



A 2015 report from the Urban Institute, *Student Debt Who Borrows Most? What Lies Ahead?*, found that “not completing a degree is a significant predictor of repayment difficulty and default.” Although noncompleters borrowed smaller amounts, representing 59 percent of those who borrowed less than \$10,000, they have more trouble repaying the loans than completers with higher amounts of debt, possibly “because individuals without college degrees earn significantly less than those who have graduated and because the absence of a credential may well reduce the motivation of borrowers to repay their loans.”

Student Retention

Higher education offers many lifetime benefits to students, but those benefits increase exponentially for students who graduate. Mississippi Public Universities place an emphasis on student retention and have developed several programs and services to assist students. Many universities have First Year Experience courses that introduce students to university life, help them build study and life skills and feature a common reading experience.

Several universities have brought many services focused on student retention under one umbrella in a student success center that serves as a one-stop shop to help identify and address any issues students may have that would prevent them from staying in school through graduation. Retention specialists staff the centers and help facilitate a seamless transition into university life for the students.

Early warning systems help identify students who have missed class and provide information to alert retention specialists and resident assistants so they can help the students get back on track quickly. Other retention efforts include peer-to-peer mentoring, workshops, leadership development and targeted services based on the individual needs of the students.

82,654

Student enrollment at Mississippi Public Universities in Fall 2016 was the **highest** in history.

MISSISSIPPI PUBLIC UNIVERSITIES

22.8

Average ACT score of entering freshmen



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79%

one-year retention rate for entering full-time freshmen

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