

Student Loan Debt by State

By [Melanie Hanson](#) Last Updated: October 15, 2024

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Report Highlights. Federal student loan debt totals among the 50 U.S. states, including Puerto Rico and the District of Columbia, average **\$29.9 billion** per state.

District of Columbia residents have the nation's highest average federal student loan debt at **\$54,795** per borrower.

D.C. also has the highest number of indebted student borrowers per capita, with **17.2%** of residents in debt.

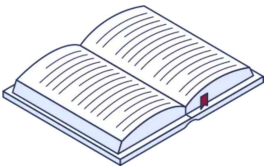
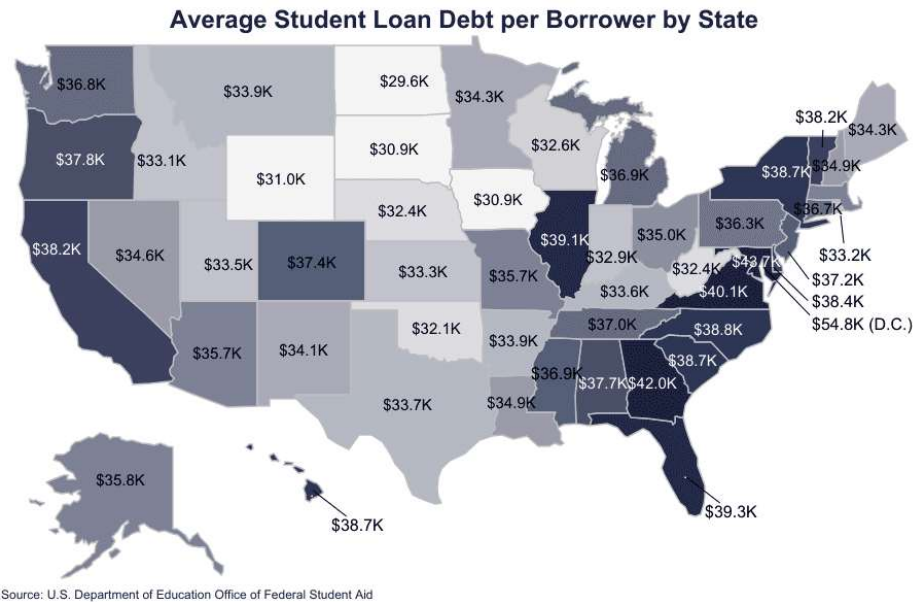
North Dakota's average federal student loan debt is **\$29,647**, making it *the only* state where the average debt is *less than \$30,000*.

Hawaiians are the least likely per capita to have student loans outstanding, with **8.47%** of residents in debt.

In most states (including D.C. and Puerto Rico), adults **25 to 34 years old** are the largest indebted age group.

In **14 states**, adults *35 to 49 years old* are the largest indebted age group.

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Student Loan Debt by State

Debt variations among states are often due to socioeconomic factors, such as a higher concentration of health specialists with [medical school debt](#). Note that all student loan debt on this page refers to federal student loan debt only; private student loans are not a factor.

D.C. residents are the most likely to have student loan debt among U.S. residents.

Excluding D.C., Maryland borrowers have the highest average student loan debt.

Aside from D.C. and Maryland, Georgia and Virginia is the only places where the average student loan debt exceeds \$40,000.

Georgia residents are the most likely to have student loan debt among State residents (excluding DC).

Hawaiians are the least likely to have student loan debt.

In the contiguous 48 states, Utah residents are the least likely to have student loan debt.

Borrowers in North Dakota and Puerto Rico have the lowest average student loan debt.

\$4.5 billion in student loan debt is in other U.S. territories (excluding Puerto Rico).

Specific location data is unavailable for 2.34 million borrowers with a total of \$68.8 billion in student debt.

Federal Student Loan Debt by State, Highest-to-Lowest Average

State	Average Borrower Debt	State's Total Debt
District of Columbia	\$54,795	\$6.4 billion
Maryland	\$43,692	\$36.4 billion
Georgia	\$42,026	\$70.1 billion
Virginia	\$40,137	\$43.4 billion
Florida	\$39,262	\$105.5 billion
Illinois	\$39,055	\$62.3 billion
South Carolina	\$38,770	\$52.2 billion
North Carolina	\$38,695	\$29.3 billion
New York	\$38,690	\$94.4 billion
Delaware	\$38,683	\$4.7 billion
Vermont	\$38,404	\$5.1 billion
California	\$38,168	\$148.6 billion

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Sources

State	Average Borrower Debt	State's Total Debt
Hawaii	\$38,158	\$2.9 billion
Oregon	\$37,829	\$20.0 billion
Alabama	\$37,709	\$24.3 billion
Colorado	\$37,392	\$28.9 billion
Mississippi	\$37,254	\$16.5 billion
New Jersey	\$37,201	\$45.3 billion
Michigan	\$36,974	\$32.5 billion
Tennessee	\$36,886	\$50.8 billion
Washington	\$36,762	\$28.7 billion
Connecticut	\$36,672	\$18.6 billion
Pennsylvania	\$36,267	\$66.3 billion
Alaska	\$35,821	\$2.4 billion
Arizona	\$35,675	\$29.3 billion
Missouri	\$35,675	\$32.2 billion
Massachusetts	\$35,529	\$32.1 billion
Ohio	\$35,033	\$61.7 billion
New Hampshire	\$34,884	\$6.6 billion
Louisiana	\$34,866	\$23.2 billion
Nevada	\$34,589	\$12.4 billion
Maine	\$34,292	\$26.6 billion
New Mexico	\$34,280	\$6.4 billion
Minnesota	\$34,071	\$7.7 billion
Montana	\$33,945	\$13.5 billion
Arkansas	\$33,858	\$4.3 billion
Utah	\$33,746	\$128.7 billion
Texas	\$33,581	\$20.3 billion
Kentucky	\$33,470	\$10.6 billion
Idaho	\$33,281	\$12.6 billion
Rhode Island	\$33,270	\$29.7 billion
Indiana	\$33,243	\$4.9 billion
Kansas	\$33,119	\$7.2 billion
Wisconsin	\$32,628	\$23.3 billion
Nebraska	\$32,377	\$7.9 billion

State	Average Borrower Debt	State's Total Debt
West Virginia	\$32,358	\$7.3 billion
Oklahoma	\$32,103	\$16 billion
Wyoming	\$31,503	\$10.5 billion
Puerto Rico	\$31,022	\$1.7 billion
South Dakota	\$30,928	\$3.6 billion
Iowa	\$30,925	\$13.1 billion
North Dakota	\$29,647	\$2.6 billion
Other/Unspecified*	\$25,279	\$59.2 billion

** This category includes respondents who live in U.S. territories, those who did not indicate a state of residence, and those who are otherwise situated.*

Student Loan Debt in Alabama

Alabama's average federal student loan debt exceeds the national average.

- \$24.3 billion in federal student loan debt comes from Alabama.
- \$38,709 is the average student loan debt in Alabama.
- 644,400 Alabama residents have student loan debt.
- 49.8% of them are under the age of 35.
- 12.6% of Alabama residents owe student loan debt.
- Among the state's indebted student borrowers, 14.2% owe less than \$5,000.
- 21.2% owe \$20,000 to \$40,000 (average \$28,645).
- 2.19% owe more than \$200,000.

Student Loan Debt in Alaska

Alaskans owe a similar average amount compared to the national average.

- \$2.4 billion in student loan debt belongs to state residents.
- \$35,821 is the average student loan debt.
- 67,000 student borrowers live in Alaska.
- 45.1% of them are under the age of 35.
- 9.14% of state residents have student loan debt.
- Among the state's indebted student borrowers, 16.4% owe less than \$5,000.
- 20.3% owe \$20,000 to \$40,000 (average \$28,676).
- 2.24% owe more than \$200,000.

Student Loan Debt in Arizona

Arizona's average debt is on par with the rest of the country.