NORTH CAROLINA

STUDENT DEBT DELINQUENCY CRISIS

1.3 MILLION

STUDENT LOAN BORROWERS

241,280

BORROWERS WITH DELINQUENT LOANS

30.3%

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.