Not All Four-Year Degrees Pay Off Equally, New American College ROI Index Finds

U.S. Career Institute analysis reveals wide disparities in the financial return of a four-year education

FORT COLLINS, CO, UNITED STATES, September 9, 2026 /EINPresswire.com/ -- As the cost of higher education continues to shape how Americans think about college, a new analysis from U.S. Career Institute finds that the financial return of a four-year degree can vary significantly depending on the institution a student chooses.

The 2026 American College ROI Index examines the estimated 10-year return on investment of four-year colleges and universities across the country, comparing the cost of attendance with graduate earnings. The findings show that while some institutions offer the potential for students to recoup their educational costs relatively quickly, others may take decades to generate a positive financial return.

Among the findings:
-CUNY Hunter College (New York) recorded an estimated 1,045% 10-year ROI, representing one of the strongest projected returns among public institutions in the analysis.
-University of California, Berkeley (California) posted an estimated 696% 10-year ROI, placing the university among the stronger-performing institutions nationally.
-Rice University (Texas) recorded an estimated 652% 10-year ROI, demonstrating a strong projected return on private universities included in the analysis.
-University of Health Sciences and Pharmacy St. Louis (Missouri) posted an estimated 588% 10-year ROI, highlighting the potential financial return of a specialized institution focused on health professions.
-University of Arkansas (Arkansas) recorded an estimated 19% 10-year ROI, with an estimated 8.4-year payback period, illustrating how significantly the time required to recoup educational costs can increase as projected returns narrow.
-University of Toledo (Ohio) recorded an estimated –84% 10-year ROI, with an estimated 61-year payback period, demonstrating that some institutions in the analysis may take decades to recoup educational costs.

*ROI estimates reflect each institution's calculated four-year true cost rather than advertised tuition. Grants, scholarships, and other institutional aid can substantially lower that cost and result in higher estimated ROI. Institutions may also show a negative ROI when median graduate earnings fall below the $49,500 earnings baseline used for a high school graduate. View the full

dataset and methodology in the 2026 American College ROI Index.

Previous U.S. Career Institute research found that approximately half of adults surveyed either question whether college is worth the cost or believe the cost of a degree is financially out of reach. The new American College ROI Index adds another dimension to that concern, showing that the financial value of a four-year degree is not uniform. For prospective students, the findings shift the conversation from whether college is universally “worth it” to how individuals can determine whether a particular education investment aligns with their financial and career goals. With estimated returns ranging from significant gains to negative ROI, the data reinforces the need for greater transparency around the potential financial outcomes of education choices before students take on the costs.

“The conversation around the value of college has become too broad to answer with a simple yes or no. What this data shows is that where a student enrolls, what that education costs, and the potential earnings that follow can dramatically change the financial equation. Students and families deserve greater transparency around those outcomes so they can evaluate education choices based on their individual career and financial goals.” - Thomas Weston, U.S. Career Institute's Chief Strategy Officer

The 2026 American College ROI Index, which includes state-by-state rankings and estimated payback timelines, is available through U.S. Career Institute’s Center for Career Intelligence. View the full report: https://www.uscareerinstitute.edu/career-intelligence/top-ranked-four-year-universities-by-10-year-roi

For media inquiries or to discuss U.S. Career Institute’s research on college ROI, education costs, and how students evaluate the financial value of their education choices, please contact PR Specialist Alexandria Brown at alexandriab@uscareerinstitute.edu.

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