

Costs and student loans are the biggest barriers to college for Utah students

Fewer than half know how to navigate the application process



**Envision
Utah** How we grow matters.

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Executive Summary

Envision Utah surveyed more than 7,600 Utah high school students about their educational experiences and plans after high school.

More results to come.

Students perceive costs and student loans as the biggest barriers to post-secondary education.

- This is true for every demographic group.
- Students over-estimate the amount of debt college graduates and have relatively low tolerance for college debt.

The process of applying for college and financial aid is a significant barrier to post-secondary education.

- Less than half of students feel confident navigating the application/financial aid process.
- Students think that simplifying the application/financial aid process would have a bigger impact than making college free.

Students of color don't feel like campuses are welcoming.

More students plan to pursue post-secondary education than actually do.

Methodology

Two-Phase Research Process

- 3-day qualitative study via iTracks discussion board
 - 25 students from diverse backgrounds
 - 30 open-ended questions
 - Approx. 70 minutes of input per participant
- Survey of high school students
 - > 7,600 student respondents; 4,500-student sample used in analysis
 - Opt-in survey with incentives — distributed by districts, Youth Council, other partners
 - Respondents representative of Utah's racial/ethnic demographics
 - 100+ questions (distributed w/ split sample logic)
 - Random response selection based on Census data and Utah schools enrollment data

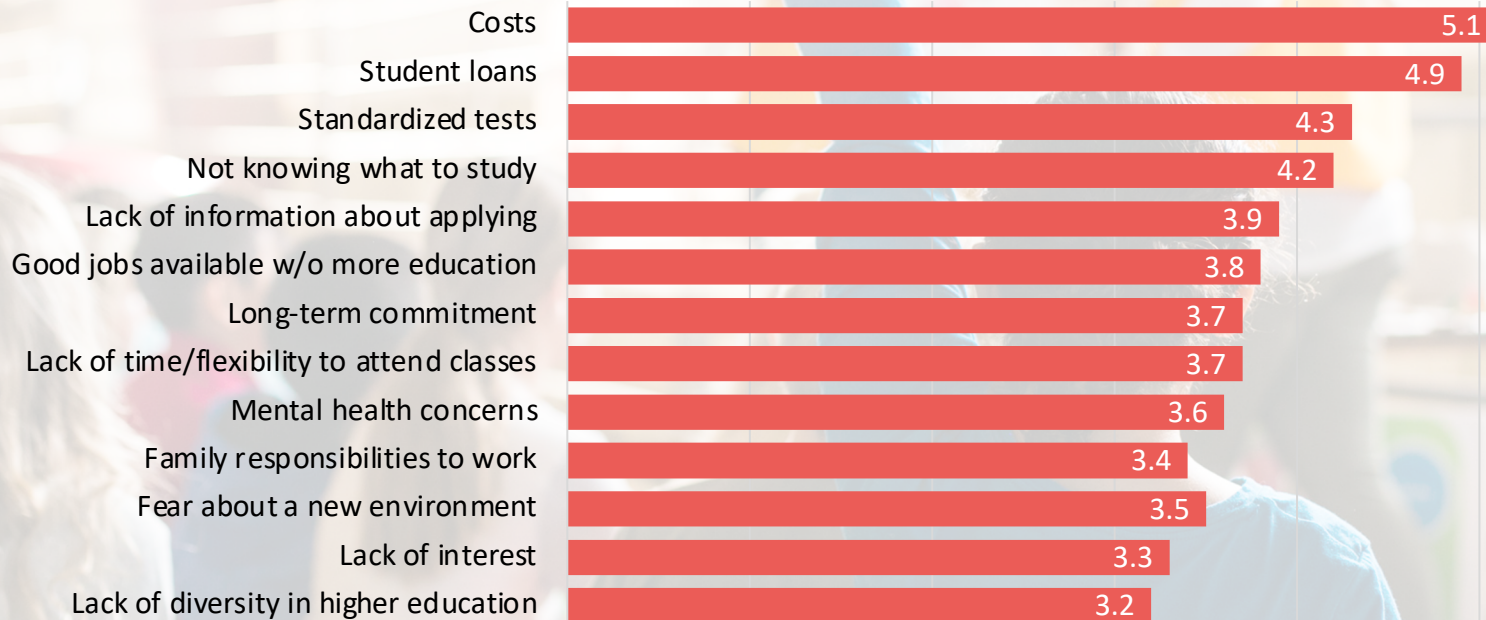
A blurred background image of a classroom. In the foreground, a student with dark hair tied back, wearing a blue long-sleeved shirt, has their right hand raised. Other students are visible in the background, some wearing yellow vests, suggesting a classroom or workshop setting. The lighting is bright and warm, creating a soft, out-of-focus atmosphere.

**Costs & student loans are
the biggest barriers to
higher ed.**

Utah students see **costs and student loans as the biggest barriers** to post-secondary achievement among their peers.

Barriers to Higher Ed

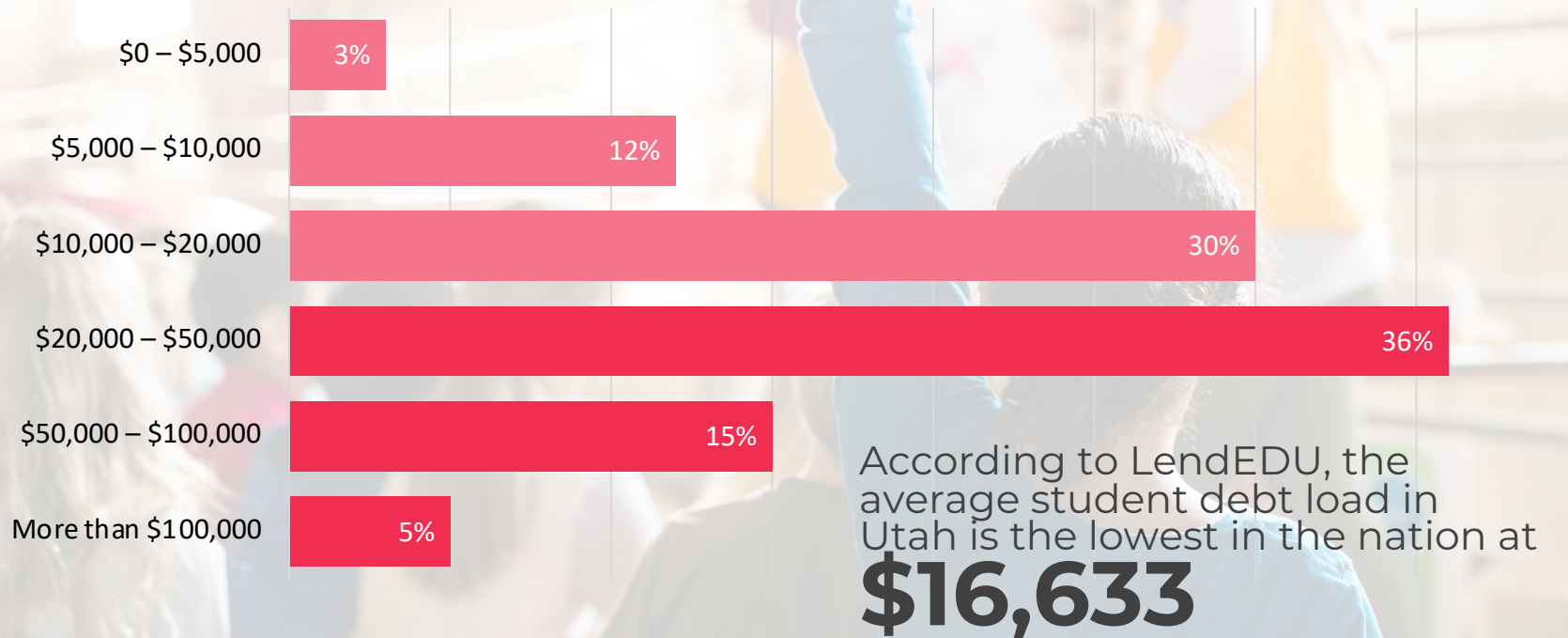
Mean score on a 1 to 7 scale.



Q: What do you see as the biggest barriers to going to college, either for yourself or others? Please rate these barriers on a scale of 1 to 7.

More than half of Utah students believe that they will graduate from college with more than \$20,000 in debt.

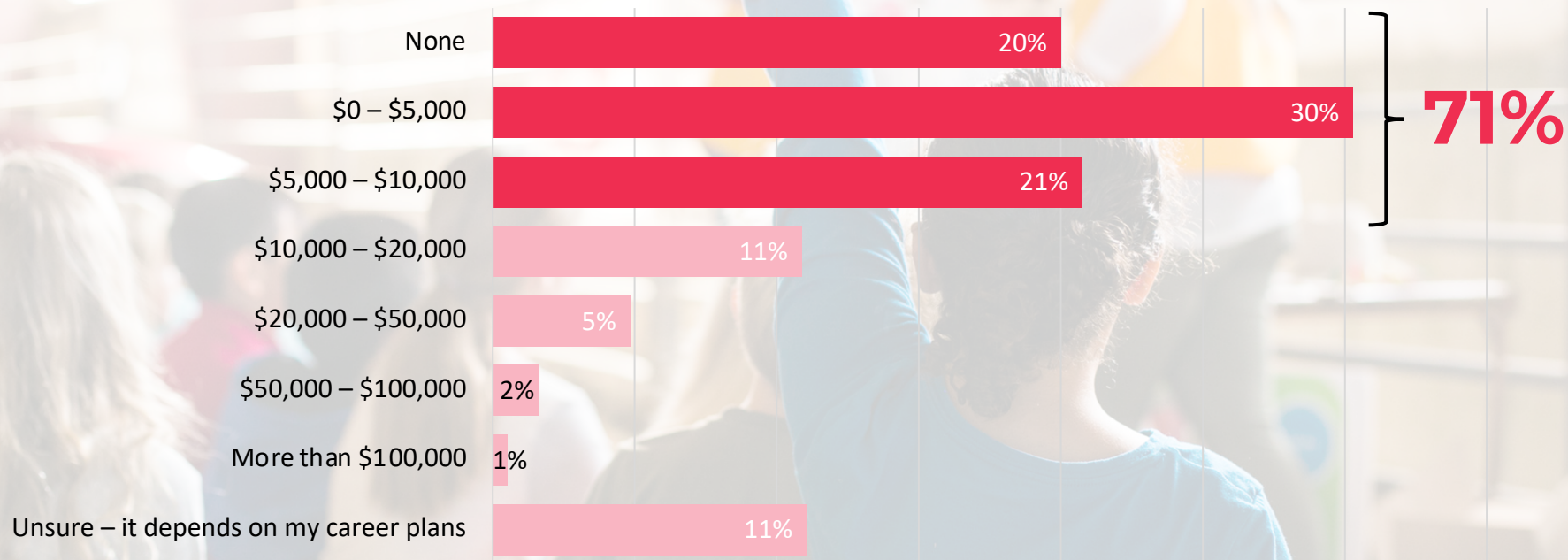
Average Student Loan Estimate



Q: Approximately how much student debt do you think the average Utah college student graduates with?

But, roughly **70% of Utah students believe it is unacceptable to have more than \$10,000 in student loan debt** after graduating from college. 1 in 5 believe no amount of debt is acceptable.

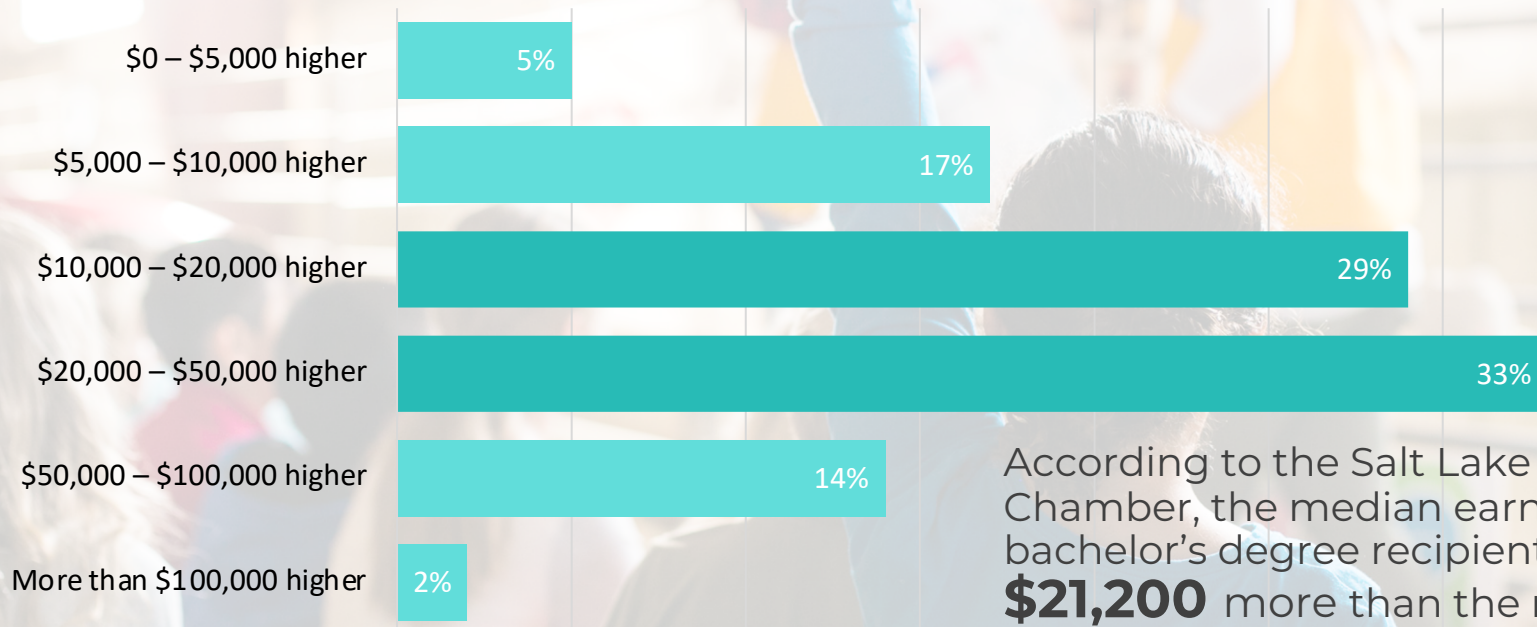
Acceptability of Student Loans



Q: Approximately how much college debt do you personally think is acceptable to have after graduating?

A majority of students believe that people with bachelor's degrees make between \$10,000 and \$50,000 more than people with only high school diplomas. Non-college goers tend to think the gap is smaller.

High School to College Salary Gap Estimate



According to the Salt Lake Chamber, the median earnings of bachelor's degree recipients is **\$21,200** more than the median earnings of high school graduates.

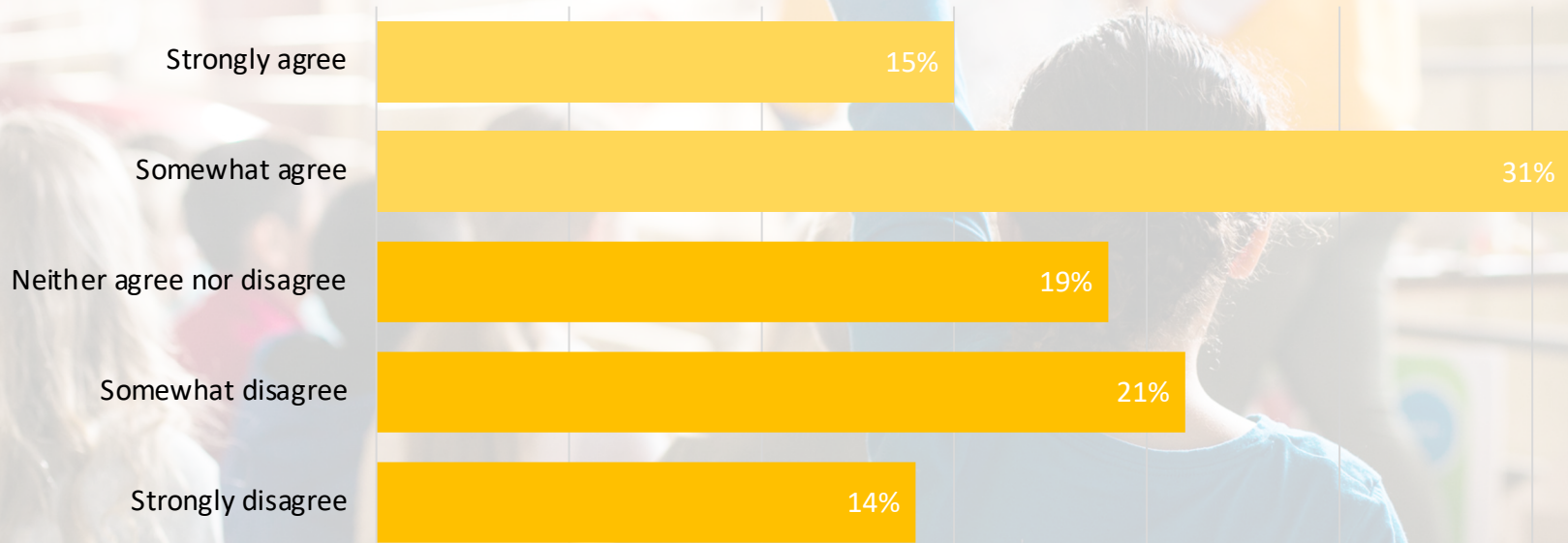
Q: The average salary in Utah for someone with only a high school diploma is about \$38,000. Approximately how much higher do you think the average Utah salary is for someone with a bachelor's degree?

A blurred background image of a classroom. In the foreground, a student with dark hair, wearing a blue long-sleeved shirt, has their right hand raised. In the background, other students are visible, some wearing yellow vests, and there are desks and a whiteboard. The lighting is bright and warm, suggesting a sunny day.

**Students don't feel
confident navigating
higher ed logistics.**

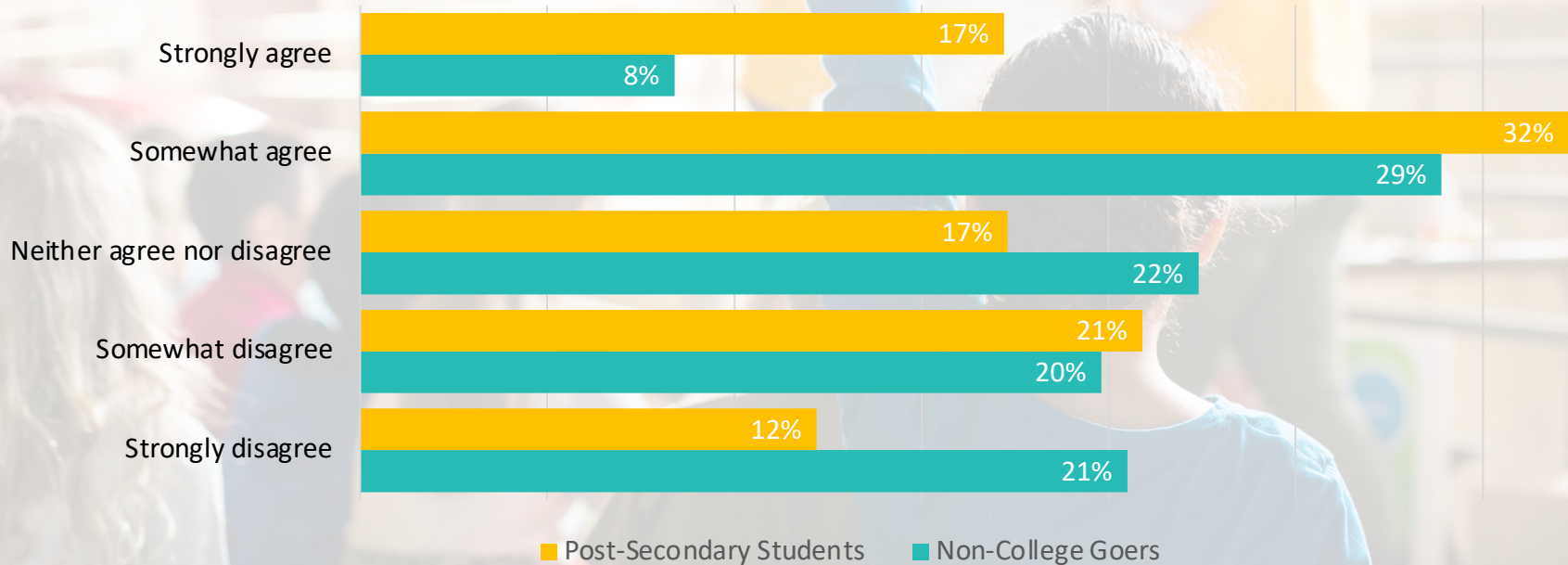
Less than 50% of Utah students feel they can navigate the process of applying for college and financial aid.

“I know how to navigate the process of applying for college and financial aid, or I know how to find the help I need.”



Less than 50% of Utah students feel they can navigate the process of applying for college and financial aid. Only 36% of non-college goers feel that way.

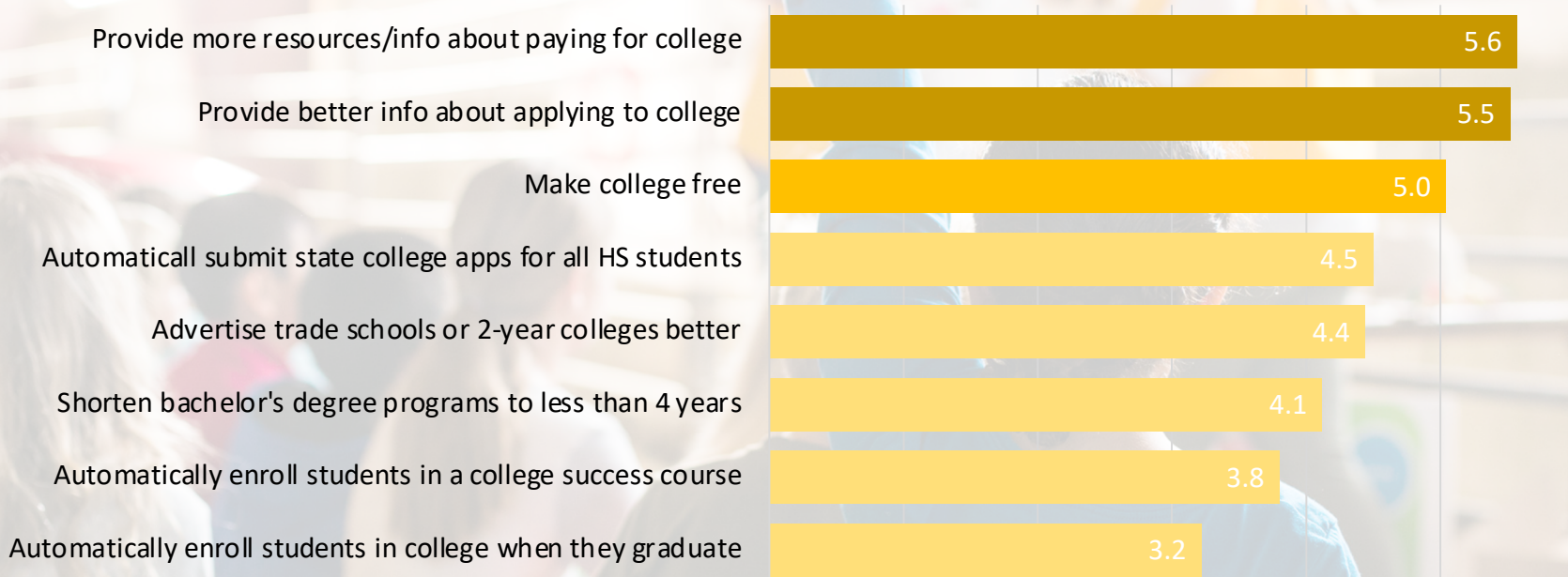
“I know how to navigate the process of applying for college and financial aid, or I know how to find the help I need.”



Q: I know how to navigate the process of applying for college or financial aid, or I know how to find the help I need.

Utah students believe that **providing more resources and info about paying for and applying to college** would be more effective than offering free tuition.

How to Increase Post-Secondary Achievement *Mean score on a 1 to 7 scale.*



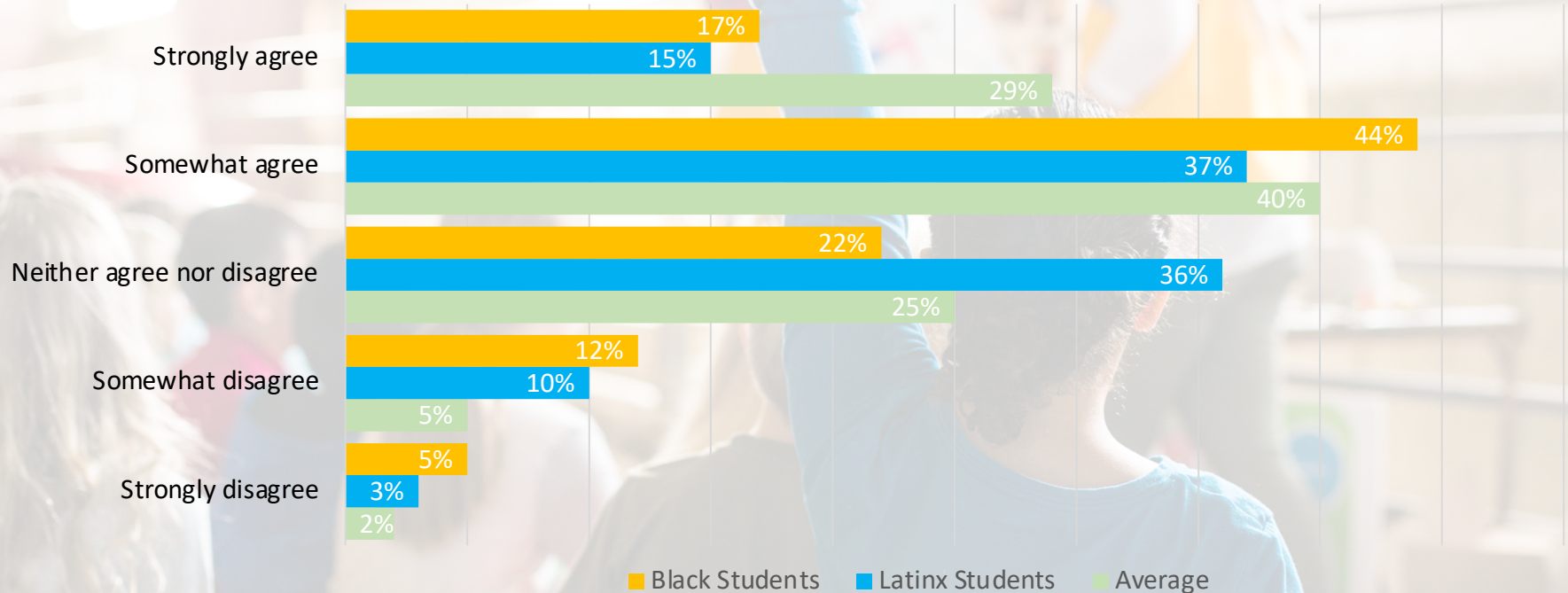
Q: State and education leaders have proposed a lot of ideas to help more students enroll in and complete some kind of education after high school. How effective do you think the following ideas would be? Please rate them all on a scale of 1 to 7.

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**Students of color aren't
all sure colleges are
welcoming to them.**

Black and Latinx students do not believe as strongly as Utah students on average that colleges are welcoming to people like them.

“College environments are welcoming to people like me.”

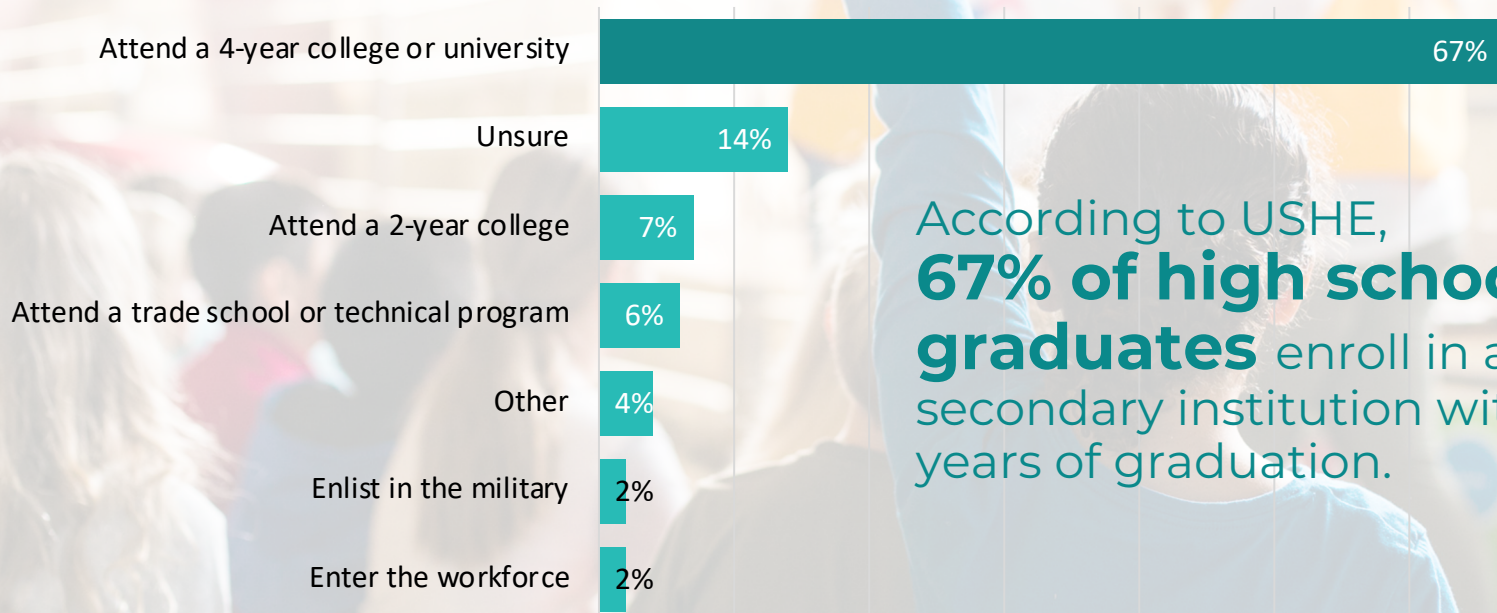


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More students plan to enroll in college than actually do right after HS.

80% of Utah students plan to complete some kind of education after high school. Only about 67% enroll in a post-secondary institution within 5 years of college.

Plans after High School



According to USHE,
67% of high school graduates enroll in a post-secondary institution within 5 years of graduation.

Q: What are your education or career plans after high school (or after a gap year/church mission)?



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