



Minnesota: Parent PLUS Median Debt at Independent Colleges

College Scorecard Planning Screen | Debt Originated at the Reporting Institution

Prepared by Campus Access Partners | July 2026

This report uses College Scorecard Parent PLUS median-debt data to identify where parent borrowing has historically functioned as a multi-year financing tool at independent colleges in Minnesota. The principal planning marker is the new **\$65,000 Parent PLUS aggregate maximum**. Because these figures are medians, roughly half of measured completer borrower files are at or above the reported amount.

The primary measure is Parent PLUS debt originated at the reporting institution for students who completed. The figures reflect AY 2021-2023 public data and should be validated against current campus records before operational decisions.

Minnesota: Statewide Planning Information

Metric	Read	Metric	Read
New Parent PLUS aggregate maximum	\$65,000	Independent colleges represented	28
Reported completer medians	17	Median of reported medians	\$27,450
At or above \$65K	0	Near \$65K (\$55K-\$64,999)	0
Highest reported median	\$40,601	Highest institution	St Olaf College

Independent Colleges

Rows are sorted by median Parent PLUS debt at the institution for completers. The completer median is the primary planning signal; the all-borrower median is included as secondary context. N/A indicates that a field was suppressed or not reported.

Institution	All Borrowers at Institution	Completers at Institution	Completer Files	Parent PLUS Share	Planning Signal
St Olaf College	\$39,264	\$40,601	122	0-10%	Elevated
University of St Thomas	\$28,982	\$36,547	204	0-10%	Elevated
Gustavus Adolphus College	\$26,000	\$34,368	115	5-10%	Monitor
Saint Johns University	\$20,662	\$32,000	59	0-10%	Monitor
Minneapolis College of Art and Design	\$22,137	\$31,186	62	15-20%	Monitor
Crown College	\$16,000	\$30,222	42	5-10%	Monitor
Bethel University	\$25,076	\$30,045	164	5-10%	Monitor
Concordia College at Moorhead	\$20,754	\$28,421	78	0-10%	Monitor
University of Northwestern-St Paul	\$24,524	\$27,450	215	5-15%	Monitor
Hamline University	\$21,371	\$27,112	222	10-15%	Monitor
Dunwoody College of Technology	\$20,000	\$25,050	66	0-10%	Monitor
Augsburg University	\$19,378	\$24,985	162	5-10%	Monitor
St Catherine University	\$20,075	\$24,085	215	5-10%	Monitor
The College of Saint Scholastica	\$19,644	\$23,812	102	0-5%	Monitor
Saint Mary's University of Minnesota	\$19,701	\$23,662	56	0-10%	Monitor
North Central University	\$18,000	\$18,139	66	10-15%	Lower signal
Concordia University-Saint Paul	\$16,000	\$15,550	78	0-5%	Lower signal

Institution	All Borrowers at Institution	Completers at Institution	Completer Files	Parent PLUS Share	Planning Signal
Bethany Global University	N/A	N/A	N/A	0-5%	Suppressed
Bethany Lutheran College	\$9,710	N/A	12	0-5%	Suppressed
Bethlehem College & Seminary	N/A	N/A	N/A	N/A	Suppressed
Carleton College	\$31,271	N/A	N/A	0-5%	Suppressed
College of Saint Benedict	\$16,319	N/A	60	0-5%	Suppressed
Macalester College	\$36,129	N/A	N/A	0-5%	Suppressed
Martin Luther College	\$10,000	N/A	14	0-5%	Suppressed
Mayo Clinic College of Medicine and Science	N/A	N/A	N/A	0-5%	Suppressed
Northwestern Health Sciences University	N/A	N/A	N/A	0-5%	Suppressed
Oak Hills Christian College	N/A	N/A	N/A	0-5%	Suppressed
White Earth Tribal and Community College	N/A	N/A	N/A	N/A	Suppressed

Public Comparison Schools

The three largest public bachelor's-or-higher institutions in Minnesota by undergraduate enrollment are included for reference and are not part of the independent-college distribution.

Institution	All Borrowers at Institution	Completers at Institution	Completer Files	Parent PLUS Share	Planning Signal
University of Minnesota-Twin Cities	\$22,977	\$26,101	2,785	5-10%	Monitor
Minnesota State University-Mankato	\$12,000	\$13,112	378	0-10%	Lower signal
University of Minnesota-Duluth	\$17,977	\$21,826	363	0-10%	Monitor

Source and Method Note

Universe: Main-campus, private nonprofit colleges with reported undergraduate enrollment, plus the three largest main-campus public bachelor's-or-higher institutions by undergraduate enrollment. **Data:** U.S. Department of Education College Scorecard Most Recent Cohorts Institution file uploaded for this project. **Primary field:** Parent PLUS debt at the institution for completers. **Timing:** Figures reflect AY 2021-2023 public data. N/A indicates that a field was suppressed or not reported.