



North Carolina: 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 North Carolina. 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.

North Carolina: Statewide Planning Information

Metric	Read	Metric	Read
New Parent PLUS aggregate maximum	\$65,000	Independent colleges represented	45
Reported completer medians	34	Median of reported medians	\$29,317
At or above \$65K	1	Near \$65K (\$55K-\$64,999)	2
Highest reported median	\$99,669	Highest institution	High Point University

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
High Point University	\$60,543	\$99,669	96	10-20%	Above \$65K
Elon University	\$46,750	\$57,826	388	5-15%	Near \$65K
Wake Forest University	\$53,080	\$55,282	154	0-5%	Near \$65K
Duke University	\$47,500	\$49,791	203	0-5%	Elevated
Meredith College	\$41,000	\$48,811	208	15-20%	Elevated
Campbell University	\$36,610	\$46,500	525	10-20%	Elevated
William Peace University	\$30,155	\$41,989	156	25-30%	Elevated
Belmont Abbey College	\$22,399	\$39,773	159	15-25%	Elevated
Guilford College	\$26,132	\$38,727	113	10-20%	Elevated
Methodist University	\$24,000	\$37,361	149	10-20%	Elevated
Queens University of Charlotte	\$25,577	\$34,798	158	10-20%	Monitor
Gardner-Webb University	\$23,635	\$32,491	214	5-15%	Monitor
Catawba College	\$17,868	\$30,463	92	10-15%	Monitor
Brevard College	\$19,525	\$30,330	74	20-25%	Monitor
Bennett College	\$21,853	\$30,000	25	20-25%	Monitor
Lenoir-Rhyne University	\$20,056	\$29,820	249	15-25%	Monitor
Johnson C Smith University	\$22,689	\$29,694	174	20-30%	Monitor

Institution	All Borrowers at Institution	Completers at Institution	Completer Files	Parent PLUS Share	Planning Signal
Wingate University	\$15,679	\$28,940	287	15-20%	Monitor
Barton College	\$21,137	\$28,286	107	15-25%	Monitor
Pfeiffer University	\$19,441	\$27,615	67	15-20%	Monitor
Chowan University	\$15,044	\$27,386	200	25-35%	Monitor
Livingstone College	\$21,710	\$25,828	132	25-30%	Monitor
Greensboro College	\$19,544	\$24,500	71	15-25%	Monitor
Montreat College	\$19,014	\$23,630	48	10-20%	Monitor
Warren Wilson College	\$13,500	\$21,294	25	5-15%	Monitor
University of Mount Olive	\$13,854	\$20,000	93	0-10%	Monitor
Shaw University	\$16,378	\$18,833	137	20-25%	Lower signal
Lees-McRae College	\$14,765	\$18,456	69	15-20%	Lower signal
Saint Augustine's University	\$15,306	\$18,000	42	20-25%	Lower signal
Louisburg College	\$11,770	\$17,100	33	25-35%	Lower signal
North Carolina Wesleyan University	\$12,325	\$16,804	137	15-20%	Lower signal
Mars Hill University	\$14,134	\$13,700	101	10-15%	Lower signal
Salem College	\$10,933	\$13,500	46	5-15%	Lower signal
Carolina University	\$9,439	\$9,600	19	0-10%	Lower signal
Cabarrus College of Health Sciences	\$14,000	N/A	N/A	0-5%	Suppressed
Carolina Christian College	N/A	N/A	N/A	0-5%	Suppressed
Carolina College of Biblical Studies	N/A	N/A	N/A	0-5%	Suppressed
Charlotte Christian College and Theological Seminary	N/A	N/A	N/A	0-5%	Suppressed
Davidson College	\$50,985	N/A	N/A	0-10%	Suppressed
Heritage Bible College	N/A	N/A	N/A	0-5%	Suppressed
Manna University	N/A	N/A	N/A	0-5%	Suppressed
Mid-Atlantic Christian University	\$14,602	N/A	11	10-15%	Suppressed
Southeastern Baptist Theological Seminary	N/A	N/A	N/A	N/A	Suppressed
Southeastern Free Will Baptist Bible College	N/A	N/A	N/A	0-5%	Suppressed
Watts College of Nursing	N/A	N/A	N/A	0-5%	Suppressed

Public Comparison Schools

The three largest public bachelor's-or-higher institutions in North Carolina 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
North Carolina State University at Raleigh	\$21,110	\$25,116	958	0-10%	Monitor
University of North Carolina at Charlotte	\$18,150	\$21,339	1,409	5-10%	Monitor
University of North Carolina at Chapel Hill	\$26,806	\$28,091	547	0-5%	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.