

2026
OpInform

# The Unmatched Return of a SUNY Education

# Why Students Attend College

- **Career preparation:** Many careers require a college degree.
- **More job opportunities:** A degree qualifies individuals for jobs requiring education beyond high school.
- **Higher earning potential:** College graduates tend to earn more, though outcomes vary by field, school, debt, and circumstances.
- **Develop useful skills:** College strengthens communication, writing, critical thinking, research, teamwork, and problem-solving skills.
- **Explore interests:** Students explore a range of subjects to discover their professional interests.
- **Build relationships:** College provides opportunities to meet professors, classmates, mentors, and future employers.
- **Greater independence:** Living and studying away from home can help students develop responsibility and self-management.

# Why Students Aren’t Choosing College

- **Cost:** College can feel financially risky, especially with significant debt.
- **Return on investment:** Some students question whether a degree's financial benefits justify its cost and time.
- **Work opportunities:** Students can earn income immediately through work, apprenticeships, trades, or other career paths.
- **Alternative credentials:** Employers increasingly value certificates, industry credentials, boot camps, and other training for some occupations.
- **Changing attitudes:** Some high school graduates prioritize avoiding debt, gaining experience, or entering the workforce quickly.
- **Academic preparation:** Students who don't feel prepared for college-level work may be less likely to enroll.
- **Family and personal circumstances:** Work, caregiving, transportation, and other responsibilities can make traditional college difficult.
- **Demographics:** In some areas, the number of traditional college-age students has declined, reducing the potential pool of applicants.

# Economic Impact of Not Going to College

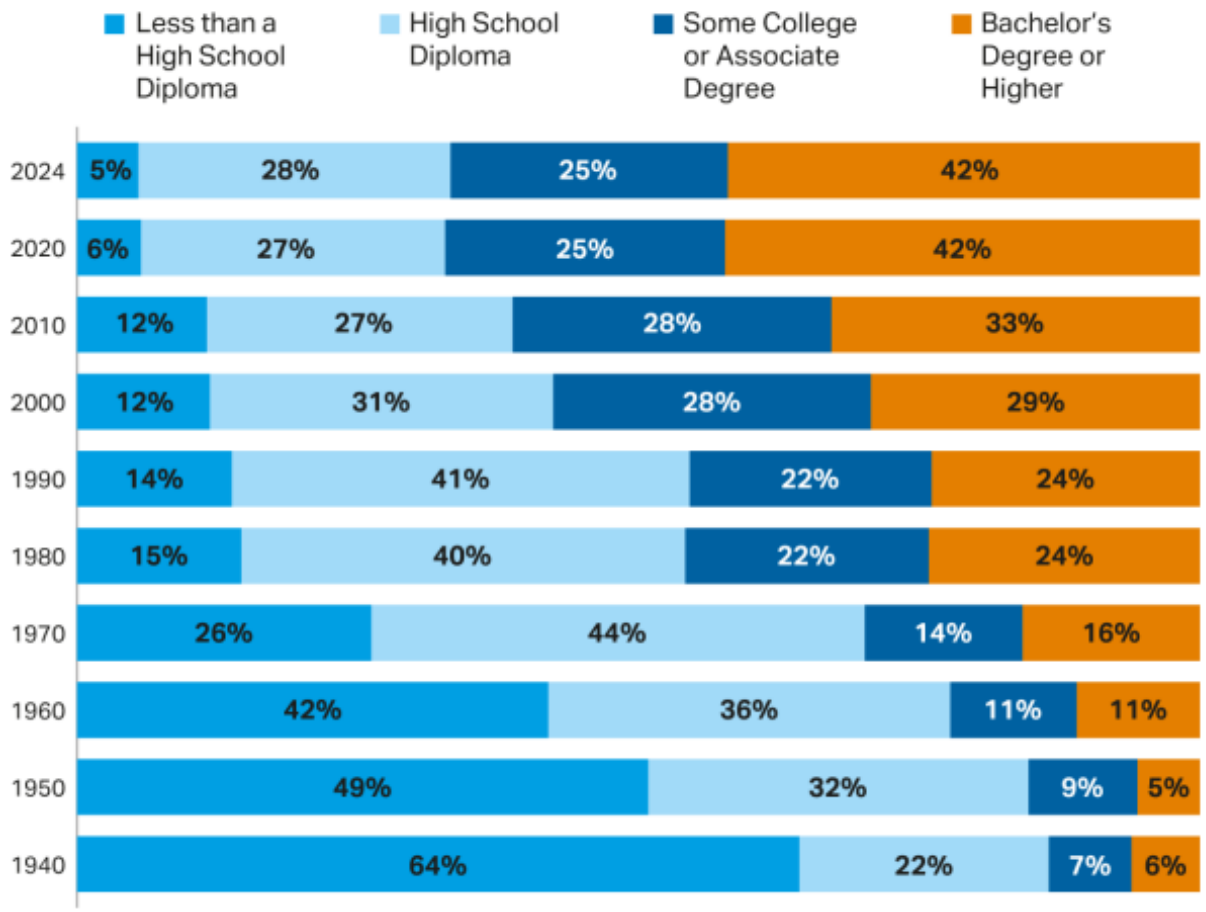
- Research indicates that even some post-secondary education leads to higher wages, lower unemployment, and greater lifetime earnings.
- Declines in college enrollment have a compounded impact on the economy because there are economic consequences on many levels: the individual, the community, businesses, and society as a whole.
- When fewer people go to college, fewer people graduate with the skills, credentials and degrees necessary for higher-paying jobs. And, that reverberates throughout the entire U.S. economy.

**Source:** npr.org/2022/01/13/1072529477/more-than-1-million-fewer-students-are-in-college-the-lowest-enrollment-numbers

**Is college worth it?**

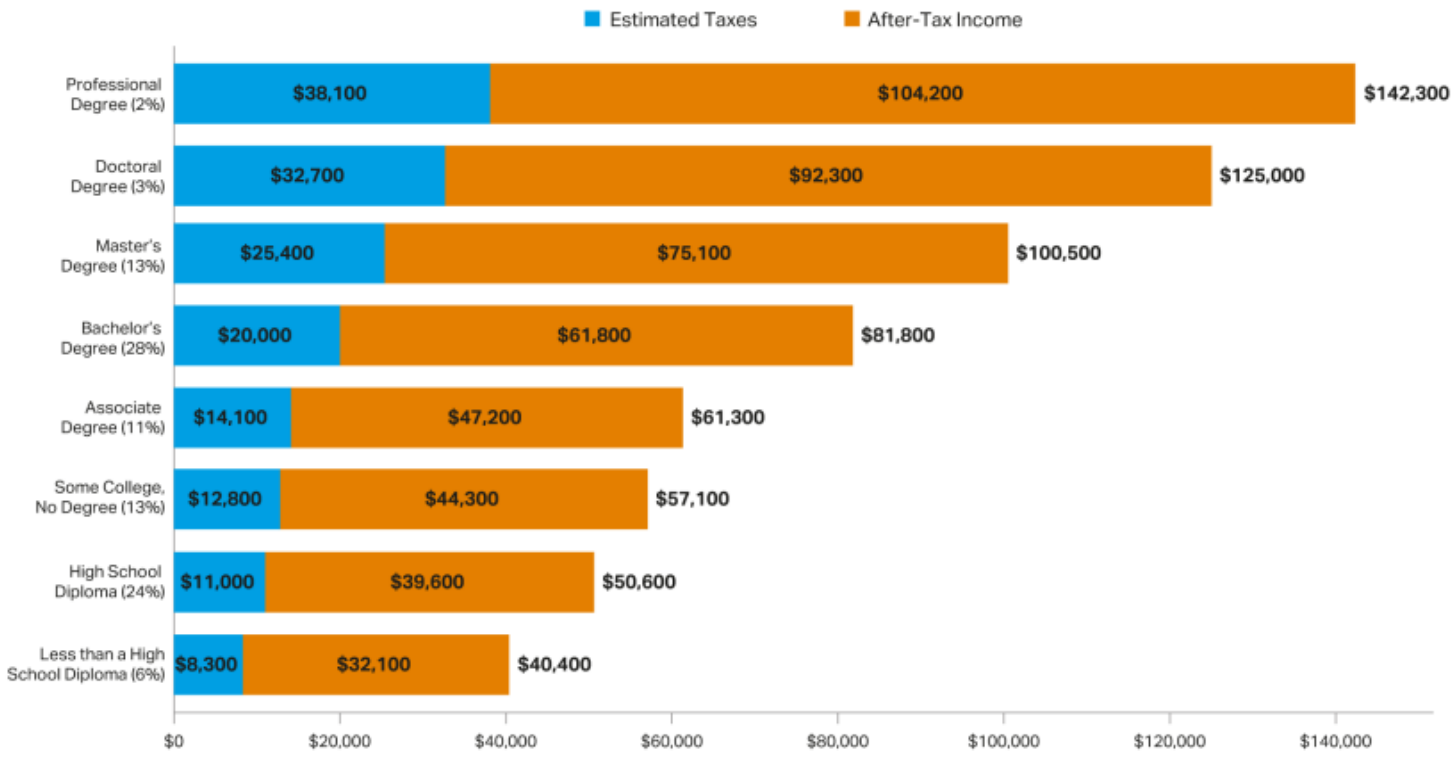
How do we help students answer that question for themselves?

# Educational Attainment of Individuals Age 25 to 34, 1940 to 2024, Selected Years




College Board, Education Pays 2026, Figure 1.6A

# Median Earnings and Tax Payments of Full-Time Year-Round Workers Age 25 and Older, by Education Level, 2024




CollegeBoard

College Board, Education Pays 2026, Figure 2.1

# Benefits of a SUNY Education

How can SUNY help students achieve their academic and career goals?

# SUNY 4-Year Institutions



- Low-cost tuition
- High-quality academic programs
- Graduation rates higher than the national average
- Low student loan debt
- Opportunity programs
- Scholarships
- Online programs

# SUNY Community Colleges

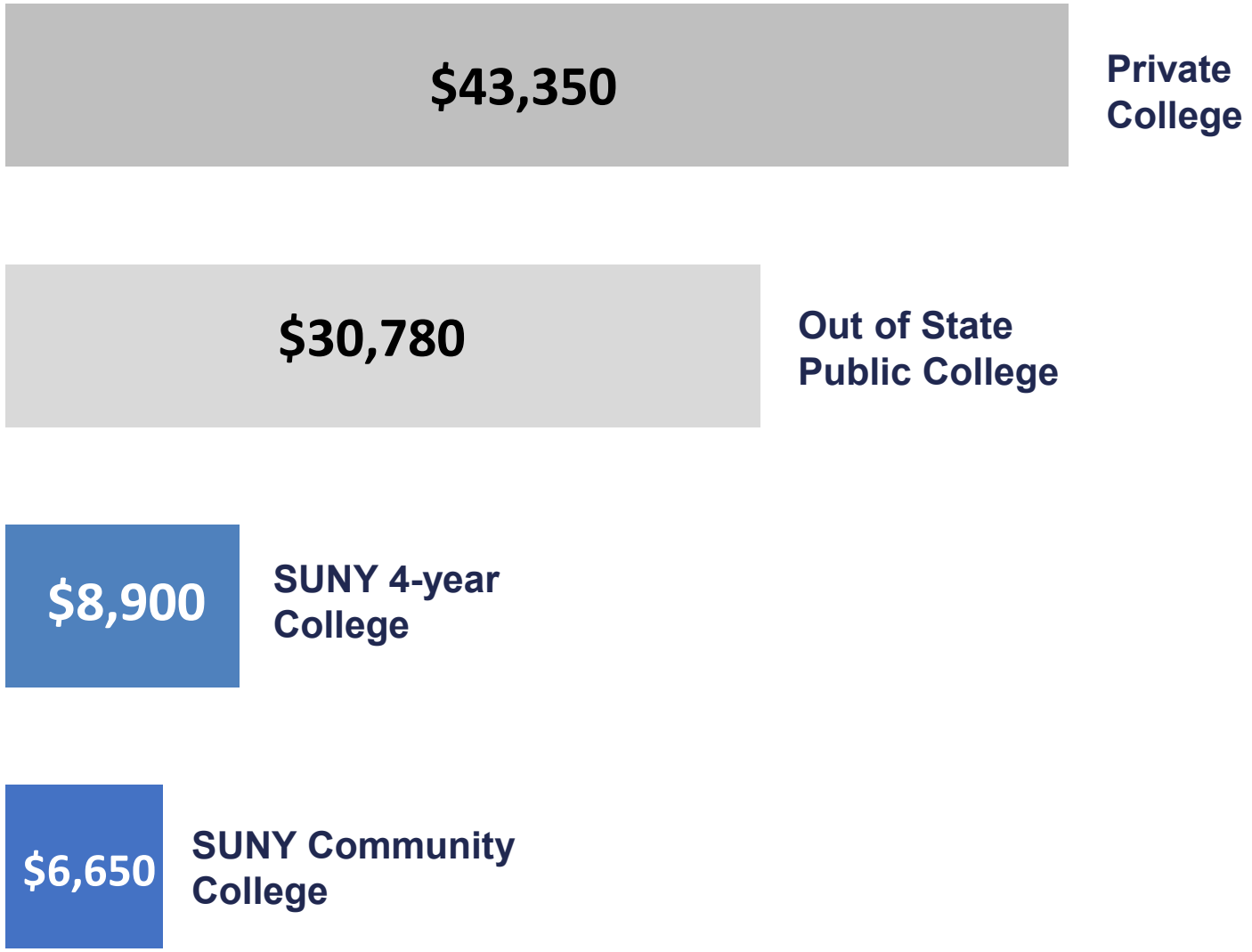


- Low-cost tuition
- High-quality academic programs
- Low student loan debt
- Opportunity programs
- Scholarships
- Full- or part-time, day, evening or online
- Certificates = immediate employment

# College Costs

What role does cost play in students' return on investment?

# How Much are Tuition and Fees?



# Average Cost of College Tuition

- Students can attend a SUNY 4-year institution for 4 years for the cost of 1 year at a private 4-year nonprofit college.
- Annual tuition at a SUNY Community College is $5,690*.

**Source:** educationdata.org/average-cost-of-college, 2026
*Represents the average tuition at a SUNY Community College

# Average Cost of College Tuition

- At public 4-year institutions, the average in-state tuition and required fees total $9,872.
- SUNY 4-year institutions in-state tuition and required fees total $8,900*.
- Among private 4-year institutions, the average tuition and fees at a nonprofit college total $39,408 annually.

**Source:** educationdata.org/average-cost-of-college, 2026
*Represents the average tuition and fees at a state-operated campus

# Average Student Loan Debt

- "In 2025, the average outstanding federal student-loan balance was **$39,547** per borrower."
- "Among 2023–24 bachelor's-degree recipients who borrowed for undergraduate education, average cumulative debt was **$27,420** at public four-year institutions and **$32,420** at private nonprofit four-year institutions."
- "In 2023-24, 53% of public four-year bachelor's-degree recipients completed college without borrowing for undergraduate education."
- "The average outstanding student-loan balance of a borrower in New York was $38,751."
- **"SUNY reports that half of its graduates have no debt at all."**

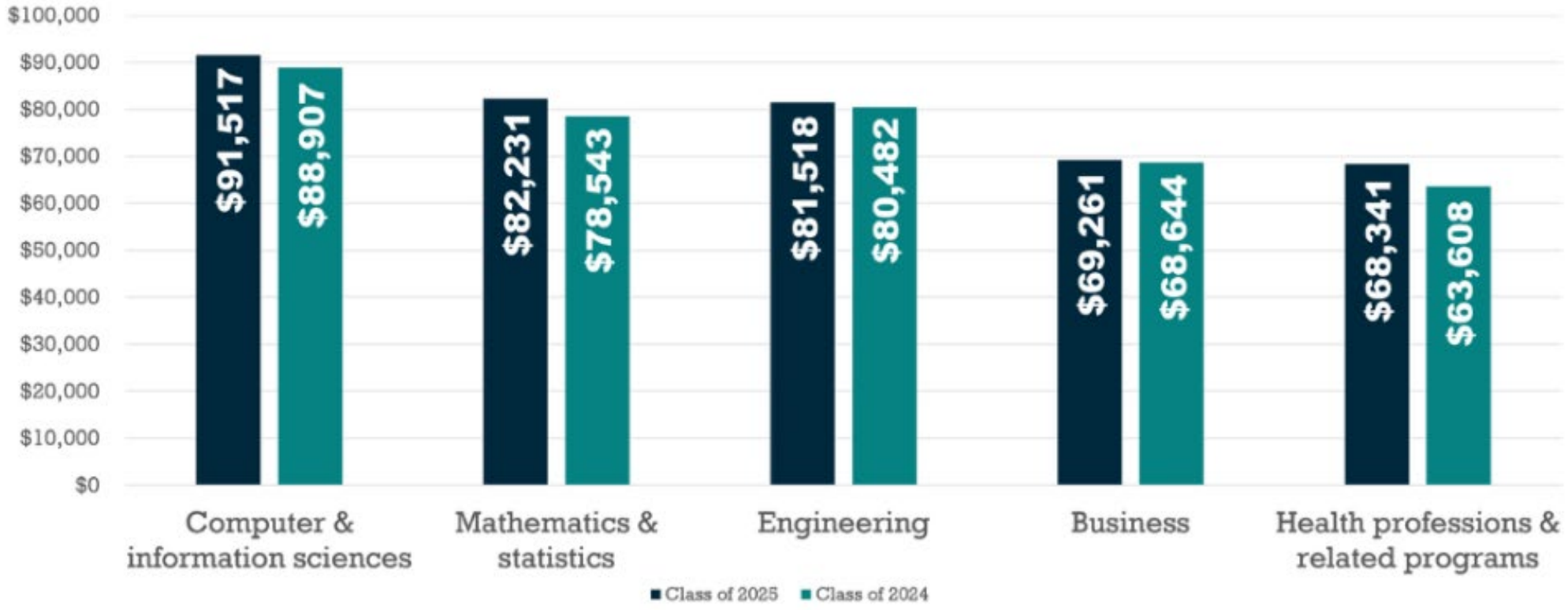
*Sources: College Board, Trends in College Pricing and Student Aid 2025research.collegeboard, SUNY Viewbook*

# Programs of Study

How does choosing the right program benefit students' return on investment?

SUNY

# Top-paid categories of majors among Class of 2025 bachelor's degree graduates




Source: Summer 2026 Salary Survey

nace national association of colleges + employers

# Average salaries by discipline, bachelor's degrees

| Broad Category | 2026 Salary Projection | 2025 Salary Projection | % Change |
|---|---|---|---|
| Computer Sciences | $81,535 | $76,251 | 6.9% |
| Engineering | $81,198 | $78,731 | 3.1% |
| Mathematics and Statistics | $74,184 | $69,709 | 6.4% |
| Business | $68,873 | $65,276 | 5.5% |
| Agriculture and Natural Resources | $67,154 | $63,122 | 6.4% |
| Social Sciences | $66,155 | $67,316 | -1.7% |
| Communications | $63,767 | $60,353 | 5.7% |

**Source**: Winter 2026 Salary Survey,
National Association of Colleges and Employers

# Top degrees in demand (bachelor's degree level)

| Major |
| --- |
| Finance |
| Mechanical Engineering |
| Computer Science |
| Accounting |
| Business Administration/Management |

**Source**: Winter 2026 Salary Survey,
National Association of Colleges and Employers

# Top Majors 2026 SUNY Applicants



- Business (Accounting, Administration, Finance, Management, Marketing)
- Computer Science and Mathematics
- Education (Early, B-2; 1-6)
- Engineering (Civil, Computer, Electrical, Mechanical)
- Humanities (English)
- Nursing (all degree types)
- Science (Biology, Biochemistry, Biomedical Science, Chemistry)
- Social Sciences (Criminal Justice/Criminology, Economics, History, Political Science, Psychology, Sociology)
- Undeclared

# Return on Investment (ROI)

Should ROI be used to decide where to attend?

# "ROI can be an important factor in deciding what institution to attend,

*but it is only one of many factors that prospective students should consider."*

**Source:** Center for Education and the Workforce, 2025

# What do we mean by ROI?

# Broader Definitions of ROI

- Financial ROI
- Career ROI
- Personal ROI

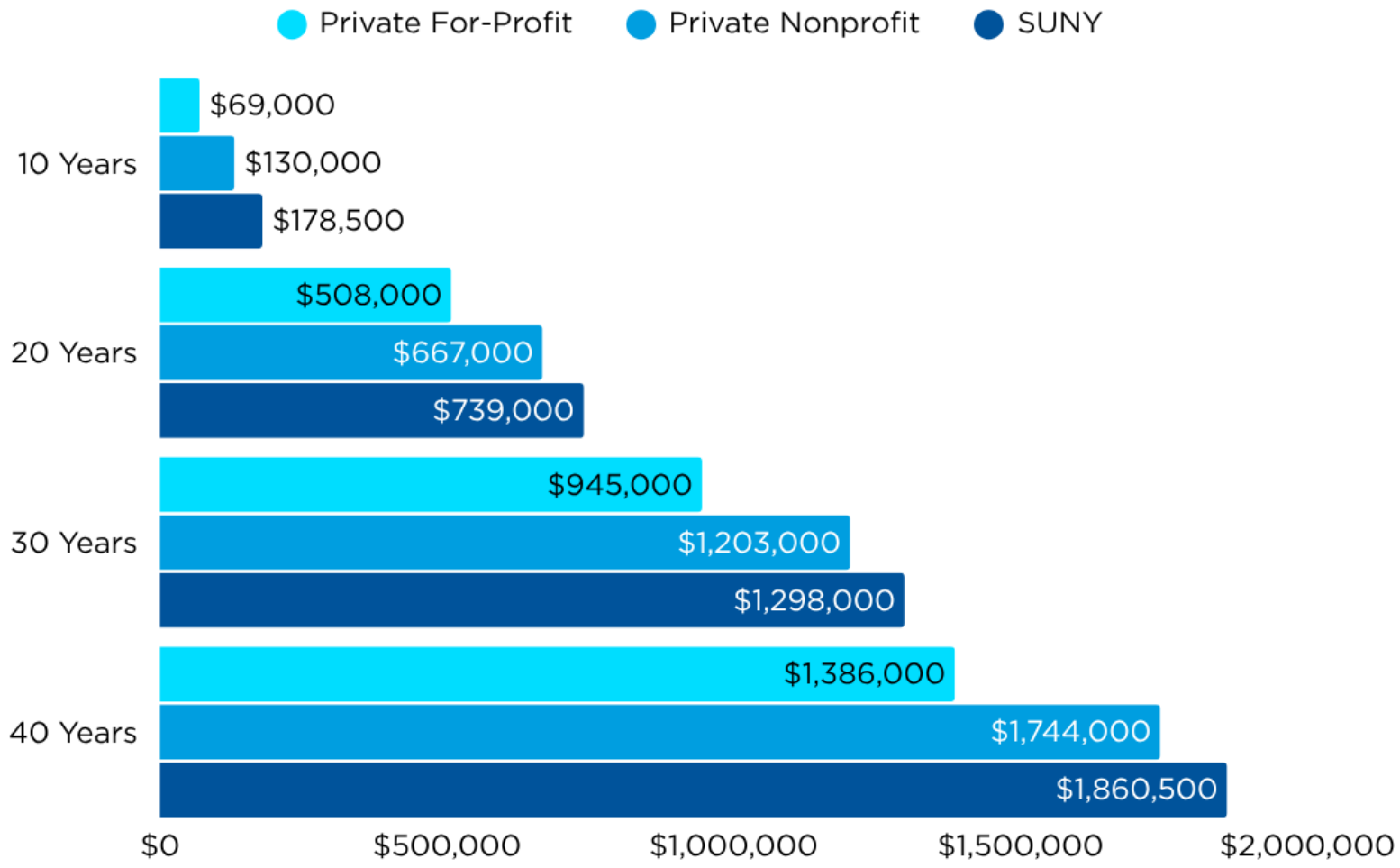


# Why ROI Matters in College Counseling

- Rising college costs
- Student loan concerns
- Differences in earnings across majors
- Underemployment among some graduates
- Increasing number of education pathways
- Counselor's role – helping students connect

# SUNY Leads in ROI[3]

Median Return on Investment (ROI) for Predominately Bachelor's Degree Granting Institutions




**Source:** Georgetown University Center on Education and the Workforce analysis of data from the US Department of Education, College Scorecard, 2021 – 22.

# Campus Opportunities for Cost Savings

# Turning Learning into Cost Savings




Internships & Co-ops



1,000 Study Abroad Programs



Service Learning for Credit



Undergraduate Research

# Cost Saving Programs

BUFFALO STATE UNIVERSITY

APPLY | VISIT | GET INFO

UNDERGRADUATE TO GRADUATE PATHWAYS

## Undergraduate to Graduate Pathways

Buffalo State offers multiple pathways for undergraduates to become graduate students including Direct Admissions, Hometown Advantage, and Accelerated Pathways.

### Direct Admissions

Direct Admissions allows Buffalo State's graduating seniors to secure provisional admission before graduation in select graduate and advanced degree programs.

Direct Admissions Application >

### Hometown Advantage

Undergraduate student teachers who are not currently in an accelerated pathway with a 3.0 GPA are invited to use the Hometown Advantage to stay at Buffalo State for their graduate education program. New teachers must earn a master's degree within five years to get professional certification.

Graduate Application >

### Accelerated (4+1) Pathways

With its Accelerated (4+1) Pathways, Buffalo State offers motivated students a way to complete both a bachelor's and a master's degree in less time.

Accelerated (4+1) Pathways Application >

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SUNY NIAGARA

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nission

✨ Sanborn Campus Shadow Day 🏢 Sign-ups are now available! | LEARN MORE




Home

## ACADEMIC PROGRAMS

ACCELERATED PROGRAM

Search keywords for courses | SEARCH

Filter by Degree Type: Two Year Degree | Filter by Topic: Accelerated Program | FILTER | Reset Filters

I'm here to help! Say "Hi" to start.

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New Paltz STATE UNIVERSITY OF NEW YORK | ACCELERATED PROGRAMS

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## Accelerated Pathway Programs

New Paltz » Accelerated Pathway Programs » Participating Undergraduate Programs

RESOURCES

Accelerated Graduate Degrees

PARTICIPATING UNDERGRADUATE PROGRAMS

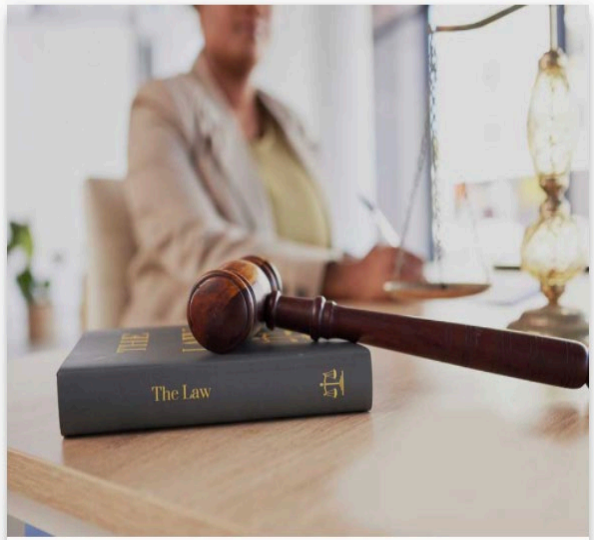
FAQ

### PARTICIPATING UNDERGRADUATE PROGRAMS

Accelerated degree programs allow qualified students to begin taking coursework for a Master's degree or graduate certificate as an undergraduate student saving time and money. The following undergraduate programs participate in an accelerated graduate degree, allowing their majors to enroll in graduate coursework that will count towards both the student's baccalaureate requirements as well as the requirements for the master's degree or graduate certificate of interest.



SUNY




## Law 3+3 with University at Buffalo

## X B.A./B.S. & J.D. at University at Buffalo School of Law

Bachelor of Arts or Bachelor of Science & Juris Doctor Program

Earn your law degree in six years with the 3+3 accelerated pathway with the University at Buffalo School of Law. Take three years of undergraduate coursework at Plattsburgh, then enter law school at UB without a separate fourth year of undergrad. Your first year of law



## ADOLESCENCE EDUCATION DEGREE (MAT)



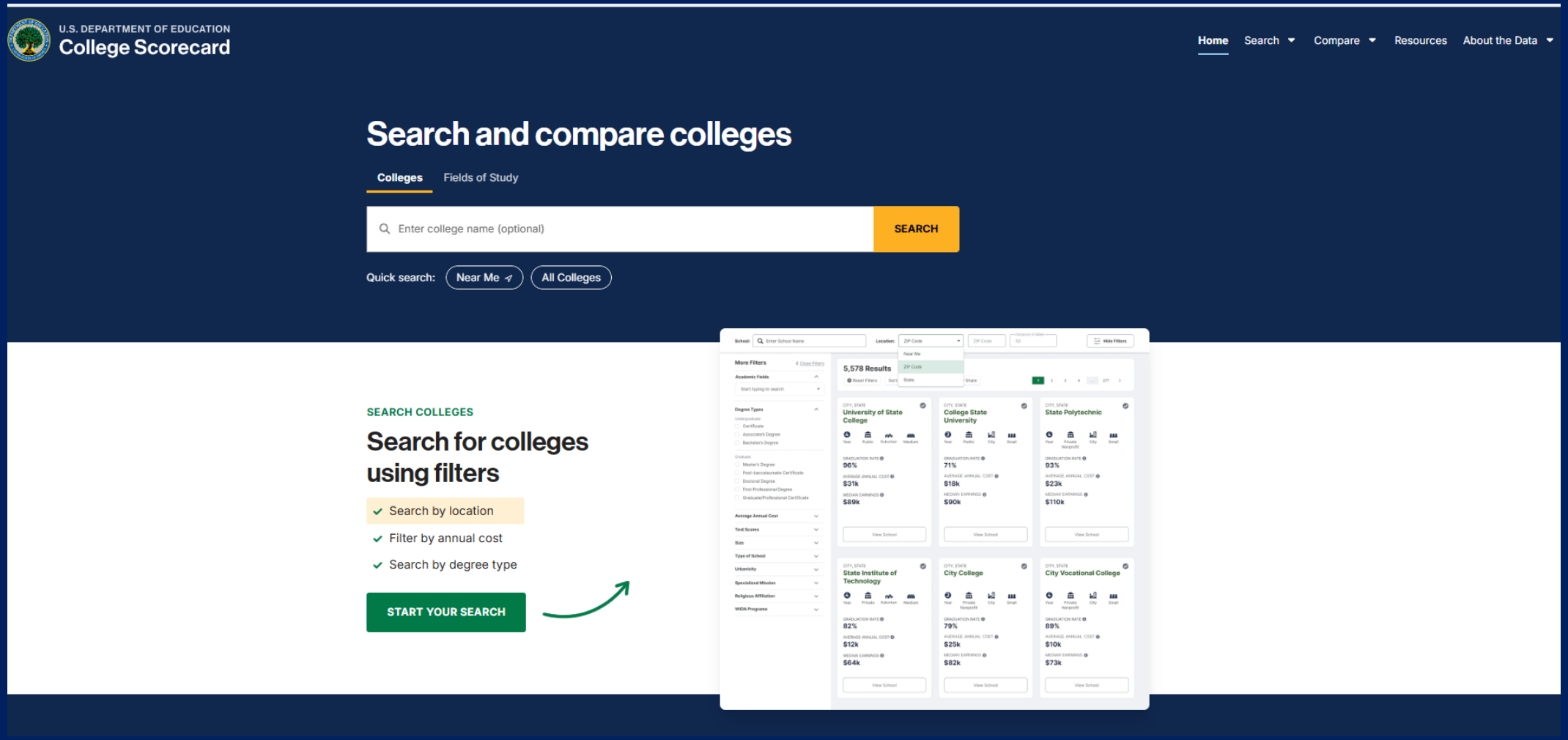
## Physical Therapy 3+3 with SUNY Upstate Medical University

# Resources

# Select Resources

- U.S. Department of Education College Scorecard
- Bureau of Labor Statistics | Occupational Outlook Handbook
- NYS Department of Labor
- SUNY Grad Wages
- Campus net-price calculators
- Campus financial aid offices

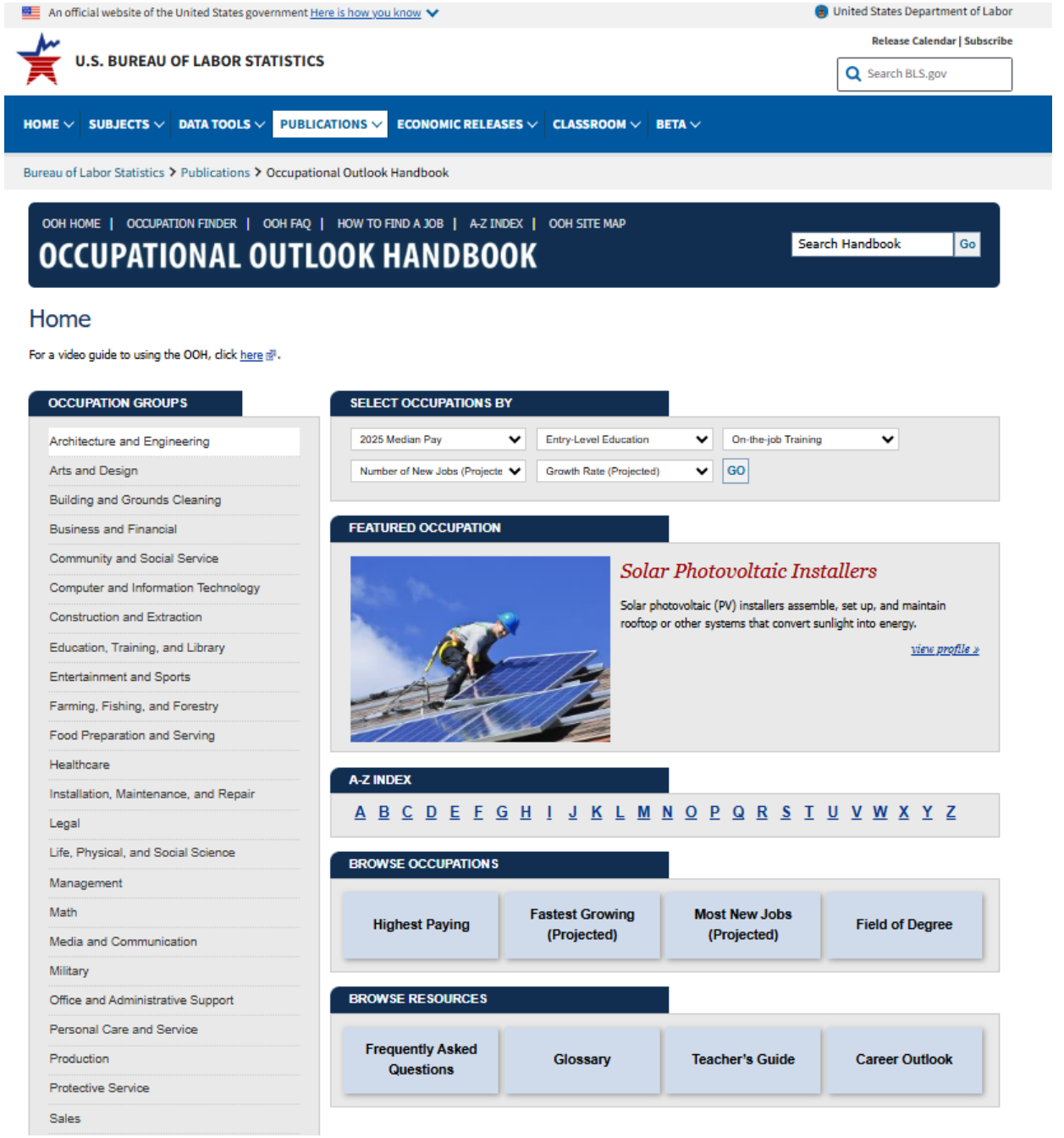
# U.S. Department of Education College Scorecard



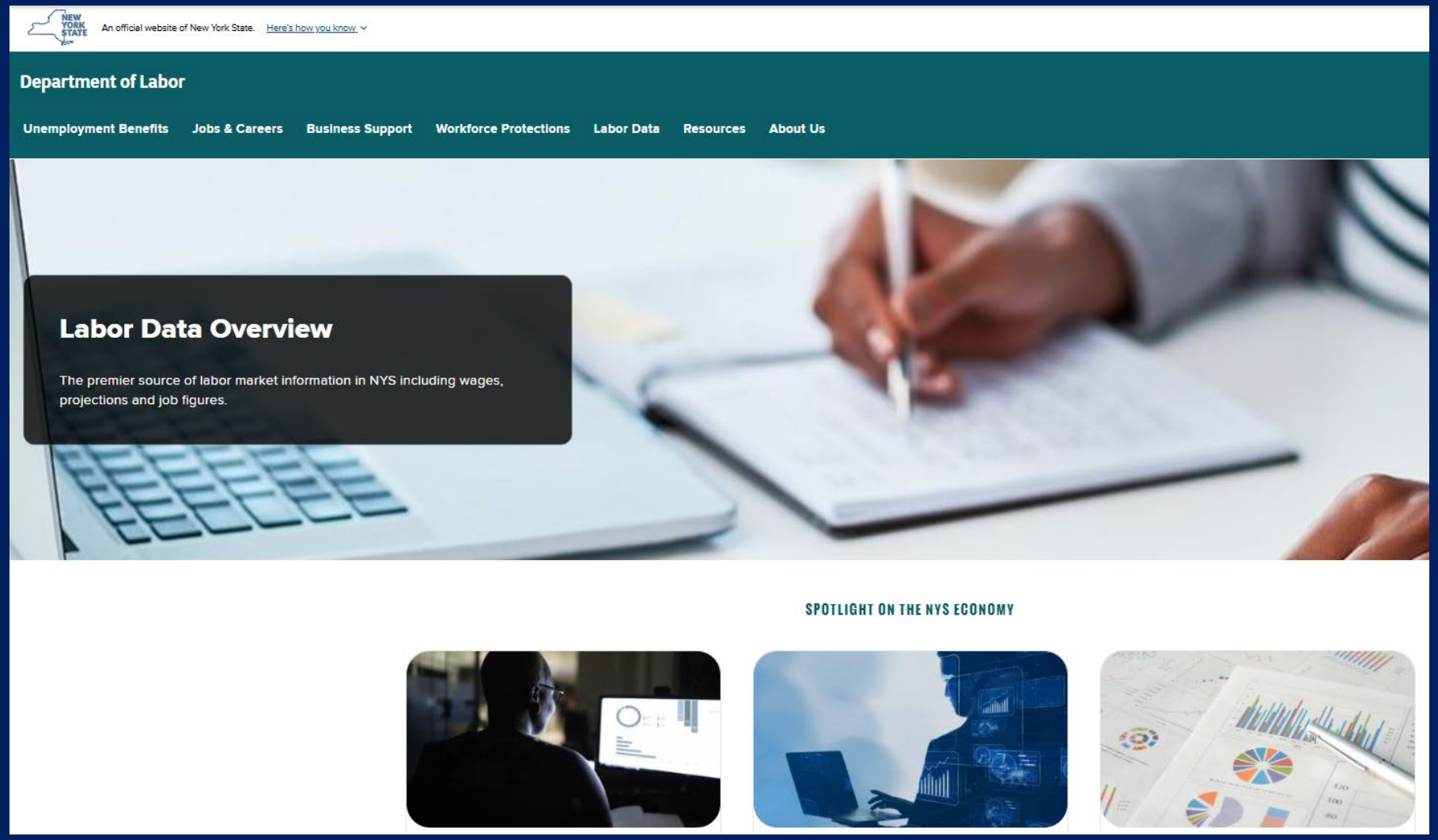
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# U.S. Bureau of Labor Statistics

www.bls.gov



# NYS Department of Labor



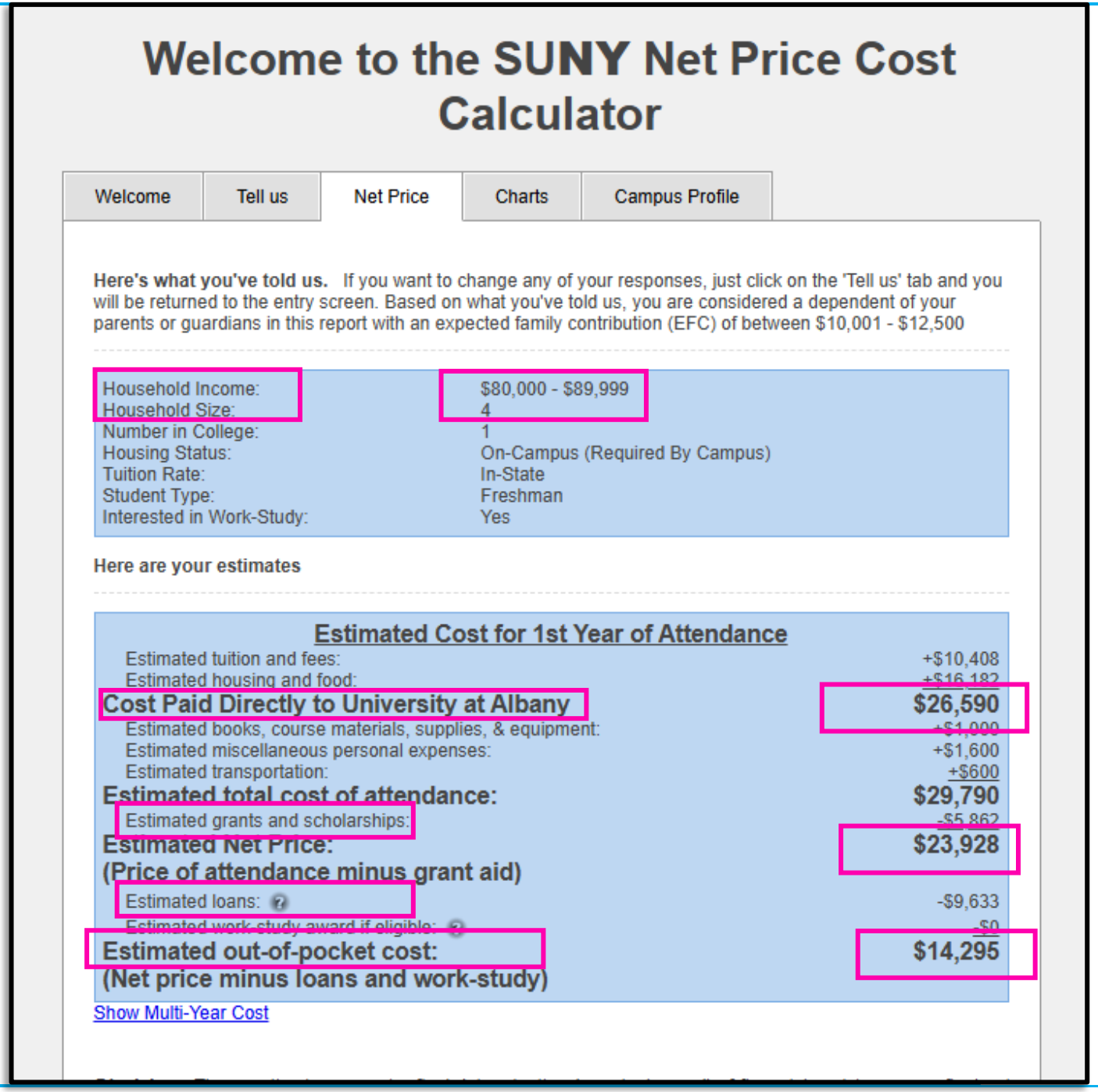
# SUNY Grad Wages

suny.edu/gradwages



# How Much Does College Cost?

## Net Price Calculator



Welcome to the SUNY Net Price Cost Calculator

Welcome | Tell us | Net Price | Charts | Campus Profile

**Here's what you've told us.** If you want to change any of your responses, just click on the 'Tell us' tab and you will be returned to the entry screen. Based on what you've told us, you are considered a dependent of your parents or guardians in this report with an expected family contribution (EFC) of between $10,001 - $12,500

| | |
|---|---|
| Household Income: | $80,000 - $89,999 |
| Household Size: | 4 |
| Number in College: | 1 |
| Housing Status: | On-Campus (Required By Campus) |
| Tuition Rate: | In-State |
| Student Type: | Freshman |
| Interested in Work-Study: | Yes |

**Here are your estimates**

**Estimated Cost for 1st Year of Attendance**

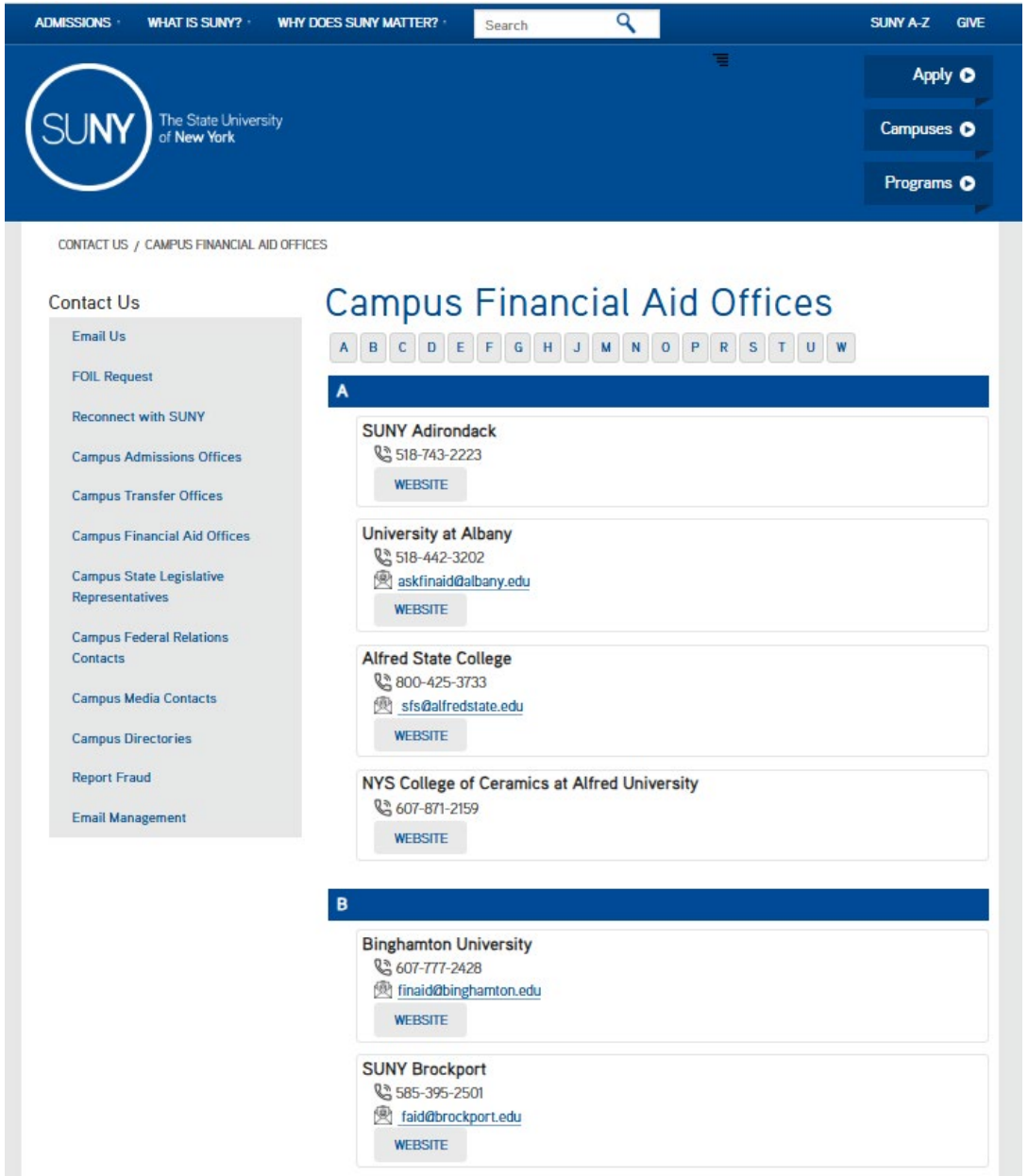
| | |
|---|---|
| Estimated tuition and fees: | +$10,408 |
| Estimated housing and food: | +$16,182 |
| **Cost Paid Directly to University at Albany** | **$26,590** |
| Estimated books, course materials, supplies, & equipment: | +$1,000 |
| Estimated miscellaneous personal expenses: | +$1,600 |
| Estimated transportation: | +$600 |
| **Estimated total cost of attendance:** | **$29,790** |
| Estimated grants and scholarships: | -$5,862 |
| **Estimated Net Price:** **(Price of attendance minus grant aid)** | **$23,928** |
| Estimated loans: | -$9,633 |
| Estimated work-study award if eligible: | -$0 |
| **Estimated out-of-pocket cost:** **(Net price minus loans and work-study)** | **$14,295** |

Show Multi-Year Cost

Source: suny.edu/howmuch

# Campus Financial Aid Offices

suny.edu/contact/campus-financial-aid-offices






# Questions?


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