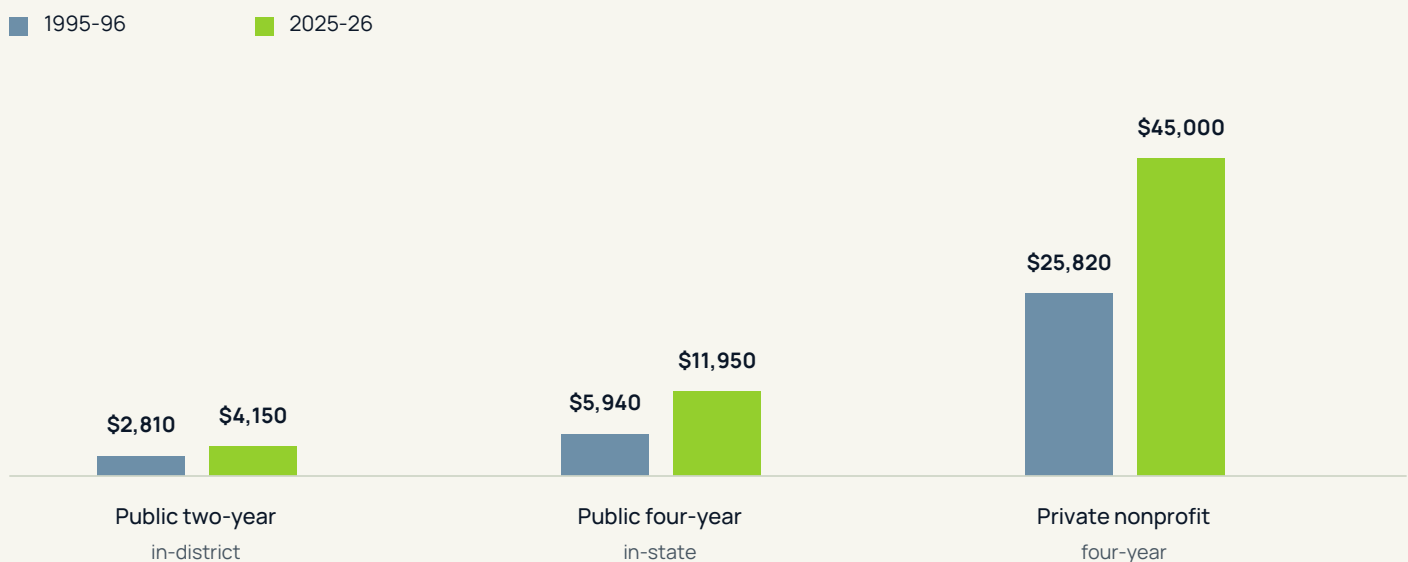


College costs. A longer view.

Average published tuition and fees, in inflation-adjusted 2025 dollars.
Housing, food, books, and transportation are additional.



Public four-year tuition and fees more than doubled over this period. The full cost of attendance is broader; grants and scholarships can reduce what your family needs to fund.

Short-term impact

Student debt can create a significant financial burden that weighs heavily on the student and parent's shoulders. Monthly loan repayments can consume a considerable portion of income, limiting the ability to save, invest, or delay milestones such as buying a home or starting a family. Over time, this can force students to prioritize higher-paying jobs over their true career interests, even when those roles are a poor fit for their skills or long-term goals.

Long-term impact

The long-term effects of college debt can include restricted access to credit, difficulty securing loans for major purchases such as a car or home, and a prolonged struggle to achieve financial stability, adding stress to an already heavy mental load. These constraints can also affect retirement savings, since money that would otherwise go toward long-term investing is instead redirected toward debt service for years or decades, leaving less time for that money to compound and grow.

Source: College Board, Trends in College Pricing and Student Aid 2025. Tuition labels clarified in this excerpt.