



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	City
Allen University	Columbia
Fisk University	Nashville
Huston-Tillotson University	Austin
Jarvis Christian University	Hawkins
Paul Quinn College	Dallas
Philander Smith University	Little Rock

College	City
Rust College	Holly Springs
Stillman College	Tuscaloosa
Talladega College	Talladega
Wilberforce University	Wilberforce
Xavier University of Louisiana	New Orleans



Scan or [click to view all financially safer HBCUs on a map, along with their average net prices](#)



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Public financially safer colleges & universities

College	State	College	State
Alcorn State University	MS	North Carolina A & T State University	NC
Bluefield State University	WV	North Carolina Central University	NC
Bowie State University	MD	Prairie View A & M State University	TX
Delaware State University	DE	Tennessee State University	TN
Elizabeth City State University	NC	University of Arkansas at Pine Bluff	AR
Fayetteville State University	NC	University of the Virgin Islands	VI
Florida Agricultural and Mechanical University	FL	Virginia State University	VA
Fort Valley State University	GA	West Virginia State University	WV
Kentucky State University	KY	Winston-Salem State University	NC
Lincoln University	PA		
Morgan State University	MD		

Recommendations are current only for 2025-2026 academic year