Financially Safer Colleges 2026-27

Data Explanation

Frequently Asked Questions

Why create financially safer college lists?

This list helps identify colleges that help support their students better than other colleges in terms of cost, graduation, diversity, debt burden, debt repayment, and economic mobility. We recommend every student apply to at least one financially safer in-state public college.

Does including a financially safer college on my list guarantee that a student will have an affordable option?

No. This list is based on a variety of data points, and while cost is a factor it is one of many data points that go into creating this list. We recommend making sure you include a variety of different types of colleges on your college list and including at least one financially safer college, but we cannot guarantee that it will be affordable.

What data is used to create this list?

This list is based on several data sources available in the college scorecard that report on cost, graduation rate, diversity, debt burden, and debt repayment. In addition, we also consider economic mobility by using the economic mobility index created by Third Way.

Additional Data Details

This analysis reviews certain elements from the last three years of College Scorecard Data. These elements are from the Integrated Postsecondary Education Data System (IPEDS), National Student Loan Data System (NSLDS), and Federal Student Aid (FSA). The elements are listed below with brief definitions. When looking at the included data points keep in mind that many only take into account first-time full-time students.

- **Net Price 0-30K (IPEDS):** The average price (COA - Grants/Scholarship) for first-time full-time students who receive title IV funding and whose adjusted gross income on the FAFSA is between $0 and $30,000. For public institutions this only includes in-state students.
- **Net Price 30-48K (IPEDS):** The average price (COA - Grants/Scholarship) for first-time full-time students who receive title IV funding and whose adjusted gross income on the FAFSA is between $30,000 and $48,000. For public institutions this only includes in-state students.
- **Net Price 48-75K (IPEDS):** The average price (COA - Grants/Scholarship) for first-time full-time students who receive title IV funding and whose adjusted gross income on the FAFSA is between $48,000 and $75,000. For public institutions this only includes in-state students.
- **Retention Rate (IPEDS):** First-time full-time students who return for their 2nd year.
- **Graduation Rate at 100% of time (IPEDS):** First-time full-time students who graduate within 100% of their program time.
- **Pell student Graduation rate at 150% of time (IPEDS):** First-time full-time students who received a Pell Grant that graduate within 150% of their program time.
- **White and non-white student graduation rate (IPEDS):** Difference between first-time full-time white student and non-white student graduation rate at 150% of time
- **Federal Direct Loan Debt for Pell Students (NSLDS):** Median federal direct loan debt for students who received a Pell Grant.
- **Parent PLUS Loan Debt associated with Pell Students (NSLDS):** Median federal Parent PLUS Loan debt for parents associated with the student from that particular college that received a Pell Grant.
- **5-Year Pell Student Repayment Rate (NSLDS):** The % of borrowers who received a Pell Grant and are not in default and have paid at least $1 down on their loan balance. Those deferring due to school or military are not included.
- **Economic Mobility Index (Calculated by Third Way from IPEDS and Census data):** Economic mobility index is a measure of how long it takes low-income students at each higher education institution to recoup the costs of their degree. Institutions that serve a greater proportion of students receiving Pell Grant are weighted more highly. You can find more information here.

How does data for colleges listed compare to those not listed?

The following tables show the median data points for each category that is used when determining which colleges to list for each state/region and those that aren't listed.

California & West Median Data Points

	Net Price 0-30k	Net Price 30-48k	Net Price 48-75k	Grad Rate at 100% of time	Difference between white & non-white 150% grad rate	Pell student graduation rate at 150% of time	Retention rate	Pell student 5-year repayment	Federal direct loan debt for Pell students	Parent PLUS loan debt for Pell students	Economic mobility index Tier
CA public financially safer	$6,419	$6,695	$9.667	38%	2%	68%	86%	70%	$11,474	$9,995	1
CA public not listed	$8,493	$9,369	$11,661	30%	5%	57%	82%	67%	$12,722	$11,629	1
CA private financially safer	$17,301	$16,949	$19,258	70%	1%	84%	91%	72%	$19,000	$23,359	2
CA private not listed	$26,089	$27,759	$29,845	48%	-2%	59%	79%	63%	$20,500	$28,625	3
West financially safer	$17,509	$17,738	$20,244	65%	1%	72%	86%	74%	$17,667	$22,629	2
West not listed	$24,895	$25,053	$28,182	50%	1%	58%	78%	64%	$19,532	$27,617	3.5

Massachusetts and New England Median Data Points

	Net Price 0-30k	Net Price 30-48k	Net Price 48-75k	Grad Rate at 100% of time	Difference between white & non-white 150% grad rate	Pell student graduation rate at 150% of time	Retention rate	Pell student 5-year repayment	Federal direct loan debt for Pell students	Parent PLUS loan debt for Pell students	Economic mobility index
MA public financially safer	$10,487	$12,542	$12,618	47%	7%	52%	76%	66%	$16,844	$11,218	2
MA public not listed	$11,976	$12,613	$14,942	39%	13%	51%	73%	62%	$19,750	$12,664	4
MA private financially safer	$10,358	$12,029	$15,301	80%	1%	89%	95%	83%	$19,000	$22,624	3
MA private not listed	$23,566	$23,476	$26,113	59%	13%	58%	79%	70%	$23,000	$32,517	4
New England financially safer	$12,282	$13,705	$18,541	79%	1%	87%	93%	83%	$19,347	$23,247	3
New England not listed	$26,020	$26,506	$28,190	53%	11%	54%	77%	66%	$22,188	$29,149	4.5

New York and Middle States Median Data Points

	Net Price 0-30k	Net Price 30-48k	Net Price 48-75k	Grad Rate at 100% of time	Difference between white & non-white 150% grad rate	Pell student graduation rate at 150% of time	Retention rate	Pell student 5-year repayment	Federal direct loan debt for Pell students	Parent PLUS loan debt for Pell students	Economic mobility index
NY public financially safer	$9,559	$11,987	$15,085	50%	5%	59%	80%	68%	$13,292	$13,000	1
NY public not listed	$10,319	$12,141	$16,328	35%	12%	41%	71%	57%	$12,000	$11,186	1.5
NY private financially safer	$12,831	$15,645	$19,206	66%	5%	77%	88%	75%	$19,000	$20,717	2
NY private not listed	$22,229	$22,067	$25,073	54%	11%	60%	80%	69%	$20,832	$29,852	3
Middle State financially safer	$13,752	$15,889	$19,057	67%	4%	75%	87%	77%	$19,000	$20,000	2
Middle State not listed	$21,036	$21,293	$23,324	54%	13%	58%	78%	65%	$21,664	$25,901	3

Historically Black Colleges and Universities (HBCU) Median Data Points

	Net Price 0-30k	Net Price 30-48k	Net Price 48-75k	Grad Rate at 100% of time	Pell student graduation rate at 150% of time	Retention rate	Pell student 5-year repayment	Federal direct loan debt for Pell students	Parent PLUS loan debt for Pell students	Economic mobility index
HBCU public financially safer	$10,555	$10,733	$13,527	23%	34%	69%	34%	$17,313	$23,073	2
HBCU public not listed	$13,345	$13,439	$14,852	14%	26%	57%	24%	$17,579	$20,000	5
HBCU private financially safer	$12,752	$14,666	$14,342	19%	33%	65%	28%	$13,958	$14,095	4
HBCU private not listed	$17,078	$18,084	$20,418	16%	28%	62%	26%	$20,000	$20,000	4.5

Hispanic Serving Institutions (HSI) Median Data Points

	Net Price 0-30k	Net Price 30-48k	Net Price 48-75k	Grad Rate at 100% of time	Pell student graduation rate at 150% of time	Retention rate	Pell student 5-year repayment	Federal direct loan debt for Pell students	Parent PLUS loan debt for Pell students	Economic mobility index
HSI public financially safer	$7,323	$8,183	$10,248	29%	52%	75%	58%	$18,115	$16,260	1
HSI public not listed	$10,303	$10,924	$13,455	26%	41%	70%	52%	$19,000	$17,538	1
HSI private financially safer	$15,423	$15,537	$18,292	47%	54%	76%	63%	$17,313	$16,424	1
HSI private not listed	$19,843	$20,304	$22,822	34%	45%	70%	54%	$19,372	$17,250	2