Data Points
American Association of Community Colleges

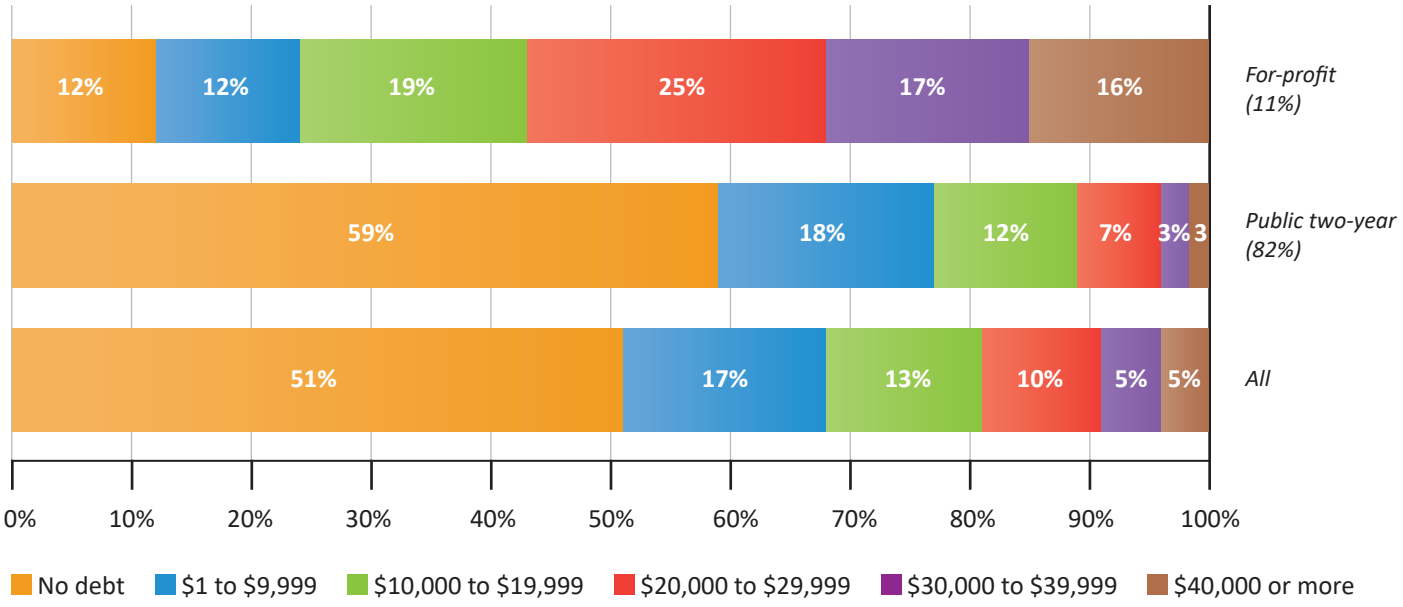
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Finishing with little debt

Nearly 60 percent of public two-year college students who earn an associate degree are not saddled with student loan debt.

Distribution on 2015-16 associate-degree completers by cumulative amount borrowed



Source: The College Board, "Trends in Student Aid: 2018," October 2018.

AMERICAN ASSOCIATION OF COMMUNITY COLLEGES

Significantly fewer two-year degree students finish their degree with student loan debt than students earning credentials from for-profit or four-year institutions. About 51 percent of all students who earned an associate degree from any college in 2015-16 graduated without taking any student loans. That compares to about 29 percent of all students who earned a bachelor's degree. Looking closer at each sector, public two-year college students fared even better, with 59 percent earning a degree without borrowing to pay for school. Another 18 percent graduated with less than $10,000 in student debt. As the figures show, community colleges remain one of the best values in higher education. For years they have served to provide the first two years of college in a way that is affordable and accessible to all Americans.

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