

# **College ROI Analysis: Turning Data Into Educational Insights**

A Power BI-Driven Report on Value, Cost, and Outcomes

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# ***Is College Still Worth the Investment?***

A data-driven guide for students, families, and decision-makers navigating today's college value landscape.



# Six Key Questions About College Value

A roadmap to understanding cost, access, outcomes, and ROI

## 1. Admissions

Who gets in, and how selective are institutions?

## 2. Cost of Attendance

What does college *really* cost by region and control type?

## 3. Financing & Access

How do students afford college?  
Loans, grants, and aid gaps.

## 4. Earnings After Graduation

What do graduates earn 10 years after starting college?

## 5. Completion & Retention

Are students *finishing* their degrees?  
What's the drop-off rate?

## 6. ROI & Affordability

Do outcomes *justify* the investment in time and money?

# Getting In: The Admissions Reality Check

About 73% of applicants get into college, but acceptance rates vary widely. Public schools are generally more accessible, while Private Non-Profits are more selective, and U.S. Service Academies are the toughest admitting only 19%. Overall, schools with higher SAT averages accept fewer students, linking competitiveness to academic expectations.

**72.76%**

Avg Admission Rate

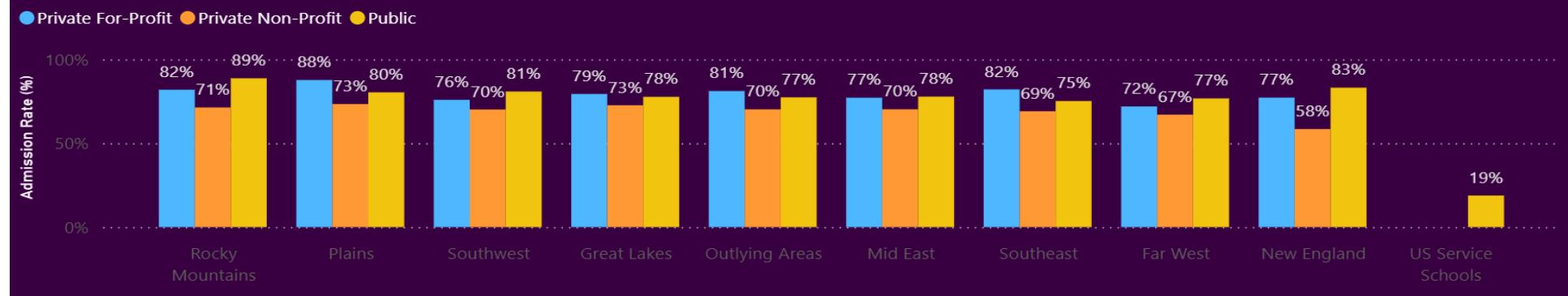
**1,177**

Avg SAT

**6,429**

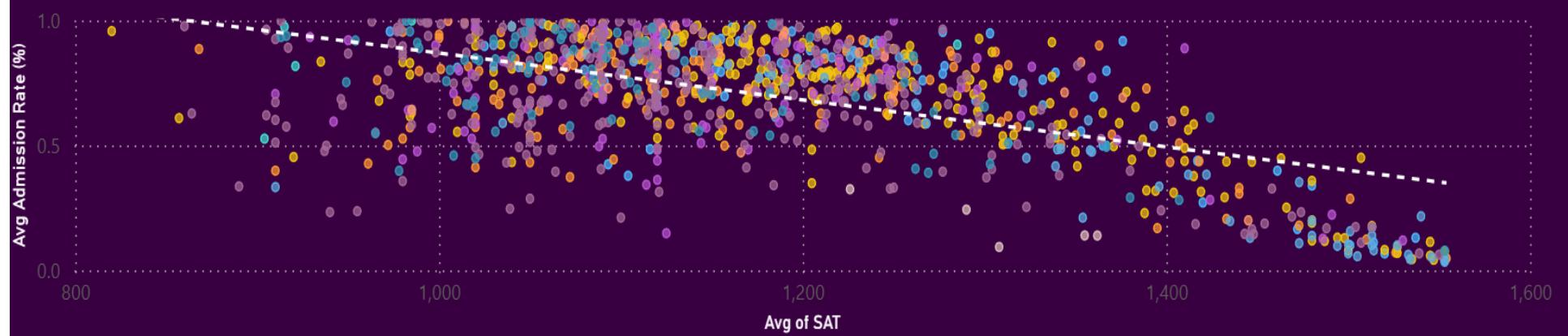
Institution Count

Which types of schools are more selective?



Do schools with higher SATs have lower admission rates?

REGION ● Far West ● Great Lakes ● Mid East ● New England ● Outlying Areas ● Plains ● Rocky Mountains ● Southeast ● Southwest ● US Service Schools



**Insight:** Getting into college is not equally difficult everywhere. Regional differences and school type strongly shape admissions outcomes, with service academies as the most exclusive.

# What You'll Actually Pay

On average, going to college costs about \$30,300 per year.

Public schools are the most affordable, with an average net price of \$10,400, while Private Non-Profits are more than double at \$21,400.

Regional differences make the gap even wider: New England colleges top the charts at around \$46,000, while U.S. Service Schools stay the most affordable at just \$10,000.

And while higher-priced schools are often seen as more prestigious, paying more doesn't always mean you're getting into a more selective college.

**Insight:** Location and school type dramatically impact cost, and higher cost doesn't always mean higher selectivity.

**30.27K**

Avg Cost of Attendance

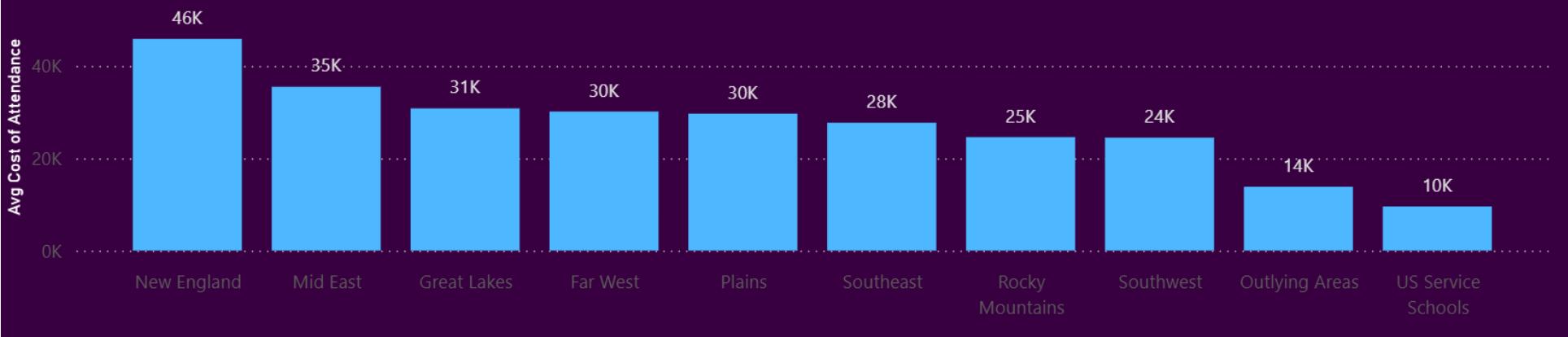
**10.43K**

Avg Net Price (Public)

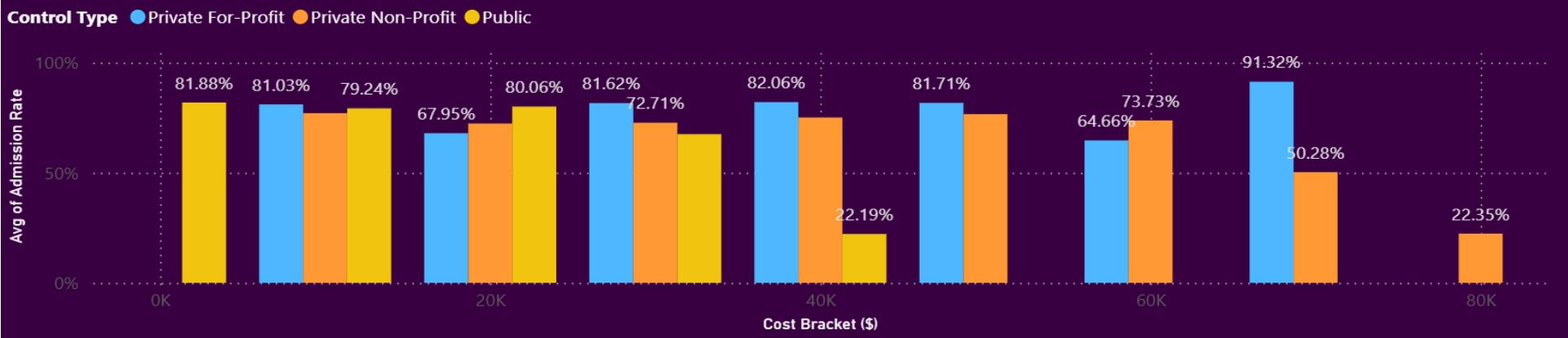
**21.37K**

Avg Net Price (Private NP)

## Where is college most expensive?



## Are Higher-Cost Colleges More Selective?



# The Money Trail: How Students Pay

Most students can't cover college costs on their own and depend on financial aid. Nationwide, about 42% of students receive Pell Grants, while 41% take out federal loans. The reliance, however, looks very different across regions and school types.

In the Outlying Areas, nearly 78% of students use Pell Grants, making it the highest in the country.

On the other hand, loan borrowing peaks at Private For-Profit schools, where more than half of students take on debt, compared to just 22% at Public institutions.

**Insight:** Most students need help paying for college. Grants and loans are critical across all regions and school types.

**42.40%**

Avg % Pell

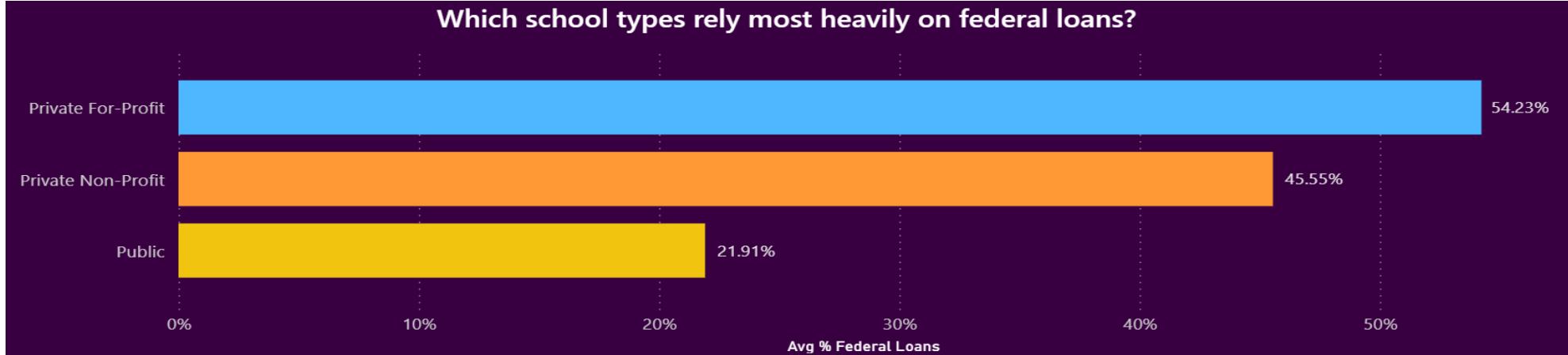
**40.91%**

Avg % Federal Loans

Which regions have the highest Pell Grant dependence?



Which school types rely most heavily on federal loans?



# What Graduates Actually Earn

Ten years after graduation, the typical college graduate earns about \$43,500. Earnings rise with higher education level, graduates with advanced or professional degrees make around \$56,000, while those with a bachelor's degree average \$48,000. Even associate's degrees show strong value, with earnings of about \$39,000, offering a good return for a lower upfront cost. While there's some connection between higher tuition and higher earnings, it isn't consistent. Public schools, for example, often deliver strong returns at a lower price, while some Private For-Profit institutions charge more without providing the same payoff.

**Insight:** Advanced degrees bring the greatest financial rewards, but even affordable paths like associate's programs can deliver meaningful value. Higher tuition doesn't always equal higher earnings.

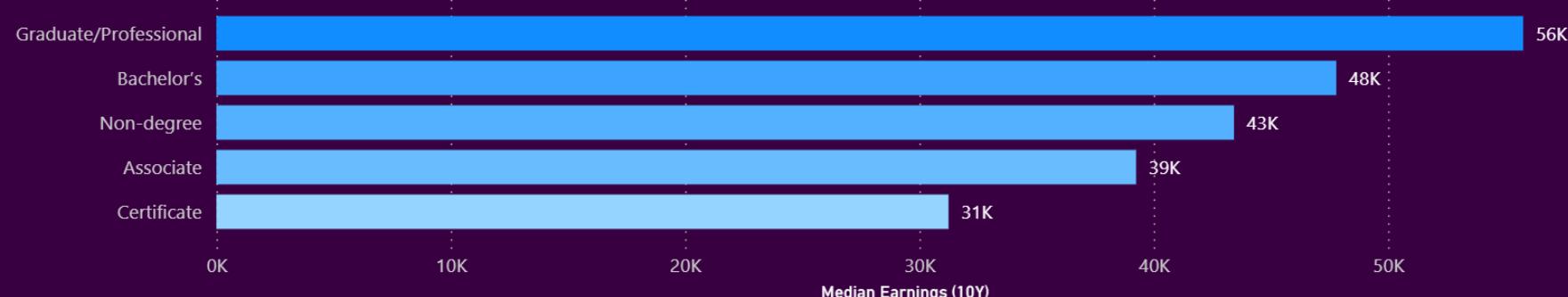
**43.51K**

Median Earnings (10Y)

**41K**

Mean Earnings (10Y)

## Which degree levels lead to higher pay?



## Do higher costs translate to higher earnings?



# Do Students Actually Graduate?

Graduation is far from guaranteed on average, only 56% of students complete their degrees, meaning nearly half never finish. The differences between schools are striking. U.S. Service Schools lead with an 87% graduation rate, while regions like the Southwest and Outlying Areas are much lower, closer to 53%. The data shows a clear pattern: schools that keep students enrolled are also the ones where students graduate. Strong retention efforts and support services play a key role in helping students reach the finish line.

**Insight:** Graduation is the clearest measure of student success, but it's far from automatic. Students stand a much better chance of finishing when they attend schools with strong retention and a track record of high graduation rates.

**55.98%**

Avg Completion Rate

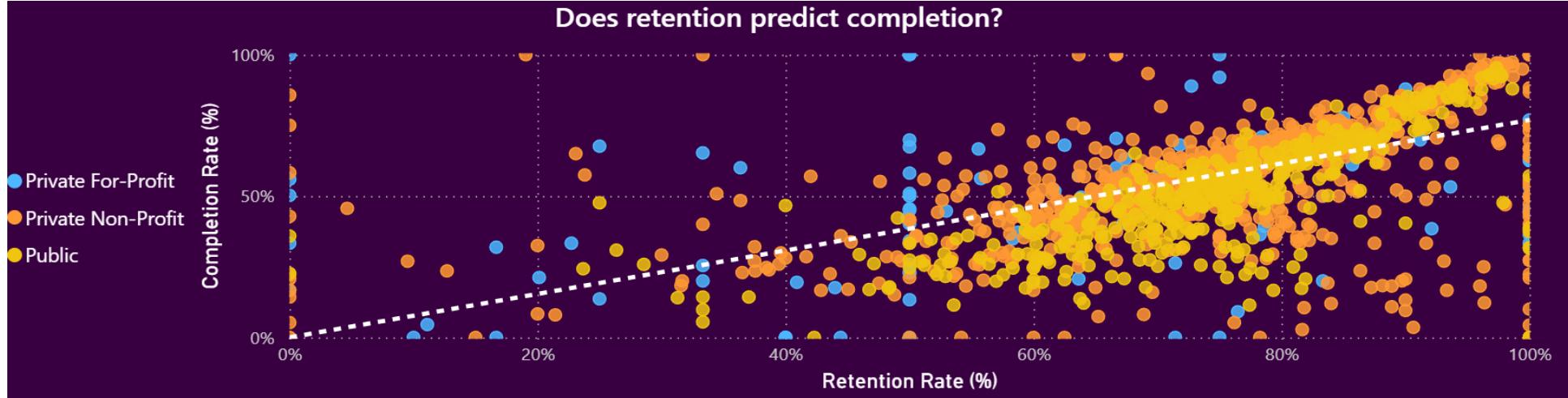
**72.78%**

Avg Retention Rate

Which regions have the highest completion rates?



Does retention predict completion?



Paying for college often means taking on debt. The median student loan balance is about \$11,000, though it varies by school type, students at Private Non-Profits carry the most at \$15,800, while those at Public and For-Profit schools average closer to \$9,000–\$10,000.

Looking at return on investment (ROI), the differences are just as striking. Students in the Outlying Areas and Southwest see the highest returns, earning more than 300% ROI well above the national 10-year average of about 259%. By contrast, students in regions like New England get weaker returns relative to the cost. School type also plays a big role, Public institutions deliver the strongest value with an ROI of 527%, far outpacing Private Non-Profits (202%) and For-Profits (169%). Overall, Public schools consistently offer the best return for the money.

**Insight:** Debt alone doesn't tell the whole story it's the return that really matters. Public schools consistently deliver the best value, while some higher-cost institutions fall short on payoff.

# Is College Worth the Debt?

**11K**

Median Debt

**143.73%**

Earnings-to-Cost Ratio

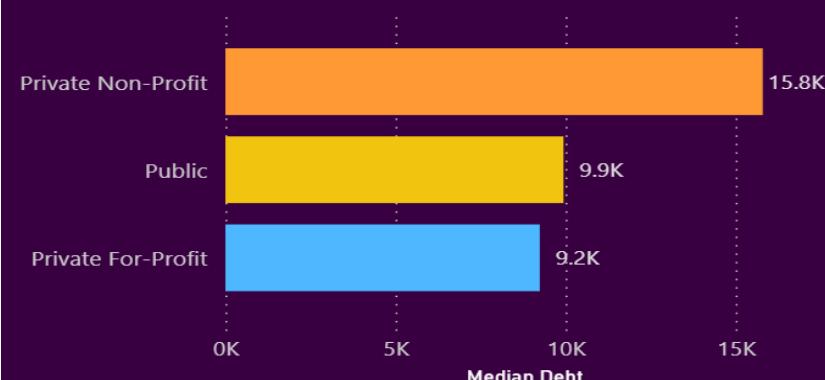
**25.90%**

Debt-to-Earnings Ratio

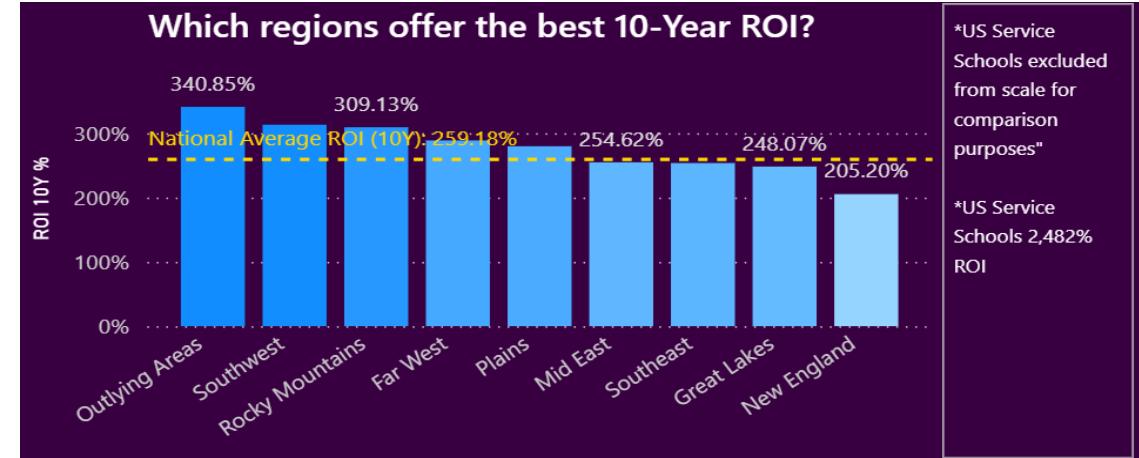
**259.33%**

ROI 10Y %

## Where is the debt burden heavier?



## Which regions offer the best 10-Year ROI?



## 10-Year ROI: Are Students Getting Good Value for Money?



# Equity: Who Gets a Fair Shot?

Completion rates often drop as the share of Pell Grant students rises, suggesting that schools serving more low-income students face additional challenges in helping them graduate. First generation students also cluster in certain types of institutions. Private For-Profit schools enroll the largest share at 52%, while Public schools follow with about 44%.

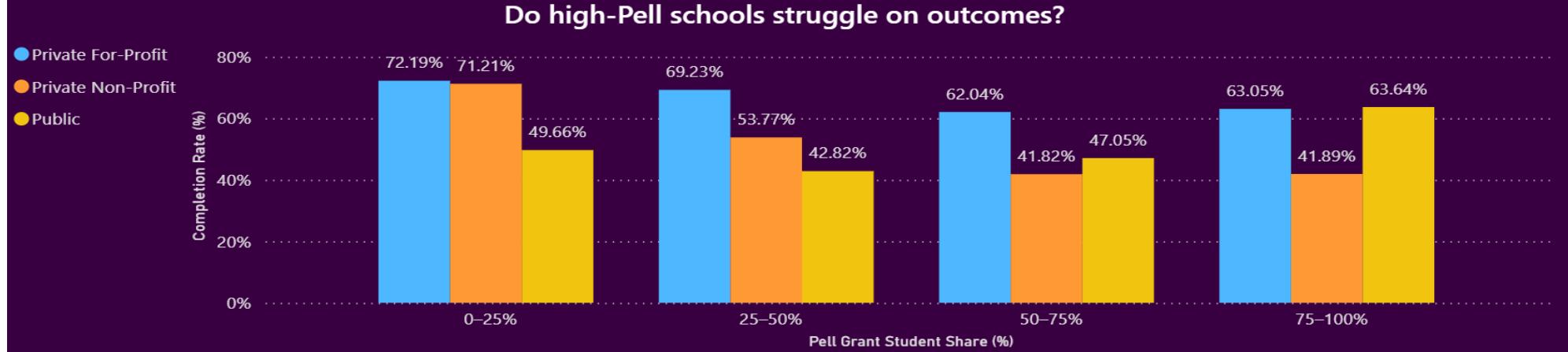
44.29%

Avg First-Gen %

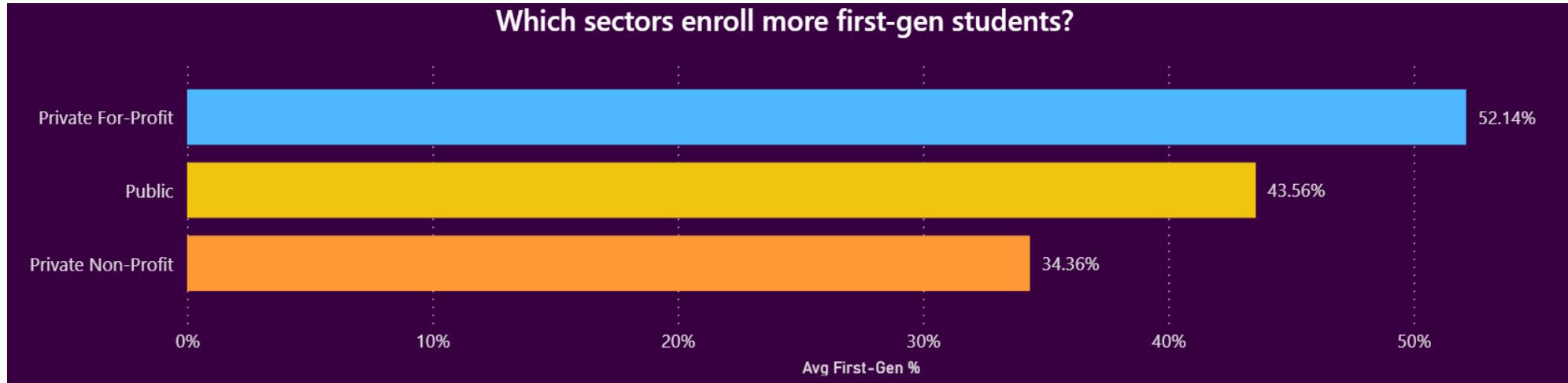
1,907

High-Pell Institution Count

Do high-Pell schools struggle on outcomes?



Which sectors enroll more first-gen students?



**Insight:** Equity gaps persist schools that serve more first generation and Pell Grant students often struggle with lower completion rates, underscoring the importance of strong support systems to help these students succeed.

## What This Analysis Doesn't Tell Us

The data gives us valuable insights into cost, ROI, and student outcomes, but it comes with limits. ROI doesn't factor in the time value of money or the opportunity cost of years spent in school. Averages also hide individual differences no two student paths are exactly alike. And just as important, this analysis doesn't account for the non-financial benefits of college, like personal growth, professional networks, or community impact. To build a fuller picture, the next step is to dig deeper into what the numbers miss. Future research could look at how majors influence ROI, explore employment outcomes like job placement and satisfaction, and consider the role of regional economies where wages and opportunities vary.

**Insight:** This analysis offers a solid national picture, but choosing a college is ultimately personal. Adding details like field of study, job placement, and long-term outcomes would give a clearer view of the true value of higher education.

# **Key Takeaways: Smarter College Decisions**

## **For Students & Families**

Don't stop at the sticker price look at ROI and graduation rates when comparing schools.

Public colleges often provide the strongest value for the money.

Location matters: New England schools are the most expensive, while students in Outlying Areas rely heavily on aid.

## **For Decision-Makers**

Focus on boosting completion rates almost half of students never finish their degree.

Keep college affordable without sacrificing outcomes and support systems.

**Insight:** College remains a strong investment, but the value varies widely depending on the type of school and the region where students choose to study.