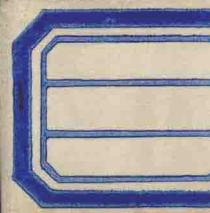


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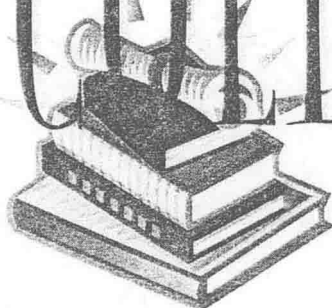


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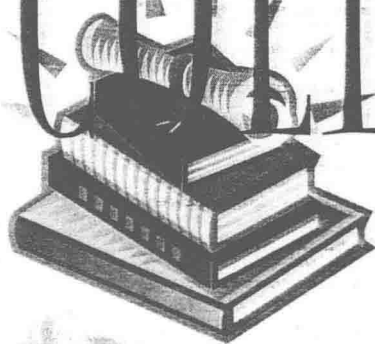
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THE 1997 DIRECTORY  
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UNIVERSITIES

▼

# AMERICA'S BEST COLLEGES



## CHAPTER ONE

### GETTING READY

**Expert advice on picking colleges**  
*Also, should you hire a private consultant?*

19

**The college matchmaker:**  
**12 student scenarios**

23

**Who is really applying to college—**  
**the parent or the child?**

30

**The early application route**  
*Plus key questions to ask*

32



MATTHEW BARRICK—CATHOLIC UNIVERSITY

#### INTRODUCTION

**The disturbingly high cost**  
**of higher education**

*Plus innovative ways for colleges*  
*to raise revenues*

6



DOUG MARTIN—OHIO WESLEYAN

## The Common Application boom

34

**How to write the essay—  
advice from an admissions dean**  
*And excerpts from good, bad  
and risky essays*

35

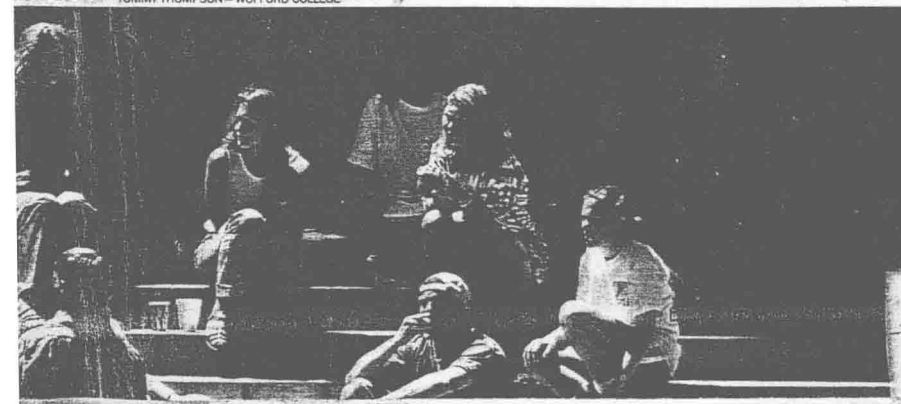
**How families can get the most  
out of a campus visit**  
*Plus key questions to ask*

37

**SAT prep courses:  
are they worth the time and money?**  
*Also, test dates and helpful books  
and software*

39

TOMMY THOMPSON—WOFFORD COLLEGE



## Checklist of key dates

41

## CHAPTER TWO

# OFF TO COLLEGE

**Today's freshman orientation**  
*Plus one student's experience*

43

**Technology is altering the  
college curriculum**

45

**What freshmen should—and  
shouldn't—take to college**  
*And the latest in campus slang  
and campus fashion*

48

**A computer: Is it a necessity?**

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UNIVERSITY OF WISCONSIN-LA CROSSE

**All of the rest**

60

**How student editors at 25 top universities view their schools**

**REGIONAL COLLEGES**  
**Schools that march to the beat of a different drummer**

78

**Top regional colleges and universities**

64

**NATIONAL LIBERAL ARTS COLLEGES**

**Top campus worries**  
**Job security**

81

**BUSINESS**

**A wave of change**

*Plus the top programs*

**Boozing: A troubling staple of life on the campus**

*Plus key questions to ask*

51

68

**The top 25 schools**

82

**ENGINEERING**

**New emphasis on design**

*Plus the top programs*

70

**No. 1: Swarthmore**

84

**THE ARTS**

**It's an animated world**

*Plus the top schools*

70

**All of the rest**

72

**Student editors at 25 top liberal arts colleges size up their schools**

86

**COMMUNITY COLLEGES**

**Struggling to do more with less**

74

88

**CHAPTER THREE**

**THE RANKINGS**

**How to use this guide**

*Plus ranking methodology*

53

**NATIONAL UNIVERSITIES**

**A low-cost honors option**

*Plus key questions to ask*

56

**The top 25 schools**

58

**No. 1: Yale**

58

ERIK FREELAND—USN&WR

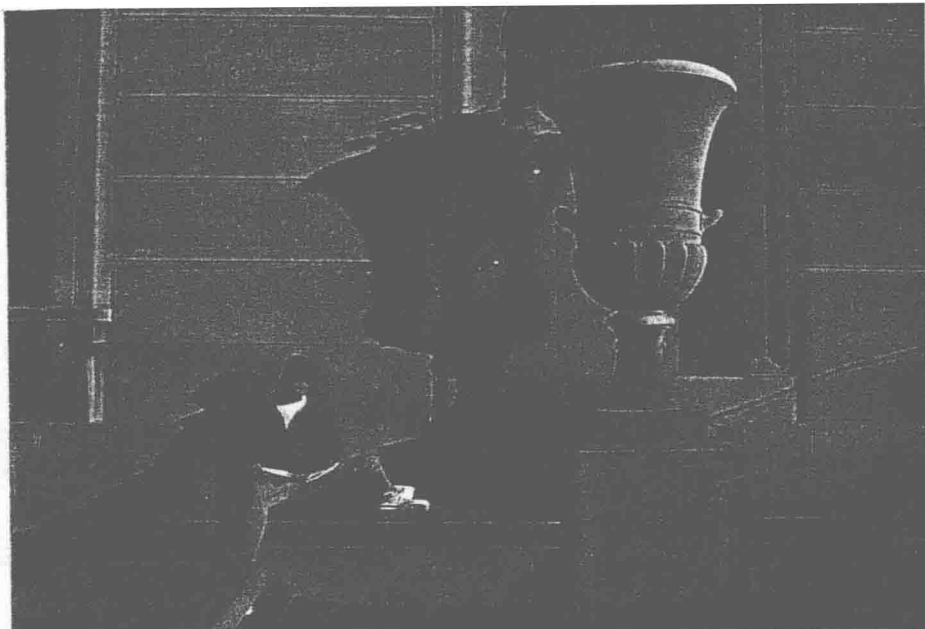


**Rest of the rankings**  
Key data on more than 1,000  
regional schools

89

**Vital statistics—  
Fees, tuition and comparative costs**

106



CASE WESTERN RESERVE UNIVERSITY

**CHAPTER FOUR**

# PAYING THE BILL

**The challenge of saving for college**  
*Plus the prepayment option and  
getting help from grandparents*

107

**Filling out financial aid forms**  
*Also, scholarship scams and key  
sources of information*

111

**Comparing financial aid awards**  
*And the art of bargaining*

114

**Having to pay your own way**  
*Plus juggling work and school*

117

**The best college values**

119

**Schools where student debt  
loads are highest—  
and lowest**

125

**A college president's  
family faces  
a college search**

127

**The directory—  
addresses, admissions  
data, most-popular  
majors and financial  
aid information  
for more than  
1,400 schools**

129

**Index**

283

## HOW TO ORDER

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An illustration of a stack of four books, with a graduation cap (mortarboard) resting on top of the stack. The books are shown in perspective, and the cap has a tassel hanging from it.

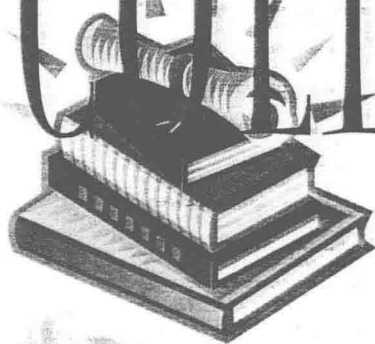
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*to raise revenues*

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## Checklist of key dates

41



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*Plus key questions to ask*

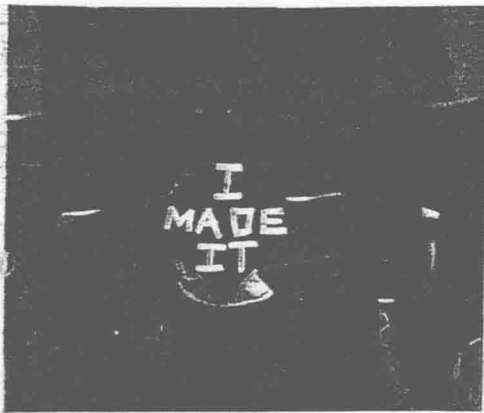
37

**SAT prep courses: are they worth the time and money?**  
*Also, test dates and helpful books and software*

39

TOMMY THOMPSON—WOFFORD COLLEGE





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**Boozing: A troubling staple of life on the campus**  
*Plus key questions to ask*

51

CHAPTER THREE

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**How to use this guide**  
*Plus ranking methodology*

53

NATIONAL UNIVERSITIES

**A low-cost honors option**  
*Plus key questions to ask*

56

**The top 25 schools**

58

**No. 1: Yale**

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NATIONAL LIBERAL ARTS COLLEGES

**Top campus worry: Job security**

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70

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All of the rest

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74

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**Schools that march to the beat of a different drummer**

78

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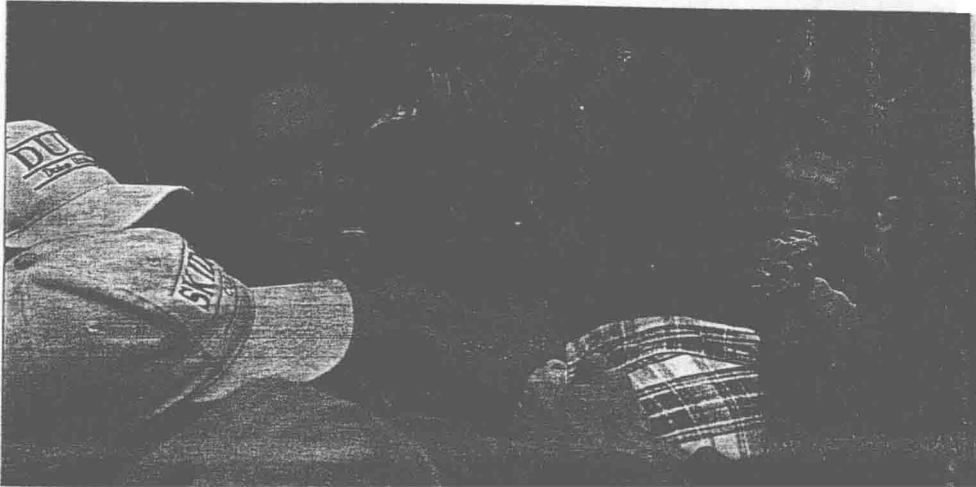
86

COMMUNITY COLLEGES

**Struggling to do more with less**

88

ERIK FREELAND—USNAWR

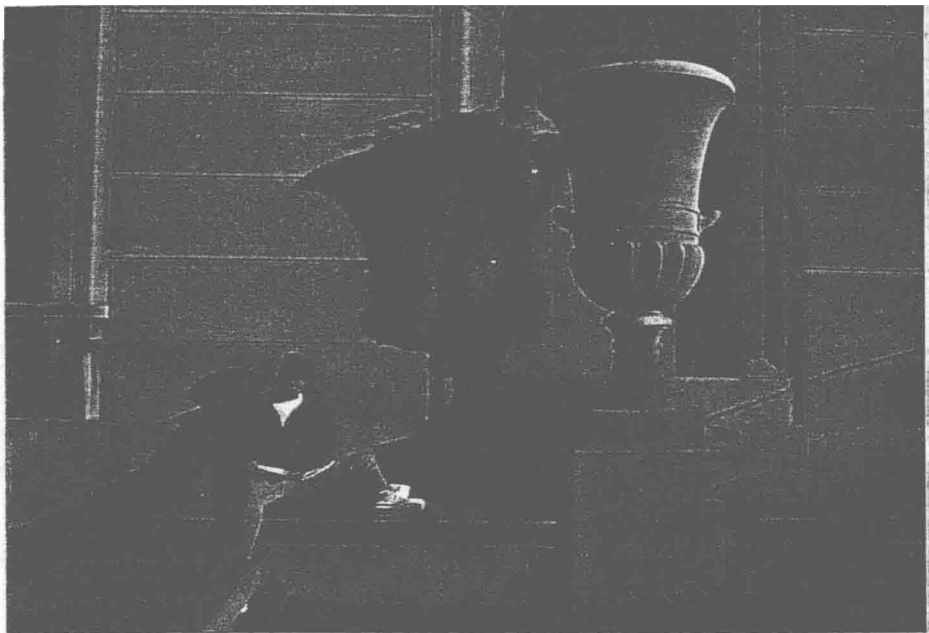


**Rest of the rankings**  
*Key data on more than 1,000 regional schools*

89

**Vital statistics—  
FAs, tuition and comparative costs**

106



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**CHAPTER FOUR**

# PAYING THE BILL

**The challenge of saving for college**  
*Plus the prepayment option and getting help from grandparents*

107

**Filling out financial aid forms**  
*Also, scholarship scams and key sources of information*

111

**Comparing financial aid awards**  
*And the art of bargaining*

114

**Having to pay your own way**  
*Plus juggling work and school*

117

**The best college values**

119

**Schools where student debt loads are highest—and lowest**

125

**A college president's family faces a college search**

127

**The directory—addresses, admissions data, most-popular majors and financial aid information for more than 1,400 schools**

129

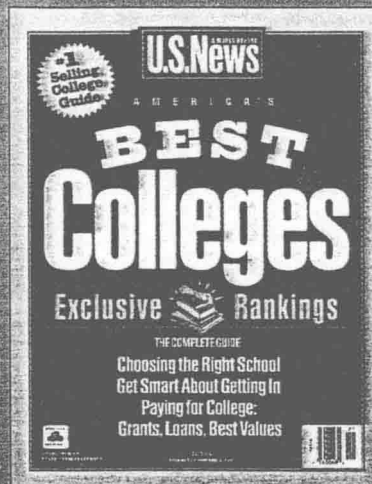
**Index**

283

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# Dealing with the high cost of higher education





A

s college presidents tell the tale, on a particularly slow summer afternoon a few years ago, the telephone supposedly rang in the admissions office of a struggling liberal arts college, one best described as "enrollment impaired." The caller had a simple question: "When will classes begin in the fall?" The director of admissions had an equally simple answer: "Well, when can you get here?"

The story, of course, is apocryphal, a bit of gallows humor dating from the early 1990s when decreases in the size of college-age cohorts were impairing enrollments on many less-than-top-ranked campuses. It was a time when college presidents were holding their breath until changing demographics would make it easier to fill their classrooms, balance their books and rescue their institutions from their most serious economic predicament since the Great Depression. Alas, they need not have waited to exhale. While the demographic problems are abating, the economic problems are not.

The trouble is that higher education remains a labor-intensive service industry made up of thousands of stubbornly independent and mutually jealous units that must each support expensive and vastly underused facilities. It is a more than \$200-billion-a-year economic enterprise—many of whose leaders oddly disdain economic enterprise and often regard managerial efficiency, individual productivity and commercial opportunity with the same hauteur with which Victorian aristocrats viewed those in "trade."

The net result: a hideously inefficient system that, for all its tax advantages and public and private subsidies, still exacts a larger share of family income for a college education than almost anywhere else on the planet (table, Page 106). With the annual total for tuition, room and board at some elite private schools exceeding \$30,000, and with costs even for in-state residents at first-tier public universities topping \$10,000, paying for college has become a source of increasing financial and emotional distress in American households, including those with incomes well into six figures (story, Page 117). The *U.S. News Cost of College Index* (table, Page 11) shows that the average middle-class breadwinner must now work 95 days to pay for a year at an average private college. Twenty years ago it took slightly more than half as

SCOTT GOLDSMITH FOR USNEWS



**High costs make for larger classes at the University of Illinois-Urbana-Champaign (above), while the computer helps individual research at the University of Colorado (right).**

long to pay for that same education.

Consider also that since American parents are advised to begin saving for a child's college education at birth (story, Page 107) and because that child may not finish paying off a college loan for a decade or more after graduation, it can now take some families more than 30 years to cover all the expenses of a single four-year education at a top-level private institution.

To be sure, virtually every school—from Harvard with its \$7 billion endowment to the financially challenged community college down the street (story, Page 88)—insists it is striving to control costs. Yet so seemingly inexorable are the rising costs of operating a college

these days that simply holding annual tuition increases to only slightly more than the rate of inflation is considered a formidable achievement. What's more, only a handful of institutions, most notably Ohio's Muskingum College, have been courageous—or foolish—enough to have actually reduced their tuition.

For their part, the colleges blame spiraling tuition on an assortment of off-campus scapegoats—congressional budget cutters, stingy state legislatures, government regulators and parents who demand ever more costly student health and recreational services. Rarely mentioned are the on-campus causes of the tuition crisis: declining teaching loads, nonproductive

research, ballooning financial aid programs, bloated administrative hierarchies, "celebrity" salaries for professorial stars, inflated course offerings, "gold plated" faculty health benefits and academe's all-too-belated interest in outsourcing of institutional services and in money-saving consortial arrangements. If colleges and universities were rated on their overall financial acumen, most would be lucky to escape with passing grades.



TODD BUCHANAN FOR USN&WR

## Raising revenues

Here are some examples of how unconventional ideas could make it easier for colleges to balance their books:

■ If, as many college presidents acknowledge, improving faculty productivity is absolutely necessary for controlling future costs, why not require new faculty hires to accept the heavier—but not onerous—teaching loads that generally prevailed less than a generation ago? With as many as 1,000 applicants for every faculty opening, the supply-demand ratio strongly favors the colleges. Although such hard-nosed bargaining would upset the American Association of University Professors, that, as every college president knows, goes with the territory.

■ Most ranking colleges and universities possess at least one special niche or comparative advantage that can and should be exploited commercially. For example, Vermont's Middlebury College has long enjoyed a worldwide reputation for teaching foreign languages. But until 1992, when John McCardell became its 15th president, this was

viewed as nothing more than a source of academic pride. Now, the college is finally developing a business plan for marketing teaching materials in foreign languages. Unfortunately for Middlebury, the software market for language instruction is already crowded with competitors. The moral: If a college hopes to exploit a comparative advantage, it should exploit it before it becomes a comparative commonplace.

■ Since college towns are regularly touted as among the best places in America for the well-heeled to retire, with a little imagination and an experienced partner, colleges should be able to attract prospective retirees—especially among their alumni—with “lifelong learning” packages that could include near-campus housing, flexible opportunities for earning advanced degrees, computer access to the school’s libraries, and admission to on-campus cultural and sporting events. As a by-product, many retirees might enjoy serving as unofficial undergraduate mentors or faculty advisers.

bazaarlike—system comes at a price, as increases in financial aid usually have to be funded by escalating already-high tuition higher still.

In this, the 10th annual—and by far largest ever—edition of *America's Best Colleges*, *U.S. News* not only offers prospective students step-by-step advice on getting into college but deconstructs the complexities of financial aid and the many complications of saving and paying for higher education. The guide also offers data on everything from the size of average financial aid packages (directory, Pages 131-282) to lists of institutions graduating students owing the largest—and smallest—average amounts of debt (tables, Page 125).

Unhappily, debt is now as much a part of college life as Friday night beer busts. Between 1990 and 1995, the \$103 billion combined total of undergraduate loans exceeded the sum of all the debt incurred by all the college stu-

dents during all of the preceding three decades. Statistics like these on student borrowing deeply disturb Charles Manning, chancellor of the West Virginia University System, who worries that high levels of debt eventually could “wind up negatively influencing students’ lifestyles, their choices of careers, their willingness to go to graduate and professional schools and their ability to buy homes, cars and other consumer products.”

Of even greater concern is that many



CHRIS USHER FOR USN&WR

In their defense, many schools argue that the “sticker” prices shown in the *U.S. News* index are misleading, since most students, not just those who might be described as truly “needy,” usually are eligible for some form of financial aid (story, Page 114). In fact, tuition discounting has become so widespread that on many campuses what began as a subsidy for the minority has turned into an entitlement for the majority. Some schools actually encourage students to bargain (story, Page 116) for larger award packages by implicitly—or explicitly—promising “to meet the competition.” Naturally, the something-for-nothing generosity of this bizarre—and often



JEFFREY MACMILLAN — USN&WR

of these debtors may also wind up, at least temporarily, in jobs that do not offer what have come to be thought of as college-level salaries. The disturbing truth is that there are simply too many college graduates competing for too few college-level jobs (story, Page 68). In her latest study, Kristina J. Shelley, a knowledgeable Bureau of Labor Statistics specialist in the post-college-employment market, estimates that among all college graduates entering the work force between 1994 and 2005, at least 22 percent are or will be either unemployed or in jobs for which a bachelor's degree is not ordinarily considered a necessity. Serving latte at Starbucks and filing fiction at Barnes & Noble are honorable first jobs, but the salaries they offer rarely enable college graduates both to repay a student loan and to enjoy a lifestyle commensurate with their expectations when they first entered school.

Clearly, 360 years after Harvard assembled the nation's first college class in a Cambridge, Mass., cow yard, higher education is reaching a major turning point. Not only is there a widening disconnect between the cost of college and what the consumer can afford or is willing to pay, but a combination of high technology (story, Page 45) and the growing importance of what the colleges call experiential learning is diminishing the role of the traditional thrice-weekly lecture — and even of the classroom itself.

Academic technophobes, of course, insist that nothing will ever replace the good teacher. But even the best teacher cannot match the flexibility, the richness of resources and the ease in mastering a body of knowledge made possible by top-quality instructional software. This is especially true for a generation of students often more at home on the Internet than with a textbook.

No doubt, while first-rate instructional software is initially expensive to develop, over the long run it can vastly reduce costs, especially if the capital investment is shared by a group or groups of like-minded institutions. Many colleges, of course, have traditionally viewed academic consortia as somehow compromising their curricular independence. Inevitably, however, if the colleges do not move quickly to produce their own technologically based materials, they could find themselves overwhelmed by powerful commercial developers. Thus, even the most independent of schools may have no choice but to enter into cooperative arrangements to share both costs and expertise. "When it comes to developing instructional software," the savvy president of one Eastern liberal arts college mused not long ago, "if we insist on going it alone, we could all still wind up working together — for Bill Gates University."

In theory, college and the computer would seem like a natural fit. Yet a recent survey of 250 institutions taken by

**Anita Sanyal, a sophomore at the University of Massachusetts-Amherst, was a summer intern at Washington's National Zoo.**

the Association of American Colleges and Universities showed that while E-mail and Internet access are available on almost every campus, fewer than 25 percent regularly employ technology for classroom instruction, and probably most of these use the computer as an expensive way to display and project audio-visual aids in the classroom — not to replace live instructors.

Eventually, however, the computer is destined to do away with the professor-centered classroom. It will free faculty from routine and repetitive chores in the classroom, enabling them to devote more time to doing what they should do best — closely monitoring and mentoring students. Such one-on-one relationships are becoming increasingly important as colleges place more emphasis on so-called experiential-learning programs that take place outside the classroom. Realizing the educational value of learning by doing and growing by doing, many schools now offer college credits for participation in off-campus internships, independent study and research projects, volunteer service and undergraduate teaching assistantships and for enlisting in local community development activities. Perhaps the best example of the latter: Con-



necticut's Trinity College plans to offer many of its nearly 1,750 students the opportunity to take part in a bold plan for revitalizing the deteriorating Frog Hollow area surrounding its Hartford campus.

At South Carolina's Furman University, which has made experiential learning a special academic focus, President David Shi explains: "We have found that undergraduates who are involved in real-world experiences like internships take more responsibility for their own education and develop greater self-confidence and sharper communication skills." One important bonus of Furman's emphasis on experiential learning: Students frequently develop off-campus contacts that can help them land that elusive first job.

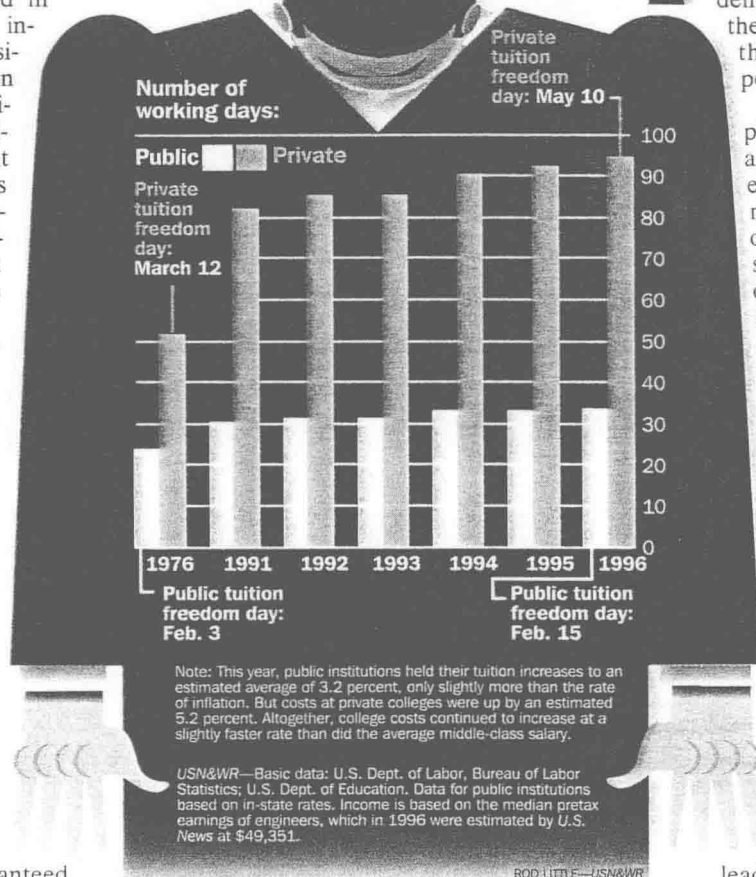
Yet for all the clear economic and pedagogical benefits of educational technology inside the classroom and experiential learning outside the classroom, change does not come easily to higher education. If the television industry, for example, had evolved at the same pace as higher education, Howdy Doody would still be a star and the 10-inch black-and-white TV would be a living-room fixture.

One explanation for the slow pace of change is that most tenured faculty are exceedingly comfortable with the academic status quo. After all, they enjoy guaranteed employment, make their own schedules, spend most of their working hours in extraordinarily pleasant environments, experience far less on-the-job stress and have the luxury of far more discretionary time than do most other professionals in this country. Why rock the boat?

Such an unusual level of job satisfaction ordinarily would be a plus for higher education. But since tenured faculty have a loud—and sometimes definitive—voice in determining campus policy, their devotion to the way things are too often serves to checkmate presidents who propose much needed and desirable reforms. For certain, nothing can undermine a college presidency more quickly and permanently than a faculty vote of "no confidence." Accordingly, new college presidents—no matter how brilliant, dynamic, Napoleonic or Machiavellian—soon realize that to bring about change

### U.S. News Cost-of-College Index

The index represents the number of days a typical middle-class wage earner—in this case an engineer—needs to work to pay for a year's tuition, room and board at an average private or public institution. Tuition freedom day is the date when the typical breadwinner has worked long enough to pay a year's worth of bills.



when downsizing the sociology department, firing a few secretaries or outsourcing the campus food service constituted real reform. Much more fundamental changes are needed to relieve the financial pain inflicted by tuition that consumes ever larger fractions of family budgets, leaves so many graduates laden with debt and compels more and more prospective students to select their colleges on the basis of cost rather than on their academic abilities or personal preferences.

Surely, an enterprise as replete with intellectual energy and moral sensitivity as higher education can design a new system less dependent on tuition and more compassionate about the problems of those constrained to pay it. Although colleges must, of course, try to do more with less, it is far easier to do more with more. Therefore, college officials should begin thinking unconventionally about new ways to raise revenues (story, Page 9). At the same time, however, they also need to mount a zero-based-budgeting process that separates the absolutely essential from the merely desirable. Only then can they slow or even stem what hitherto have been the inevitable annual increases in their costs.

Much depends, of course, on the emergence of leaders who will have both the courage to challenge higher education's encrusted traditions and the toughness to withstand the faculty-club snickers and snubs certain to follow experiments in revenue raising that might be considered too "commercial."

Belatedly, America has begun holding its colleges and universities accountable for the way they run their academic affairs. It now must hold them also accountable for the way they run their financial affairs. Simply put, the nation cannot afford to let higher education become less and less affordable for more and more students. The high cost of college is no longer just an academic affair; it is a national concern as well. And with the annual costs at some schools topping \$30,000 a year, the only question is why it has taken so long.

BY MEL ELFIN

on campus they must cajole, convince, persuade or sometimes bully the faculty into reluctantly going along with even the most limited reforms. And that's just the beginning. As Dennis O'Brien, the thoughtful former president of the University of Rochester, writes in a soon-to-be-published book: "The [college] president proclaiming reform needs to persuade a suspicious faculty, a restive alumni body, a bottom-line board of trustees, and a transient population of adolescents." Not to mention, frequently, the local mayor and media.

Nevertheless, for America's colleges and universities to avoid pricing themselves out of more markets, it will require a bold rethinking of the way they raise their revenues, allocate their resources and set their tuition. It is long past time