



2018 High School Seniors' Perceptions of College Financing

High school seniors reveal their expectations
and experiences with the financial aid process



ENROLLMENT





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INTRODUCTION

The rising cost of college. Escalating levels of student borrowing and debt. Questions about whether a college degree is worth the price.

The perception of college affordability and financing is a grim one, fueled by the very real rising costs of higher education, as well as media coverage of how much students and their families are borrowing. While this perception is understandable given the realities of paying for college, how do students and parents feel about the process of college financing? The debt levels they expect to take on? The award packages they receive?

The answer: more positive than one might expect.

Ruffalo Noel Levitz polled graduating high school seniors about their perceptions of financing college. While they have some critical concerns about paying for college, there were a number of results that may seem surprising considering the negative picture surrounding the cost of college:

- Three out of four were satisfied with their aid packages.
- Nearly nine out of 10 mostly understand the costs related to their financial aid award.
- One in three say they will borrow \$20,000 or less, and one in five do not plan to borrow at all.

However, there are still significant challenges for students regarding paying for their education and challenges for institutions in awarding aid, communicating with students and their families, and ultimately bringing in their class. How can you address these challenges and create a financial aid awarding process that aligns with student expectations and positions your institution most favorably?

This report contains valuable insights about students and parents that illustrates how to engage students in the awarding process, address their needs for information on cost and financial aid, and communicate more strategically about their aid packages. With this data, your institution can see how to align your financial aid communications with the concerns, needs, and expectations of students and parents.

TALK WITH OUR FINANCIAL AID EXPERTS ABOUT AWARDING AND COMMUNICATION STRATEGIES.



Our enrollment and financial aid experts work with hundreds of institutions every year to help them optimize their awarding strategies and communicate more effectively with students and families. Ask for a consultation today.

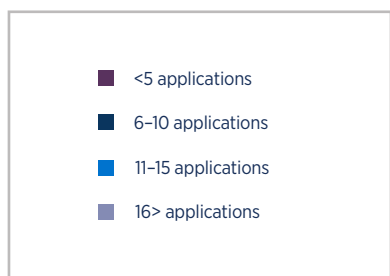
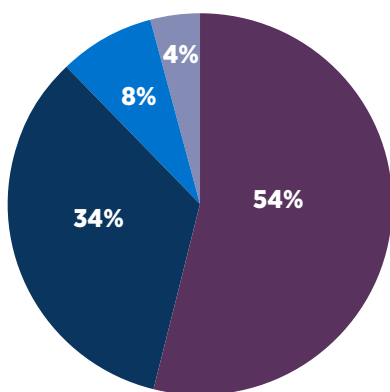
- **Visit [RuffaloNL.com/Consultation](https://www.ruffalonn.com/consultation)**
- **Call 800.876.1117 and ask to speak with our enrollment strategists**

APPLICATION PROCESS

Before students can apply for financial aid, they have to apply for admission. How many applications for admission do students fill out? How many do they actually complete? What role does your value proposition play in attracting strong candidates? Our study looks at key behaviors in order to better understand the journey from admission to awarding.

HOW MANY APPLICATIONS DO STUDENTS START?

Average number of applications started



Average number of applications started by ethnicity

ASIAN



BLACK



HISPANIC



WHITE



FIRST-GENERATION STUDENTS VS. NON-FIRST-GENERATION

Throughout this report we will note differences in behaviors and expectation among ethnic groups, as well as first-generation and non-first-generation students. These highlighted differences can show enrollment managers how they may need to adapt financial aid strategies and outreach to different groups of students.

KEY TAKEAWAYS

Because students apply to several institutions and financial aid is top of mind, you need to:

- **Promote your net price calculator early and often**—throughout your website, on banner ads, and via email links. It should be a hero in all communications.
- **Provide a strong, concise value proposition that highlights your academic sweet spot.** Customizing this value proposition to students is key so students have clear reasons to enroll at your institution.

FACTORS TO APPLY

Top 5 reasons students chose to apply to an institution



76%
They had my major or program of study



65%
I liked the location



64%
Cost—It was affordable enough for me to attend



54%
I visited the campus and liked it



53%
Good reputation

KEY TAKEAWAYS

Leverage your areas of study. Provide quality information about what students are doing with specific majors.

Consider your institution's pricing model. Conducting a good pricing study should show where you compare with your competitors and also how students perceive the value of your institution. Understanding these two areas can help you optimize your price point in your market.

Promote the value of your location. Your location can have many benefits—the physical appearance of campus, proximity to attractions, and local employers who may be recruiting from your institution. Look for any benefits you can stress about where your campus is located.



LOOKING FOR A PRICING STUDY?

Ruffalo Noel Levitz has worked with many campuses to analyze their perception and positioning on cost.

Visit [RuffaloNL.com/Pricing](https://www.ruffalonoellevitz.com/pricing) to learn more.

UNFINISHED APPLICATIONS



61%
of all seniors do not finish all applications they start

Results by ethnicity



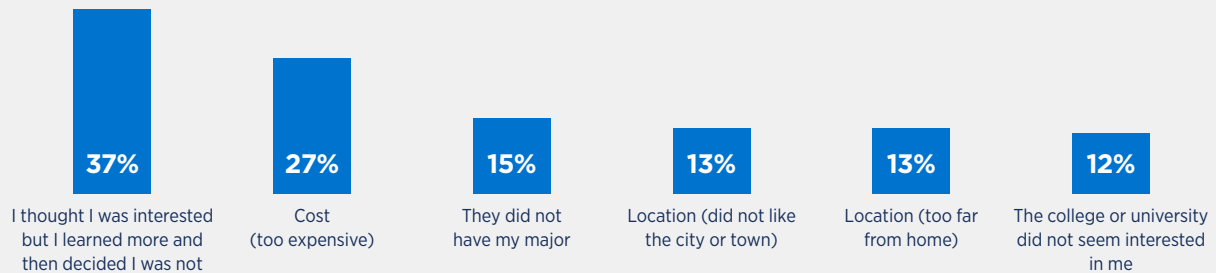
Students whose parents are very involved are less likely to have unfinished applications



Students who did not think financial aid was important to their college planning were more likely not to finish all applications they started



Most reported reasons for unfinished applications



KEY TAKEAWAYS

Monitor the application completion process vigorously. Who is starting the process? Where are they in the process? Create easy-to-follow steps to encourage completion.

Send postcard reminders. A postcard series during the application process can help, as it allows others in the household to understand that it is underway. Schools can communicate the ability to partner with the family during the financial aid process.

Make your net price calculator a click away. Your calculator can help lower the anxiety students and their families have around college financing. If they can see how much aid they are eligible for, they will be more encouraged to complete their applications.

SENIOR APPLICATIONS

Research shows that while high school juniors are thinking about college, seniors are deeply engaged in the application process—often discovering schools they hadn’t yet considered.

FACT:

- In 2018, 69 percent of seniors became interested in college they hadn’t considered before—up from 50 percent in 2016.
- 90 percent of that group applied to those institutions—up from only 41 percent in 2016.

First-generation seniors more likely to become interested in a new institution

	FIRST-GENERATION	NON-FIRST-GENERATION
During my senior year, I became interested in a college or university that I had not been interested in before	73%	66%

Results by ethnicity

	ASIAN	BLACK	HISPANIC	WHITE
During my senior year, I became interested in a college or university that I had not been interested in before	64%	74%	71%	64%
Applied to a college that I became interested in senior year	92%	89%	86%	95%

KEY TAKEAWAYS

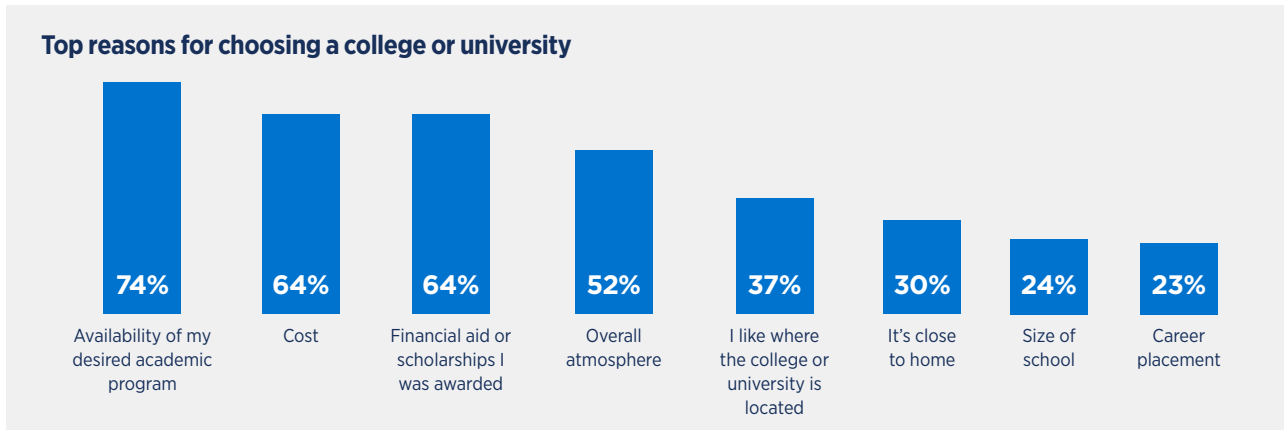
Because so many seniors discover colleges late in the process and eventually apply to them, institutions need to follow these guidelines:

Create a focused senior search program. As students are still adding new schools to their lists during senior year, it is important for institutions to consider a focused senior search program, as well as continuing to nurture non-responders. This is critical in order to identify students who will need help applying for financial aid.

Engage seniors across multiple channels. New seniors may come from a variety of sources, so make sure your communications connect wherever they may be—digital ads in the websites they use, through social media, email, print, and more.

REASONS TO ENROLL

There is a subtle but crucial difference between the factors that prompt students to apply to college and the reasons they attend. The final decision typically rests on two things: the school's academic programs (majors) and what it's going to cost.



FIRST-GENERATION STUDENTS	
Financial aid or scholarships I was awarded	71%
Cost	71%
Availability of my desired academic program	71%
Overall atmosphere	47%
I like where the college or university is located	38%
It's close to home	35%
Career placement	25%
Size	20%

NON-FIRST-GENERATION STUDENTS	
Availability of my desired academic program	76%
Cost	60%
Financial aid or scholarships I was awarded	59%
Overall atmosphere	56%
I like where the college or university is located	36%
Size	27%
It's close to home	26%
Career placement	22%
Athletic programs	21%

KEY TAKEAWAYS

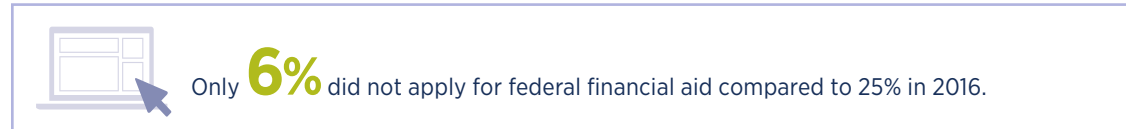
Cost and scholarships are among the top three reasons students choose a school. With this in mind, you'll need to:

- **Consider ability and willingness to pay.** Awards need to be optimized to address both need and what a student is willing to pay, so that you avoid under- or overawarding students.
- **Make financial aid information easy to access.** Make your website intuitive with financial aid just a click away from the home page.
- **Focus on messaging that highlights value versus investment.** Your communications should explain to students why your programs of study will make their investment worthwhile.
- **Communicate clearly and concisely.** Messaging around financial aid should be clear and easy to follow. Avoid using technical terms that students and parents may not understand.

FINANCIAL AID

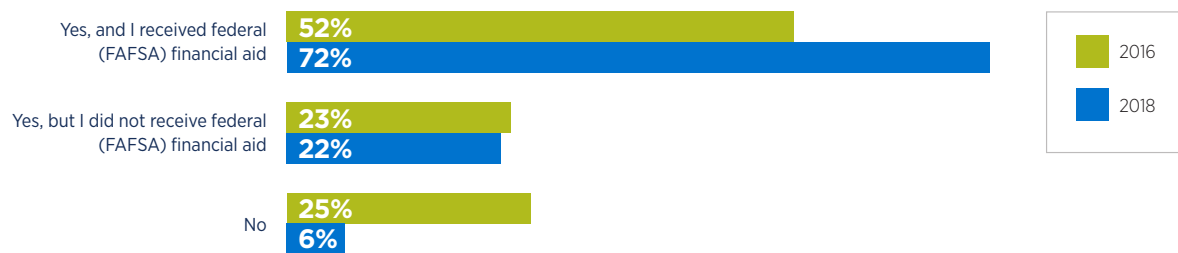
Today it is important for institutions to communicate early and often about financial aid. Not only are students applying to more institutions, but more of them are applying for financial aid. Sending award letters as early as possible can help assuage anxieties about cost and provide a competitive advantage if parents and students receive your offer before a competing institution's.

FEDERAL AID



Did you receive FAFSA financial aid?

(Comparison to 2016 report.)



First-generation students are more likely to receive federal financial aid

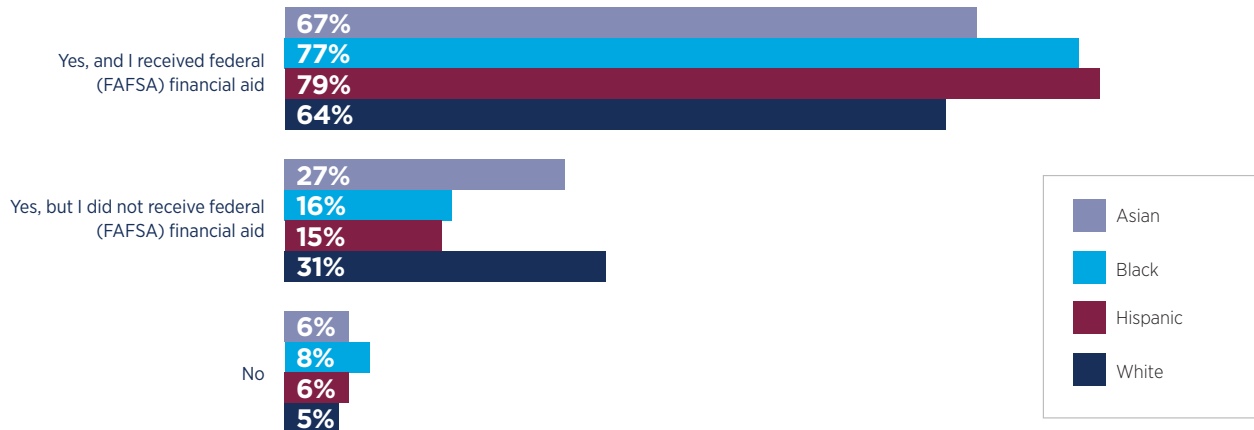
Both first-generation students and non-first-generation students applied for federal aid in large proportions.

Did you apply for financial aid?



The data reveal that Black and Hispanic applicants are more likely to receive financial aid, particularly those who are first-generation students. White and Asian applicants also apply for aid in significant numbers, but are less likely to receive aid.

Did you apply for federal financial aid?



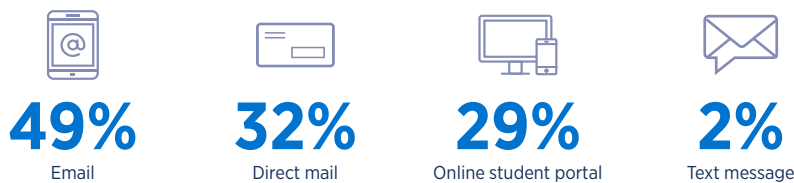
KEY TAKEAWAYS

Continuously remind students to fill out FAFSA applications. Stress that the benefits are critical. Postcard campaigns, reminder texts, and events/in-person sessions about FAFSA in addition to email are recommended.

Strong messaging about affordability and value must be present in your communications flow. The aid package may help alleviate cost concerns, but students have to understand the value of an education from your institution.

NOTIFICATION OF AID

How and when do students receive notifications about their awards?



Make sure your award communications are competitive

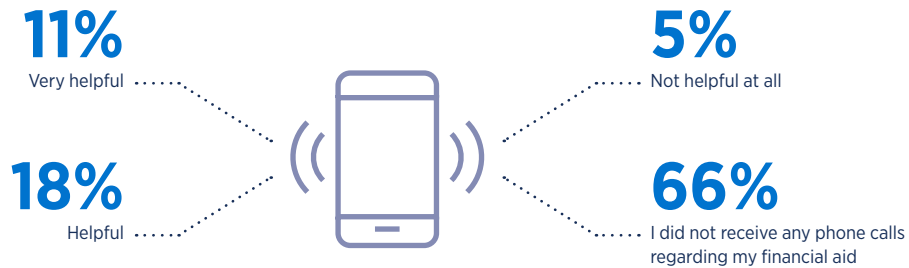
With students applying to multiple institutions, your award communications will likely be compared to other institutions. Make sure yours arrive early enough to engage students and that they convey the value of your institution and academic programs.


(TIP) BEST PRACTICE: Make sure your award package is accessible through an online portal with password access—then email the link (this ensures security of student information).

TELEPHONE NOTIFICATIONS

There is a significant number of students who say they prefer being notified of financial aid by phone.

Percentage of students who find a phone call valuable





1/3

of students found phone calls to discuss award package helpful.

CLARITY OF PHONE CALLS

How clear was the financial aid information that was discussed during the phone call?




KEY TAKEAWAYS

When it comes to drafting your financial aid award notice, students and parents are most receptive to clear language, free of technical jargon. When writing your communications, here are some best practices to follow:

- Use simple, easy-to-understand terminology
- Make sure to break down the types of aid being offered
- Clearly delineate cost information so that nothing is missed
- Include available payment options
- Provide a clear definition of terms—in case terms sound like jargon, be sure to explain
- Make sure to clearly outline the required next steps

SATISFACTION WITH AID OFFER



76% of students and parents are satisfied with their aid package.

While there has been extensive discussion about the cost of college and rising levels of student debt, more than three-quarters of surveyed students and parents are satisfied with their financial aid package.

How do you feel about your financial aid package?



Results by ethnicity

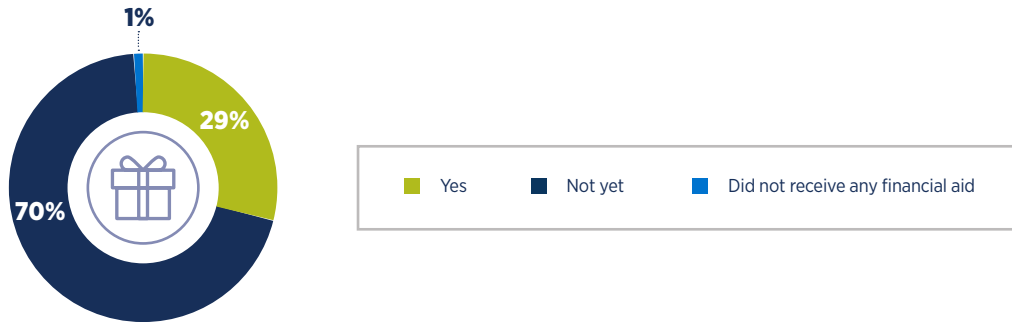
	ASIAN	BLACK	HISPANIC	WHITE
Very satisfied	19%	26%	25%	26%
Satisfied	56%	47%	53%	52%
Dissatisfied	21%	18%	17%	16%
Very dissatisfied	4%	9%	5%	6%

Satisfaction with aid package is tied to the student's willingness and ability to pay. Putting in place a financial aid awarding strategy that balances these two factors, while maximizing your financial aid dollars, will result in reaching targets and maximizing revenue.

REVISIONS TO AID PACKAGE

How many students ask an institution to offer them a revised financial aid package? Here's what we learned.

Did you ask, or do you intend to ask, for a revision to your aid package?



KEY TAKEAWAYS

With one in three students asking for their aid to be revised, institutions need to pay close attention to the following:


Have a strong value proposition. Are you addressing the needs and wants of students in a compelling way? How often is it communicated? Are you segmenting the messages?

Have a well-balanced financial aid award strategy. Segment students based on financial and academic characteristics. Consider the impact of non-financial variables, assess the right level of need to be met per student, and allow for multiple scenario projections. Having confidence that financial aid strategies are as sound as possible allows institutions to control expenditures and minimize negotiations.

Monitor students' responses to award packages. Determine enrollment probability to guide staff priorities so that you focus your resources on students who are more inclined to attend your institution.

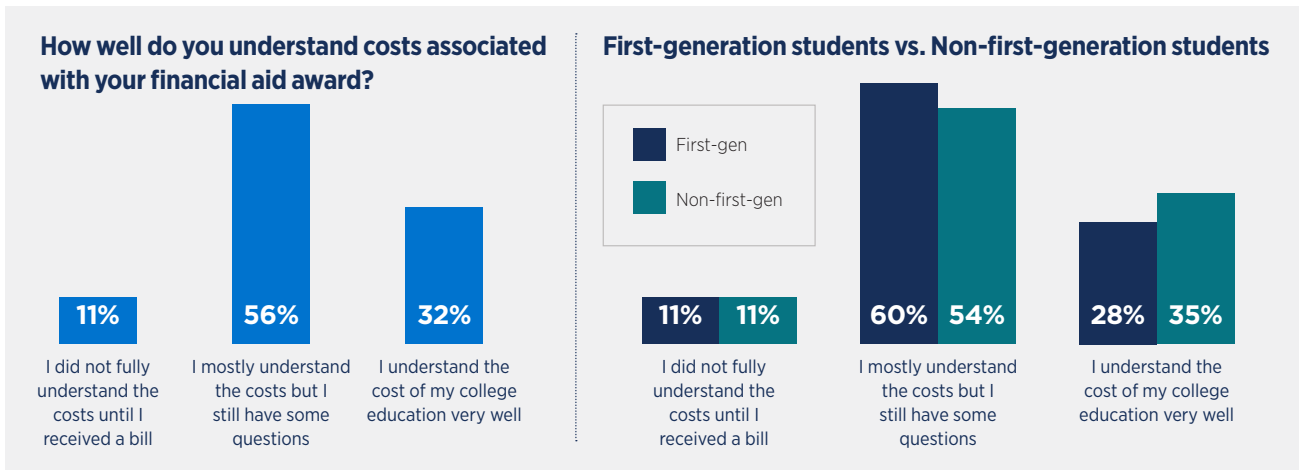
UNDERSTANDING PRICE

When it comes to fully understanding the cost of college, only about one-third of students we surveyed had a clear picture of costs, and one out of 10 do not understand financing at all. That is a considerable number. Institutions need to dedicate a communication flow specifically about financial aid awards with the same effort you made around applications. Invite students to ask questions. Designate evening times when staff can be available to working parents. Also, make sure students know when to expect the bill and how to pay their balance due.



1 OUT OF 10

students do not understand college financing.



KEY TAKEAWAYS

Have a proactive approach in your financial aid award structure. When packages are released, have a follow-up plan. Communications should be on an ongoing basis.

Have a follow-up plan once you release your bills. This helps reduce stress once students and families receive their bills. In addition, it is important for enrollment staff to conduct an outreach campaign to ensure that questions about costs are answered.

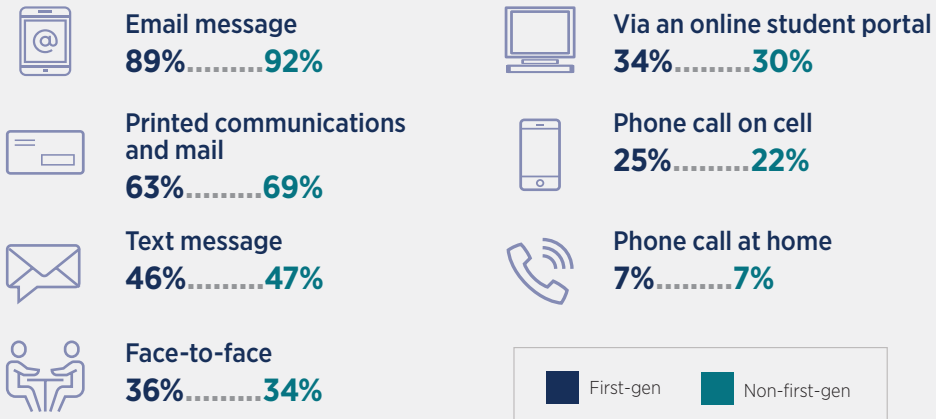
PREFERRED CHANNELS

While today's students have grown up as digital natives—and their parents are also quickly becoming more digital-oriented in their communications—our respondents said they prefer to receive communication about aid over a variety of channels.

COMMUNICATION PREFERENCES



How do preferences differ between first-generation students and non-first generation?



KEY TAKEAWAYS

Multichannel is essential for award communications. A significant number of students have preferences for almost every channel type, so reach out to them across multiple channels to increase your chances for engagement.

Text when their awards are ready. Texting is a great way to alert students and lead them to next steps to see details about their awards.

RESOURCES FOR LEARNING ABOUT FINANCIAL AID

Students cite a wide variety of resources when researching financial aid. Institutions should align resources with student behavior in order to engage the widest number of prospective students.

The following questions look at the resources that students used to research financial aid, as well as specific tools for understanding the cost of attending. (College websites were considered both a resource and a tool.)

Resources used and helpfulness

(Note: the following chart is sorted by percentage of students who used a resource.)

	USED IT	HELPFUL
College's website	95%	94%
College's communications	93%	91%
Parents, friends	90%	84%
Tour/campus visit	84%	92%
College planning websites	83%	79%
High school counselor	82%	84%
Public information websites	77%	81%
Social media	67%	72%
College night or fair	67%	77%
Private counselor	44%	75%
Athletic coach	42%	57%



Which are the tools most used to understand financial aid and cost of attending?

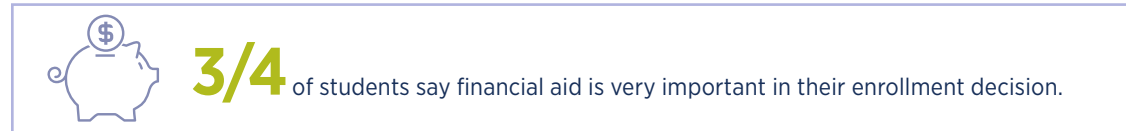
	USED IT	HELPFUL
College's website	94%	91%
Printed information from colleges	89%	92%
Parents	85%	85%
High school counselor	76%	81%
College staff	75%	89%
Cost calculator	74%	88%
Counselor materials	68%	78%

Tools used by first-generation students compared to non-first-generation students

	FIRST-GENERATION		NON-FIRST-GENERATION	
	USED IT	HELPFUL	USED IT	HELPFUL
College website	95%	90%	94%	91%
Printed information from colleges	91%	93%	88%	91%
High school counselor	81%	81%	73%	81%
Parents	76%	75%	91%	91%
Cost calculator	76%	86%	73%	89%
College staff	72%	88%	77%	89%
Counselor materials	71%	83%	65%	74%

IMPORTANCE OF FINANCIAL AID IN ENROLLMENT DECISION

How important is financial aid in a student's decision to choose a college? For most it is the top consideration, but it is not the only factor. How institutions communicate their programs and the ways they do it still have a strong influence on the final enrollment decision. Making sure to align communication flow with student behaviors and preferences is critical. Students need clear instructions and support to successfully complete the process.



Importance of aid in the enrollment decision, 2016 vs. 2018



Aid as a factor in enrollment has grown significantly in the last two years of this study. Very few students do not at least consider their aid package in their enrollment decision, and for the vast majority, it is a major factor if not the most important one.

There were also significant differences in the response from first-generation students and by ethnicity as well.

Importance of aid in the enrollment decision by generation



Regarding the 11-point difference in the "very important" response for first-generation students, this population tends to come from households with lower average family incomes. This also illustrates the importance of making resources easy for students to find and use. For first-generation students, their parents will not be as familiar with the college process and with applying for aid. Combined with a higher family need, it is imperative that institutions make sure resources like net price calculators and information about applying for aid are readily available and fully customized for their campus. In addition, institutions may want to tailor their communication flow for first-generation students and their parents so they understand the process completely.

Importance of financial aid to enrollment by ethnicity

	ASIAN	BLACK	HISPANIC	WHITE
Very important	71%	83%	75%	62%
Somewhat important	25%	14%	20%	27%
Not important	4%	3%	5%	10%

Many first-generation students are students of color, so this may explain why they rate financial aid more importantly than white students. Nevertheless, even with these differences along ethnicity, it is clear financial aid is important to the vast majority of all students.

KEY TAKEAWAYS

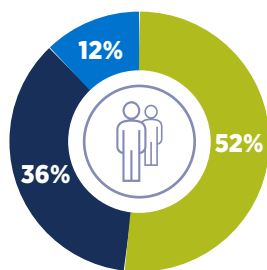
Awarding communications are another step to student engagement. An aid package plays a major role in the enrollment decision of most students, so make sure your award communications are timely, clear, and convey the full range of available aid.

Tailor communications to different audiences. First-generation students and their parents may need more information and interaction than students whose parents have been through the college financial process before. In addition, some first-generation students may come from households where English is not the primary language. Analyze the characteristics of your target audiences and segment accordingly.

PARENTAL INVOLVEMENT

Nearly nine out of 10 students report their parents are involved in the financial aid process, and half say they are very involved. Given the cost of college and the financial resources parents may have to commit, parental involvement is always critical. It's important to start the discussion around aid early in the process and to create ongoing communication flows with parents across multiple channels.

How involved are your parents in the financial aid process?



Parental involvement varies dramatically by first-generation students and by ethnicity.

Parental involvement: First-generation students compared to non-first-generation



Once again, there is a significant difference between first-generation students and non-first-generation students. Notice that one out of five first-generation students said their parents were not involved at all. This means that institutions should be prepared to offer assistance to students who may not have any parental support during their financial aid process.

Parental involvement by ethnicity

	ASIAN	BLACK	HISPANIC	WHITE
Very involved	47%	61%	44%	60%
Somewhat involved	45%	31%	37%	33%
Not involved at all	8%	8%	19%	7%

There were major differences here among Asian and Hispanic students. In the case of Asian students, they had similar levels of overall parental involvement but a significantly lower number who were “very involved.” For Hispanic students, they had by far the highest levels of no parental involvement. It is possible this could be due to in part to language barriers, especially for first-generation students.



Importance of financial aid to students by parental involvement

	PARENTS VERY INVOLVED	PARENTS NOT INVOLVED AT ALL
Very important	74%	84%
Somewhat important	21%	13%
Not important	6%	3%

For students whose parents were not involved at all, financial aid was even more critical. This is likely due to these students being unable to receive much or any financial support from their parents.

KEY TAKEAWAYS

Parental engagement is a must in today's environment. Institutions need to think about recruiting the parents along with the student. However, they also need to provide support for college-bound students whose parents are not involved in the financial aid process. Some key factors to consider:

Implement parental engagement campaigns regarding college financing early on in the college search process.

Create sessions for parents during on-campus events to explain financial aid, address college costs, and review the payment options.

Provide clear timelines for financial aid awards and payment scheduling—and communicate these to parents as well as students.

Schedule phone or face-to-face meetings when possible to go over financial awards.

FINANCING DIFFICULTY

The rising cost of college has also made students and parents more likely to say it will be difficult to finance their college education. In looking at responses this year compared to the 2016 study, there was a major drop in the number of students who said financing would not be difficult.

Perceived difficulty in financing college education (2016 vs. 2018)



Perceived difficulty by parental involvement

	PARENTS VERY INVOLVED	NOT INVOLVED AT ALL
Very difficult	27%	49%
Somewhat difficult	61%	39%
Not difficult	11%	12%

As with in the previous section regarding the importance of financial aid, students whose parents are not involved in the financial aid process are much more likely to feel challenged to finance their educations.


KEY TAKEAWAYS

Know the price sensitivity of prospective students. How do they perceive the cost of attending your institution? The value of a degree? It's critical to research these perceptions so that you can optimize your price point and also communicate value to prospective families.

Understand where your cost compared to your competitors. Similarly, understanding your price relative to your competitors is essential for crafting the right communications during the awarding process. Remember that an education is an investment for students, and they want to know why they should choose your institution over one that may be less expensive.

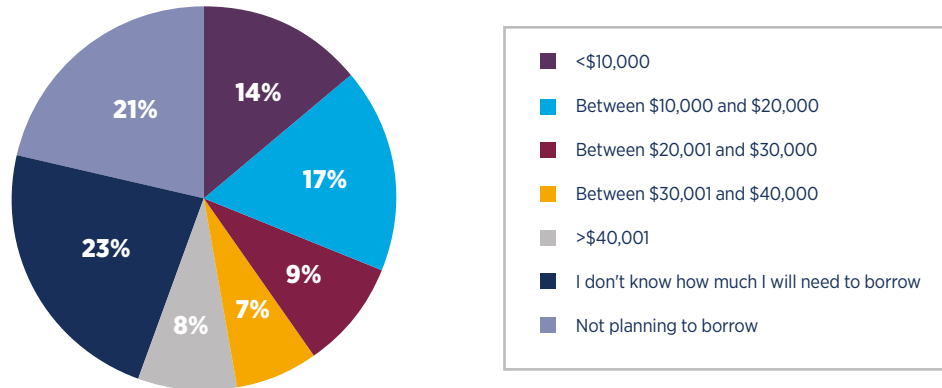
BORROWING

Perhaps no higher education topic has been discussed more in the media than student debt. And while that discussion may be influencing the perceptions about financing a college degree, when actually asked how much they plan to borrow, the results were not as alarming as media reports would lead to believe.



1 IN 3 students plan to borrow under \$20,000, and
1 IN 5 do not plan to borrow at all.

Amount students expect to borrow (2018)



Amount students expect to borrow (2016 vs. 2018)

(Note that students did not have a category for more than \$40,000 in the 2016 study.)



KEY TAKEAWAYS

Give students the tools and resources they need to finance their educations. With nearly one in four students not knowing how much they will need to borrow, it's key to help them determine that amount (if any) as early as possible, so they can make an informed decision on borrowing.

Position borrowing as an investment in the value of an education. Provide outcomes and data points showing the value of your education and the general value of a college education as ways to ease anxieties about borrowing.

Let students know average borrowing costs if feasible. Given media coverage of students saddled with an alarming amount of debt, letting students know that borrowing may be reasonable and a good return on an investment may also help them feel less unsure about borrowing for college.

FINAL TAKEAWAYS

The landscape of higher education is shifting as financial aid becomes increasingly important in the enrollment decision of students and their families. For institutions, this will create a dynamic of winners and losers. As we've seen in our research, those colleges and universities that make good use of the tools and tactics we covered in these pages will endure. Here are the resources you'll need to succeed.

5 “MUST HAVES” TO KEEP YOUR FINANCIAL AID PROGRAM COMPETITIVE



MULTICHANNEL FINANCIAL AID COMMUNICATION IS KEY

We know that students and their parents use a multitude of channels when applying for financial aid. With concern about the worth of the degree versus the cost to attain it, schools need to sharpen their focus on value and answer the question, “Will this loan finance a degree that leads to a job?” Having a communication strategy that flows across multiple channels—email, text, direct mail, phone, and in person—is essential.



ANALYZE PRICE PERCEPTIONS

Because students often list price as one of their top factors in choosing a college, it's crucial for institutions to know where they stand versus the competition, how they are priced in the market and what students perceive of a school's tuition structure. By using research like RNL's price sensitivity analysis, you will be able to see where you rank in all of these categories. Most importantly, you'll learn how students value the education you offer.



YOUR COST CALCULATOR NEEDS TO BE CUSTOMIZED

Institutions are required to provide a basic net cost calculator. But not all are customized so that students can see the complete menu of financial aid available to them. Your net cost calculator should be customizable to items like majors, student demographics, academic ability, specific institutional merit awards, and other factors in order to provide a true estimate for students and parents. This enables users to better calculate what they may need to borrow, so it has a direct link to financial aid. Providers like RNL have created net cost calculators that go beyond the simple, standard one provided by the federal government.



ENGAGE PARENTS

We've seen that there is a disparity between first-generation and non-first-generation students, particularly regarding the question of parent involvement. To cast a wider net with your financial program, it's important to communicate early, often, and continually throughout the process. This will keep families less familiar with financial aid in the loop.



MAKE YOUR VALUE PROPOSITION COMPELLING

Schools can't compete on price alone. Nor can they compete on brand alone. Students and parents must be convinced of the value your school delivers. In other words, “This school may cost more, but what I get out of it is worth more.” All of your marketing communications must stress this value proposition in order to achieve your goals.

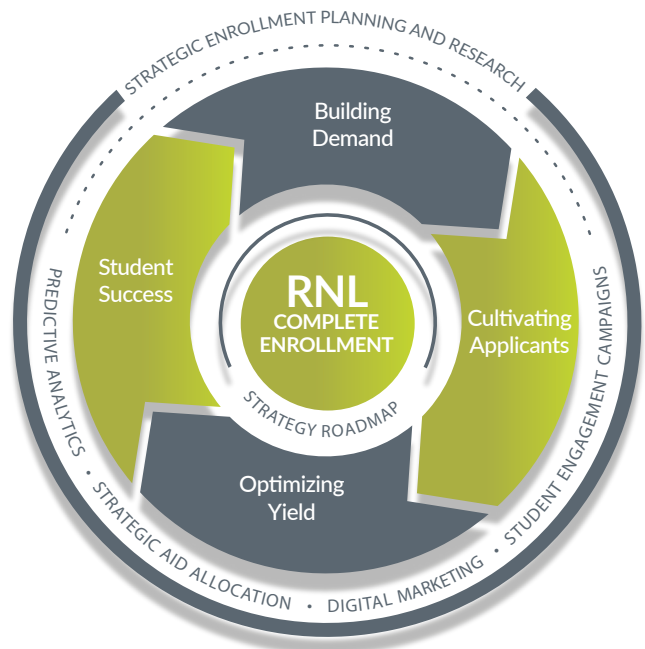
ABOUT THE SURVEY: These findings are based on survey responses from 608 graduating seniors from the class of 2018, who were polled in the spring of 2018. If you have any questions about the demographic breakdown of the respondents, please email ContactUs@RuffaloNL.com.

ABOUT RUFFALO NOEL LEVITZ

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How to cite this report

Ruffalo Noel Levitz (2018). *2018 high school seniors' perceptions of college financing*. Cedar Rapids, Iowa: Ruffalo Noel Levitz. Retrieved from [RuffaloNL.com/FinancialPerceptions](https://www.ruffalonnl.com/FinancialPerceptions).

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