

Student Debt for College Graduates in California



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

In 2019-20, **46 percent** of California college graduates had student loan debt.

The average debt load of a California college graduate in 2019-20 was **\$21,125**, placing the state **third lowest** in the nation on this measure.

Fourteen percent of California 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 California, **5 percent** of college graduates had private student debt, with an average private debt load of **\$26,693** these borrowers.

Eighty percent of California college graduates attended public colleges, while the remaining **20 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 California 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
California Polytechnic State University-San Luis Obispo (P)	\$22,933	39%	\$27,550	0%	4,846	\$28,927	\$9,943
California State Polytechnic University-Pomona (P)	\$20,985	46%	\$19,274	5%	5,718	\$28,542	\$7,396
California State University-Bakersfield (P)	\$17,417	42%	\$15,581	1%	2,178	\$25,031	\$7,419
California State University-Chico (P)	\$5,738	36%	\$0	0%	4,017	\$25,994	\$7,806
California State University-Dominguez Hills (P)	\$14,585	38%	\$9,037	1%	3,262	\$24,533	\$6,946

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
California State University-Fresno (P)	\$20,217	79%	\$14,845	1%	5,313	\$21,716	\$6,589
California State University-Long Beach (P)	\$18,427	43%	\$26,225	2%	8,607	\$25,258	\$6,834
California State University-Los Angeles (P)	\$12,536	74%	\$15,872	2%	5,982	\$28,027	\$6,768
California State University-Monterey Bay (P)	\$19,883	67%	\$24,117	6%	1,996	\$24,778	\$7,143
California State University-Sacramento (P)	\$18,714	48%	\$13,678	3%	7,381	\$27,130	\$7,368
California State University-San Bernardino (P)	\$19,404	51%	\$16,046	2%	4,793	\$24,859	\$6,885
California State University-San Marcos (P)	\$26,018	76%	\$20,037	8%	3,876	\$25,925	\$7,717
California State University-Stanislaus (P)	\$16,210	49%	\$11,507	3%	2,370	\$22,824	\$7,542
San Diego State University (P)	\$20,300	40%	\$28,918	4%	7,988	\$30,522	\$7,510
San Francisco State University (P)	\$6,167	27%	\$12,334	1%	6,283	\$26,987	\$7,266
San Jose State University (P)	\$18,012	43%	\$15,890	51%	6,762	\$30,065	\$7,852
University of California-Berkeley (P)	\$18,468	29%	\$37,775	2%	9,096	\$39,376	\$14,253
University of California-Davis (P)	\$17,736	45%	\$22,095	2%	8,636	\$35,935	\$14,495
University of California-Irvine (P)	\$18,399	45%	\$22,644	2%	8,955	\$35,363	\$13,727

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
University of California-Los Angeles (P)	\$20,305	40%	\$32,911	3%	9,418	\$35,793	\$13,240
University of California-Riverside (P)	\$19,828	63%	\$24,130	3%	5,541	\$35,387	\$13,853
University of California-San Diego (P)	\$19,969	41%	\$30,266	3%	7,933	\$33,849	\$14,415
University of California-Santa Barbara (P)	\$19,034	45%	\$28,278	3%	6,583	\$36,765	\$14,391
University of California-Santa Cruz (P)	\$21,189	53%	\$29,809	4%	5,062	\$37,297	\$13,991
University of Southern California (NP)	\$26,850	33%	\$48,065	5%	5,248	\$77,459	\$58,195

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

Public and nonprofit colleges and universities awarding 19 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.