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Capping student debt does not affect a typical program’s median debt:

* Capping student debt will only lower the median debt if more than 50% of the borrowers accumulate more than 100% of the tuition/fees/supplies. In most cases, this does not happen.
* If you line 99 graduates up in order from lowest debt to highest, the median graduate is the 50th. In a typical higher education program, capping student debt to the total tuition does not affect this median. The chart below shows this example graphically.
* In both cases below, the median debt is still $18,000.

