

Student Debt for College Graduates in Georgia



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

In 2019-20, **56 percent** of Georgia college graduates had student loan debt.

The average debt load of a Georgia college graduate in 2019-20 was **\$27,759**.

Fifteen percent of Georgia 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 Georgia, **7 percent** of college graduates had private student debt, with an average private debt load of **\$28,993** among these borrowers.

Seventy-nine percent of Georgia college graduates attended public colleges, while the remaining **21 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 Georgia 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
Berry College (NP)	\$29,938	63%	\$37,700	9%	414	\$37,246	\$53,540
Brenau University (NP)	\$33,694	70%	\$30,275	4%	303	\$31,084	\$47,634
Clark Atlanta University (NP)	\$40,393	91%	\$35,518	17%	694	\$23,144	\$39,194
Clayton State University (P)	\$30,423	84%	\$6,592	1%	953	\$5,538	\$21,290
College of Coastal Georgia (P)	\$23,426	48%	\$11,557	5%	320	\$3,933	\$21,629
Columbus State University (P)	\$30,200	68%	\$16,221	1%	1,184	\$6,241	\$22,068
Covenant College (NP)	\$23,514	61%	\$24,070	5%	220	\$35,640	\$49,420
Emory University (NP)	\$26,331	33%	\$59,497	4%	2,096	\$53,804	\$72,604
Georgia College & State University (P)	\$32,322	50%	\$22,437	7%	1,280	\$9,526	\$28,851
Georgia Gwinnett College (P)	\$37,357	55%	\$13,559	3%	1,127	\$5,762	\$25,332

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
Georgia Institute of Technology-Main Campus (P)	\$30,124	35%	\$38,261	7%	3,934	\$12,682	\$29,632
Georgia Southern University (P)	\$25,466	65%	\$472	1%	4,330	\$6,463	\$23,497
Georgia Southwestern State University (P)	\$24,103	70%	\$22,044	7%	403	\$5,500	\$19,928
Georgia State University (P)	\$27,988	64%	\$18,046	8%	5,339	\$9,286	\$29,725
Kennesaw State University (P)	\$26,295	60%	\$19,615	8%	5,772	\$6,456	\$27,253
Mercer University (NP)	\$31,769	58%	\$29,386	13%	1,129	\$37,808	\$53,822
Oglethorpe University (NP)	\$33,527	61%	\$27,827	16%	242	\$39,580	\$56,930
Piedmont College (NP)	\$27,713	76%	\$18,455	10%	296	\$26,692	\$41,650
Reinhardt University (NP)	\$32,384	68%	\$33,651	12%	299	\$24,300	\$41,700
Savannah College of Art and Design (NP)	\$39,328	52%	\$54,752	14%	2,345	\$38,075	\$58,961
Spelman College (NP)	\$36,983	70%	\$51,760	15%	469	\$29,972	\$54,310
University of Georgia (P)	\$22,777	41%	\$20,944	5%	7,994	\$12,080	\$27,450
University of North Georgia (P)	\$10,673	80%	\$17,360	4%	2,068	\$4,744	\$20,854
University of West Georgia (P)	\$27,242	78%	\$18,548	7%	1,891	\$6,395	\$25,529
Valdosta State University (P)	\$32,404	74%	\$16,023	7%	1,538	\$6,583	\$20,745

"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 12 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.