



California: Parent PLUS Median Debt at Independent Colleges

College Scorecard Planning Screen | Completers, Non-completers, and Pell-associated Records

Prepared by Campus Access Partners | August 2026

This report compares historical Parent PLUS median debt across **completers, non-completers, and Pell-associated records**. Each reported median is paired with its measured-group N and an illustrative Tiered Standard monthly payment and repayment term.

The payment illustration uses the 9.07% fixed 2026-27 Direct PLUS rate. It is intended to make the Scorecard debt figures more tangible and is not an estimate of an individual parent's actual payment.

California: Statewide Planning Information

New Parent PLUS aggregate maximum	\$65,000	Independent colleges represented	73
Reportable medians across all three groups	46	Median completer median	\$43,048
Median completer vs. non-completer gap	\$15,936	Median completer vs. Pell-associated gap	\$14,944
Highest reported completer median	\$81,430	Highest institution	Art Center College of Design

Independent Colleges

Each debt cell shows the median, measured-group N, illustrative Tiered Standard monthly payment, and repayment term.

Institution	Completers Median N payment term	Non-completers Median N payment term	Pell-associated Median N payment term	Parent PLUS Share
Art Center College of Design	\$81,430 N=141 \$736/mo 20 yrs	\$40,911 N=82 \$417/mo 15 yrs	\$55,168 N=169 \$499/mo 20 yrs	5-10%
Loyola Marymount University	\$80,313 N=530 \$726/mo 20 yrs	\$41,040 N=217 \$418/mo 15 yrs	\$47,754 N=305 \$486/mo 15 yrs	10-15%
Santa Clara University	\$75,000 N=230 \$678/mo 20 yrs	\$45,040 N=34 \$459/mo 15 yrs	\$47,459 N=84 \$483/mo 15 yrs	0-10%
University of San Diego	\$73,056 N=689 \$661/mo 20 yrs	\$34,483 N=192 \$351/mo 15 yrs	\$39,816 N=312 \$406/mo 15 yrs	15-20%
California Institute of the Arts	\$72,000 N=73 \$651/mo 20 yrs	\$52,823 N=78 \$478/mo 20 yrs	\$48,321 N=85 \$492/mo 15 yrs	10-15%
Saint Mary's College of California	\$70,500 N=297 \$637/mo 20 yrs	\$33,800 N=136 \$344/mo 15 yrs	\$42,482 N=187 \$433/mo 15 yrs	15-20%
Laguna College of Art and Design	\$69,692 N=69 \$630/mo 20 yrs	\$32,555 N=57 \$332/mo 15 yrs	\$42,382 N=75 \$432/mo 15 yrs	15-25%
Pepperdine University	\$66,057 N=497 \$597/mo 20 yrs	\$40,000 N=175 \$407/mo 15 yrs	\$43,000 N=273 \$438/mo 15 yrs	15-20%
Dominican University of California	\$64,928 N=168 \$587/mo 20 yrs	\$36,094 N=50 \$368/mo 15 yrs	\$42,334 N=92 \$431/mo 15 yrs	15-20%
Westmont College	\$62,251 N=113 \$563/mo 20 yrs	\$22,500 N=45 \$286/mo 10 yrs	\$28,551 N=62 \$291/mo 15 yrs	10-15%
University of San Francisco	\$61,572 N=517 \$557/mo 20 yrs	\$30,403 N=195 \$310/mo 15 yrs	\$34,882 N=354 \$355/mo 15 yrs	5-15%
University of the Pacific	\$60,433 N=467 \$546/mo 20 yrs	\$41,387 N=258 \$421/mo 15 yrs	\$40,964 N=383 \$417/mo 15 yrs	15-20%
Biola University	\$55,370 N=417 \$501/mo 20 yrs	\$26,261 N=191 \$267/mo 15 yrs	\$33,466 N=318 \$341/mo 15 yrs	10-15%

Institution	Completers Median N payment term	Non-completers Median N payment term	Pell-associated Median N payment term	Parent PLUS Share
Otis College of Art and Design	\$53,244 N=132 \$481/mo 20 yrs	\$39,037 N=77 \$398/mo 15 yrs	\$42,987 N=137 \$438/mo 15 yrs	15-25%
Point Loma Nazarene University	\$52,421 N=238 \$474/mo 20 yrs	\$34,691 N=182 \$353/mo 15 yrs	\$35,330 N=169 \$360/mo 15 yrs	10-15%
Occidental College	\$51,450 N=82 \$465/mo 20 yrs	\$35,198 N=37 \$358/mo 15 yrs	\$19,899 N=28 \$253/mo 10 yrs	5-10%
Stanford University	\$50,823 N=85 \$460/mo 20 yrs	\$35,202 N=56 \$359/mo 15 yrs	\$28,466 N=27 \$290/mo 15 yrs	0-5%
University of Southern California	\$49,509 N=1,398 \$504/mo 15 yrs	\$32,161 N=240 \$328/mo 15 yrs	\$23,227 N=654 \$295/mo 10 yrs	5-10%
John Paul the Great Catholic University	\$48,470 N=36 \$494/mo 15 yrs	\$13,589 N=26 \$173/mo 10 yrs	\$21,046 N=32 \$267/mo 10 yrs	15-25%
Chapman University	\$46,797 N=873 \$477/mo 15 yrs	\$29,000 N=327 \$295/mo 15 yrs	\$34,351 N=508 \$350/mo 15 yrs	15-20%
Concordia University-Irvine	\$45,901 N=147 \$467/mo 15 yrs	\$23,045 N=86 \$293/mo 10 yrs	\$26,299 N=108 \$268/mo 15 yrs	5-15%
California College of ASU	\$44,594 N=131 \$454/mo 15 yrs	\$18,946 N=94 \$241/mo 10 yrs	\$27,047 N=154 \$275/mo 15 yrs	25-30%
University of Redlands	\$43,696 N=210 \$445/mo 15 yrs	\$25,898 N=173 \$264/mo 15 yrs	\$19,177 N=181 \$244/mo 10 yrs	5-15%
California Baptist University	\$42,400 N=718 \$432/mo 15 yrs	\$25,436 N=481 \$259/mo 15 yrs	\$26,577 N=697 \$271/mo 15 yrs	10-15%
Woodbury University	\$42,000 N=117 \$428/mo 15 yrs	\$29,700 N=135 \$302/mo 15 yrs	\$28,500 N=174 \$290/mo 15 yrs	20-25%
Notre Dame de Namur University	\$41,400 N=80 \$422/mo 15 yrs	\$24,032 N=116 \$305/mo 10 yrs	\$22,160 N=122 \$282/mo 10 yrs	10-20%
Whittier College	\$37,556 N=144 \$382/mo 15 yrs	\$24,883 N=80 \$316/mo 10 yrs	\$23,491 N=113 \$298/mo 10 yrs	10-20%
Loma Linda University	\$37,514 N=128 \$382/mo 15 yrs	\$26,286 N=46 \$268/mo 15 yrs	\$32,152 N=100 \$327/mo 15 yrs	0-10%
Menlo College	\$36,820 N=45 \$375/mo 15 yrs	\$38,761 N=46 \$395/mo 15 yrs	\$29,175 N=47 \$297/mo 15 yrs	5-15%
California Lutheran University	\$33,831 N=467 \$345/mo 15 yrs	\$23,223 N=136 \$295/mo 10 yrs	\$22,389 N=279 \$284/mo 10 yrs	15-20%
University of La Verne	\$31,087 N=395 \$317/mo 15 yrs	\$19,401 N=233 \$246/mo 10 yrs	\$19,230 N=385 \$244/mo 10 yrs	5-15%

Institution	Completers Median N payment term	Non-completers Median N payment term	Pell-associated Median N payment term	Parent PLUS Share
Azusa Pacific University	\$30,500 N=759 \$311/mo 15 yrs	\$22,123 N=317 \$281/mo 10 yrs	\$21,000 N=555 \$267/mo 10 yrs	10-20%
California College of the Arts	\$30,000 N=121 \$306/mo 15 yrs	\$25,000 N=64 \$255/mo 15 yrs	\$25,000 N=124 \$255/mo 15 yrs	5-15%
Vanguard University of Southern California	\$28,412 N=109 \$289/mo 15 yrs	\$21,950 N=200 \$279/mo 10 yrs	\$17,370 N=170 \$221/mo 10 yrs	10-15%
Pomona College	\$27,861 N=38 \$284/mo 15 yrs	\$29,038 N=19 \$296/mo 15 yrs	N/A	0-5%
The Master's University and Seminary	\$26,904 N=76 \$274/mo 15 yrs	\$22,331 N=38 \$284/mo 10 yrs	\$22,662 N=59 \$288/mo 10 yrs	5-10%
William Jessup University	\$26,401 N=75 \$269/mo 15 yrs	\$21,889 N=70 \$278/mo 10 yrs	\$15,519 N=75 \$197/mo 10 yrs	5-10%
Pacific Union College	\$25,257 N=60 \$257/mo 15 yrs	\$19,000 N=65 \$241/mo 10 yrs	\$17,392 N=75 \$221/mo 10 yrs	5-15%
La Sierra University	\$25,240 N=187 \$257/mo 15 yrs	\$15,760 N=177 \$200/mo 10 yrs	\$16,000 N=247 \$203/mo 10 yrs	15-20%
Mount Saint Mary's University	\$24,939 N=415 \$317/mo 10 yrs	\$15,000 N=153 \$191/mo 10 yrs	\$19,256 N=403 \$245/mo 10 yrs	15-25%
Hope International University	\$23,327 N=62 \$296/mo 10 yrs	\$12,719 N=50 \$162/mo 10 yrs	\$10,882 N=63 \$138/mo 10 yrs	0-10%
National University	\$21,306 N=86 \$271/mo 10 yrs	\$16,009 N=48 \$203/mo 10 yrs	\$18,254 N=94 \$232/mo 10 yrs	0-5%
Simpson University	\$19,584 N=42 \$249/mo 10 yrs	\$17,060 N=37 \$217/mo 10 yrs	\$14,678 N=49 \$186/mo 10 yrs	5-10%
Life Pacific University	\$14,881 N=42 \$189/mo 10 yrs	\$20,780 N=33 \$264/mo 10 yrs	N/A	10-15%
Fresno Pacific University	\$12,300 N=69 \$156/mo 10 yrs	\$12,000 N=73 \$152/mo 10 yrs	\$10,000 N=84 \$127/mo 10 yrs	0-5%
CBD College	\$10,605 N=95 \$135/mo 10 yrs	\$5,960 N=20 \$76/mo 10 yrs	\$8,623 N=90 \$110/mo 10 yrs	5-10%
University of Massachusetts Global	\$10,426 N=33 \$132/mo 10 yrs	\$9,961 N=22 \$127/mo 10 yrs	\$9,000 N=33 \$114/mo 10 yrs	0-5%
CET-San Jose	\$4,818 N=157 \$61/mo 10 yrs	\$2,724 N=29 \$35/mo 10 yrs	\$3,142 N=142 \$40/mo 10 yrs	0-5%
Bethesda University	N/A	N/A	N/A	0-5%

Institution	Completers Median N payment term	Non-completers Median N payment term	Pell-associated Median N payment term	Parent PLUS Share
CES College	N/A	N/A	N/A	0-5%
California Institute of Technology	N/A	N/A	N/A	0-5%
Casa Loma College-Los Angeles	N/A	N/A	N/A	0-10%
Charles R Drew University of Medicine and Science	N/A	N/A	N/A	5-15%
Claremont McKenna College	N/A	N/A	N/A	0-10%
Harvey Mudd College	N/A	N/A	N/A	0-10%
Homestead Schools	N/A	N/A	N/A	5-10%
Humphreys University	N/A	N/A	N/A	0-5%
Keck Graduate Institute	N/A	N/A	N/A	N/A
Los Angeles Pacific University	N/A	N/A	N/A	0-5%
Ntma Machinist Career College	N/A	N/A	N/A	N/A
Pitzer College	N/A	N/A	N/A	0-10%
Providence Christian College	N/A	N/A	N/A	15-25%
Samuel Merritt University	N/A	N/A	\$40,668 N=28 \$414/mo 15 yrs	0-5%
San Diego Christian College	N/A	N/A	\$28,750 N=34 \$293/mo 15 yrs	10-15%
San Francisco Conservatory of Music	N/A	N/A	\$49,362 N=22 \$503/mo 15 yrs	20-25%
Scripps College	N/A	N/A	N/A	0-10%
Soka University of America	N/A	N/A	N/A	5-10%

Institution	Completers Median N payment term	Non-completers Median N payment term	Pell-associated Median N payment term	Parent PLUS Share
Southern California Institute of Architecture	N/A	N/A	N/A	5-10%
The Chicago School at Los Angeles	N/A	N/A	N/A	0-5%
Thomas Aquinas College	N/A	N/A	N/A	0-10%
Touro University California	N/A	N/A	N/A	0-5%
University of the West	N/A	N/A	N/A	0-5%
Young Americans College Of The Performing Arts (The)	N/A	N/A	N/A	N/A

Public Comparison Schools

The three California public institutions with the largest AY2024-25 Parent PLUS disbursement volume are included for reference and are not part of the independent-college distribution.

Institution	Completers Median N payment term	Non-completers Median N payment term	Pell-associated Median N payment term	Parent PLUS Share
University of California-Los Angeles	\$26,367 N=2,017 \$269/mo 15 yrs	\$19,985 N=502 \$254/mo 10 yrs	\$10,724 N=1,037 \$136/mo 10 yrs	5-10%
University of California-Irvine	\$22,000 N=1,955 \$280/mo 10 yrs	\$19,577 N=494 \$249/mo 10 yrs	\$9,989 N=1,044 \$127/mo 10 yrs	5-10%
University of California-San Diego	\$24,508 N=1,103 \$311/mo 10 yrs	\$20,453 N=308 \$260/mo 10 yrs	\$10,783 N=509 \$137/mo 10 yrs	0-5%

Tiered Standard Repayment: How to Read the Three Debt Measures

Beginning July 1, 2026, the Tiered Standard plan uses fixed monthly payments and a repayment period determined by the borrower's total Direct Loan balance when entering repayment.

Under \$25,000 10 years	\$25,000-\$49,999 15 years	\$50,000-\$99,999 20 years	\$100,000+ 25 years
----------------------------	-------------------------------	-------------------------------	------------------------

Why compare the three groups?

Completers show the historical cumulative Parent PLUS midpoint associated with students who completed. **Non-completers** provide a direct contrast for records that did not complete. **Pell-associated** records add an access-oriented lens by showing Parent PLUS debt associated with students who received Pell Grants. The N shown beneath each median is the number of student-associated records in that particular measured group, not a count of unique parent borrowers.

Selected California examples

Institution	Completers Median N payment term	Non-completers Median N payment term	Pell-associated Median N payment term	Parent PLUS Share
Art Center College of Design	\$81,430 N=141 \$736/mo 20 yrs	\$40,911 N=82 \$417/mo 15 yrs	\$55,168 N=169 \$499/mo 20 yrs	5-10%
Loyola Marymount University	\$80,313 N=530 \$726/mo 20 yrs	\$41,040 N=217 \$418/mo 15 yrs	\$47,754 N=305 \$486/mo 15 yrs	10-15%
University of California-Los Angeles	\$26,367 N=2,017 \$269/mo 15 yrs	\$19,985 N=502 \$254/mo 10 yrs	\$10,724 N=1,037 \$136/mo 10 yrs	5-10%

Why the term matters: monthly payments do not rise smoothly with debt because the repayment period changes at \$25,000, \$50,000, and \$100,000. A borrower just above a threshold may receive a longer term and therefore a lower monthly payment than a borrower with a slightly smaller balance.

Important modeling assumption: each displayed Scorecard median is treated as though it were the parent's total Direct Loan balance at repayment entry. Actual Tiered Standard terms are based on total Direct Loan balance, which may include other Direct Loans. Historical loans may also carry different fixed interest rates.

Source and method note: Independent colleges are defined here as California private nonprofit institutions with positive Parent PLUS activity in the Federal Student Aid AY2024-25 Q4 Direct Loan Dashboard. College Scorecard Parent PLUS medians reflect AY2021-2023 pooled public data. Pell-associated refers to student records associated with Pell Grant receipt; it is not a direct measure of the parent borrower's income. N/A indicates a suppressed or unreported field. Sources: U.S. Department of Education College Scorecard Most Recent Cohorts Institution file (June 10, 2026); Federal Student Aid Direct Loan Dashboard AY2024-25 Q4; Federal Student Aid 2026-27 Direct Loan interest-rate announcement; U.S. Department of Education RISE Final Regulations, 91 Fed. Reg. 23768 (May 1, 2026).

The Balance Can Grow Before Repayment Begins

Parent PLUS borrowers may request deferment while the student on whose behalf the loan was borrowed is enrolled at least half-time, and for an additional six months after the student graduates, leaves school, or drops below half-time enrollment. **Interest continues to accrue during that deferment.**

If the parent does not pay the accruing interest, unpaid interest may be capitalized when the deferment ends. The result is straightforward but easy to overlook: **the balance used to calculate repayment can be materially higher than the amount originally borrowed.**

A \$65,000 borrowing cap does not necessarily mean a \$65,000 balance when repayment begins.

Illustrative four-year borrowing path

Assume a parent reaches the new \$65,000 aggregate maximum through a simplified four-year borrowing path of **\$20,000 + \$20,000 + \$20,000 + \$5,000**, requests deferment through the student's enrollment and the six-month post-enrollment period, and faces a 9.07% interest rate for each loan. The illustration below compares paying the accruing interest with making no payments before repayment begins.

Approach during deferment	Principal borrowed	Interest before repayment	Balance entering repayment	Tiered Standard payment
Pay accruing interest	\$65,000	~\$16,780 paid as it accrues	\$65,000	~\$588/mo 20 years
Make no payments	\$65,000	~\$16,780 accrued before repayment	~\$81,780	~\$739/mo 20 years

In this simplified illustration, making no payments before repayment begins increases the starting balance by about **\$16,780 - roughly 26%** - and raises the illustrative fixed monthly payment by about **\$152**. The parent has not borrowed more than the \$65,000 principal cap; the additional balance reflects accrued interest.

Why this matters for the California medians

The College Scorecard medians in this report are historical debt measures associated with student records. Actual families have different borrowing dates, interest rates, payment behavior, and deferment histories. But the deferment dynamic is important when interpreting repayment burden: **a family can enter repayment with a balance materially above the principal it originally borrowed.** Under Tiered Standard, the required payment is then determined from that repayment balance and is not adjusted to household income.

Modeling note: This simplified illustration uses the 9.07% 2026-27 Direct PLUS rate for all four years and approximates four, three, two, and one years of interest before repayment begins. Actual federal rates reset annually, disbursement dates vary, and the amount and timing of capitalized interest can differ. The example excludes loan fees and is designed to illustrate the mechanics of interest accrual rather than quote a borrower-specific balance.

Sources: Federal Student Aid, Parent PLUS Borrower Deferment Request; Federal Student Aid, Direct PLUS Loan Basics for Parents; Federal Student Aid, Direct PLUS Loan Master Promissory Note; Federal Student Aid, 2026-27 Direct Loan Interest Rates.