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CB's 24th Annual National Admissions Trends Survey Results

Economic Stress Ripples Through Admissions Offices

EACH YEAR, *CB* TRACKS the trends in college admissions by surveying admissions officers at a wide variety of colleges and universities throughout the country.

This year, by press time, *CB* heard from over 85 colleges and universities large and small, urban and rural, public and private, from coast to coast. They reported on their yields, whether (or not) they saw a greater “summer melt” than in the past, if they were attracting more international students or students from out-of-state and, not surprisingly, if the economy impacted their admissions numbers.

Here is Part I of the results of *CB's 24th Annual National Admissions Trends Survey*.

IMPACT OF THE ECONOMY

Last year, *CB* inquired how the credit crunch was affecting students applying to their schools. Then, colleges reported that more students were applying for financial aid over the previous year. This year, *CB* asked admissions officers, “Do you believe your school’s enrollment was impacted by the economy?”

Here’s what they said about the 2009 admissions cycle.

Twenty percent said “No.” But 67 percent of the colleges and universities said their school’s enrollment *was* impacted by the economy. And how so? There were, needless to say, a wide variety of responses.

Public Colleges See Increases. Public institutions such as Binghamton U.-SUNY in New York, reported that, “As a public institution, we saw a large increase in applications.” Georgia Southern U. stated that its “increase in enrollment may partially be attributed to

our competitive tuition rates.” Louisiana State U. noted that, “Students decided to attend regional institutions.” The U. of the Arts, in Philadelphia, likewise reported that, “More students chose to attend public institutions.”

At the same time, the U. of Illinois said, “Fewer students could financially afford to attend.” And the U. of Michigan-Ann Arbor “admitted more students to meet enrollment targets.”

The U. of Oklahoma observed, “It appears that price sensitivity may have shifted a segment of the Oklahoma population to choose lower cost regional universities and community colleges; however, price sensitivity appears to have encouraged some Oklahoma students and non-residents to choose OU instead of more expensive out-of-state and private institutions.”

In some cases, it wasn’t just the price tag. The U. of North Dakota said, quite simply, “Students are staying closer to home.”

This economic and social phenomenon has had a ripple effect on the private colleges. Valparaiso U., in Indiana, said it had a “lower number of applications.” Wagner C., in New York, reported the economy impacted a family’s “ability to pay.”

“In the current economic climate, families are poised to seek out and commit to an excellent education that is also considered a ‘best-buy,’” said Nava Lerer, Adelphi U., one of three colleges in New York state recognized as a “best buy” by the *Fiske Guide to Colleges*. This distinction may have contributed to the enrollment of a larger freshman class at Adelphi U.

Financial Aid Needed. By far, the great-

est impact was in the number of students requesting financial aid. Dickinson C., in Pennsylvania, noted, “The economic crisis prompted a nearly 12 percent increase in [our] financial aid for FY10 over FY09 to meet the projected increased need of incoming and returning students as well as a year-over-year increase in the first-year tuition discount rate to accommodate increased financial need and to enroll a highly-talented and diverse first-year class in a highly-competitive admissions year.”

Elon U., in North Carolina, said, “Based on our survey of students who didn’t enroll, financial aid played a role in their decision; this is the first year we have received this consistent message.” Alfred U., in New York state, said that it saw more students “requesting aid, as well as current students requesting increases in aid.”

Aquinas C., in Michigan, seemingly bemoaned the fact that, “The state budget was not finalized until October, and many in-state students lost grants they were anticipating.”

The economy also increased the competition between colleges. Bucknell U., in Pennsylvania, said, “Financial aid and merit aid offered from other institutions played a somewhat greater

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role in some accepted students matriculating at other institutions." In turn, Franciscan U., in Ohio, "spent more on financial aid." Scripps C., in California, said, "We received a larger number of applications for merit-based aid." And St. Lawrence U., in New York, agreed, "Students had more need."

Fewer Campus Visits and Other Implications. Economics impacted other areas of admissions. Butler U., in Indiana, said, "Families visited less often and waited longer to make [their] final decision." Campbellsville U., in Kentucky, said more students "came to school because they were out of work." Chapman U., in California, said "more students stayed local." Clearwater Christian C., in Florida, had "fewer applications of new students; lower retention rate of current students."

Patrick Roberts, Georgia Southern U., said that, "Due to the economy, we saw students waiting as late as possible to pay for housing deposits." Hendrix C., in Tennessee, gave "a qualified 'yes'" on whether the economy was making an impact on its school. "We enrolled fewer out-of-state new students, but met our new student enrollment goal and retained a higher percentage of current students."

What were some of the pressures behind the economic impact? Husson C., in Maine, said, "Because there were no jobs, students decided to attend college." Lafayette C., in Pennsylvania, said, "Economic conditions impacted overall numbers, and also more applicants were applying for financial aid."

New C. of Florida reported, "Changes in family income sometimes made a difference in enrolling serious students who had once given serious consideration only to more expensive private colleges and/or out-of-state public universities."

Quincy U., in Illinois, observed there were "parent job losses late in the recruitment year; some students planning to attend postponed enrollment with the intent to transfer to a four-year institution after one year at a community college."

And at Evergreen State C., in Washington, the state of the economy meant that students might stay longer. Diane H. Kahaumia noted that Evergreen "retained seniors who could have graduated in June 2009."

No Impact. Some colleges and universities, however, such as American U., in Washington D.C., Claremont McKenna C., in California, Duquesne U., in Pennsylvania, DePauw U., in Indiana, Emory U., in Georgia, Gannon U., in Pennsylvania, and James Madison U., in Virginia, Longwood U., in Virginia, Marquette U., in Wisconsin, Ohio U., Oklahoma City U.,

Survey Notes State of Out-of-State Students

One impact of the economy centers on the state of out-of-state students. Indeed, more colleges are attempting to attract out-of-state students to increase their tuition dollars. Yet even more students appear to want to stay in-state to save money. So, to gauge the situation, *CB* asked admissions officers if they were enrolling more out-of-state students.

"Yes," according to 48 percent of colleges in the survey. But the movement was not uniform.

Clearwater Christian C. saw a "decline in out-of-state applications, but a higher yield." Sacred Heart U. believes that more students are "attending state schools." The U. of Oklahoma observed "more non-resident applicants and admits, but the yield was slightly lower."

The following colleges reported they admitted *more* out-of-state students, with the number admitted in parenthesis, if available: Adelphi U. (104); Binghamton U.-SUNY (526); Bucknell U. (685); Butler U.; Chapman U.; Claremont McKenna C.; Clearwater Christian C.; Creighton U.; DePauw U. (461); Dickinson C.; Duquesne U.; Florida State U. (362); Gannon U.; Hampden-Sydney C. (19); Husson U.; James Madison U. (1,451); Illinois Wesleyan U.; Kalamazoo C.; Louisiana State U. (1,182); Marquette U.; Mount Mercy C.; Nazareth C.; New C. of Florida; The Ohio

U. of Idaho and Yale U., reported that the economy had no significant impact on their college admissions season.

Baldwin-Wallace C., in Ohio, said its "enrollment increased; however, our financial aid and budget increased." John Hopkins U., in Maryland, said that its enrollment per se was not impacted, but the need was higher.

Illinois Wesleyan U. said, "Yes and no." According to Tony Bankston, "I believe it did result in a smaller entering class, but current student retention rate went up: first-year from 90 percent to 93 percent and overall from 95 percent to 96 percent."

TOTAL APPLICATIONS

How many applications did you receive in 2009?

Aquinas C., in Michigan, had "record applications" but "declining matriculates." Binghamton U.-SUNY noted "increased applications" and earlier interest among sophomores and juniors in high school. Bucknell U., however, said, "Applications were down approximately 50 percent; there was an increase in the number of applicants seeking financial aid." Middlebury C., in Vermont, reported "perhaps slightly fewer applications."

Overall, a little over 49 percent of colleges attracted *more* applications in 2009

State U.; Oklahoma City U.; Philadelphia Biblical U. (104); Quincy U.; Thomas More C. (141); U. of Bridgeport; U. of Idaho; U. of Iowa; U. of Michigan-Ann Arbor (5,811); U. of North Carolina-Chapel Hill; U. of Oklahoma (1,394); Wabash C.; Wagner C. and William Patterson U.

However, the following colleges said they admitted *fewer* out-of-state students, with the number admitted, if available: Alfred U.; American U.; Baldwin-Wallace C.; Brandeis U. (490); Colgate U.; Embry-Riddle Aeronautical U.-Daytona Beach and Prescott (249); Georgia Southern U.; Greensboro C.; Harvey Mudd C.; Hendrix C. (231); Hope C. (268); Lafayette C. (120); Lawrence U.; Lewis and Clark C. (454); Loyola U. Chicago; Loyola Marymount U.; Mount Mercy C.; Ohio U. (447); Ohio Wesleyan U. (259); Point Park U.; Providence C. (844); Scripps C. (124); St. Lawrence U.; U. of Illinois; U. of North Dakota (6,458); Valparaiso U. and Virginia Tech (6,212).

And some colleges admitted the *same* number of out-of-state students as in the past including: Campbellsville U.; Elon U.; Emory U.; The Evergreen C. (1,057); Franciscan U.; Johns Hopkins U.; Longwood U.; Marymount Manhattan C.; Middlebury C.; Oberlin C.; Sacred Heart U.; Saint Michael's C.; U. of the Arts; U. of California-Santa Cruz; Wartburg C. and Whitman C. ■

compared to 2008. These included the following colleges, with the number of applications in parenthesis: Adelphi U. (7,349); Alfred U. (2,579); Aquinas C. (2,192); Baldwin-Wallace C. (3,498); Binghamton U.-SUNY (28,970); Butler U. (6,247); Campbellsville U. (2,107); Chapman U. (7,267); Claremont McKenna C., in California, (4,276); DePauw U. (4,426); Duquesne U. (6,626); Embry-Riddle Aeronautical U.-Daytona Beach (3,536); Franciscan U.; Georgia Southern U. (9,214); Hampden-Sydney C., in Virginia, (2,270); Hope C., in Michigan, (2,941); Husson U. (1,280); Illinois Wesleyan U. (3,485); James Madison U. (21,281); Louisiana State U. (15,917); Loyola Marymount U., in California, (9,455).

Also, Marquette U. (17,818); Marymount Manhattan C., in New York, (3,315); Nazareth C., in New York, (2,221); New C. of Florida (1,403); Oberlin C., in Ohio, (7,227); Ohio U. (14,204); Oklahoma City U. (1,187); Quincy U. (1,376); Scripps C. (2,061); Thomas More C., in Kentucky, (1,243); U. of Bridgeport, in Connecticut, (8,165); U. of Idaho (6,705); U. of Illinois (26,057); U. of Michigan-Ann Arbor (29,965); U. of North Carolina-Chapel Hill (23,047); U. of North Dakota (4,111); Wabash C., in Indiana, (1,588); Wartburg C., in Ohio, (2,451); Whitman C., in Washington, (3,437); William Patterson U. of New Jersey (9,988)

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New Programs for a New Decade

LOOKING FOR A NEW PROGRAM in Environmental Sciences? Perhaps you have students interested in colleges offering Chinese? *CB* asked admissions officers “What NEW programs or majors is your college offering?” this year. Here is what they said.

New Programs or Majors

Alfred U. (Pre-Art Therapy)
Aquinas C. (Professional Accountancy and dual major in Business and Chemistry)
Baldwin-Wallace C. (Sustainability)
Brandeis U. (Business major and Film, Television and Interactive Media major)
Bucknell U. (New interdisciplinary major)
Campbellsville U. (Nursing and Social Work)
Chapman U. (Physics and Environmental Policy)
Claremont McKenna C. (Environmental Studies)
DePauw U. (MAT Program in Education Studies)
Elon U. (Biochemistry, Music Technology and Anthropology)
Embry-Riddle Aeronautical U.-Daytona Beach (Computational Mathematics)
Emory U. (In summer 2009, Emory launched a new Pre-College Program, giving students an early glimpse of the college experience both in and out of the classroom. The program provides a wonderful way to learn about academic life, to locate areas of interest and to meet peers.
 Participants may take six-week for-credit courses or two-week non-credit courses, both taught by Emory faculty. Course topics range from the psychology of the novel and non-fiction creative writing, to courses in nano-technology and photography. The program also provides visiting speakers, tours of local universities and workshops in such areas as financial aid, admissions and study strategies.)
Gannon U. (Entrepreneurship and International Studies)
Greensboro C. (Urban Ecology)
Hendrix C. (Classics major and Asian Studies minor)
Husson C. (Pharmacy)
Illinois Wesleyan U. (Chinese)
John Hopkins U. (Archeology and Global Environmental Change & Sustainability)
Lawrence U. (Business Program)
Lewis and Clark C. (Biochemistry major, Molecular Biology major, Classical Studies minor and Political Economy minor)
Longwood U. (Nursing)

Loyola U. (Minor in Emergency Medical Services)
Marquette U. (Construction Engineering & Management and Computational Mathematics)
Mount Mercy C. (Finance)
Nazareth C. (Human Resource Management and Marketing)
New C. of Florida (Chinese Language and Culture)
The Ohio State U. (New majors introduced in 2009 include Globalization Studies—offered through Interdisciplinary Studies in Arts and Sciences; City and Regional Planning—offered through the School of Architecture)
Ohio U. (Master of Science in Social Work, Bachelor in Journalism, Masters of Health Administration, Pre-Bachelor in Nursing, Bachelor in Music, Bachelor in Mathematics Statistics Track, Masters in Performance-Collaborative Piano-Vocal, Masters in Performance-Collaborative Piano-Instrumental, Bachelor in Studio Art, Masters in Sports Administration, Masters in Coaching Education, Masters in Middle Childhood Licensure-Math & Social Studies, Masters in Childhood Licensure-Science & Social Studies, among others.)
Oklahoma City U. (Sports Marketing and The Oxford Plan)
Point Park U. (Forensic Science, Instructional Studies, Leadership & Public Service and Screenwriting)
Providence C. (English: Writing)
Quincy U. (Traditional undergraduate B.S. in Human Services and B.S. in Exercise Science with concentration in Personal Training or Pre-Physical Therapy)
Sacred Heart U. (Computer Science Gaming and B.S. in Health Science)
St. Lawrence U. (Program in Thailand and Pilot Program in New Zealand)
Saint Michael's C. (Information Systems)
Scripps C. (Art Conservation)
U. of Bridgeport (Criminal Justice and Homeland Security)
U. of California-Santa Cruz (Physics Education B.S. and Economics/Mathematics Combined B.A.)
U. of Michigan-Ann Arbor (International Studies)
Wabash C. (Business Leaders Program)
Wagner C. (City Studies and Gender Studies)
Whitman C. (Global Studies Initiative)
William Patterson U. of NJ (Public Health Education, Liberal Studies, Japanese. College of Business now offers a Certified Financial Planner—CFP—Program)
Yale U. (Computer Science and the Arts) ■

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and Yale U. (26,003).

Forty percent of colleges said they received fewer applications: These schools, with the number of applications, were: American U. (14,969); Brandeis U., in Massachusetts, (6,814); Bucknell U. (7,572); Clearwater Christian C. (278); Colgate U., in New York, (7,816); Creighton U., in Iowa, (4,752); Dickinson C. (5,026); Elon U. (9,041); Embry-Riddle Aeronautical U.-Prescott (1,039); Emory

U. (15,599); The Evergreen State C.; Florida State U. (25,133); Gannon U. (3,019); Harvey Mudd C., in California, (2,340); Hendrix C. (1,572); Kalamazoo C., in Michigan, (1,979); Lafayette C. (5,635); Lawrence U. (2,516) and Lewis and Clark C. (5,342).

Also, Middlebury C. (6,904); Mount Mercy C., in Iowa, (366); The Ohio State U. (21,184); Ohio Wesleyan U. (4,210); Philadelphia Biblical U. (483); Point Park U., in Pennsylvania, (3,089); Providence C., in Rhode Island, (8,844); Sacred Heart U., in Connecticut,

(7,343); St. Lawrence U. (4,715); Saint Michael's, in Vermont, (3,228); U. of the Arts (2,928); U. of Iowa (15,060); U. of North Florida (6,558); U. of Oklahoma (10,691) and Valparaiso U., in Indiana, (3,650).

Meanwhile, the following colleges said they made no distinction or said they had the same number of applications in 2009 compared to 2008: Greensboro C., in North Carolina, (1,779); Johns Hopkins U. (16,122); Lewis and Clark C., in Oregon; Longwood U. (5,050);

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Loyola U. Chicago (20,153); Muhlenberg C., in Pennsylvania; Purdue U., in Indiana; U. of California-Santa Cruz (27,249); Virginia Tech (21,201) and Wagner C. (2764).

ACCEPTANCES

"Compared to 2008, how many students did you accept in 2009?" Marymount Manhattan C. said it "admitted more, enrolled less."

In fact, 57 percent of the colleges accepted *more* students in 2009 compared to 2008. These included, with the number of students accepted in parenthesis: Adelphi U. (5,125); Aquinas C. (1,761); Baldwin-Wallace C. (2,335); Brandeis U. (2,756); Butler U. (4,928); Campbellsville U. (1,366); Chapman U. (4,094); Colgate U. (2,461); Creighton U. (3,888); DePauw U. (2,918); Dickinson C. (2,459); Duquesne U. (5,054); Elon U. (4,367); Embry-Riddle Aeronautical U.-Daytona Beach (2,851); Florida State U. (14,673); Franciscan U.; Gannon U. (2,527); Georgia Southern U. (5,154); Hampden-Sydney C. (1,272); Hope C. (2,483); Husson U. (1,113); Illinois Wesleyan U. (1,838); Kalamazoo C. (1,459); Lafayette C. (2,387) "slightly;" Lawrence U. (1,739) and Loyola Marymount U. (5,594).

Also, Marquette U. (11,676); Nazareth C. (1,710); New C. of Florida (739); Ohio U. (11,591) The Ohio State U. (13,705); Oklahoma City U. (925); Providence C. (5,008); Quincy U. (892); St. Lawrence U. (1,848); Saint Michael's C. (2,613); Thomas More C. (974); U. of the Arts (1,422); U. of Bridgeport (4,570); U. of Idaho (5,164); U. of Illinois (17,053); U. of Michigan-Ann Arbor (14,970); U. of North Florida (3,428); U. of Oklahoma (8,303); Wabash C. (775); Wartburg C. (1,732) and Whitman C. (1,508) "though lower percentage."

Twenty-six percent of colleges offered *fewer* acceptances in 2009 including: Alfred U., in New York, (1,816); American U. (7,978); Binghamton U.-SUNY (9,600); Bucknell U. (2,263); Claremont McKenna C. (697); Clearwater Christian C. (247); Embry-Riddle Aeronautical U.-Prescott (881); Emory U. (4,627); The Evergreen State C. (3,210); Harvey Mudd C. (751); Hendrix C. (1,278); Louisiana State U. (11,012); Middlebury C. (1,413); Mount Mercy C. (284); Oberlin C. (1,434); Ohio Wesleyan U. (2,691); Philadelphia Biblical U. (376); Point Park U. (2,235); Scripps C. (678); U. of Iowa (12,503); U. of North Dakota (3,003) and Valparaiso U. (2,950).

And the U. of North Carolina-Chapel Hill (7,342) and Yale U. (1,958) offered the *same* number of acceptances as in the past.

The colleges below didn't report whether

they gave more or less acceptances, but noted the numbers they did accept if available: Greensboro C. (979); James Madison U. (11,992); Johns Hopkins U. (4,308); Lewis and Clark C. (3,446); Longwood U. (3,400); Loyola U. Chicago (13,580); Marymount Manhattan C. (2,391); Sacred Heart U. (4,864); U. of California-Santa Cruz (17,490); Virginia Tech (12,947) and Wagner C. (1,823).

WAIT LISTS

"How many students did you wait list" in 2009? Sixty-one percent said they had a wait list and of those, 48 percent wait listed *more* students in 2009 compared to 2008. The number of students wait-listed and accepted off the wait list are in parenthesis: American U. (1,225, 0); Binghamton U.-SUNY (1,137, 45); Claremont McKenna C. (850, 17); Colgate U. (1,510, 22); DePauw U. (176, 67); Emory U. (2,531, 140); Franciscan U.; Hendrix C. (36, 26); Husson U. (39, 19); Illinois Wesleyan U. (411, 26); James Madison U. (1,341, 499); Lafayette C. (1,449, 80); Lewis and Clark C. (742, 44); Loyola Marymount U. (~800, 250); New C. of Florida (245, 2); Oberlin C. (1,412, 15); Ohio U. (419, 131); Ohio Wesleyan U. (59, 12); Scripps C. (519, 26); U. of Illinois (1,040, 697); U. of Oklahoma (1,707, 1,297); Virginia Tech (2,919, 859) and Whitman C. (700, 17).

Nineteen percent of the schools waited listed *fewer* students than in the past. These included: Brandeis U. (1,446, 189); Bucknell U. (2,073, 23); Butler U. (54, 10); Dickinson C. (297, 65); Florida State U. (1,068, 183); Johns Hopkins U. (1,667, 0); Kalamazoo C. (164, 3); Lawrence U. (175,72); Marquette U. (2,461, 558); Middlebury C. (1,527, 42); Nazareth C. (61, 2); Providence C. (2,142, 682); St. Lawrence U. (438, 36); Saint Michael (312, 94); U. of Michigan-Ann Arbor (8,926, 100); Wabash C. (33, 4) and Yale U. (769, 0).

And less than one percent of colleges wait listed the *same* number of students as in the past. Elon U. (2,810, 148); The Ohio State U. (600, 0); U. of the Arts (40, 20) and the U. of North Carolina-Chapel Hill (2,500, 0).

YIELD

"What was your 2009 yield of accepted students?"

Wabash C. said it had a "lower yield of admitted students," and "We had to admit a higher number to yield the class." Hampden-Sydney C. noted "fewer students enrolled." Loyola Marymount U. reported, "Enrollment was not affected, but that took a lot of work." Marymount Manhattan C. "could have enrolled more, but still exceeded [our] goal slightly." The Ohio State U. saw "increased enrollment." Wartburg C. observed "no marked increase in enrollment." Whitman C. reported, "We took a

significant (1.5 percent) hit in yield, most likely because of concerns around cost."

Only 23 percent of colleges had a *higher* yield compared to 2008. These included (with the percent of their yield): Bucknell U. (41 percent); Campbellsville U. (38 percent); Claremont McKenna C. (41 percent); Clearwater Christian C. (64 percent); Creighton U. (27 percent); DePauw U. (26 percent); Duquesne U. (76.6 percent); Gannon U. (25.7 percent); Harvey Mudd C. (28 percent); Hendrix C. (32.5 percent); Johns Hopkins U. (31 percent); Kalamazoo C. (27 percent); Lafayette C. (26 percent); The Ohio State U. (48 percent); Quincy U. (27.9 percent); U. of North Carolina-Chapel Hill (53.9 percent) and Wagner C. (66 percent).

Fifty percent of colleges posted a *lower* yield compared to 2008. These included: Adelphi U. (20 percent); Baldwin-Wallace C. (32 percent); Binghamton U.-SUNY (21 percent); Butler U. (22 percent); Chapman U. (30 percent); Colgate U. (30.4 percent); Dickinson C. (62 percent); Elon U. (30 percent); Embry-Riddle Aeronautical U.-Daytona Beach (30 percent); Embry-Riddle Aeronautical U.-Prescott (85 percent); Greensboro C. (24 percent); Hampden-Sydney C. (23 percent); Hope C. (32 percent); Illinois Wesleyan U. (30.1 percent); Louisiana State U. (43 percent) and Loyola Marymount U. (27 percent).

Also, Marquette U. (16.7 percent); Marymount Manhattan C. (21 percent); Mount Mercy C. (78 percent); New C. of Florida (53 percent); Ohio U. (35 percent); Ohio Wesleyan U. (18.5 percent); Philadelphia Biblical U. (51 percent); Providence C. (19 percent); St. Lawrence U. (31.4 percent); U. of the Arts (43 percent); U. of Bridgeport (10 percent); U. of California-Santa Cruz (18.5 percent); U. of Illinois (65.4 percent); U. of Michigan-Ann Arbor (40.6 percent); U. of North Dakota (73 percent); U. of North Florida (32.3 percent); U. of Oklahoma (45.3 percent); Virginia Tech (37 percent); Wabash C. (32 percent); Wartburg C. (30 percent) and Whitman C. (27.9 percent).

Nineteen percent recorded the *same* yield as in the past. These were: Alfred U. (nearly 26 percent); American U. (21 percent); Brandeis U. (28 percent); Emory U. (28 percent); The Evergreen State C. (34 percent); Florida State U. (40 percent); Franciscan U.; Husson U. (47 percent); Middlebury C. (42 percent); Nazareth C. (29 percent); Oberlin C. (33 percent); Scripps C. (30 percent); Thomas More C. (32 percent); U. of Idaho (48 percent) and Yale U. (67.9 percent). ■

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