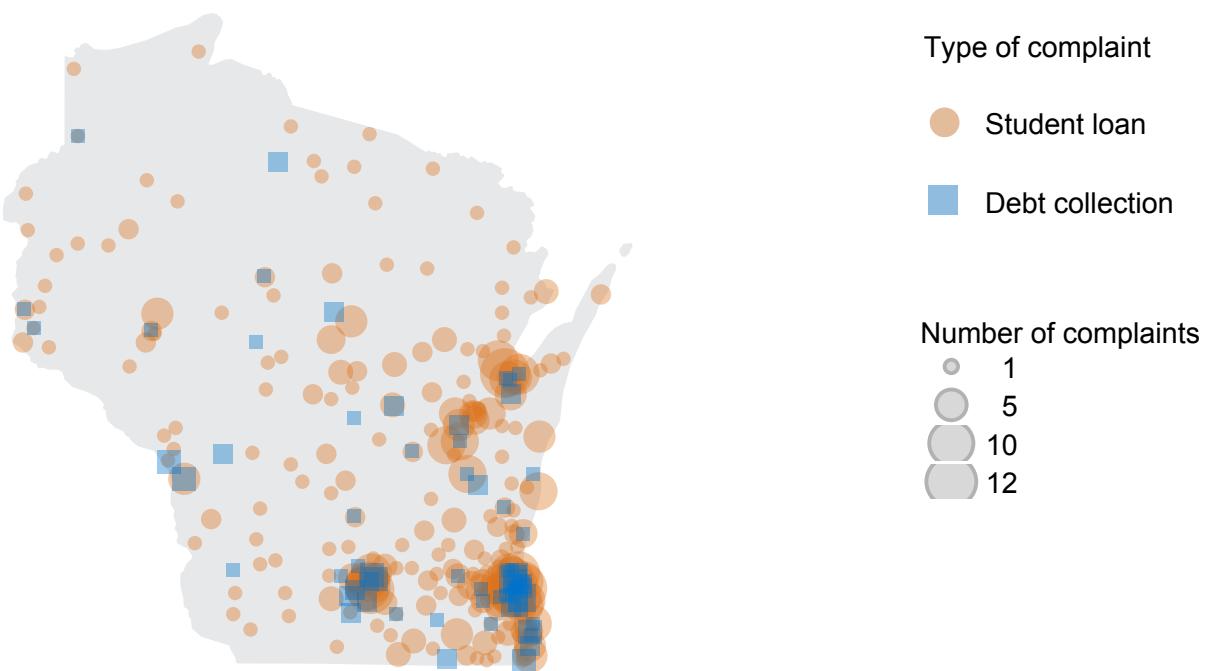
Change in volume of debt collection complaints handled related to student loans²

-4%

Total outstanding student loan debt balance as of 2016³

\$24.4 billion

Student loan and debt collection complaints from student loan borrowers in Wisconsin⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

³ Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

⁴ Map shows complaints by geocoded zipcode.

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Wyoming

Total student loan complaints handled¹

60 complaints

Total debt collection complaints handled related to student loans¹

11 complaints

Change in volume of student loan complaints handled²

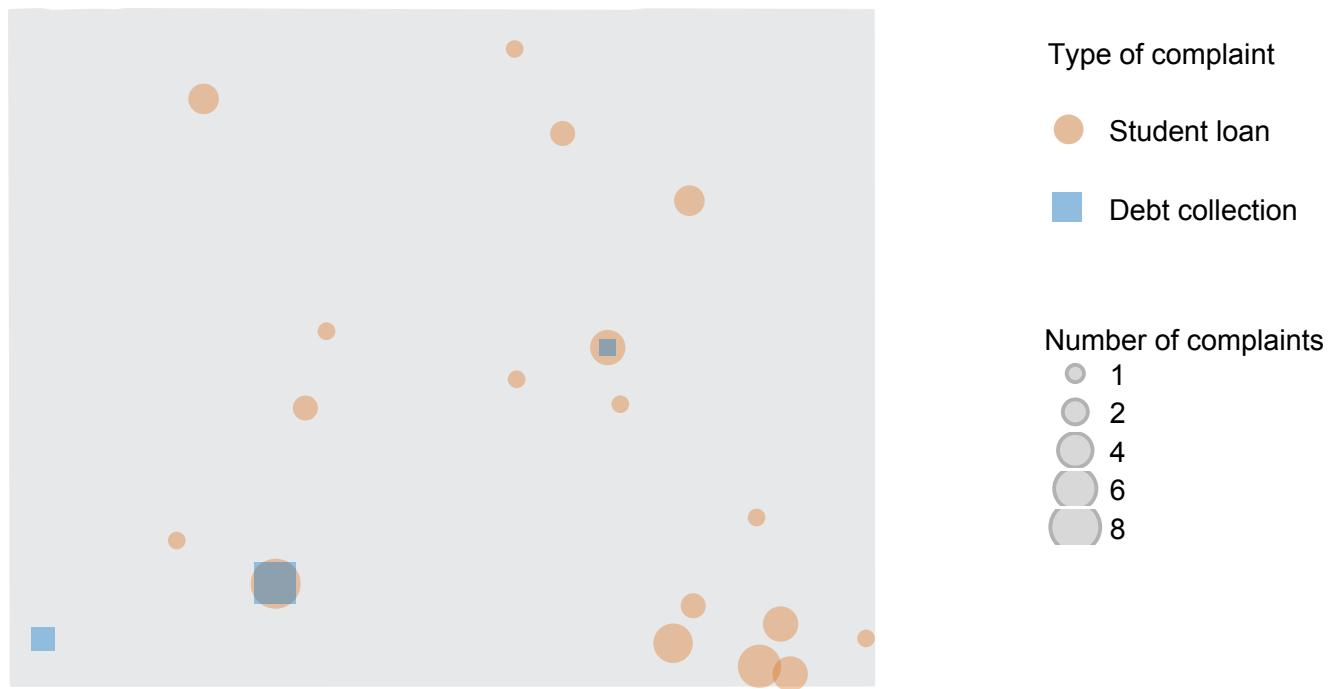
+6%

Change in volume of debt collection complaints handled related to student loans²

No prior year complaints

Total outstanding student loan debt balance as of 2016³
\$1.53 billion

Student loan and debt collection complaints from student loan borrowers in Wyoming⁴



¹ Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

² Percentage change in complaint volume compares Oct. 2015-Sep. 2016 with Oct. 2016-Sep. 2017. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report. For the 2015-2016 time period, the number of debt collection complaints in this state is zero which makes the change N/A.

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⁴ Map shows complaints by geocoded zipcode.

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U.S. Commonwealths and Territories

Over 300,000 consumers living in U.S. Commonwealths (Northern Mariana Island and Puerto Rico), Freely Associated States (Federated States of Micronesia, the Marshall Islands, and Palau), or Territories (American Samoa, Guam, and the U.S. Virgin Islands), have student loan debt. The table below shows the number of complaints about student loans the CFPB handled from consumers living in U.S. Commonwealths, Freely Associated States, or Territories.

Total outstanding student loan debt balance as of 2016
\$7+ billion

Commonwealth or Territory	Total student loan complaints handled	Total debt collection complaints handled related to student loans
American Samoa	3	0
Federated States of Micronesia	1	3
Guam	8	2
Marshall Islands	2	1
Northern Mariana Islands	5	0
Palau	1	0
Puerto Rico	92	38
Virgin Islands	7	2

Total outstanding student loan debt balance is from the CFPB's analysis of State Level Household Debt Statistics 1999-2016, Federal Reserve Bank of New York, May 2017.

Complaints handled by the CFPB from July 21, 2011 through September 30, 2017.

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