

BEST VALUES IN PUBLIC COLLEGES

OUR TOP 100 SCHOOLS DELIVER A FIRST-RATE EDUCATION WITHOUT BREAKING THE BANK. BY JANE BENNETT CLARK

IT COULD JUST BE THE BEST PUBLIC COLLEGE YOU'VE NEVER HEARD OF, WITH PRICES SO low that it's a steal even for out-of-state students. SUNY Geneseo, a small liberal arts college in western New York, boasts top students, a scenic campus, strong programs in both arts and sciences, and new dorms with—drumroll, please—washers and dryers on every floor. It adjoins a historic village with killer quaintness and puts students within 30 miles of Rochester, a major college town. What's missing at

Geneseo? Arguably, only the buzz that impels some parents to pay two or even three times as much for the same features at a private college.

That's good news for parents who want quality *and* affordability—and the reason that Geneseo qualifies as one of the top ten best values in public colleges and universities in *Kiplinger's* annual rankings. This year, Geneseo ranks number one for out-of-state value and number six for in-state value. The University of North Carolina at Chapel Hill, a premier research institution with a mission to meet the full financial need of its students, gets top honors for in-state students for the seventh time in a row.

Here's the better news: Most students don't have to go beyond their state borders to find a great public program. About three-fourths of the states claim at least one top performer among the 100 schools on our honor roll, and many states boast several. High school students who live in the north and despise the snow, and southerners who want to trade their flip-flops for Uggs, also have attractive options. UNC at Asheville, number

40 on our list, carries an annual out-of-state sticker price of \$22,234 in total costs. The University of Wisconsin at La Crosse, number 39, gives out-of-state students Cheesehead status for less than \$19,000.

Several schools moved up dramatically in our rankings from last year. For instance, Indiana University-Bloomington jumped 21 slots, to number 34, thanks in part to improved test scores for incoming freshmen, more-generous financial aid and a lower average debt at graduation. Ohio State moved up 25 slots, to 37, owing to better ACT scores among incoming freshmen and a lower cost (after need-based aid was factored in) for in-state students. A more competitive admission rate, plus better test scores, moved the University of South Carolina from number 51 up to 35.

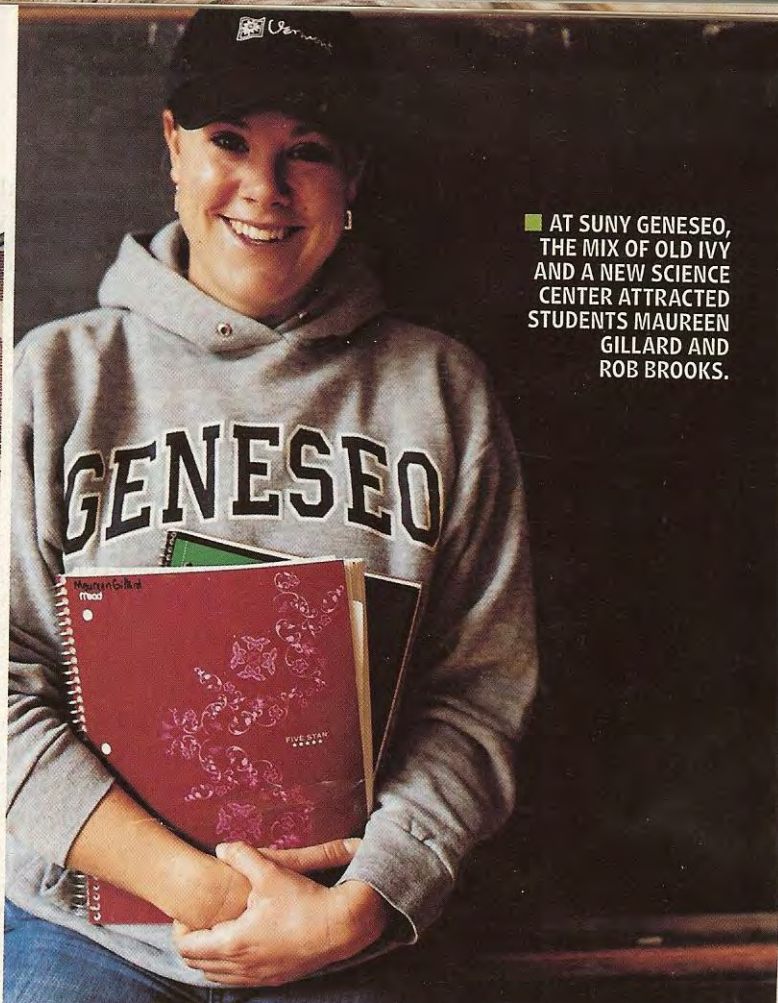
●● PRICES HEAD NORTH

Geneseo president Christopher Dahl firmly believes “there's no reason why the state of New York shouldn't offer its residents the same education that would cost \$45,000 to \$50,000 at a private school. It's elitist to argue that state residents shouldn't have access to

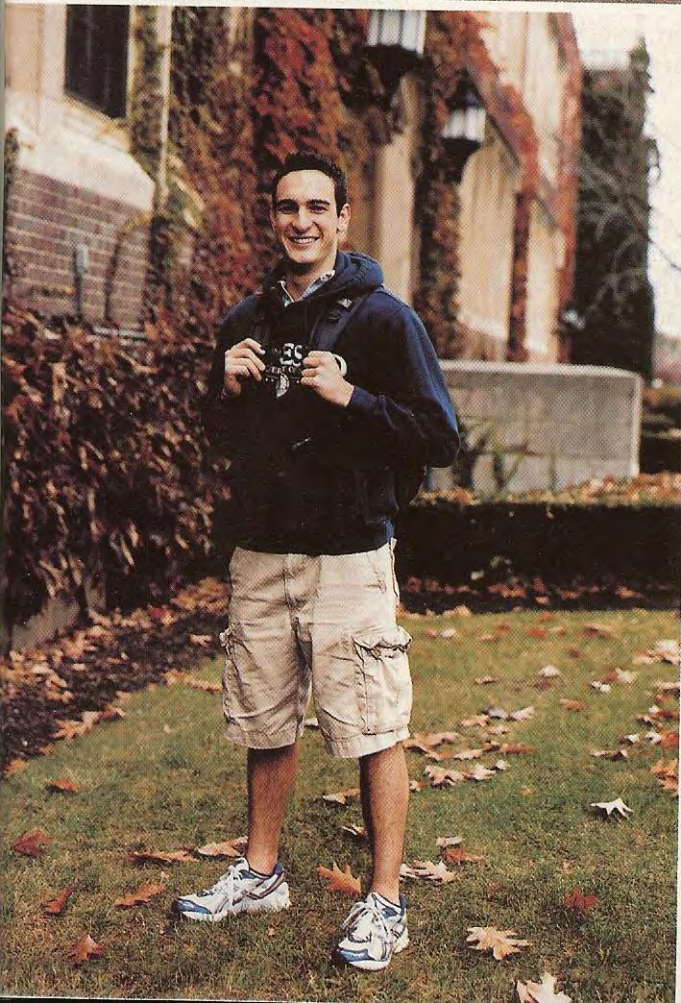
an outstanding education at a reasonable price.” Dahl's school makes good on that proposition. In-state students pay \$4,350 in tuition and total costs of about \$15,000. Out-of-staters pay \$10,610 in tuition and \$21,226 total.

Lately, however, public colleges have been challenged to deliver that kind of deal in the face of climbing enrollment and competing demands for state funding—especially for kindergarten through 12th grade. Efforts to boost achievement at younger ages mean that higher ed has had to settle for less money, says Ross Hodel, director of the Center for the Study of Education Policy at Illinois State University. “The mind-set is that higher education is more of an individual benefit than a benefit to society, and higher-education people can take care of themselves.”

Increasingly, college administrators are doing just that, by raising private funds or using other revenue to cover some costs. The strategy works well for flagship institutions, such as UNC-Chapel Hill, which just concluded a \$2.3-billion fund-raising campaign. But it's tougher for lesser-known schools,



■ AT SUNY GENESEO, THE MIX OF OLD IVY AND A NEW SCIENCE CENTER ATTRACTED STUDENTS MAUREN GILLARD AND ROB BROOKS.



PHOTOGRAPHS BY JIM BASTARDO

such as Geneseo, whose \$10-million endowment looks like peanuts in comparison. "We've been commended for doing more with less," says Dahl. "I'd rather do more with more."

Who else covers the shortfall? You, dear parent. Although prices for public schools remain relatively modest compared with private schools, annual increases continue to outstrip inflation. In 2007-08, the average total cost for in-state students ran \$13,589, a 5.9% increase over the previous academic year, according to the College Board. For out-of-state students, total charges topped \$24,000, up 5.4% over the previous year.

●● DIVERGING TRENDS

Those costs don't reflect the grants, loans and tax benefits that most families use to pay the bills. Full-time students at four-year public colleges and universities received an average of \$3,600 in grants and tax benefits in 2007-08, reports the College Board, reducing in-state tuition and fees from \$6,185 to \$2,585. The highest average debt at graduation among the schools in our rankings topped out at more than \$20,000. That includes private loans, the fastest-growing source of student debt among undergraduates.

Grants and scholarships once went mostly to families whose kids otherwise couldn't afford to go to college. More recently, state legislatures have funded merit scholarships to encourage home-grown students to do well in the lower grades and to attend colleges and universities within the state. Although most financial aid continues to be need-based, according to a 2007 report sponsored by the Western Interstate Commission for Higher Education, "the increase in state merit-aid represents one of the most dramatic shifts in higher education policy since the introduction of the Pell Grant" (federal grants for the neediest students).

The University of Florida, second in our in-state rankings, offers a great deal regardless of financial aid. Its in-

state tuition runs only \$2,211. (Tuition at UF is slated to go up by as much as 15% a year over the next four years.) Florida's merit-based Bright Futures program, funded by a state lottery, currently covers 75% to 100% of tuition for in-state students who meet the academic criteria—and most students qualify. "It's very popular," says UF president Bernard Machen. "Constituents and legislators love it."

The University of North Carolina at Chapel Hill represents a divergent trend: a commitment to meet the financial need of all qualified students and to fill that need with grants, not loans. Its program, called the Carolina Covenant, reaches out to bright high school students from low-income families. The program allows participating students to graduate debt-free.

Chapel Hill owes the state for the wherewithal to do it. "North Carolina has an unbelievable record over the past six years of increasing funding for need-based financial-aid programs," says Shirley Ort, associate provost and director of scholarships and student aid.

"We've succeeded in conveying that higher education is the key to quality of life in this state," says chancellor James Moeser, who steps down in June. "I couldn't be more proud of the Carolina Covenant." The first group of Covenant students graduates in May.

UNC-Chapel Hill also awards merit scholarships, funded by a portion of the revenue it earns from licensed products. "We don't find ourselves in a situation in which we anguish over the share we put into need-based versus merit-based aid," says Ort. "We have dedicated sources that operate in tandem." The fund-raising campaign added to the pot for both types of aid. "Donors have an emerging interest in helping students from middle-income families who just missed eligibility for financial aid," she says.

As for the students who pay full freight, "we're still an incredible bargain, with incredible quality to go

THE BEST VALUES IN PUBLIC COLLEGES

KIPLINGER'S BASES ITS COLLEGE

rankings on a combination of outstanding academic quality plus an affordable price tag.

We start with nationwide data from more than 500 public four-year colleges and universities, which are provided to Peterson's/Nelnet. We supplement Peterson's data with our own reporting.

We narrow the list to about 120 schools based on several measures of academic quality—including the percentage of the 2006-2007 freshman class scoring 600 or higher on the verbal and math components of the SAT (or scoring 24 or higher on the ACT), admission and retention rates, student-faculty ratios, and four- and six-year graduation rates, which most schools reported for the student cohort entering in 2000.

We then rank each school based on cost and financial aid. We look at total cost for in-state students (tuition, mandatory fees, room and board, and estimated expenses for books); the average cost for a student with need after subtracting grants (but not loans); the average cost for a student without need after subtracting non-need-based grants; the average percentage of need met by aid; and the average debt a student accumulates before graduation. In the table, aid refers to need-based assistance.

To determine out-of-state rankings, we run the academic-quality and cost numbers again, this time using total costs for out-of-state residents and average costs after aid.

In our scoring system, academic quality carries more weight than costs (almost two-thirds of the total). To break ties, we use academic-quality scores and average debt at graduation.

In-state rank/Name	Quality						In-state		Out-of-state		Average debt at graduation
	Undergrad. enroll.	SAT (V/M) or ACT	Student/faculty ratio	4-yr. grad. rate	6-yr. grad. rate	Costs		Rank	Costs		
						Total	After aid		Total	After aid	
1. University of North Carolina at Chapel Hill	17,124	72%/81%	14	71%	84%	\$13,430	\$5,902	4	\$29,078	\$21,550	\$14,487
2. University of Florida	35,110	60/69	21	51	78	11,216	6,520	3	25,801	21,105	15,045
3. University of Virginia	14,676	79/85	15	84	93	17,225	4,702	7	36,475	23,952	12,726
4. College of William and Mary (Va.)	5,734	84/83	11	81	91	17,449	5,992	6	35,010	23,553	14,524
5. New College of Florida	746	96/76	11	53	63	11,605	3,985	31	29,458	21,838	15,334
6. SUNY Geneseo	5,358	79/87	19	64	79	14,966	12,320	1	21,226	18,580	17,000
7. University of Georgia	25,437	59/62	18	41	75	13,754	7,732	18	28,858	22,836	13,478
8. SUNY Binghamton	11,523	59/80	20	67	79	16,000	10,973	2	22,260	17,233	15,167
9. University of Washington	27,836	45/59	11	46	74	15,730	7,230	21	31,476	22,976	15,900
10. University of California, Los Angeles	25,432	69/80	17	57	87	20,969	10,025	13	40,037	29,093	15,996
11. University of California, San Diego	21,369	55/76	19	50	78	19,180	9,146	17	38,248	28,214	15,170
12. Georgia Institute of Technology	12,361	71/92	14	29	76	13,936	9,076	58	31,660	26,800	14,895
13. North Carolina State University	23,730	35/57	16	36	71	13,417	6,509	16	25,615	18,707	14,719
14. University of Mary Washington (Va.)	4,183	62/49	16	70	76	13,226	10,026	12	23,106	19,906	12,800
15. Florida State University	31,347	39/44	22	42	66	12,355	8,911	32	25,486	22,042	13,290
16. University of Michigan	25,555	94	15	67	87	19,657	11,711	14	40,511	32,565	23,533
17. Virginia Polytechnic Institute and State Univ.	21,997	43/62	16	47	76	13,527	9,307	26	25,905	21,685	19,807
18. University of California, Berkeley	23,863	72/81	15	58	87	23,466	11,925	11	43,086	31,545	14,751
19. University of Wisconsin-Madison	30,055	91	13	43	78	15,510	11,681	23	29,760	25,931	20,282
20. University of Delaware	16,296	44/58	12	62	76	16,898	11,662	8	28,148	22,912	17,200
21. University of California, Irvine	20,719	38/61	19	42	80	19,667	9,328	41	39,287	28,948	13,587
22. James Madison University (Va.)	16,013	28/33	16	62	80	14,340	8,601	19	25,060	19,321	11,932
23. College of New Jersey	6,094	62/75	13	61	81	21,549	12,063	5	28,772	19,286	19,459
24. University of Texas at Austin	37,037	54/68	18	42	75	17,046	10,746	35	33,920	27,620	16,800
25. Texas A&M University	36,580	42/57	20	35	77	14,971	8,176	9	23,311	16,516	16,027
26. Truman State University	5,524	86	16	41	66	13,477	10,517	10	18,087	15,127	16,656
27. Appalachian State University (N.C.)	13,447	30/36	17	35	64	10,897	6,186	20	20,639	15,928	14,838
28. University of Maryland, College Park	25,373	68/78	19	50	76	17,848	12,405	24	32,087	26,644	17,731
29. University of California, Santa Barbara	18,212	49/55	17	58	78	21,013	10,793	30	40,633	30,413	15,808
30. University of Connecticut	16,347	45/58	17	50	72	18,236	11,793	43	32,180	25,737	20,030
31. Miami University (Ohio)	14,551	81	16	66	80	20,294	15,609	33	34,121	29,436	22,255
32. University of Illinois at Urbana-Champaign	31,472	87	17	59	81	20,526	13,995	25	34,612	28,081	15,413
33. Clemson University (S.C.)	14,096	54/69	15	44	75	17,031	13,531	34	28,961	25,461	17,556
34. Indiana University, Bloomington	29,828	30/38	18	48	71	15,271	8,443	66	29,750	22,922	19,756
35. University of South Carolina	18,648	39/50	17	41	65	15,166	11,721	59	27,594	24,149	19,360
36. University of North Carolina at Wilmington	10,759	26/37	18	37	57	12,330	8,667	51	22,293	18,630	15,620
37. Ohio State University	38,479	82	13	35	68	17,358	10,833	45	29,967	23,442	18,130
38. Western Washington University	12,838	33/32	19	30	65	13,344	7,172	55	24,418	18,246	14,887
39. University of Wisconsin-La Crosse	8,306	64	24	21	64	11,320	7,144	38	18,894	14,718	16,793
40. University of North Carolina at Asheville	3,609	47/41	13	28	54	11,244	7,138	53	22,234	18,128	14,211
41. Cal. Polytechnic State Univ., San Luis Obispo	17,777	38/62	20	21	69	14,868	13,074	15	23,004	21,210	14,032
42. St. Mary's College of Maryland	1,948	64/57	12	63	72	21,844	17,844	40	31,178	27,178	17,125
43. University of Pittsburgh	17,246	57/64	16	44	67	22,176	14,903	44	31,686	24,413	N/A
44. University of Nebraska-Lincoln	17,371	59	19	22	63	13,688	8,821	61	23,708	18,841	16,909
45. Pennsylvania State Univ. at University Park	36,613	37/58	17	48	84	21,384	16,689	46	32,252	27,557	23,500
46. Rutgers, State Univ. of N.J., New Brunswick	26,691	41/60	16	46	71	21,373	12,483	36	30,541	21,651	16,283
47. Purdue University (Ind.)	31,290	30/45	14	31	64	15,996	7,103	75	30,804	21,911	20,102
48. University of California, Davis	23,458	35/54	19	42	80	21,150	12,078	57	40,218	31,146	12,701
49. University of Minnesota, Twin Cities	32,113	69	15	32	61	18,122	10,526	63	29,752	22,156	24,995
50. University of Texas at Dallas	9,375	58/73	19	30	56	16,425	12,027	37	25,725	21,327	16,895

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COLLEGE RANKINGS CONTINUED ON NEXT PAGE >>>

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In-state rank/Name	Quality						In-state		Out-of-state		
	Undergrad. enroll.	SAT (V/M)* or ACT	Student/faculty ratio	4-yr. grad. rate	6-yr. grad. rate	Costs		Rank	Costs		Average debt at graduation
						Total	After aid		Total	After aid	
51. University of Central Florida	39,545	34%/44%	28	31%	57%	\$12,650	\$9,225	85	\$26,851	\$23,426	\$12,876
52. Louisiana State University	24,583	65	21	27	59	12,895	7,665	56	21,195	15,965	16,354
53. University of Missouri-Columbia	21,551	66	18	38	68	16,572	10,418	54	27,228	21,074	18,983
54. University of Iowa	20,738	64	15	38	66	14,503	10,031	74	27,675	23,203	20,234
55. SUNY Purchase	3,754	37/23	15	32	47	13,383	8,638	52	19,643	14,898	16,058
56. SUNY Fredonia	5,046	23/31	16	49	63	14,922	11,772	27	21,182	18,032	22,303
57. University of Colorado at Boulder	26,163	68	16	38	66	17,421	10,244	91	35,583	28,406	17,141
58. Iowa State Univ. of Science and Technology	20,440	59	15	32	68	13,854	10,706	68	24,612	21,464	27,324
59. University of Arkansas	14,350	64	17	30	56	14,021	10,068	50	22,475	18,522	18,170
60. University of Alabama	19,471	46	19	35	63	12,518	9,038	77	23,336	19,856	18,653
61. Michigan State University	35,821	62	17	36	71	17,222	11,733	81	31,082	25,593	22,147
62. Salisbury University (Md.)	6,791	21/27	16	47	67	15,216	10,534	49	23,304	18,622	18,330
63. Northern Arizona University	14,526	22/24	16	26	48	11,634	7,524	71	20,619	16,509	17,563
64. University of Wisconsin-Eau Claire	10,031	57	19	19	59	11,455	7,287	62	19,028	14,860	16,953
65. University of Massachusetts, Amherst	19,823	34/43	17	46	66	18,759	11,595	60	29,337	22,173	14,094
66. University at Albany (SUNY)	12,457	26/42	20	50	62	16,050	11,283	28	22,310	17,543	11,856
67. Missouri University of Science and Technology	4,515	83	14	15	60	15,732	9,972	70	26,388	20,628	17,820
68. University of North Carolina at Greensboro	12,921	16/18	17	38	51	11,891	7,492	89	23,159	18,760	19,146
69. University of Vermont	10,082	44/46	15	49	65	21,014	10,244	83	36,898	26,128	23,328
70. College of Charleston (S.C.)	9,820	57/59	13	41	58	17,272	14,406	67	28,226	25,360	16,761
71. Murray State University (Ky.)	8,601	45	16	36	57	11,780	9,597	65	13,858	11,675	15,010
72. Ramapo College of New Jersey	5,188	36/46	17	39	59	21,475	14,126	22	27,046	19,697	15,937
73. University of Tennessee	20,619	74	15	29	57	13,578	10,781	82	25,820	23,023	18,254
74. SUNY New Paltz	6,263	30/31	13	28	54	14,220	11,791	39	20,480	18,051	1,900
75. SUNY Oneonta	5,596	16/28	17	37	53	14,756	10,965	48	21,016	17,225	12,100
76. University at Buffalo (SUNY)	18,165	30/47	15	33	58	16,285	13,974	42	22,545	20,234	19,062
77. George Mason University (Va.)	18,221	25/31	15	33	52	15,958	10,880	86	28,150	23,072	15,791
78. SUNY Brockport	6,916	26/16	18	29	56	14,596	10,938	47	20,856	17,198	19,082
79. University of South Florida	34,438	26/32	19	21	47	12,347	8,000	94	25,045	20,698	17,995
80. University of New Hampshire	11,971	24/33	17	53	73	20,036	17,588	84	32,996	30,548	23,928
81. Florida International University	31,712	28/28	17	19	47	14,922	9,855	93	27,320	22,253	4,489
82. University of Minnesota, Morris	1,740	56	12	40	59	16,602	10,717	29	16,602	10,717	15,490
83. Georgia College & State University	5,141	24/25	16	22	45	13,346	10,487	97	25,968	23,109	15,128
84. Colorado State University	21,283	51	18	34	63	13,791	8,326	100	27,231	21,766	16,887
85. University of Arizona	28,442	28/36	19	32	58	13,418	7,387	95	24,652	18,621	17,392
86. University of Oregon	16,529	30/32	18	39	65	14,935	10,704	92	27,691	23,460	18,813
87. University of Oklahoma	19,600	72	20	19	56	14,675	10,845	76	23,789	19,959	19,206
88. Auburn University (Ala.)	19,367	54	18	32	62	14,400	9,887	87	24,900	20,387	21,256
89. SUNY Cortland	5,960	18/11	17	37	57	14,989	11,439	64	21,249	17,699	N/A
90. Washington State University	19,554	25/32	14	32	63	15,094	9,228	88	25,408	19,542	18,754
91. Longwood University (Va.)	3,787	19/14	20	41	61	15,134	10,199	78	23,454	18,519	17,781
92. Arizona State University	41,815	26/34	23	27	55	13,241	7,589	98	25,273	19,621	15,894
93. West Chester Univ. of Pennsylvania	10,821	14/18	13	26	59	14,466	14,466	69	22,322	22,322	17,500
94. Oklahoma State University	18,737	60	19	26	59	13,821	9,704	90	23,246	19,129	19,180
95. Mississippi State University	12,630	47	14	25	56	12,929	8,634	80	19,420	15,125	19,780
96. Rowan University (N.J.)	8,430	22/35	12	39	63	20,160	14,350	72	27,468	21,658	16,253
97. SUNY Plattsburgh	5,567	16/17	17	31	54	14,461	10,235	79	20,721	16,495	17,596
98. University of Idaho	9,127	43	20	20	54	12,264	9,119	96	22,344	19,199	20,002
99. University of California, Riverside	14,792	15/29	18	38	65	20,555	9,877	99	40,175	29,497	14,965
100. Illinois State University	17,885	53	19	33	62	16,755	9,321	73	24,075	16,641	17,015

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alongside it," says Moeser. Total costs for in-state residents amount to less than \$14,000; out-of-staters pay less than \$30,000. For their money, students enjoy world-class research facilities, a historic campus that recently underwent a \$515-million renovation and the collected wisdom of distinguished faculty members, including Oliver Smithies, recent winner of the Nobel Prize in Physiology or Medicine. Says Moeser, "Great faculty allows us to attract great students."

●● **IVY-LEAGUE ALTERNATIVE**

William Caren, a longtime administrator at SUNY Geneseo, laughs at the memory of having to tell groundskeepers not to pull the ivy off the brick buildings. "I said, 'Don't do that!' You've got to have curb appeal." Over the past decade, Geneseo has worked hard to cultivate its image as an elite, ivy-covered liberal arts college in the New England style. The carefully landscaped campus exploits its glorious setting on a slope of the Genesee River Valley. Buildings represent a mix of old and new, including gabled brick halls, Tudor-style townhouses for upper-classmen and a state-of-the-art science center. Says Caren, "People are surprised at how nice it is."

Geneseo competes with selective private colleges in the state, such as Hamilton and Skidmore. "People here are really smart—it pushes you," says Maureen Gillard, a fourth-year student. Most incoming freshmen rank in the top 10% of their high school class; 87% scored over 600 on their math SATs. With applications up 18% in 2007, Geneseo can afford to be picky. It accepts about one-third of applicants.

Some of the school's stiffest competition comes from within the SUNY system. With 11,500 undergraduates, Binghamton University (number eight in our in-state rankings and number two for out-of-staters) is twice the size of Geneseo. It offers 26 doctoral programs and attracts a more diverse population, including almost 1,700 international students.

MORE GREAT COLLEGE VALUES

OUR RANKINGS FOCUS ON TRADITIONAL FOUR-YEAR SCHOOLS WITH BROAD-BASED curricula. As a result, schools that offer great value but focus on special or narrow academic programs are excluded.

For example, the academies for the Air Force, Army, Coast Guard, Merchant Marine and Navy offer top academic quality; they charge no tuition and pay students to attend. But applicants to the federal academies must generally obtain congressional or military nominations and serve in the armed forces after graduation.

Cornell University, best known as a member of the Ivy League, is another exception. Four of Cornell's colleges—Architecture, Art and Planning; Arts and Sciences; Engineering; and Hotel Administration—are part of the privately endowed university, which we consider a private institution. But three of Cornell's undergraduate colleges are land-grant state schools that charge much lower tuition. New York State residents who attend the colleges of Agriculture and Life Sciences, Human Ecology, and Industrial and Labor Relations pay about \$19,000 a year for tuition and fees.

Still, "if a student is looking for a place focused on undergraduates, we fill that niche," says Dahl. Geneseo's small size allows students to work closely with faculty, and they don't have to share attention and resources with grad students. "I've been doing research since sophomore year," says Mehr Qureshi, a senior who is applying to medical school. "I got to know my professors. Being at Geneseo has helped make me a better candidate."

To secure its place as a top-tier institution, Geneseo hopes to attract students from farther afield. Out-of-state residents currently represent only about 3.5% of the student population. "We're a fairly well-kept secret beyond the borders of New York," says Dahl. The school sets no cap on out-of-state admissions and has lately stepped up its recruiting in neighboring states, but, says Caren, out-of-staters haven't caught on yet.

Gillard, who's from Colchester, Vt., is one student who did the math. At first, she balked at visiting Geneseo after a long day of college shopping ("I didn't even want to get out of the car"). But the tour and the setting moved Geneseo up on her list, and price put it over the top. Geneseo's out-of-state total cost matches in-state tuition at

the University of Vermont and is less than half that of St. Lawrence University, Gillard's other top choice. She abandoned her plan to attend St. Lawrence and went with Geneseo because "the cost was so much lower."

Rob Brooks, a sophomore from East Lyme, Conn., represents Geneseo's avowed future: an out-of-state student who learned about Geneseo from a private college counselor and whose high school has since put Geneseo on its radar screen. Like Gillard, Brooks knew that tuition would play a role in his college choice. "My dad said, 'I'm not paying for you to go to a \$40,000-a-year school,'" he says. The \$4,000 scholarship that Ithaca College offered him didn't bring Ithaca's costs down nearly enough to match Geneseo's sticker price, and Geneseo's new science building cemented Brooks's choice.

That combination of cost and quality sums up Geneseo's appeal to both residents and out-of-staters. Ivy or no ivy, "Our framework is to back up our reputation and rankings with real excellence," says Dahl. "We're very conscious of trying to be a great public liberal arts college." ■

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