

Student Debt for College Graduates in Texas



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

In 2019-20, **52 percent** of Texas college graduates had student loan debt.

The average debt load of a Texas college graduate in 2019-20 was **\$26,273**.

Twenty percent of Texas 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 Texas, **6 percent** of college graduates had private student debt, with an average private debt load of **\$27,221** among these borrowers.

Eighty-five percent of Texas college graduates attended public colleges, while the remaining **15 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 Texas 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
Baylor University (NP)	\$46,475	50%	\$56,364	14%	3,395	\$64,880	\$47,364
Lamar University (P)	\$32,171	49%	\$23,349	5%	1,683	\$23,000	\$8,494
Sam Houston State University (P)	\$27,373	68%	\$24,122	10%	4,164	\$23,326	\$8,536
Southern Methodist University (NP)	\$33,575	31%	\$46,659	8%	1,853	\$76,710	\$56,560
Stephen F Austin State University (P)	\$23,185	66%	\$19,834	5%	2,219	\$22,732	\$8,844
Tarleton State University (P)	\$24,156	83%	N/A	N/A	2,626	\$22,730	\$7,851
Texas A & M International University (P)	\$17,108	57%	\$10,687	1%	1,262	\$18,994	\$7,348
Texas A & M University-College Station (P)	\$24,621	41%	\$25,647	8%	12,852	\$30,083	\$12,153

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
Texas A & M University-Commerce (P)	\$25,546	64%	\$21,439	2%	1,779	\$23,191	\$8,958
Texas A & M University-Corpus Christi (P)	\$17,748	64%	\$18,003	5%	1,915	\$24,469	\$9,272
Texas Christian University (NP)	\$49,287	33%	\$58,159	5%	2,157	\$68,414	\$49,250
Texas State University (P)	\$25,170	65%	\$19,792	9%	7,443	\$23,791	\$10,581
Texas Tech University (P)	\$34,219	52%	\$24,496	11%	6,397	\$23,590	\$9,300
Texas Woman's University (P)	\$22,229	68%	\$9,498	5%	2,182	\$21,032	\$7,926
The University of Texas at Austin (P)	\$22,149	40%	\$22,233	2%	10,815	\$27,728	\$10,824
The University of Texas at Dallas (P)	\$24,319	34%	\$26,323	5%	4,637	\$29,964	\$13,442
The University of Texas at El Paso (P)	\$23,632	62%	\$8,801	4%	3,800	\$24,521	\$9,161
The University of Texas at San Antonio (P)	\$23,766	60%	\$17,640	7%	5,845	\$20,010	\$8,262
The University of Texas at Tyler (P)	\$18,886	49%	\$10,821	2%	1,812	\$22,316	\$8,742
The University of Texas Rio Grande Valley (P)	\$15,803	54%	\$24,150	0%	4,333	\$20,946	\$8,132
University of Houston (P)	\$22,933	45%	\$21,434	6%	8,072	\$23,979	\$9,221
University of Houston-Clear Lake (P)	\$18,992	31%	\$22,336	2%	1,545	\$26,986	\$7,310
University of Houston-Downtown (P)	\$4,902	14%	\$0	0%	2,658	N/A	\$6,788
University of North Texas (P)	\$21,306	59%	\$18,303	5%	7,661	\$25,012	\$11,044
West Texas A & M University (P)	\$25,168	61%	\$18,527	6%	1,764	\$21,485	\$8,135

"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 14 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.