2022

How America Completes College

Understanding What Helps Students Graduate

Conducted by Ipsos

sallie mae

Start smart. Learn big.℠

About Sallie Mae®

We are on a mission to power confidence as students begin their unique journeys—helping them plan and pay for college, earn their degrees, and feel ready for what's next. As the leader in private education lending, we provide financing and expertise to support college access and completion.

We believe college should be affordable, equitable, and accessible for all students, and we're committed to making that a reality. By offering free resources, we make planning and paying for college simpler, helping students find the right college fit, giving them a quicker way to complete the FAFSA®, and personalized support in setting and reaching their financial goals. We also offer a suite of loan products for undergraduates and graduates to help families achieve their goal of higher education.

Students and families want help navigating this important time in their lives. We're committed to helping them understand their options, make smart choices, and set themselves up for success now and in the future.

About Ipsos

Ipsos is the world's third-largest insights and analytics company.

Our team of 18,000 across 90 countries serves 5,000 clients and undertakes 70,000 different projects each year. Our polling practice is a non-partisan, objective, survey-based research practice made up of seasoned professionals. We conduct strategic research initiatives for a diverse number of American and international organizations, based not only on public opinion research, but elite stakeholder, corporate, and media opinion research.

As a global research and insights organization, Ipsos aims to make our changing world easier and faster to navigate and to inspire our clients to make smarter decisions. We are committed to driving the industry with innovative, best-in-class research techniques that are meaningful in today's connected society. We deliver research with security, speed, simplicity, and substance. Our tagline "Game Changers" summarizes our ambition.

Our broad range of industry experts offers an intimate understanding of people, markets, brands, and society. Whether testing communications content, bringing concepts to market, assessing customer experience, or gauging public opinion, Ipsos strives to identify and offer the right solutions to our client's specific challenges.

Ipsos is committed to building an organization dedicated to a single endeavor: providing our clients with the best service, using qualitative or quantitative methods, at local, regional, and international levels. This is what drives us to ask and probe, to subject our hypotheses to rigorous analyses, and, finally, to deliver reliable data and the most effective recommendations in the shortest time possible.

FAFSA is a registered service mark of U.S. Department of Education, Federal Student Aid.

© 2022 Sallie Mae Bank. All rights reserved. Sallie Mae, the Sallie Mae logo, and other Sallie Mae names are service marks or registered service marks of Sallie Mae Bank. All other names and logos used are the trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America. SMSM MKT16424 0622

About this study

Sallie Mae's new study, *How America Completes College*, explores the factors and considerations that impact a student's journey from accessing higher education to completing their degree or program of study. Specifically, the research focuses on two groups, **Completers**—those who entered and graduated college, and **Non-Completers**—those who entered college, but left school without earning a degree. The research compares higher education motivations and perceptions of Completers and Non-Completers, as well as their high school and college support systems and post-college success.

The research identifies barriers to college completion and highlights opportunities to support students and families as they work toward a degree. To conduct this study, we partnered with Ipsos, a global independent insights and analytics company.

The results are based on an online survey in English with:

- 561 Completers, or young adults ages 18 to 30, who have completed a 2- or 4-year degree, and
- 529 Non-Completers, or young adults ages 18 to 30, who started a 2- or 4-year degree but withdrew before completing the program

The research was conducted between February 2, 2022 and February 22, 2022.

For details on methodology, including sampling, weighting, and credibility intervals, see the Technical Notes section at the end of this report.

Table of Contents

Key Insights 1

Who are the Completers and Non-Completers? 1

Completers made an early commitment to college 3

Completers viewed college as an investment in their future 4

Completers took active steps to prepare for college 6

Non-Completers were encouraged to attend college, but many did not feel supported 7

Reasons for leaving school 9

Change in motivation, focus, or a life change 9

Financial reasons 10

Mental health reasons 11

Two in 10 Non-Completers plan to return to college in the next five years 12

Completers are more satisfied, more confident, and less stressed than Non-Completers 14

Conclusion 15

Technical Notes 17

Data Tables 18

Table of Tables

Table 1A. Completers—College education attitudes 18
Table 1B. Non-Completers—College education attitudes 18
Table 2A. Completers—Attitudes around reasons to pursue higher education 19
Table 2B. Non-Completers—Attitudes around reasons to pursue higher education 19
Table 3. Type of school attended 20
Table 4. College major 20
Table 5. Last school year attended 21
Table 6. Year student left school 21
Table 7. Plans to return to college 21
Table 8. Factors that contributed to leaving college 22
Table 9. Primary factor for leaving college 22
Table 10. Plan to change when return to finish degree 23
Table 12. Factors that may impact returning to college 23
Table 11. Reasons for not wanting to return to college 23
Table 13. Reasons to go back to college 24
Table 15. When decided to go to college 24
Table 14. What would have helped you to stay in college 24
Table 16. When started undergraduate education 25
Table 17. Level of commitment to attend college 25
Table 18. Who encouraged to attend college 25
Table 19. Reasons for attending college 26
Table 20. Reasons for selecting the school you attended 26
Table 21. Topics discussed before attending college 27
Table 22. Having a plan to pay for college before enrolling 27
Table 23A. Completers—Confidence before attending college 27
Table 23B. Non-Completers—Confidence before attending college 28
Table 24A. Completers—Feeling prepared for college 28
Table 24B. Non-Completers—Feeling prepared for college 28
Table 25. College prep actions taken in high school 29
Table 26. Career goals when starting college 29

Table 27. When career interest changed 30
Table 28. When figured out your career goal 30
Table 29A. Completers—Evaluation of school-related aspects of college experience 31
Table 29B. Non-Completers—Evaluation of school-related aspects of college experience 31
Table 30A. Completers—Evaluation of social aspects of college experience 32
Table 30B. Non-Completers—Evaluation of social aspects of college experience 32
Table 31A. Completers—Rating aspects of college experience 33
Table 31B. Non-Completers—Rating aspects of college experience 34
Table 32: College experience—academics 35
Table 33: College experience—social challenges 35
Table 34. College experience—social positives 36
Table 35. College experience—resources and activities 36
Table 36. Working while in college 36
Table 37. Hours worked while in college 37
Table 38. Transferring schools 37
Table 39. Reasons for transferring schools 37
Table 40A. Completers—Satisfaction with current situation 38
Table 40B. Non-Completers—Satisfaction with current situation 38
Table 41A. Completers—Stress levels 38
Table 41B. Non-Completers—Stress levels 38
Table 42A. Completers—Financial confidence 39
Table 42B. Non-Completers—Financial confidence 39
Table 43A. Completers—Emotional well-being 40
Table 43B. Non-Completers—Emotional well-being 40

Key Insights

Who are the Completers and Non-Completers?

There are notable differences between Completers and Non-Completers, especially around their family background, individual and household-level demographics, and college experience.

% who have a parent with a college degree

69%
of Completers

51%
of Non-Completers

% who attended a 4-year college or university

84%
of Completers

50%
of Non-Completers

Demographically, one key difference between the two groups is parents' education level. In *How America Completes College*, Completers are significantly more likely than Non-Completers to come from households where at least one parent has earned a college degree. Specifically, 69% of Completers have a parent who graduated from college, compared with 51% of Non-Completers. Several additional research studies, including those conducted by the National Center for Education Statistics[1], established parents' education level as a predictor of a child's educational attainment.

How America Completes College findings also show that Completers are more likely to grow up in households with higher income levels. Seventy-one percent of Completers say they grew up in middle- or high-income households; only 50% of Non-Completers report the same. Additionally, Completers are less likely to be racially or ethnically diverse: 61% of Completers and 49% of Non-Completers are White, 16% of Completers and 28% of Non-Completers are Hispanic, and 9% of Completers and 14% of Non-Completers are Black.

Completers and Non-Completers report having differing college experiences. A majority of Completers (84%) attended a four-year college or university, compared with 50% of Non-Completers; 44% of Non-Completers attended a two-year college or a community college. This data is supported by graduation statistics from the National Student Clearinghouse Research Center[2], which reports significantly higher six-year graduation rates at four-year schools than at two-year schools, and higher graduation rates among White students compared to Black or Hispanic students.

Completers are more likely to have pursued science, technology, engineering, or math-related fields of study (40% of Completers vs 32% of Non-Completers). And 2% of Completers and 10% of Non-Completers left school without having declared a major.

[1] First-Generation Students: College Access, Persistence, and Postbachelor's Outcomes; February 2018, nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2018421

[2] Completing College National and State Reports; February 2022, nscresearchcenter.org/completing-college/

Finally, though most Completers and Non-Completers held jobs while in school (79% vs 72%, respectively), where they worked and how much they worked differs. Completers were relatively split between working on- (44%) and off-campus (48%), while Non-Completers predominantly worked off-campus (61%). Non-completers were also more likely to work more hours than Completers. These factors, most likely, shaped the college experience for both groups.

While there are demographic and experiential differences between Completers and Non-Completers, 90% of Completers and 84% of Non-Completers agree that traditional college isn't right for everyone. This is the first clue about some of the reasons for non-completion that we'll explore in this report. But first, let's take a closer look at Completers—what sets them apart and what potentially sets them up for success.

% who agree that traditional college is not for everyone

90%
of Completers

84%
of Non-Completers

Completers made an early commitment to college

Nearly three-quarters of Completers (74%) indicated they decided to attend college before reaching high school—in fact, 60% say they "always knew" they'd go. The decision about college attendance came much later for most Non-Completers; more than half (55%) decided to pursue higher education after they started high school; 34% decided to attend college during their junior year or after.

Furthermore, 77% of Completers say they were very committed to attending college when they were in high school; only 46% of Non-Completers felt the same, even though 63% of them agreed that college was always expected in their family.

In addition to feeling committed to college early on, Completers were also more *confident* in their ability to succeed in college even before they started. Ninety percent felt completely or somewhat confident in their ability to get into college, and 89% felt confident in their ability to graduate. A majority (57%) felt confident in their family's ability to cover the cost of college. The level of confidence among Non-Completers was significantly lower—75% felt confident about getting into college, 60% felt confident about being able to graduate, and just 33% felt confident in their ability to cover the cost of education.

% who say they 'always knew' they would go to college

60%
of Completers

31%
of Non-Completers

Completers viewed college as an investment in their future

A majority of Completers (82%) agree that college is an investment in their future. In separate research studies, we continuously see this value of a higher education: 81% of college-bound high school students said they want to pursue a college education because it will provide them with better opportunities in the long term or lead to a good job[3]; and 90% of current undergraduate students and their parents agree that college is an investment in the future[4]. The data is consistent and supports the higher education narrative among these audiences.

Only 58% of Non-Completers, however, view a college education as an investment in their future. Fewer (42%) are willing to stretch financially to obtain a degree and even fewer still (28%) agree that a college degree is more important today than it used to be.

Completers' beliefs in the value of a college education are expressed in the reasons they decided to go to college in the first place. Four in 10 Completers (42%) said their top reason to pursue higher education was because a degree would provide them with better opportunities in the long run. For Non-Completers, the top reason for going to college had to do with family expectations (41%).

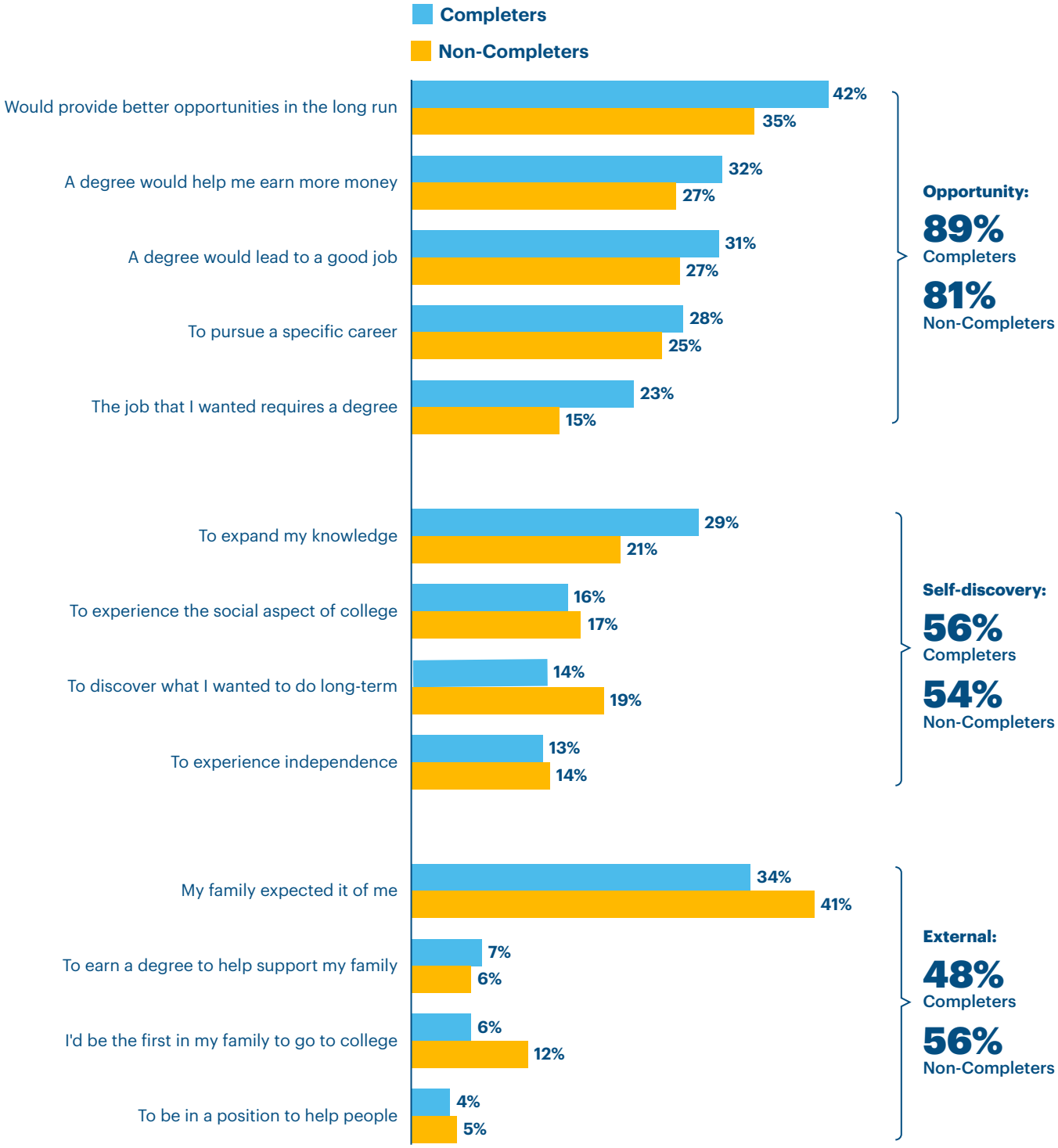
Looking beyond the top reasons, the idea that a college education leads to higher earnings or better career opportunities resonates with both Completers (89%) and Non-Completers (81%). Additionally, each group was equally likely to say they're pursuing college for reasons of self-discovery (56% of Completers and 54% Non-Completers). However, external pressures were more of a factor in Non-Completers' decisions to attend (56%) than for Completers (48%).

Completers stand out for having greater clarity about what opportunities college will afford them. Sixty-percent knew the exact career or the general field they wanted to work in when starting college, vs fewer than half (47%) of Non-Completers. Nearly 4 in 10 Non-Completers (37%) indicated that their career interests changed while in school.

[3] College Confidence: What America knows about paying for college; 2022; salliemae.com/collegeconfidence

[4] How America Pays for College 2021; salliemae.com/howamericapays

Figure 1: Reasons for going to college



Completers took active steps to prepare for college

% who had a plan to pay for all years of college before enrolling

42%
of Completers

26%
of Non-Completers

Completers were significantly more likely than Non-Completers to discuss college with their family, get ready for the admissions process, and plan for how to pay.

Completers were more likely than Non-Completers to discuss topics related to college preparation with their family. These included which schools the student was interested in attending (60% among Completers vs 40% among Non-Completers), preparing for SATs and ACTs (50% vs 38%), and how and when to start applying to college (46% vs 35%).

Completers also took active steps to prepare: 70% toured a college campus vs 54% of Non-Completers, 61% enrolled in Advanced Placement (AP) or International Baccalaureate (IB) courses vs 28% of Non-Completers, and 45% joined extracurricular activities to enhance their college applications vs 20% of Non-Completers. Completers were more likely than their counterparts to have used some of their high school or future college resources, such as meeting with a high school counselor (59% vs 49%) or a college representative to talk about admissions or on-campus experience (40% vs 30%).

Completers were also more likely to prepare for *paying* for college. In all, 42% say that they or their family developed a plan for how to pay for all years of college before they enrolled. Only 26% of Non-Completers reported having a plan.

Moreover, Completers were more likely to discuss education financing topics with their families, including scholarships (58% vs 43% of Non-Completers), the cost of college (46% vs 38%), who would pay for college (43% vs 35%), how the family would cover the cost of education (35% vs 28%), and what college savings were available (25% vs 17%). About one-third of each group say they discussed student loans with their family before enrolling in school.

Developing a plan to pay for college has been proven in past research[5] to be a benefit that gives families more options when it comes to the school they select and the choices they make about their education. It also results in less borrowing and more confidence overall in financial decisions. Planners have more positive education financing outcomes than non-planners; discussing education financing topics is a critical piece of this process. Based on the data from this study, there is also a link between planning to pay for college and college completion.

[5] How America Pays for College 2019; salliemae.com/content/dam/slm/writtencontent/Research/HowAmericaPaysforCollege2019.pdf

Non-Completers were encouraged to attend college, but many did not feel supported

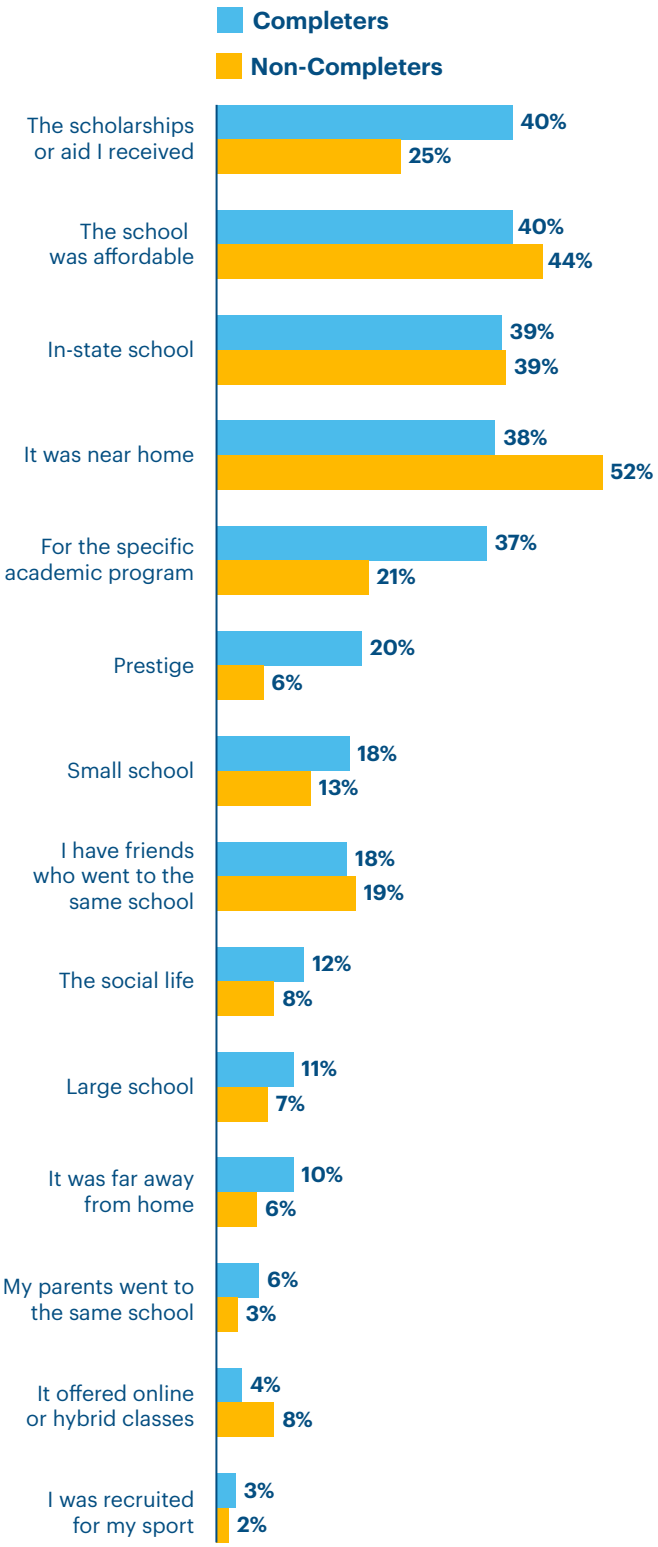
Nearly all Non-Completers were encouraged to pursue a college education. Specifically, 92% of Non-Completers (and 94% of Completers) say someone in their lives urged them to attend: parent (74%), teacher (37%), high school counselor (36%), or friend (31%). Only 8% of Non-Completers said that no one encouraged them to attend college.

While both Non-Completers and Completers were encouraged to pursue higher education, they used different criteria when selecting the school to attend. About half of Non-Completers (52%) indicated they selected their school primarily because it was close to home, with a secondary factor being affordability (44%). One-quarter of Non-Completers (25%) indicated that the amount of scholarships or aid received played a role in their college choice, and 21% mentioned specific academic programs.

Completers, on the other hand, report a mix of reasons for choosing a school: scholarships or aid received (40%), affordability (40%), in-state (39%) or near home (38%) location, and finally, specific academic program (37%). About 1 in 5 Completers selected their school for the prestige (20%), its small size (18%), or the fact that they had friends at the same school (18%).

In comparison, the criteria most Non-Completers used when selecting a school seems more practical and grounded; only 6% of Non-Completers cited a school's prestige as a reason for selecting a school to attend.

Figure 2: Reasons for choosing the school



Once in college, Non-Completers were less likely to feel supported across all aspects of the college experience than Completers, including financial help, finding the right major, mental health resources, and academics. More than 4 in 10 Non-Completers rated the support they received from each of the following as fair or poor. With few exceptions, Completers rated these support systems higher than Non-Completers.

- **Financial support from college:** 51% of Non-Completers and 37% of Completers rated it as fair or poor
- **Resources to help them pick a major or a career:** 48% of Non-Completers and 35% of Completers
- **Support from teachers or professors:** 48% of Non-Completers and 24% of Completers
- **Resources to help them adjust to college life:** 46% of Non-Completers and 31% of Completers
- **Social support system:** 43% of Non-Completers and 29% of Completers
- **Resources to help them succeed in their courses:** 42% of Non-Completers and 25% of Completers
- **Mental health or counseling resources:** 42% of Non-Completers and 31% of Completers

Non-Completers also struggled more with their wellbeing, finances, social life, and academics compared to their counterparts. Most notably, half of Non-Completers (52%) had a difficult time prioritizing mental health while at school, and a similar portion (49%) found it difficult to find the right major or career path. More than 4 in 10 had a difficult time financially: 46% found it hard to meet the cost of college tuition, 42% found it challenging to support themselves or their family while in school, and 41% had difficulties balancing school and work.

Completers also had difficulty with mental health—41% had trouble prioritizing mental health, but fewer than 3 in 10 rated most other aspects of the college experience as difficult.

% who had difficulties prioritizing mental health while in college

52%
of Non-Completers

41%
of Completers

Reasons for leaving school

The insights gathered from Non-Completers' pre-college and in-college experiences are connected to the reasons they give for leaving college.

Multiple factors contributed to Non-Completers' decisions to leave college; on average, they selected three. Several thematic categories emerge from their reasons for leaving college.

Here are the top three reasons Non-Completers give for leaving school:

Change in motivation, focus, or a life change (40%)

Financial reasons (19%)

Mental health reasons (14%)

Beyond these top three reasons, 7% of Non-Completers said social aspects or school life were the reasons they left (including difficulty living away from home, extracurriculars distracting from schoolwork, or the campus culture), 5% cited academics, another 5% had a traumatic event that caused them to leave school, 4% mentioned physical health issues, and 2% directly named COVID-19 as the primary reason. Seven percent of Non-Completers who left school during the pandemic left primarily because of COVID-19.

Non-Completers were similarly likely to leave college during their first year (31%), during their second (38%), and during their third year or after (31%).

Change in motivation, focus, or a life change

The most frequently mentioned reason for leaving school was a change in motivation, focus, or a life change. These young adults started out on the college path but may have realized that their interests or priorities were elsewhere, or they faced major changes in their personal life. Some students struggled to understand how the college education they were pursuing would connect to a career or future success.

The Non-Completers who left school due to a change in motivation, focus, or a life change felt less committed to college than Non-Completers overall (39% felt very committed to attending college while in high school vs 46% among Non-Completers overall). This group also had less clarity about a career they wanted to pursue when entering school than other Non-Completers (36% knew the career or general field they wanted to work in vs 47% of Non-Completers overall).

> **"Poor experiences with my first major, plus not knowing what I wanted to do essentially killed my motivation to continue. It felt like I was only going on out of obligation, or because it was expected of me by those I know. I ultimately decided that the military would be a better path.**

Financial reasons

> **The financial stress and pressure was too much, especially with everything else I had going on in my personal life.**

> **My parents were struggling financially, and college was getting more expensive.**

Nineteen percent of Non-Completers noted finances or related difficulties as the reason for leaving. These include an inability to balance school and work, loss of financial resources or scholarships, running out of savings, losing a job, or having difficulties with transportation to school. Nearly half of Non-Completers who left school for financial reasons (48%) did so during or right after finishing their second year.

Non-Completers who left school because of financial reasons were more likely than others to say they came from low- or low-middle-income households (62% vs 50% of all Non-Completers). They were more likely to work off-campus (87% vs 72% of all Non-Completers), and to work more hours than Non-Completers overall (74% said they worked 20+ hours per week vs 59% of Non-Completers overall).

At the same time, Non-Completers who left school for financial reasons were more likely than others to say they started college because they believed it would provide them with better opportunities in the long run (47% vs 35% of Non-Completers overall), or help them earn more money (34% vs 27% of Non-Completers overall). They set themselves on the path to improve their own—and potentially their family's—future financial situation and were even more likely to select their college based on affordability (57% vs 44% of all Non-Completers). However, they had doubts about being able to afford their education from the start; they felt less confident in their family's ability to cover the cost of college than Non-Completers overall (23% felt very or somewhat confident vs 34% of all Non-Completers).

#3: Mental health reasons

Mental health issues were a contributing factor for nearly one-third of all Non-Completers (32%); 14% actually named it as their main reason for leaving college.

Half of Non-Completers who left school primarily for mental health reasons (51%) withdrew from college during or after finishing their first year in school.

Non-Completers who attended four-year colleges or universities were significantly more likely to name mental health as a reason for leaving school (18%) than those who attended a two-year college (9%).

These Non-Completers were more likely than others to have trouble making connections (41% vs 24% of Non-Completers overall), to feel like they didn't have time to be social (28% vs 16% of Non-Completers overall), and to feel overwhelmed by the adjustment to college social life (29% vs 21% of Non-Completers overall).

They were also more likely than other Non-Completers to struggle with academics. Fifty-four percent didn't know what to expect from college-level classes (vs 35% of Non-Completers overall), 65% found it difficult to manage their course load (vs 39% of Non-Completers overall), and 58% reported having to withdraw from a course (vs 39% of Non-Completers overall).

"I got overwhelmed and couldn't handle it anymore.

"I was mentally in a bad place. I was going through a lot of drama with my personal life, and it took a toll on my education, which is why I left.

"My mental health severely declined, making it harder to focus in class and complete homework.

How to increase interest among Non-Completers to return to continue their education

financial support

69%

coursework that can be applied to their work

65%

schedule that fits their lives

65%

Two in 10 Non-Completers plan to return to college in the next five years

While 82% of Non-Completers are open to continuing their college education at some point, just 12% say they have definite plans to return to college within the next year, and another 7% say they will return at some point in the next 1 to 5 years. The remaining Non-Completers are divided between those who say they will definitely return at some point (18%), those who may return in the future (45%), and those who do not plan to go back (18%).

Non-Completers who left school for financial reasons are more likely to plan to return to college in the next five years (26%) than those who left due to a change of focus or motivation (17%) or mental health issues (18%). Additionally, those who left college during the pandemic are more likely to plan to return within the next five years (29%) than those who left prior to it (15%).

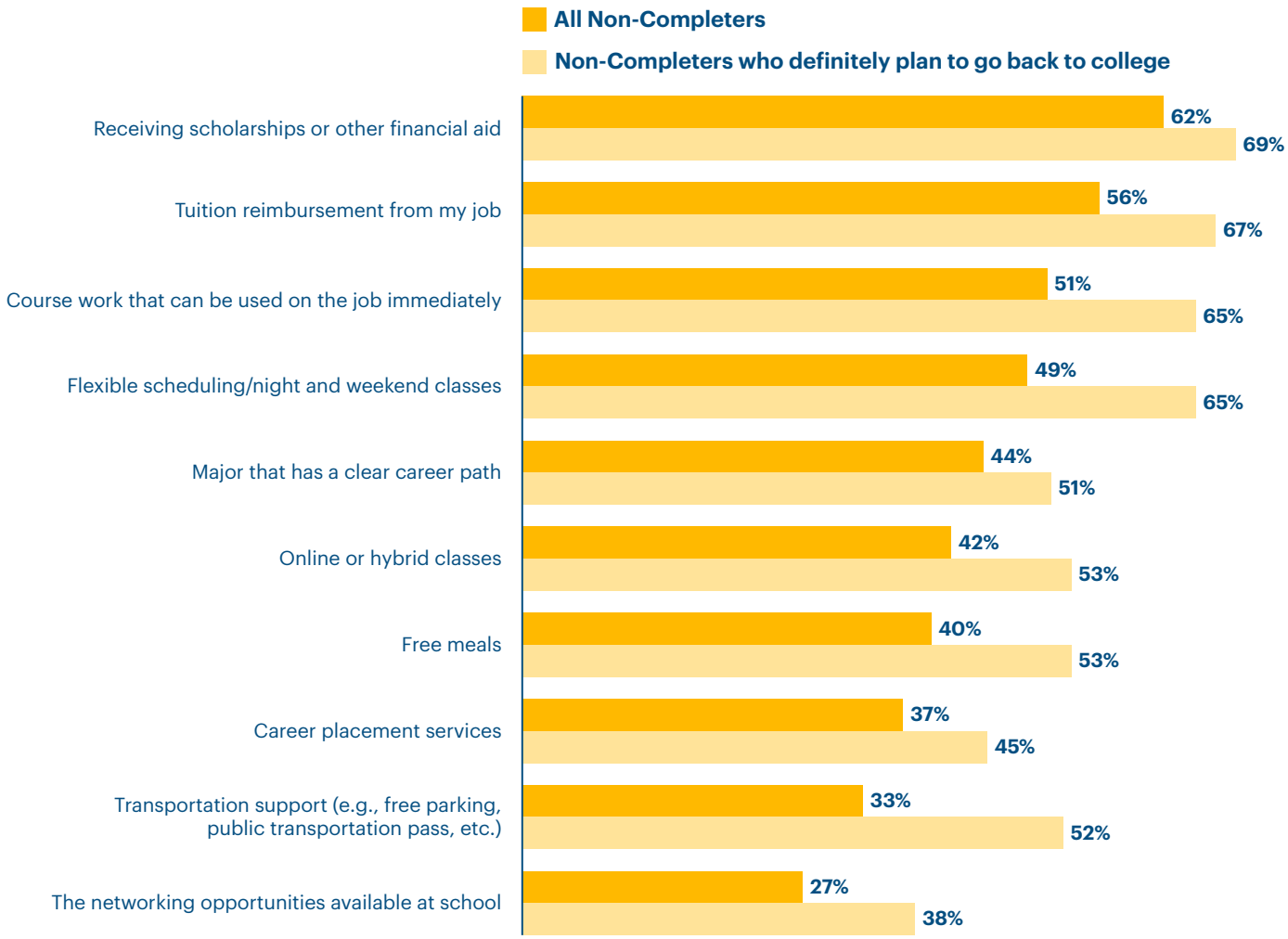
Those who definitely plan to continue their education in the future say they're interested in returning to obtain a degree (70%), make more money (62%), gain knowledge (56%), or advance their career (55%). However, that doesn't mean they plan to return to the same school or major that they pursued the first time around. In fact, 85% of Non-Completers who plan to return say they'll change at least one aspect of their original college experience: the degree they plan to pursue (39%), the school they attend (38%), their course load (34%), their level of involvement in school activities (20%), or something else (6%).

About two-thirds of Non-Completers with plans to return to college at some point in the future indicate they'd be more interested in restarting their education if there is financial support, such as scholarships or financial aid (69%), or tuition reimbursement from a job (67%). They would also be more interested if coursework could be applied directly to their work (65%) and they could develop a schedule that fits into their lifestyles (65%). Additionally, free meals (53%) and transportation support (52%) would make a difference for about half of those with plans to come back to college at some point.

Interestingly, career placement services (45%) aren't as appealing to Non-Completers as providing coursework that is applicable to their job (65%) or a major that has a clear career path (51%).

Figure 3: Making returning to college more appealing

% who would be more interested in attending if each item is offered



Completers are more satisfied, more confident, and less stressed than Non-Completers

Completers outpace Non-Completers across a range of success measures. Seventy-five percent of Completers are very or somewhat satisfied with their life overall, compared with 53% of Non-Completers. They also report more satisfaction with their income and career:

- 65% of Completers are satisfied with their job vs 47% of Non-Completers
- 64% of Completers are satisfied with their career or job trajectory vs 42% of Non-Completers
- 59% of Completers are satisfied with their income vs 39% of Non-Completers
- 68% of Completers are satisfied with their prospects for future income vs 43% of Non-Completers

Non-Completers who left college prior to the pandemic (thus, those who are older and have more time in the workforce) express higher satisfaction with these measures than Non-Completers who left school more recently.

Notably, Non-Completers who left school due to loss of motivation, a change in focus, or a life change report higher satisfaction with their life, job, and income than Non-Completers who left college for other reasons. For example, 51% are satisfied with their income vs 39% of all Non-Completers. This likely speaks to these young adults finding a path that is better suited for them than traditional college. Their level of satisfaction, however, is still lower than their Completer counterparts.

More Completers feel completely or somewhat confident about meeting their financial obligations (76% vs 57% of Non-Completers), dealing with unexpected financial burdens (65% vs 40%), and about retiring comfortably when the time comes (53% vs 33%).

Beyond financial wellbeing, more Completers are confident in their ability to handle their personal problems (63% vs 40% of Non-Completers), and more feel they are 'on top of things' (52% vs 35%).

% who are very or somewhat satisfied with their life overall

75%
of Completers

53%
of Non-Completers

Conclusion

The differences in economic outcomes for college Completers and Non-Completers have been studied extensively over the past several decades. The COVID-19 pandemic brought a renewed focus on the subject, as it disproportionately impacted Americans without a college degree. Our research focused on understanding the pre-college and in-college experiences that made some succeed at school while others withdraw before earning their degree.

As education attainment has increased over the decades, more and more students start on the college path. Yet, this research reinforces that the *traditional* college path might not be the right one for everyone. In fact, there are often negative consequences of starting and not completing, such as accumulating student debt for an education that the student won't benefit from. Expanding the conversation within the family and at the high school level to include alternatives such as trade schools, professional boot camps, or other career-focused education options might result in more successful outcomes for students.

More students, at both high school and college levels, can benefit from conversations about professional goals. Some need help connecting the dots between required college curriculum and their future career and success. Many Non-Completers indicate they did not have a clear vision for how their college education—or the traditional college path in general—can help them in the future. Education providers and corporations can step in to provide professional mentorship opportunities, internships, and other options to help students explore and visualize careers and professional success.

A significant portion of Non-Completers leave college for financial reasons. FAFSA® applications have decreased for several years, even among low-income families[6], and too little targeted support exists for lower-income students. Increasing awareness among high school and enrolled college students can help some successfully complete their program. Moreover, the majority of Non-Completers become more interested in returning to college if they can identify additional financial support. Colleges and universities can highlight messages about available financial aid opportunities and scholarships as they encourage students who withdrew to return, particularly targeting those who withdrew most recently or those who left school for financial reasons.

Broadly, we need to continue to provide financial support to first-generation college students, low-income students, and those from traditionally underserved communities who are more likely to be at risk for not completing the higher education they started. That means better focusing resources on those students, so they can confidently access and complete college through greater access to scholarships and grants. The good news is some of this is underway. There's bipartisan support for increasing Pell Grants, which provide direct funding to students with the most need without an obligation to pay the money back. These grants help to put low-income students on a path for success.

Finally, mental health is an important issue for college students and the third-most reported reason for leaving school. Many colleges and universities are working to provide resources and support to struggling students, but those who are in need of these resources may be harder to identify. Our research, along with other studies, shows a connection between mental health and academic performance. Schools can use their data on academic success to target their efforts and, perhaps, deliver mental health resources more proactively.

As high school and college students are taking their next steps toward the future, it is in our collective interest to help them succeed. This means powering students' confidence to identify the right path for them, helping them take active steps to prepare for that path, and arming them with the tools and support they will need to follow through.

How Sallie Mae is helping students complete school

Through our charitable arm, The Sallie Mae Fund, we've partnered with Thurgood Marshall College Fund. We'll provide $3 million in scholarships over the next three years to support higher education access and completion for minority students and those from disadvantaged communities.

Learn more at salliemae.com/landing/completing-the-dream

[6] How America Pays for College 2021; salliemae.com/about/leading-research/how-america-pays-for-college

Technical Notes

Target Population

Ipsos conducted the *Sallie Mae How America Completes College* survey online in English between Thursday, February 2, 2022, and Tuesday, February 22, 2022. They interviewed 1,090 individuals: 561 respondents ages 18 to 30 who have at least completed a 2- or 4-year degree, and 529 respondents ages 18 to 30 who started a 2- or 4-year degree but withdrew before completing the program.

Sample Design

For this study, Ipsos targeted respondents ages 18 to 30 years old who have either completed a 2- or 4-year college/university degree or started one and withdrew. The survey participants were divided into two groups:

1. **Completers:** Respondents ages 18 to 30 who have either (1) graduated from a 2- or 4-year college; (2) are currently attending graduate school; or (3) have completed a graduate or professional degree.

2. **Non-Completers:** Respondents ages 18 to 30 who started a 2- or 4-year college but withdrew before earning a degree.

The survey was conducted using a dual-frame sample:

1. The Ipsos KnowledgePanel: This is the largest and most well-established online probability-based panel that is representative of the adult U.S. population. Our recruitment process employs a scientifically developed, addressed-based sampling methodology using the latest Delivery Sequence File of the USPS—a database with full coverage of all delivery points in the U.S. Households invited to join the panel are randomly selected from all available households in the U.S. Persons in the sampled households are invited to join and participate in the panel. Those selected who do not already have internet access are provided with a tablet and internet connection at no cost to the panel member. Those who join the panel and who are selected to participate in a survey are sent a unique password-protected login used to complete surveys online. As a result of our recruitment and sampling methodologies, samples from KnowledgePanel cover all households regardless of their phone or internet status and findings can be reported with a margin of sampling error and projected to the general population.
2. Ipsos's opt-in online panel and partner online panel sources: This panel does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to each study, in drawing the sample. Ipsos calibrated the two samples on a number of behavioral and attitudinal characteristics.

Weighting

Eligible respondents are respondents ages 18 to 30 years old who have either completed a 2- or 4-year college/university degree or started one and withdrew. Ultimately, two sets of weights were created for each group. All KnowledgePanel respondents, prior to any screenings, were raked to the geodemographic distributions of the ages 18 to 30 population. Qualified completers and non-completers were then raked to the geodemographic distributions of resulting eligible completers and non-completers benchmarks: gender by age, race-ethnicity, census region by metropolitan status, and household income. The off-panel respondents obtained to fill sample were calibrated on multiple attributes to match the KnowledgePanel respodents. The needed benchmarks were obtained from the 2021 March Supplement of the Current Population Survey (CPS).

Margin of Error

The margin of sampling error for completers is plus or minus 5.3 percentage points at the 95% confidence level. Non-completers were plus or minus 6.6 percentage points at the 95% confidence level.

The margin of sampling error takes into account the design effect, which was 1.66 for completers, and 2.4 for non-completers. The margin of sampling error is higher and varies for results based on other sub-samples.

In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%.

In questions that permit multiple responses, columns may total substantially more than 100%, depending on the number of different responses offered by each respondent.

Data Tables

Q. Thinking generally about college and higher education, please indicate whether you agree or disagree with the following statements about college.

Table 1A. Completers—College education attitudes

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
A college education is part of the American Dream	558	12%	42%	32%	9%	5%
College is an investment in my future	558	35%	47%	14%	3%	2%
Having a college degree is more important now than it used to be	558	16%	34%	20%	21%	8%
Having a college degree is important to being successful in life	558	13%	31%	27%	19%	10%
The cost of college today is too high compared to the opportunity a degree provides	558	52%	31%	12%	4%	1%
College just isn't right for everyone	558	51%	39%	6%	3%	1%
College is a privileged experience	558	35%	32%	20%	9%	4%
There are better ways to gain knowledge than going to college	558	23%	36%	32%	8%	1%
I am willing to stretch myself financially to obtain the best opportunity for my future	558	13%	48%	22%	14%	4%

Base: Completers, excludes "Refused"

Table 1B. Non-Completers—College education attitudes

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
A college education is part of the American Dream	529	16%	33%	31%	13%	8%
College is an investment in my future	529	16%	42%	26%	12%	5%
Having a college degree is more important now than it used to be	529	11%	18%	30%	26%	16%
Having a college degree is important to being successful in life	529	6%	25%	24%	23%	22%
The cost of college today is too high compared to the opportunity a degree provides	529	53%	27%	15%	3%	3%
College just isn't right for everyone	529	56%	28%	11%	4%	2%
College is a privileged experience	529	27%	36%	23%	10%	4%
There are better ways to gain knowledge than going to college	529	32%	39%	23%	6%	1%
I am willing to stretch myself financially to obtain the best opportunity for my future	529	13%	30%	25%	24%	9%

Base: Non-Completers, excludes "Refused"

Q. Thinking about some of the reasons people may decide to attend college and higher education, please indicate whether you agree or disagree with the following statements about college.

Table 2A. Completers—Attitudes around reasons to pursue higher education

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
A college degree opens up opportunities that wouldn't be available otherwise	558	33%	46%	11%	7%	3%
College is more of a social experience than a learning opportunity	558	7%	23%	30%	31%	10%
I wanted to attend college because I would earn more money with a college degree	558	30%	48%	13%	7%	2%
The social and intellectual experience of college is equally or more important than the possibility of increased earning potential	558	17%	29%	31%	16%	6%
Meeting the right people at college will help to find a job in the future	558	25%	43%	21%	9%	3%
Going to college was always something expected in my family	558	49%	26%	12%	8%	5%
Attending college helped me obtain my dream job	558	24%	25%	25%	14%	12%

Base: Completers, excludes "Refused"

Table 2B. Non-Completers—Attitudes around reasons to pursue higher education

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
A college degree opens up opportunities that wouldn't be available otherwise	529	19%	48%	20%	11%	2%
College is more of a social experience than a learning opportunity	529	9%	28%	32%	21%	10%
I wanted to attend college because I would earn more money with a college degree	529	23%	37%	21%	13%	7%
The social and intellectual experience of college is equally or more important than the possibility of increased earning potential	529	11%	27%	43%	14%	5%
Meeting the right people at college will help to find a job in the future	529	19%	42%	28%	9%	2%
Going to college was always something expected in my family	529	33%	30%	16%	14%	8%
Attending college helped me obtain my dream job	529	7%	9%	29%	22%	34%

Base: Non-Completers, excludes "Refused"

Q. Did you attend a 2-year college, a 4-year college or university, or some other type of school for your undergraduate degree?

Table 3. Type of school attended

	Completers	Non-Completers
N	558	529
A technical school	3%	5%
Other post-high school career institution	1%	1%
A two-year college/community college	12%	44%
A four-year college or university	84%	50%

Base: Completers and Non-Completers, excludes "Refused"

Q. What general subject did you study/major in? If you have had more than one major, please select the most recent.

Table 4. College major

	Completers	Non-Completers
N	558	529
Agriculture	1%	1%
Architecture and Related Services	0%	1%
Biological and Biomedical Sciences	5%	5%
Business, Management, Marketing, and Related Support Services	17%	16%
Communication, Journalism, and Related Programs	4%	2%
Computer and Information Sciences and Support Services	8%	11%
Education	3%	5%
Engineering	12%	4%
Health Professions and Related Programs	9%	9%
Homeland Security, Law Enforcement, Firefighting, and Related Protective Services	1%	2%
Liberal Arts and Sciences, General Studies and Humanities	7%	6%
Mathematics and Statistics	3%	1%
Physical Sciences	4%	1%
Psychology	4%	7%
Public Administration and Social Service Professions	2%	1%
Social Sciences	6%	3%
Visual and Performing Arts	3%	6%
Other	11%	10%
Undecided	2%	10%

Base: Completers and Non-Completers, excludes "Refused"

Q. (Completers) During which school year did you earn your undergraduate degree?
Q. (Non-Completers) What was the last school year you attended college?

Table 5. Last school year attended

	Completers	Non-Completers
N	558	529
2010–11	2%	7%
2011–12	3%	6%
2012–13	8%	8%
2013–14	10%	5%
2014–15	8%	8%
2015–16	14%	8%
2016–17	10%	7%
2017–18	11%	9%
2018–19	11%	11%
2019–20	13%	13%
2020–21	10%	7%
2021–22	2%	10%

Base: Completers and Non-Completers, excludes "Refused"

Q. When did you withdraw from college?

Table 6. Year student left school

	Non-Completers
N	529
During or after my first semester	13%
During or after my first year	18%
During or after my second year	38%
During or after my third year	19%
During or after my fourth year or more	7%
Just shy of graduation (less than one year/semester of graduation)	6%

Base: Non-Completers, excludes "Refused"

Q. Do you plan to go back and complete your college education?

Table 7. Plans to return to college

	Non-Completers
N	529
Definitely, in the next year	12%
Definitely, in the next 5 years	7%
Definitely, at some point	18%
Maybe, in the future	45%
No, don't have plans to go back	18%

Base: Non-Completers, excludes "Refused"

Q. What factors contributed to you leaving college?

Table 8. Factors that contributed to leaving college

	Non-Completers
N	529
The coursework	22%
Professors/staff	7%
Classmates/friends	5%
The physical campus	1%
Too difficult to commute/didn't have transportation	6%
Difficulty living on my own	9%
The campus culture	5%
Extracurricular commitments distracted from schoolwork	8%
Change in family situation (had a baby, got married, divorce, death, etc.)	17%
Loss of job/change in financial situation	10%
Unable to balance work and school	20%
Loss of financial resources/scholarships	19%
Physical health issues	10%
Mental health issues	32%
COVID-19	9%
Remote learning	5%
Loss of motivation/change in focus	51%
Did not feel worth it to continue	31%
Traumatic personal event	17%
Ran out of savings	11%
Other	4%

Base: Non-Completers, excludes "Refused"

Q. Which of these factors was the primary reason you left school?

Table 9. Primary factor for leaving college

	Non-Completers
N	529
The coursework	4%
Professors/staff	0%
Classmates/friends	1%
The physical campus	0%
Too difficult to commute/didn't have transportation	2%
Difficulty living on my own	2%
The campus culture	1%
Extracurricular commitments distracted from schoolwork	2%
Change in family situation (had a baby, got married, divorce, death, etc.)	11%
Loss of job/change in financial situation	4%
Unable to balance work and school	7%
Loss of financial resources/scholarships	6%
Physical health issues	4%
Mental health issues	14%
COVID-19	2%
Remote learning	0%
Loss of motivation/change in focus	21%
Did not feel worth it to continue	8%
Traumatic personal event	5%
Ran out of savings	2%
Other	4%

Base: Non-Completers, excludes "Refused"

Q. You said that you are planning to return to college and finish your degree. What, if anything, are you planning to change?

Table 10. Plan to change when return to finish degree

	Non-Completers
N	128
The degree I plan to pursue	39%
The school	38%
Course load	34%
Level of involvement in school activities	20%
Other	6%
None of the above	15%

Base: Non-Completers who plan to return to college, excludes "Refused"

Q. Why are you not planning to return to college at this time?

Table 11. Reasons for not wanting to return to college

	Non-Completers
N	398
I don't have enough time to commit to school	30%
I'm not interested in going back/It's just not for me	28%
I don't need a degree in the field I want to work in/am working in	27%
My experience put me off trying again	19%
I can't afford it	36%
I don't see the value in obtaining a degree	28%
Other	14%

Base: Non-Completers who do not plan to return to college, excludes "Refused"

Q. Do the following make you more or less interested in returning to college?

Table 12. Factors that may impact returning to college

	N	More interested	Same level of interest	Less interested	Don't know
Online/hybrid classes	454	42%	35%	17%	8%
Flexible scheduling/night and weekend classes	454	49%	38%	6%	7%
Tuition reimbursement from my job	454	56%	28%	6%	10%
Course work that can be used on the job immediately	454	51%	35%	5%	9%
Major that has a clear career path	454	44%	40%	8%	7%
The networking opportunities available at school	454	27%	48%	12%	12%
Receiving scholarships or other financial aid	454	62%	27%	6%	5%
Transportation support (e.g., free parking, public transportation pass, etc.)	454	33%	46%	12%	9%
Free meals	454	40%	43%	9%	9%
Career placement services	454	37%	42%	8%	13%

Base: Non-Completers who plan to go back to college, but not immediately, excludes "Refused"

Q. What are some reasons why you would want to go back to college?

Table 13. Reasons to go back to college

	Non-Completers
N	529
To have a college degree	54%
To advance my career	44%
To make connections or network	16%
My interest in the field/subject	33%
To gain more knowledge	51%
To change careers or industries	20%
To make more money	52%
Other	2%
I am not interested in going back to college at all	13%

Base: Non-Completers, excludes "Refused"

Q. What, if anything, do you think would have helped you stay in college?

Table 14. What would have helped you to stay in college

	Non-Completers
N	529
Additional academic resources	17%
Additional financial resources	45%
Additional employment resources	18%
Friends/social organizations	19%
Extracurricular activities	9%
Better commute or transportation support	12%
Better/more flexible class scheduling	21%
Online/hybrid classes	17%
More representation of people like me	9%
More mental health resources/support	27%
Other	6%
Nothing	18%

Base: Non-Completers, excludes "Refused"

Q. When did you decide to go to college?

Table 15. When decided to go to college

	Completers	Non-Completers
N	558	529
It seems like I've always known	60%	31%
Sometime in elementary school	3%	4%
In junior high/middle school	11%	10%
Freshman year of high school	4%	8%
Sophomore year of high school	3%	6%
Junior year of high school	7%	6%
Senior year of high school	5%	18%
After I left high school	4%	10%
Not sure	4%	8%

Base: Completers and Non-Completers, excludes "Refused"

Q. When did you start your undergraduate education?

Table 16. When started undergraduate education

	Completers	Non-Completers
N	558	529
Right after finishing high school	89%	79%
About a year after finishing high school	6%	13%
More than a year after finishing high school	5%	8%

Base: Completers and Non-Completers, excludes "Refused"

Q. When you were in high school, how committed were you to attending college?

Table 17. Level of commitment to attend college

	Completers	Non-Completers
N	558	529
Very committed	77%	46%
Somewhat committed	16%	34%
Not very committed	5%	13%
Not at all committed	2%	7%

Base: Completers and Non-Completers, excludes "Refused"

Q. Who encouraged you to attend college?

Table 18. Who encouraged to attend college

	Completers	Non-Completers
N	558	529
Friends	48%	31%
Parents	86%	74%
Family members other than parents	54%	42%
A teacher	49%	37%
A high school counselor or another staff member	48%	36%
A mentor or someone I look up to outside of school or family	30%	16%
Other	6%	3%
No one	6%	8%

Base: Completers and Non-Completers, excludes "Refused"

Q. What are some of the reasons why you went to college?

Table 19. Reasons for attending college

	Completers	Non-Completers
N	558	529
I believed it would provide better opportunities for me in the long run	42%	35%
My family expected it of me	34%	41%
I thought a degree would help me earn more money	32%	27%
I thought a degree would lead to a good job	31%	27%
To expand my knowledge	29%	21%
To pursue a specific career	28%	25%
The job that I wanted requires a college degree	23%	15%
To experience the social aspect of college	16%	17%
To discover what I wanted to do long-term	14%	19%
To experience independence	13%	14%
I wanted to earn a degree to help support my family	7%	6%
I'd be the first in my family to go to college	6%	12%
I wanted to earn a degree to be in a position to help people less fortunate than me	4%	5%
Other	1%	2%

Base: Completers and Non-Completers, excludes "Refused"

Q. Why did you select the college/university you attended?

Table 20. Reasons for selecting the school you attended

	Completers	Non-Completers
N	558	529
The scholarships/aid I received for that school	40%	25%
The school was affordable/price of the program	40%	44%
In-state school	39%	39%
It was near home	38%	52%
For the specific academic program/degree I wanted	37%	21%
Prestige	20%	6%
Small school	18%	13%
I have friends who went to the same college/university	18%	19%
The social life	12%	8%
Large school	11%	7%
It was far away from home	10%	6%
My parents went to the same college/university	6%	3%
It offered online or hybrid classes	4%	8%
I was recruited for my sport	3%	2%
Other	4%	4%

Base: Completers and Non-Completers, excludes "Refused"

Q. Did you and your parent(s)/family discuss any of the following topics before attending college?

Table 21. Topics discussed before attending college

	Completers	Non-Completers
N	558	529
Which schools I was interested in attending	60%	40%
Scholarships	58%	43%
College prep or SAT/ACT prep	50%	38%
How much college was going to cost	46%	38%
How/when to start applying to schools	46%	35%
Who would pay for college	43%	35%
How our family would pay for college	35%	28%
Student loans	34%	36%
Available college savings	25%	17%
None of these	9%	16%
I don't remember	6%	7%

Base: Completers and Non-Completers, excludes "Refused"

Q. Do you agree or disagree with the following statement? Before I enrolled, my family and I created a plan for paying for all years of college.

Table 22. Having a plan to pay for college before enrolling

	Completers	Non-Completers
N	558	529
Strongly agree	20%	9%
Somewhat agree	22%	18%
Neither agree nor disagree	15%	18%
Somewhat disagree	17%	21%
Strongly disagree	27%	35%

Base: Completers and Non-Completers, excludes "Refused"

Q. Before attending college, how confident did you feel about each of the following:

Table 23A. Completers—Confidence before attending college

	N	Completely confident	Somewhat confident	Neither confident nor unconfident	Somewhat unconfident	Not at all confident
My ability to get into college	558	67%	23%	6%	2%	2%
My ability to graduate from college	558	69%	21%	7%	3%	1%
My/my family's ability to cover the cost of college	558	31%	26%	14%	14%	15%

Base: Completers, excludes "Refused"

Table 23B. Non-Completers—Confidence before attending college

	N	Completely confident	Somewhat confident	Neither confident nor unconfident	Somewhat unconfident	Not at all confident
My ability to get into college	529	43%	32%	13%	8%	4%
My ability to graduate from college	529	29%	31%	24%	12%	5%
My/my family's ability to cover the cost of college	529	12%	21%	26%	19%	22%

Base: Non-Completers, excludes "Refused"

Q. Thinking back to when you were heading to college, how prepared, if at all, did you feel...

Table 24A. Completers—Feeling prepared for college

	N	Very prepared	Somewhat prepared	Not that prepared	Not at all prepared	Does not apply to me
To live on my own on/off campus	558	31%	35%	11%	7%	15%
To pay for college	558	23%	30%	22%	17%	9%
For college-level course work	558	51%	39%	6%	3%	1%
To manage my own time and workload	558	43%	42%	10%	4%	1%

Base: Completers, excludes "Refused"

Table 24B. Non-Completers—Feeling prepared for college

	N	Very prepared	Somewhat prepared	Not that prepared	Not at all prepared	Does not apply to me
To live on my own on/off campus	529	17%	29%	18%	14%	22%
To pay for college	529	11%	34%	25%	26%	4%
For college-level course work	529	21%	46%	19%	11%	2%
To manage my own time and workload	529	21%	40%	20%	18%	2%

Base: Non-Completers, excludes "Refused"

Q. When preparing for college, did you do any of the following in high school?

Table 25. College prep actions taken in high school

	Completers	Non-Completers
N	558	529
Toured a college campus	70%	54%
Participated in Advanced Placement (AP) or International Baccalaureate (IB) courses	61%	28%
Met with my high school/guidance counselor	59%	49%
Joined extracurricular activities to enhance college applications	45%	20%
Talked to friends or an older sibling about what college is like	40%	29%
Met with a college representative about admissions or on-campus experience	40%	30%
Participated in dual or concurrent enrollment programs that allowed me to earn college credits while still in high school	30%	21%
Talked to current college students about their school choice and experience	25%	16%
Met with a college financial aid office representative to talk about how to pay for college	20%	26%
Met with a career counselor	16%	18%
Met with an independent college consultant	4%	2%
None of the above	6%	12%

Base: Completers and Non-Completers, excludes "Refused"

Q. Thinking about when you first went from high school to college, which of the following statements best fit your career goal at the time?

Table 26. Career goals when starting college

	Completers	Non-Completers
N	558	529
I knew the career I wanted	22%	22%
I knew the general field of work I wanted but not the exact job	38%	25%
I thought I knew what I wanted to do, but my interests changed in college	24%	37%
I didn't know what I wanted to do yet	17%	16%

Base: Completers and Non-Completers, excludes "Refused"

Q. When did your career goal change?

Table 27. When career interest changed

	Completers	Non-Completers
N	140	187
Early in college	42%	59%
About halfway through the program	35%	29%
Toward the end of college	15%	8%
Post-college	5%	3%
My career goal did not change	4%	1%

Base: Completers and Non-Completers whose career interest changed in college , excludes "Refused"

Q. When did you figure out your career goal?

Table 28. When figured out your career goal

	Completers	Non-Completers
N	95	90
Shortly after I started school	12%	3%
About halfway through the program	15%	5%
Toward the end of the program	15%	1%
Post-college	11%	18%
I have not figured out my career goal	48%	74%

Base: Completers and Non-Completers who didn't know their career goal when starting school , excludes "Refused"

Q. How easy or difficult did you find the following school-related aspects of your college experience?

Table 29A. Completers—Evaluation of school-related aspects of college experience

	N	Very easy	Somewhat easy	Neither easy nor difficult	Difficult	Very difficult	Does not apply to me
My courses	558	6%	24%	36%	30%	4%	0%
Staying on track and going to classes	558	28%	39%	19%	11%	3%	0%
Finding the right major/career path	558	12%	27%	30%	21%	9%	1%
Balancing work and school	558	10%	26%	22%	17%	5%	20%
Balancing extracurricular activities and school	558	10%	31%	24%	19%	4%	13%
Balancing social life and school	558	14%	35%	24%	20%	6%	2%
Registering for classes	558	27%	47%	17%	6%	2%	1%
Getting academic help when needed	558	11%	39%	27%	13%	4%	8%
Managing online/hybrid classes	558	11%	22%	14%	8%	3%	42%
Trying to support myself and/or my family while in school	558	5%	13%	25%	16%	6%	35%
Being able to meet the cost of college tuition	558	10%	18%	32%	17%	11%	12%
Being able to meet the cost of additional expenses (textbooks, living costs, food, etc.)	558	11%	27%	29%	20%	7%	7%

Base: Completers, excludes "Refused"

Table 29B. Non-Completers—Evaluation of school-related aspects of college experience

	N	Very easy	Somewhat easy	Neither easy nor difficult	Difficult	Very difficult	Does not apply to me
My courses	529	7%	21%	38%	25%	7%	1%
Staying on track and going to classes	529	10%	24%	23%	27%	15%	1%
Finding the right major/career path	529	9%	14%	27%	34%	15%	3%
Balancing work and school	529	5%	15%	24%	27%	14%	16%
Balancing extracurricular activities and school	529	3%	20%	26%	22%	9%	19%
Balancing social life and school	529	9%	23%	31%	22%	12%	3%
Registering for classes	529	17%	47%	25%	10%	2%	1%
Getting academic help when needed	529	10%	25%	28%	26%	8%	3%
Managing online/hybrid classes	529	10%	20%	23%	13%	9%	25%
Trying to support myself and/or my family while in school	529	4%	12%	24%	24%	17%	18%
Being able to meet the cost of college tuition	529	8%	15%	28%	22%	24%	3%
Being able to meet the cost of additional expenses (textbooks, living costs, food, etc.)	529	5%	17%	28%	29%	18%	4%

Base: Non-Completers, excludes "Refused"

Q. How easy or difficult did you find the following living or social-related aspects of your college experience?

Table 30A. Completers—Evaluation of social aspects of college experience

	N	Very easy	Somewhat easy	Neither easy nor difficult	Difficult	Very difficult	Does not apply to me
Living away from home	558	21%	26%	15%	10%	3%	25%
Being able to live where I wanted	558	14%	30%	25%	10%	2%	18%
Living with a roommate(s)	558	7%	26%	21%	14%	6%	26%
Meeting new people/making friends	558	12%	34%	23%	24%	5%	2%
Transiting/commuting to classes	558	16%	40%	18%	11%	1%	15%
Staying healthy (e.g., eating healthy, not drinking too much, etc.)	558	9%	36%	26%	22%	7%	0%
Prioritizing mental health	558	5%	21%	29%	26%	15%	4%

Base: Completers, excludes "Refused"

Table 30B. Non-Completers—Evaluation of social aspects of college experience

	N	Very easy	Somewhat easy	Neither easy nor difficult	Difficult	Very difficult	Does not apply to me
Living away from home	529	13%	17%	17%	11%	4%	38%
Being able to live where I wanted	529	9%	23%	25%	9%	4%	29%
Living with a roommate(s)	529	5%	17%	14%	13%	9%	43%
Meeting new people/making friends	529	12%	27%	30%	21%	5%	5%
Transiting/commuting to classes	529	19%	34%	24%	11%	4%	9%
Staying healthy (e.g., eating healthy, not drinking too much, etc.)	529	8%	35%	28%	19%	8%	3%
Prioritizing mental health	529	4%	16%	25%	28%	23%	3%

Base: Non-Completers, excludes "Refused"

Q. How would you rate the following aspects of your college experience?

Table 31A. Completers—Rating aspects of college experience

	N	Excellent	Good	Fair	Poor	Did not have any	Does not apply to me
Social support system	558	20%	40%	24%	6%	4%	6%
Financial support from the college (scholarships, advice on how to pay, etc.)	558	20%	30%	27%	9%	4%	9%
Financial support from other sources (other scholarships, parents, etc.)	558	26%	34%	18%	9%	6%	7%
Support from teachers or professors	558	28%	47%	20%	4%	1%	1%
Resources to help me pick a major/career	558	14%	39%	27%	8%	4%	8%
Resources to help me succeed in my courses (tutoring, writing centers, etc.)	558	22%	39%	22%	4%	2%	12%
Resources to help me adjust to college life	558	13%	41%	25%	6%	4%	11%
Mental health resources or counseling center	558	9%	29%	21%	10%	5%	27%
Career planning resources	558	16%	38%	26%	12%	2%	6%
Access to alumni network	558	13%	29%	26%	12%	4%	16%
The social life	558	22%	42%	21%	7%	3%	4%
Extracurricular groups	558	20%	39%	17%	5%	6%	14%
The culture on campus	558	20%	51%	21%	3%	2%	4%
Physical campus	558	37%	45%	13%	2%	1%	2%
Housing	558	12%	37%	20%	5%	3%	23%
The quality of courses	558	29%	53%	15%	2%	0%	1%
The variety of courses	558	31%	47%	18%	3%	1%	1%
Support from my family	558	51%	33%	9%	5%	1%	1%
My academic program	558	33%	49%	14%	3%	1%	1%

Base: Completers, excludes "Refused"

Table 31B. Non-Completers—Rating aspects of college experience

	N	Excellent	Good	Fair	Poor	Did not have any	Does not apply to me
Social support system	529	9%	32%	26%	17%	8%	8%
Financial support from the college (scholarships, advice on how to pay, etc.)	529	12%	24%	33%	18%	5%	7%
Financial support from other sources (other scholarships, parents, etc.)	529	15%	28%	29%	15%	7%	6%
Support from teachers or professors	529	17%	29%	34%	14%	5%	2%
Resources to help me pick a major/career	529	10%	30%	34%	14%	7%	4%
Resources to help me succeed in my courses (tutoring, writing centers, etc.)	529	14%	34%	33%	9%	6%	4%
Resources to help me adjust to college life	529	8%	27%	30%	16%	8%	11%
Mental health resources or counseling center	529	6%	22%	24%	18%	11%	19%
Career planning resources	529	9%	33%	28%	15%	8%	8%
Access to alumni network	529	6%	20%	16%	14%	13%	32%
The social life	529	15%	35%	25%	11%	8%	5%
Extracurricular groups	529	11%	31%	21%	5%	15%	18%
The culture on campus	529	14%	40%	29%	7%	4%	6%
Physical campus	529	28%	48%	14%	5%	3%	4%
Housing	529	8%	27%	17%	6%	6%	36%
The quality of courses	529	22%	45%	26%	3%	3%	1%
The variety of courses	529	19%	49%	23%	3%	3%	3%
Support from my family	529	31%	29%	18%	15%	4%	3%
My academic program	529	18%	44%	29%	4%	2%	2%

Base: Non-Completers, excludes "Refused"

Q. Regarding academics and courses, which of the following, if any, did you experience?

Table 32: College experience—academics

	Completers	Non-Completers
N	558	529
I didn't know what to expect for college-level courses	22%	35%
It was difficult to manage my course workload	20%	36%
I had to withdraw from a course	18%	39%
The classes I wanted weren't available	18%	21%
It was difficult to register for the classes I needed to complete for my major or minor	13%	14%
Courses were too hard	12%	19%
Courses were not challenging enough	9%	6%
It was difficult to get in touch with the professor	9%	13%
I had to enroll in a remedial/developmental course	4%	6%
None of the above	40%	18%

Base: Completers and Non-Completers, excludes "Refused"

Q. Thinking of the social aspect of college, which of the following, if any, did you experience?

Table 33: College experience—social challenges

	Completers	Non-Completers
N	558	529
I had trouble making connections	27%	24%
I didn't have time to be social	19%	16%
I was overwhelmed by the adjustment to college social life	15%	21%
I felt homesick	19%	14%
There was a lack of racial, ethnic, or cultural diversity	15%	8%
I experienced culture shock	11%	12%
I experienced discrimination or racism	4%	7%

Base: Completers and Non-Completers, excludes "Refused"

Q. Thinking of the social aspect of college, which of the following, if any, did you experience?

Table 34. College experience—social positives

	Completers	Non-Completers
N	558	529
I felt like I belonged	38%	14%
I was happy to be away from home	37%	24%
My school offered resources to help me adjust to college or meet other students	17%	10%

Base: Completers and Non-Completers, excludes "Refused"

Q. Did you do any of the following while in college?

Table 35. College experience—resources and activities

	Completers	Non-Completers
N	558	529
Talked with an academic advisor	69%	48%
Attended on-campus activities	68%	46%
Attended a professor's office hours	65%	26%
Joined an organization on campus	51%	16%
Attended sporting events	47%	24%
Talked with someone at the career center	36%	21%
Joined a sports team or club	24%	11%
Networked with alumni	21%	5%
Joined a fraternity or sorority	12%	4%
None of the above	12%	24%

Base: Completers and Non-Completers, excludes "Refused"

Q. Did you work while attending college?

Table 36. Working while in college

	Completers	Non-Completers
N	558	529
I worked on campus	44%	14%
I worked off campus	48%	61%
I worked an unpaid internship	13%	2%
I did not work while attending college	21%	28%

Base: Completers and Non-Completers, excludes "Refused"

Q. On average, how many hours a week did you work while attending college?

Table 37. Hours worked while in college

	Completers	Non-Completers
N	558	529
Less than 10 hours a week	21%	9%
10 to 19 hours a week	45%	30%
20 to 35 hours a week	24%	40%
More than 35 hours a week	8%	19%
Don't remember	2%	2%

Base: Completers and Non-Completers who worked while in college, excludes "Refused"

Q. Did you transfer schools?

Table 38. Transferring schools

	Completers	Non-Completers
N	558	529
Yes	18%	20%
No	82%	80%

Base: Completers and Non-Completers, excludes "Refused"

Q. Why did you change schools?

Table 39. Reasons for transferring schools

	Completers	Non-Completers
N	558	529
The location	21%	27%
The type of school	12%	15%
Courses were too difficult	0%	13%
Courses weren't challenging enough	6%	0%
The school didn't have the degree program I wanted	13%	28%
The school wasn't a good cultural fit for me	8%	18%
I had a hard time adjusting socially	5%	9%
Poor academic performance	3%	14%
Disruptive or problematic behavior	0%	1%
The cost	15%	24%
I was waitlisted/delayed getting into the first school I wanted	2%	5%
I started at a different school to reduce cost before finishing at final school	32%	22%
Other	25%	16%

Base: Completers and Non-Completers who transferred schools, excludes "Refused"

Q. How satisfied or unsatisfied are you with the following?

Table 40A. Completers—Satisfaction with current situation

	N	Very satisfied	Somewhat satisfied	Neither satisfied nor dissatisfied	Somewhat dissatisfied	Very dissatisfied	Does not apply to me
My job	558	28%	37%	12%	9%	5%	9%
My income	558	24%	35%	13%	17%	8%	3%
My life overall	558	35%	40%	12%	10%	3%	0%
Prospects for future income	558	37%	30%	14%	11%	6%	1%
Career/job trajectory	558	33%	31%	16%	14%	4%	2%

Base: Completers, excludes "Refused"

Table 40B. Non-Completers—Satisfaction with current situation

	N	Very satisfied	Somewhat satisfied	Neither satisfied nor dissatisfied	Somewhat dissatisfied	Very dissatisfied	Does not apply to me
My job	529	19%	27%	21%	9%	5%	19%
My income	529	11%	27%	20%	18%	19%	4%
My life overall	529	25%	28%	20%	15%	10%	2%
Prospects for future income	529	23%	20%	25%	19%	9%	4%
Career/job trajectory	529	18%	24%	26%	15%	10%	8%

Base: Non-Completers, excludes "Refused"

Q. How would you describe your stress levels...

Table 41A. Completers—Stress levels

	N	Not stressed at all	A little stressed	Moderately stressed	Very stressed
Today	558	23%	41%	25%	11%
In the past 30 days	558	13%	39%	31%	17%
This time last year	558	12%	35%	32%	21%

Base: Completers, excludes "Refused"

Table 41B. Non-Completers—Stress levels

	N	Not stressed at all	A little stressed	Moderately stressed	Very stressed
Today	529	19%	38%	29%	14%
In the past 30 days	529	9%	33%	36%	23%
This time last year	529	14%	32%	26%	28%

Base: Non-Completers, excludes "Refused"

Q. How confident do you feel in your...?

Table 42A. Completers—Financial confidence

	N	Completely confident	Somewhat confident	Neither confident nor unconfident	Somewhat unconfident	Not at all confident	Does not apply to me
Ability to pay my bills and meet my financial obligations	558	43%	32%	13%	6%	4%	1%
Career or job trajectory	558	25%	40%	16%	9%	7%	2%
Ability to deal with unexpected financial burdens	558	27%	38%	18%	11%	7%	0%
Ability to retire comfortably when the time comes	558	22%	31%	19%	16%	11%	1%
Ability to care for dependents or family members	558	21%	28%	16%	8%	7%	19%

Base: Completers, excludes "Refused"

Table 42B. Non-Completers—Financial confidence

	N	Completely confident	Somewhat confident	Neither confident nor unconfident	Somewhat unconfident	Not at all confident	Does not apply to me
Ability to pay my bills and meet my financial obligations	529	25%	32%	14%	15%	12%	3%
Career or job trajectory	529	18%	25%	24%	15%	12%	6%
Ability to deal with unexpected financial burdens	529	16%	24%	16%	20%	22%	2%
Ability to retire comfortably when the time comes	529	17%	17%	20%	17%	27%	2%
Ability to care for dependents or family members	529	23%	23%	16%	16%	14%	8%

Base: Non-Completers, excludes "Refused"

Q. Please indicate how often in the past month you felt...

Table 43A. Completers—Emotional well-being

	N	Very often	Fairly often	Sometimes	Almost never	Never
That I was unable to control the important things in my life	558	11%	10%	34%	34%	11%
Confident about my ability to handle my personal problems	558	24%	39%	28%	7%	2%
That I was on top of things	558	18%	34%	38%	9%	1%
Angered because of things that were outside of my control	558	8%	15%	40%	28%	10%

Base: Completers, excludes "Refused"

Table 43B. Non-Completers—Emotional well-being

	N	Very often	Fairly often	Sometimes	Almost never	Never
That I was unable to control the important things in my life	529	13%	19%	36%	21%	10%
Confident about my ability to handle my personal problems	529	18%	22%	41%	13%	5%
That I was on top of things	529	10%	26%	42%	18%	5%
Angered because of things that were outside of my control	529	11%	22%	36%	23%	8%

Base: Non-Completers, excludes "Refused"