

**Bethel University – College of Arts & Sciences (CAS)**

**Indebtedness of 2025 Baccalaureate Graduates**

(Graduated between July, 2024 and June, 2025)

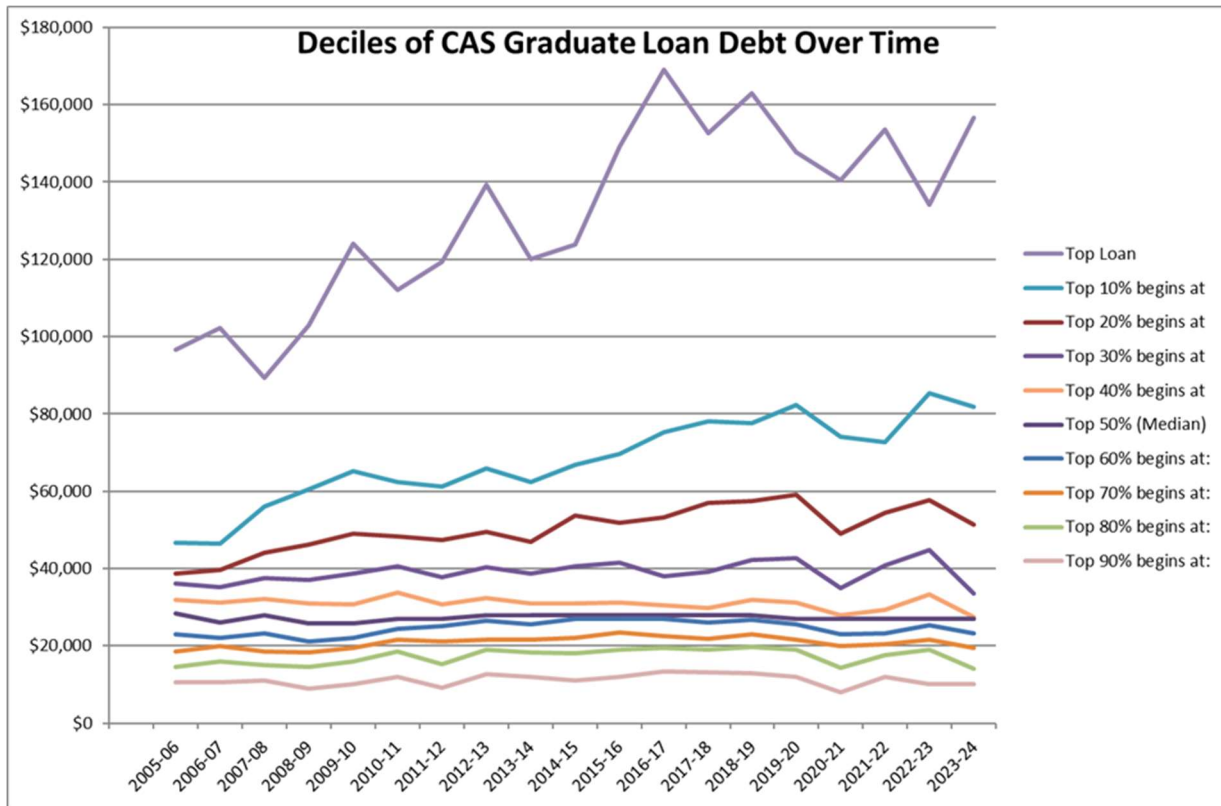
Daniel C. Nelson – November 19, 2025

Of the 388 students that began at Bethel as first-time students and graduated with baccalaureate degrees from CAS between July 1, 2024 and June 30, 2025, 262 (67.5%) borrowed student loans while at Bethel. This is nearly the same as last year, when 67.4% of CAS graduates borrowed. The high-water mark was in 2011 when 80% of graduates had borrowed.

The average undergraduate debt for these borrowers was \$37,750, up 10% from last year, but up 4.6% from the previous 5-year average. Average undergraduate educational debt has increased by less than 1.4% per year over the past 17 years. This is well under the rate of inflation for the period.

The median debt (of those who borrow) has been flat, varying between \$26,000 and \$28,000 over the past fifteen years. The graph (below) illustrates that, while most borrowers' loan amounts have been relatively flat over time, those who borrow large amounts have influenced the average loan. This past year, 14 graduates borrowed \$100,000 or more, up from 12 last year, but the same as two years ago.

Graduating in:	Percent Borrowing:	Average Debt	Median Debt
2025	67.5%	\$37,750	\$27,000
2024	67.4%	\$34,325	\$27,000
2023	68.1%	\$38,323	\$27,000
2022	67.2%	\$36,197	\$27,000
2021	73.9%	\$33,551	\$27,000
2020	72.5%	\$38,086	\$27,000
2019	73.3%	\$38,286	\$28,000
2018	71.6%	\$37,883	\$27,950
2017	72.9%	\$36,990	\$28,000
2016	77.0%	\$36,132	\$28,000
2015	75.5%	\$34,803	\$28,000
2014	79.7%	\$33,685	\$28,000
2013	76.6%	\$34,884	\$28,000
2012	76.2%	\$32,483	\$27,000
2011	80.0%	\$33,383	\$27,000
2010	78.1%	\$32,698	\$25,909
2009	79.7%	\$30,496	\$25,761



Females were more likely to borrow than males (72.1% compared with 61.0%) and had higher average debt (\$38,559 compared with \$36,374 for males). These metrics bounce back and forth from year to year.

Students of color were more likely to borrow (73.6%, compared with 66.8% for white students) but borrowed less (\$28,660, compared with \$39,340 for white students). These metrics also vary from year to year.

Departments with graduating students with higher debt include Music/Theatre, Nursing and Mathematics. Lower debt amounts were found in Chemistry, Languages and Cultures, Community Health, and Computer Science. Observation: There appears to be no year-to-year pattern of higher or lower debt associated with majors. A department with high average debt one year is just as likely to have lower average debt the next year.