Financially safer colleges: Historically Black Colleges & Universities (HBCUs)

What is a "financially safer" college?

A college that supports its students better than other similar colleges in terms of cost, graduation rate, debt burden, and mobility, based on our analysis of College Scorecard data. Click here for a detailed explanation of the data we use and how we analyze it.



Families with low to moderate income pay less out of pocket



Low-income and part-time students graduate at similar rates as their counterparts



Low-income students leave with less debt and are better able to repay their loans



Low-income students recoup the costs of their degree faster

Should I only apply to financially safer colleges?

uAspire strongly recommends that every student apply to at least *one* financially safer college. We also encourage you to include a variety of different types of colleges on your list.

What's the difference between public and private colleges & universities?

Public and private colleges differ in many ways, but most notably in cost of attendance. Among private colleges, those that meet full financial need are likely to be more affordable, but more difficult to get into.

Private financially safer colleges & universities

College	State
Allen University	SC
Fisk University	TN
Huston-Tillotson University	TX
Jarvis Christian University	TX
Paul Quinn College	TX
Philander Smith University	AR

College	State
Rust College	MS
Talladega College	AL
Wilberforce University	OH
Xavier University of Louisiana	LA

Scan or click to view all financially safer HBCUs on a map, along with their average net prices

See second page for public colleges & universities

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Public financially safer colleges & universities

College	State
Alcorn State University	MS
Bowie State University	MD
Coppin State University	MD
Delaware State University	DE
Fayetteville State University	NC
Florida Agricultural and Mechanical University	FL
Fort Valley State University	GA
Langston University	OK
Mississippi Valley State University	MS
Morgan State University	MD
North Carolina A & T State University	NC
North Carolina Central University	NC

College	State
Prairie View A & M University	TX
Savannah State University	GA
South Carolina State University	SC
University of Arkansas at Pine Bluff	AR
University of Maryland Eastern Shore	MD
University of the District of Columbia	DC
University of the Virgin Islands	VI
Virginia State University	VA
West Virginia State University	WV
Winston-Salem State University	NC

Recommendations are current only for 2026-2027 academic year

Source: Based on uAspire's analysis of the U.S. Department of Education's College Scorecard data from Spring 2026 and Third Way's economic mobility index.