

Project 2025 PSLF Modeling Data

The right-wing Project 2025 calls for the elimination of the Public Service Loan Forgiveness program—the primary student debt relief program for teachers, healthcare workers, servicemembers, first responders, and millions of other student loan borrowers working in public service. Over the last three years, the PSLF program has helped nearly 1 million borrowers access nearly \$70 billion in student loan debt relief.

This state-by-state table sheds light on the estimated financial toll of Project 2025’s proposal to eliminate PSLF and how it will saddle approximately 3.6 million public service workers with more than \$250 billion in additional student loan debt.

STATE	AVERAGE DEBT RELIEF DENIED	PUBLIC SERVICE WORKERS BLOCKED FROM DEBT RELIEF	TOTAL DEBT RELIEF DENIED
Alabama	\$76,035.86	54,037	\$4,108,748,277
Alaska	\$65,748.03	6,835	\$449,411,162
Arizona	\$70,320.22	58,827	\$4,136,735,559
Arkansas	\$67,588.53	31,916	\$2,157,173,578
California	\$71,234.63	306,461	\$21,830,618,138
Colorado	\$68,905.87	66,900	\$4,609,828,267
Connecticut	\$66,139.00	41,819	\$2,765,896,960
Delaware	\$70,813.40	11,249	\$796,561,102
District of Columbia	\$86,770.03	20,829	\$1,807,332,554
Florida	\$81,473.46	203,823	\$16,606,146,102
Georgia	\$85,966.85	146,126	\$12,561,983,860
Hawaii	\$70,190.48	11,303	\$793,331,800
Idaho	\$62,060.44	19,591	\$1,215,832,114
Illinois	\$68,962.30	138,483	\$9,550,121,749
Indiana	\$65,834.70	65,770	\$4,329,955,448
Iowa	\$53,904.21	37,083	\$1,998,937,792
Kansas	\$61,687.12	35,092	\$2,164,708,615
Kentucky	\$62,987.80	44,134	\$2,779,890,601
Louisiana	\$77,553.44	45,318	\$3,514,556,753
Maine	\$63,191.49	17,707	\$1,118,953,061
Maryland	\$77,069.65	108,182	\$8,337,518,936
Massachusetts	\$67,131.15	78,795	\$5,289,596,289
Michigan	\$67,648.78	128,419	\$8,687,359,961
Minnesota	\$60,360.11	77,719	\$4,691,099,028
Mississippi	\$82,693.50	34,769	\$2,875,155,003
Missouri	\$65,516.77	78,633	\$5,151,812,747
Montana	\$59,027.24	13,832	\$816,475,129
Nebraska	\$60,894.12	22,874	\$1,392,905,494
Nevada	\$71,620.25	21,260	\$1,522,615,781
New Hampshire	\$63,522.01	17,115	\$1,087,198,260
New Jersey	\$66,416.82	88,321	\$5,866,026,653
New Mexico	\$64,986.38	19,753	\$1,283,647,451
New York	\$66,779.82	286,977	\$19,164,291,315
North Carolina	\$70,555.25	98,870	\$6,975,830,026
North Dakota	\$58,897.64	6,835	\$402,586,287
Ohio	\$67,270.25	158,128	\$10,637,320,009
Oklahoma	\$66,215.33	32,993	\$2,184,622,643
Oregon	\$64,141.86	61,464	\$3,942,439,236
Pennsylvania	\$68,481.48	159,850	\$10,946,794,761
Puerto Rico	\$46,385.96	15,339	\$711,522,822
Rhode Island	\$66,476.19	11,303	\$751,350,877
South Carolina	\$80,769.23	65,770	\$5,312,201,401
South Dakota	\$57,590.91	11,841	\$681,920,889
Tennessee	\$75,767.33	65,232	\$4,942,446,349
Texas	\$69,099.53	227,128	\$15,694,406,571
Utah	\$69,308.51	20,237	\$1,402,593,399
Vermont	\$69,318.18	11,841	\$820,780,865
Virginia	\$68,060.85	118,515	\$8,066,257,588
Washington	\$65,285.43	80,141	\$5,232,007,074
West Virginia	\$57,341.77	21,260	\$1,219,061,416
Wisconsin	\$59,245.28	68,461	\$4,056,003,015
Wyoming	\$56,145.83	5,167	\$290,098,942
All Other Locations	\$72,730.84	27,395	\$1,992,479,188
National Total:		3,607,722	\$251,725,148,898

SOURCE: SBPC analysis of U.S. Department of Education data on outstanding student debt owed by public service workers. U.S. Department of Education PSLF Data (accessed September 26, 2024). • NOTE: This analysis assumes that the state-by-state distribution of future PSLF beneficiaries mirrors the distribution of PSLF beneficiaries to date. This analysis also assumes that the total amount of debt cancelled for each future PSLF beneficiary is the equivalent of the average amount of debt cancelled per PSLF beneficiary to date in each state. This analysis also assumes that each Employment Certification on file corresponds to one borrower in the PSLF pipeline. It is likely that this analysis significantly understates the harm caused by eliminating PSLF because the majority of student loan borrowers working in public service have never submitted an Employer Certification. One government estimate suggests 1-in-4 U.S. workers are employed by a PSLF eligible employer. In contrast, SBPC’s estimate assumes fewer than 1-in-10 student loan borrowers will benefit from PSLF over the next decade