



Tennessee: 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 Tennessee. 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.

Tennessee: Statewide Planning Information

Metric	Read	Metric	Read
New Parent PLUS aggregate maximum	\$65,000	Independent colleges represented	33
Reported completer medians	25	Median of reported medians	\$25,310
At or above \$65K	1	Near \$65K (\$55K-\$64,999)	1
Highest reported median	\$77,610	Highest institution	Belmont 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
Belmont University	\$63,050	\$77,610	549	15-20%	Above \$65K
The University of the South	\$45,890	\$57,100	100	5-15%	Near \$65K
Rhodes College	\$48,029	\$52,556	89	5-10%	Elevated
Vanderbilt University	\$47,737	\$50,842	202	0-5%	Elevated
Milligan University	\$29,205	\$45,843	50	5-15%	Elevated
Lipscomb University	\$32,357	\$45,025	185	5-15%	Elevated
Fisk University	\$28,774	\$42,991	29	20-25%	Elevated
Maryville College	\$22,259	\$37,902	74	15-20%	Elevated
Bryan College-Dayton	\$13,500	\$37,812	39	0-10%	Elevated
Union University	\$25,881	\$34,132	178	10-15%	Monitor
Johnson University	\$16,714	\$27,329	91	10-20%	Monitor
Christian Brothers University	\$18,720	\$25,336	68	5-10%	Monitor
Southern Adventist University	\$19,150	\$25,310	111	5-10%	Monitor
Lee University	\$22,264	\$25,000	299	5-15%	Monitor
Freed-Hardeman University	\$16,907	\$24,675	138	15-20%	Monitor
Tennessee Wesleyan University	\$16,000	\$24,000	43	5-15%	Monitor
King University	\$17,364	\$21,153	60	0-5%	Monitor

Institution	All Borrowers at Institution	Completers at Institution	Completer Files	Parent PLUS Share	Planning Signal
Trevecca Nazarene University	\$17,384	\$20,688	117	0-10%	Monitor
Carson-Newman University	\$15,000	\$18,671	164	5-15%	Lower signal
Tusculum University	\$12,486	\$17,521	83	5-10%	Lower signal
Baptist Health Sciences University	\$11,745	\$14,244	75	5-15%	Lower signal
Bethel University	\$9,428	\$12,892	51	0-10%	Lower signal
Lincoln Memorial University	\$12,000	\$12,163	152	5-15%	Lower signal
Cumberland University	\$10,000	\$11,430	67	0-10%	Lower signal
Lane College	\$8,000	\$8,472	34	5-10%	Lower signal
American Baptist College	N/A	N/A	N/A	0-10%	Suppressed
John A Gupton College	N/A	N/A	N/A	0-5%	Suppressed
Le Moyne-Owen College	\$7,350	N/A	18	5-15%	Suppressed
Mid-South Christian College	N/A	N/A	N/A	N/A	Suppressed
Visible Music College	\$32,637	N/A	12	5-10%	Suppressed
Welch College	\$14,552	N/A	15	5-10%	Suppressed
William R Moore College of Technology	N/A	N/A	N/A	N/A	Suppressed
Williamson Christian College	N/A	N/A	N/A	0-5%	Suppressed

Public Comparison Schools

The three largest public bachelor's-or-higher institutions in Tennessee 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
The University of Tennessee-Knoxville	\$28,889	\$36,621	1,274	5-10%	Elevated
Middle Tennessee State University	\$12,432	\$14,246	830	0-10%	Lower signal
University of Memphis	\$14,367	\$16,024	766	0-10%	Lower signal

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.