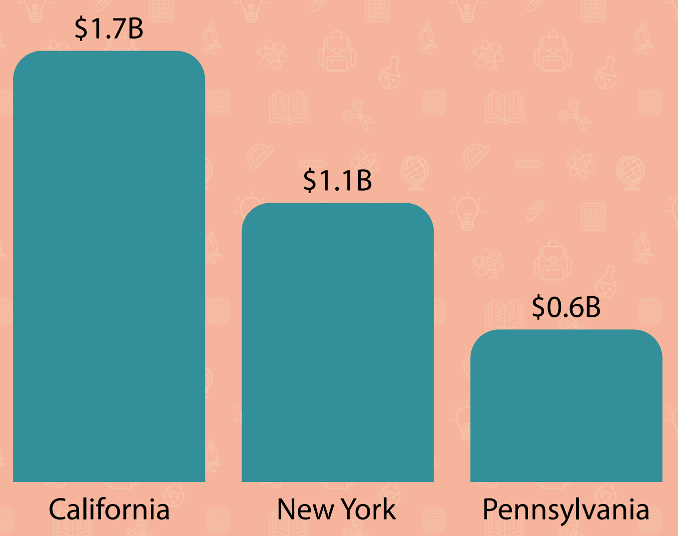
What Happens When Grad PLUS Loans Disappear in California?

California institutions account for the highest levels of graduate federal borrowing in the nation. Many graduate and professional students rely on Grad PLUS loans to bridge the gap between federal loan limits and the full cost of attendance. However, starting July 1, many will lose access to this critical funding source.

3-Year Average Total Grad PLUS Dollars Disbursed



$1.7B
Dollars Disbursed

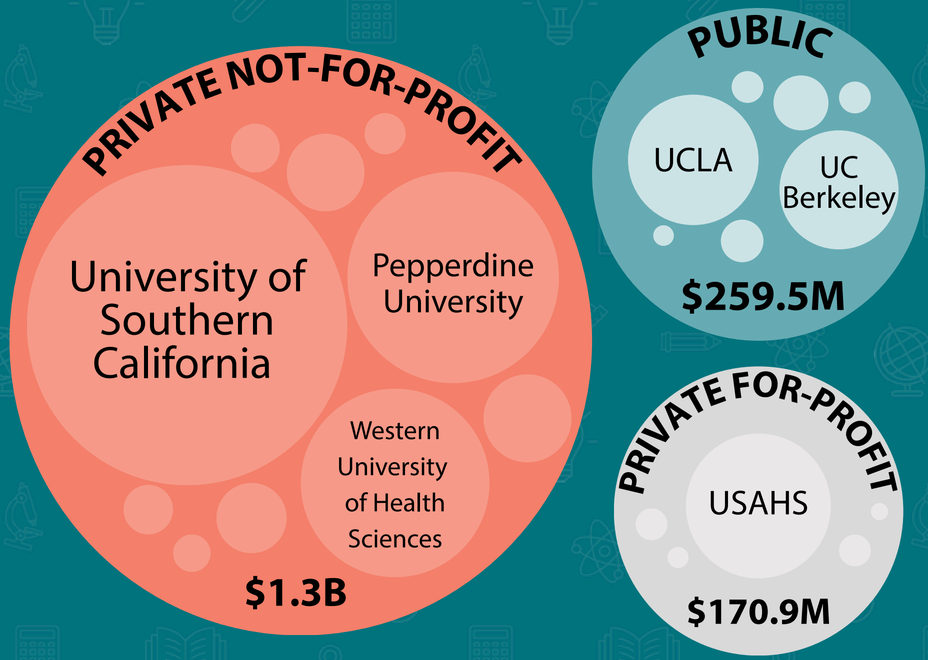
>47.8k
Recipients

20.1%
Graduate Students receiving PLUS loans

93
Institutions

Who Stands to Lose the Most From Grad PLUS Changes?

A relatively small number of institutions account for a large share of Grad PLUS borrowing, led by large private not-for-profit and STEM-focused universities. The top three institutions alone represent 32% of all Grad PLUS dollars in the state.



HSI- and AANAPISI-designated institutions together receive a little less than half of all Grad PLUS funding in California, highlighting their key role in supporting the state's diverse graduate student population.

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