

Financially safer colleges: Historically Black Colleges & Universities (HBCUs)

What is a "financially safer" college?

A college that supports its students better than other similar colleges in terms of cost, graduation rate, debt burden, and mobility, based on our analysis of College Scorecard data. [Click here for a detailed explanation of the data we use and how we analyze it.](#)



Families with low to moderate income pay less out of pocket



Low-income and part-time students graduate at similar rates as their counterparts



Low-income students leave with less debt and are better able to repay their loans



Low-income students recoup the costs of their degree faster

Should I only apply to financially safer colleges?

uAspire strongly recommends that every student apply to at least **one** financially safer college. We also encourage you to include a variety of different types of colleges on your list.

What's the difference between public and private colleges & universities?

Public and private colleges differ in many ways, but most notably in cost of attendance. Among private colleges, those that meet full financial need are likely to be more affordable, but more difficult to get into.

Private financially safer colleges & universities

| College | City |
|-----------------------------|------------|
| Allen University | Columbia |
| Claflin University | Orangeburg |
| Fisk University | Nashville |
| Huston-Tillotson University | Austin |
| Howard University | Washington |
| Jarvis Christian University | Hawkins |

| College | City |
|--------------------------------|---------------|
| Paul Quinn College | Dallas |
| Rust College | Holly Springs |
| Talladega College | Talladega |
| Wilberforce University | Wilberforce |
| Xavier University of Louisiana | New Orleans |



Scan or [click](#) to view all financially safer HBCUs on a map, along with their average net prices



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Public financially safer colleges & universities

| College | State | College | State |
|--|-------|--------------------------------------|-------|
| Alcorn State University | MS | North Carolina Central University | NC |
| Bluefield State University | WV | Prairie View A & M State University | TX |
| Bowie State University | MD | Tennessee State University | TN |
| Delaware State University | DE | University of Arkansas at Pine Bluff | AR |
| Elizabeth City State University | NC | University of Maryland Eastern Shore | MD |
| Fayetteville State University | NC | University of the Virgin Islands | VI |
| Florida Agricultural and Mechanical University | FL | Virginia State University | VA |
| Jackson State University | MS | West Virginia State University | WV |
| Kentucky State University | KY | Winston-Salem State University | NC |
| Morgan State University | MD | | |
| North Carolina A & T State University | NC | | |

Recommendations are current only for 2024-2025 academic year

Source: Based on uAspire's analysis of the U.S. Department of Education's [College Scorecard](#) data from Spring 2024 and Third Way's [economic mobility index](#).