From 2008 to 2018, 47,678 students graduated from UT Knoxville with a bachelor's degree. About 55% of students in that time graduated with student loan debt.

Over time, the average debt for all graduates with loans rose about 9%, from approximately $24,100 in 2008 to $26,300 in 2018. Median debt rose 37% from $17,100 to $23,400.

In 2017, UTK's proportion of graduates in debt fell slightly below the state average, and 15% below the national average.

A substantial increase in loans has come from private loan sources. While the average amount of most other loans decreased in the time frame, the average private loan amount per student increased by about 50%, from $18,500 to $28,000 and the proportion of UTK student loans held by private lenders increased from 8% to 11%.

Approximately 1/3 of students received a Pell grant at least one semester they attended. Pell recipients were almost twice as likely to take out a loan, and on average borrowed about $4,000 more.
