

Student Debt for College Graduates in Washington



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

In 2019-20, **47 percent** of Washington college graduates had student loan debt.

The average debt load of a Washington college graduate in 2019-20 was **\$23,993**, placing the state the **sixth lowest** nationally on this measure.

Sixteen percent of Washington 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 Washington, **6 percent** of college graduates had private student debt, with an average private debt load of **\$31,237** these borrowers.

Eighty percent of Washington 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 Washington 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
Eastern Washington University (P)	\$23,301	50%	\$21,778	7%	2,353	\$23,531	\$7,526
Gonzaga University (NP)	\$28,426	54%	\$42,513	7%	1,295	\$62,250	\$45,140
Northwest University (NP)	\$26,964	81%	\$27,854	12%	259	\$45,300	\$32,960
Pacific Lutheran University (NP)	\$25,761	67%	\$33,586	11%	712	\$58,258	\$43,674
Saint Martin's University (NP)	\$29,129	65%	\$46,525	9%	304	\$54,560	\$38,560
Seattle Pacific University (NP)	\$28,892	65%	\$34,413	9%	716	\$61,452	\$45,078
University of Puget Sound (NP)	\$30,797	54%	\$38,714	7%	602	\$68,146	\$51,740
University of Washington-Bothell Campus (P)	\$16,817	40%	\$20,419	4%	1,796	\$28,715	\$11,390

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 Washington-Seattle Campus (P)	\$19,163	32%	\$37,980	2%	8,198	\$28,394	\$11,465
University of Washington-Tacoma Campus (P)	\$15,172	50%	\$18,387	3%	1,517	\$27,596	\$11,639
Walla Walla University (NP)	\$35,777	62%	\$7,019	9%	354	\$39,495	\$28,881
Washington State University (P)	\$26,479	56%	\$30,684	10%	6,058	\$27,991	\$11,841
Western Washington University (P)	\$22,466	53%	\$24,371	1%	3,643	\$25,005	\$8,343
Whitman College (NP)	\$7,197	34%	\$17,612	2%	403	\$69,532	\$53,820
Whitworth University (NP)	\$29,219	63%	\$33,105	10%	551	\$61,088	\$44,940

"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 20 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.