

MICHIGAN

STUDENT DEBT DELINQUENCY CRISIS

1.3 MILLION
STUDENT LOAN BORROWERS

195,936

**BORROWERS WITH
DELINQUENT
LOANS**

24.5%

**PERCENTAGE
OF BORROWERS
DELINQUENT**

Delinquency figures estimated for Q3 2025. The delinquency percentage is only out of borrowers who currently owe a payment, not all federal student loan borrowers.

Source: Century Foundation and Protect Borrowers analysis of University of California Consumer Credit Panel; Protect Borrowers analysis of U.S. Department of Education data.