

RNL Survey: How Student Loan Debt & LRAPs Impact College Planning for Families

Read supplemental results from RNL's survey of 9,460+ families on how anxiety about student loan debt — and an enrollment tool that directly addresses those concerns — influences college decisions



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What are LRAPs?

Loan Repayment Assistance Programs (LRAPs) are an enrollment tool college administrators use to impact yield and improve access. By promising to **help repay student** and **parent loans** if income after graduation is modest, LRAPs provide the financial peace of mind families need to commit to your institution.

Stress about cost and debt are negatively impacting students' college planning.



72% of families said they have ruled out institutions based on sticker price.



66% of families said stress about debt is negatively impacting their students' college planning.

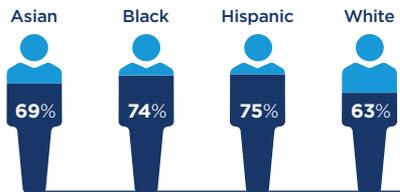


Deep Dive

Percentage of families that said stress about student loan debt is negatively impacting their students' college planning, broken down by ethnicity and family income.

Ethnicity

How stress about student loan debt is negatively impacting students' college planning, broken down by **ethnicity**.



Family Income

How stress about student loan debt is negatively impacting students' college planning, broken down by **family income**.

Lower Income (<\$60K)	74%
Middle Income (\$60K-\$149K)	68%
Higher Income (\$150K+)	62%



First-Generation Students

68% of families of first-generation students said stress about student loan debt is negatively impacting their students' college planning.

LRAPs positively influence enrollment decisions.



61% of families agreed, with all other things being equal, they would favor an institution that offered their student an LRAP.

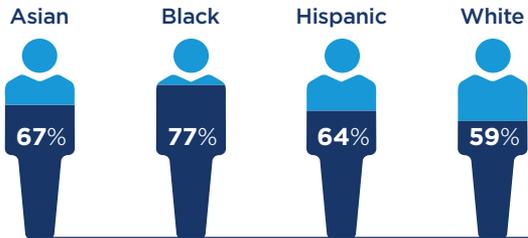


Deep Dive

Percentage of families who agreed with the above statement, broken down by ethnicity, family income, and institution type.

Ethnicity

Families that would favor an institution offering them an LRAP, broken down by **ethnicity**.



Family Income

Families that would favor an institution offering them an LRAP, broken down by **family income**.

Lower Income (<\$60K)	79%
Middle Income (\$60K-\$149K)	73%
Higher Income (\$150K+)	53%

Institution Type

Families that would favor an institution offering them an LRAP, broken down by **institution type**.

Public	59%
Private	69%



First-Generation Students

75% of families of first-generation students agreed they would favor an institution that offered their student a Loan Repayment Assistance Program.

LRAPs help first-generation students, low-income families, and students from historically underrepresented populations gain the confidence they need to enroll at their preferred college or university. LRAPs do this by removing concerns about student loan debt repayment from the equation.

“It’s comforting to know there is additional assistance when my son graduates to help him in repaying his loans.”

- PARENT OF LRAP RECIPIENT

“The LRAP was the deciding factor for me to attend college. Without it, I wouldn’t have felt confident enough financially to commit.”

- CLEA, LRAP RECIPIENT

“Being a first-generation Mexican-American student comes with a plethora of obstacles in order to become the person you want to be, and my LRAP helped me. I wanted to go to my dream college and study what I wanted, but I could not without the help of LRAP. Additionally, with LRAP, I will be the first in my family to receive a bachelor’s degree from my dream school and in a field I am passionate about.”

- GABRIELA, LRAP RECIPIENT

“LRAP provides peace of mind knowing that my chosen college stands behind the education they provide their students.”

- COLIN, LRAP RECIPIENT

Ardeo Education Solutions is a public benefit company that helps colleges and universities increase access to the life-changing impact of higher education by removing the fear of student loan debt. Ardeo’s Loan Repayment Assistance Programs (LRAPs) help improve access to higher education for students and drive enrollment for colleges and universities.

Citations

Ruffalo Noel Levitz, CampusESP & Ardeo Education Solutions (2025). Prospective Family Engagement Report. Cedar Rapids, Iowa: Ruffalo Noel Levitz.

