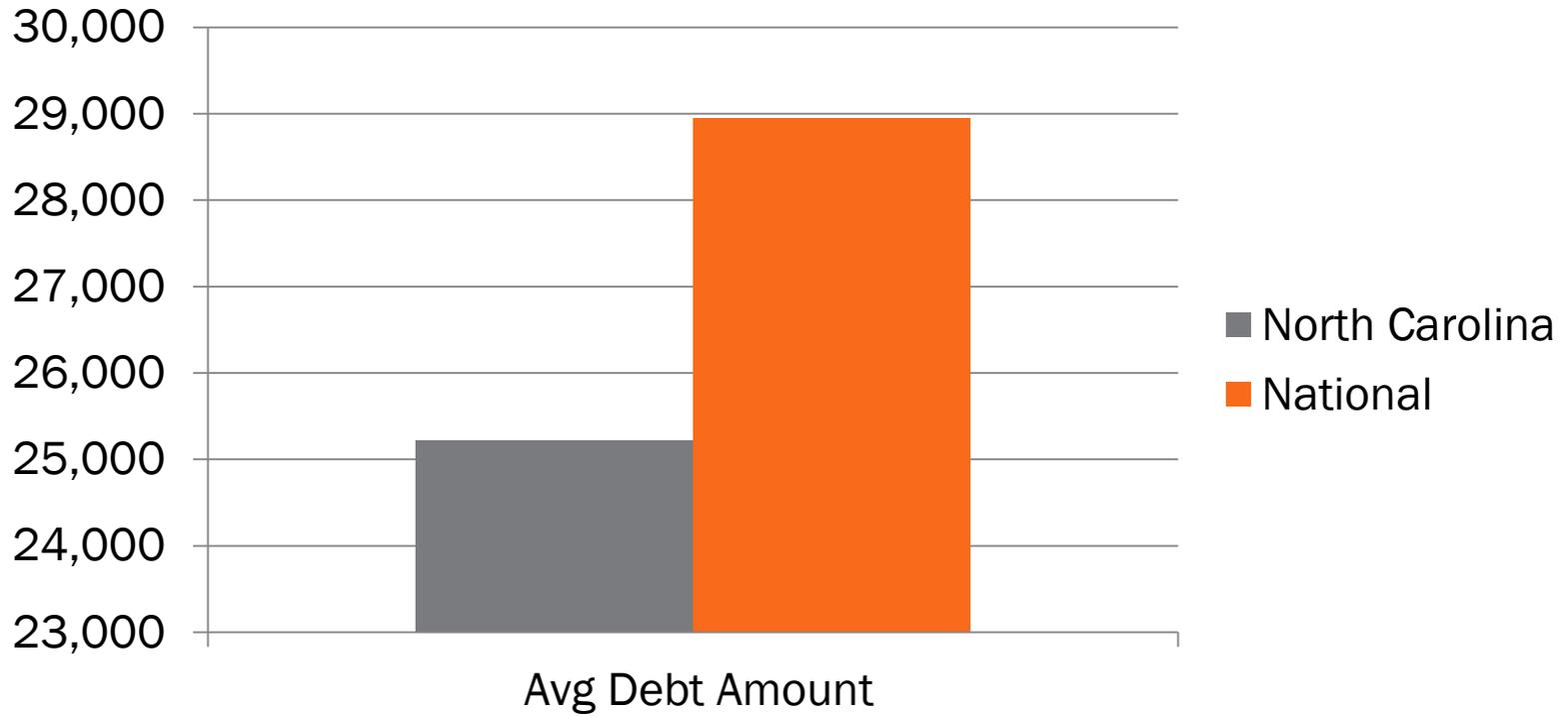


**CREDIT
AND**

STUDENT DEBT

IMPACT OF FINANCIAL CAPACITY ON WORKFORCE
DEVELOPMENT

NORTH CAROLINA STUDENT DEBT \$\$



QUICK STATISTICS

- 7 in 10 Seniors (69%) had student loan debts (2014) and 71% of 2015 graduates enters the workforce with debt
 - Average debt amount \$28, 950 in 2014 and \$37,172 in 2015
 - Outstanding student loan balance reached \$1.3 Trillion in fourth quarter of 2015
 - Average monthly payment range \$351 to \$710
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IMPACT FACTS

- **Credit**
 - **Career Opportunities**
 - **Day-To-Day Living**
 - **Retirement**
- 

IMPACT ON WORKFORCE DEVELOPMENT

- Job Denials
 - Restriction to certain industry sectors
 - Security and Liability Bonding
 - Stress
 - Health
 - Affordability
- 