

# Student Debt for College Graduates in Ohio



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

In 2019-20, **59 percent** of Ohio college graduates had student loan debt.

The average debt load of an Ohio college graduate in 2019-20 was **\$30,605**.

**Twenty-two percent** of Ohio 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 Ohio, **13 percent** of college graduates had private student debt, with an average private debt load of **\$30,880** among these borrowers.

**Seventy-one percent** of Ohio college graduates attended public colleges, while the remaining **29 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 Ohio 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
Baldwin Wallace University (NP)	\$34,296	79%	\$32,617	20%	745	\$33,530	\$50,260
Bowling Green State University-Main Campus (P)	\$30,627	71%	\$26,530	16%	3,133	\$11,316	\$25,187
Capital University (NP)	\$48,648	79%	\$28,696	22%	563	\$36,872	\$52,176
Case Western Reserve University (NP)	\$31,201	43%	\$41,199	9%	1,161	\$50,924	\$69,638
Cedarville University	\$20,797	57%	\$34,740	13%	701	\$31,322	\$42,664
Cleveland State University (P)	\$27,111	64%	\$29,864	10%	2,535	\$10,825	\$27,977
Denison University (NP)	\$31,681	49%	\$45,160	9%	575	\$53,830	\$69,400
Franciscan University of Steubenville (NP)	\$26,579	69%	\$14,405	13%	450	\$28,880	\$40,630

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
John Carroll University (NP)	\$33,600	71%	\$40,375	17%	683	\$42,910	\$59,892
Kent State University at Kent (P)	\$31,665	71%	\$29,743	15%	5,281	\$10,602	\$26,670
Kenyon College (NP)	\$23,151	41%	\$51,377	5%	436	\$58,570	\$74,550
Miami University-Oxford (P)	\$29,331	44%	\$35,572	10%	4,354	\$15,911	\$33,805
Oberlin College (NP)	\$27,952	45%	\$45,430	5%	638	\$56,822	\$77,124
Ohio University-Main Campus (P)	\$28,747	69%	\$30,307	20%	6,727	\$12,612	\$29,980
Shawnee State University (P)	\$30,554	79%	\$18,436	10%	428	\$8,265	\$21,139
The University of Findlay (NP)	\$37,424	81%	\$34,721	29%	477	\$35,410	\$48,125
Tiffin University (NP)	\$38,132	70%	\$33,092	21%	438	\$26,110	\$42,160
University of Akron Main Campus (P)	\$28,643	65%	\$22,740	15%	2,759	\$11,636	\$27,452
University of Cincinnati-Main Campus (P)	\$37,032	57%	\$24,773	10%	5,805	\$11,660	\$27,964
University of Dayton (NP)	\$32,781	56%	\$41,306	16%	1,801	\$44,100	\$60,900
University of Mount Union (NP)	\$36,524	80%	\$31,604	27%	444	\$31,700	\$44,935
University of Toledo (P)	\$25,356	71%	\$18,436	11%	2,951	\$10,650	\$28,380
Wright State University-Main Campus (P)	\$28,592	64%	\$21,723	10%	2,131	\$9,578	\$25,796
Xavier University (NP)	\$10,914	52%	\$16,426	13%	1,182	\$40,450	\$58,260
Youngstown State University (P)	\$27,190	68%	\$19,466	7%	1,746	\$9,279	\$23,563

"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 26 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.