

# College Completion Day

## The Payoff of College Completion

Completing college **unlocks lifelong benefits**—for individuals, families, communities, and society as a whole.

Graduates experience:

- Increased employment opportunities
- Higher lifetime earnings—upwards of \$1M
- Better health outcomes
- Greater civic engagement
- Reduced likelihood of living in poverty
- Lower risk of loan default
- Overall improved life outcomes

## Fast Facts



Colleges & universities fail to graduate  
**40%**  
of all students they enroll.





Borrowers who leave school without a degree are nearly  
**3x more**  
likely to default on their student loans.



Graduates start repaying their loans faster and owe 6% less than what they borrowed after four years—while **students who don't finish often see their balances grow**, owing 6% more and contributing  
**to \$918M**  
in outstanding debt.


## The Barriers Are **Bigger** Than Academics

Many students leave college not because of coursework— but because **life gets in the way.**

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- Transportation costs
  - Lack of affordable childcare
  - Working to cover basic needs
  - Homelessness
  - Limited access to support services

Graduation gaps persist—**only 39% of Black students** and **29.5% of Hispanic students graduate**, compared to 52.9% of white students.

## The Solution: Evidence-Based Support Models



Evidence shows that **wraparound student support**—like high-touch advising, tutoring, career services, childcare, and subsidized transportation—**can double graduation rates** and increase degree attainment.

Investing in scaling and sustaining these proven models **improves student outcomes** and **maximizes the return** on public investment.