

GradGuard[®] 2023

college life protected

YEAR IN REVIEW

Now contracted with **541** schools

\$30 million in paid claims since 2017

75% of students

with paid claims re-enroll
or plan to re-enroll

Based on a 2023 survey of GradGuard members who completed claims.



Thank you.

Dear Higher Education Partner,

Thank you for being a vital part of GradGuard's network of more than 541 schools that share our mission to helping educate and protect students from the risks of college life.

The results contained in the following pages illustrate the importance of GradGuard's pioneering **Tuition Protection and Renters Protection Plans** to: reducing the cost of financial losses to schools, students and families; and helping students overcome events that often disrupt a students education.

GradGuard's capacity to fulfill our mission and promote greater confidence in the value of higher education, grows as additional colleges and universities join our movement. Thank you for sharing the good news of GradGuard with your colleagues both on and off-campus.

Visit us at an industry conference or schedule time to speak with any of our friendly colleagues. Or, reach out to me personally at your convenience. I look forward to working with you.

In Service,



John Fees, Co-Founder & CEO

(602) 541-1771

jtfees@gradguard.com



GradGuard's mission is to **help schools educate and protect students** from the risks of college life.



GRADGUARD 2023 HIGHLIGHTS ON STUDENT SUCCESS

Undergraduate Enrollment Grows for the First Time Since 2020

The good news: undergraduate enrollment climbed by 2.1 percent this fall, its first total increase since 2020.

The bad news: freshman enrollment declined by 3.6 percent, nearly undoing last year's gain of 4.6 percent

[READ MORE](#)



Purdue Sees 75% FEWER APPEALS Each Term With Tuition Insurance Program

An appeals committee would previously see up to 40 appeals per term. Learn how offering tuition insurance has enabled Purdue to drastically reduce the time spent on withdrawal appeals!

[READ MORE](#)



Tuition Insurance: "It gives you so much peace of mind."

Cyberbullying and anxiety forced Ronda's daughter to withdraw from college. Hear how GradGuard helped their family in a new member testimonial below!

[WATCH NOW](#)



Kennesaw State University Promotes Renters Insurance During Fall Move-In

Jessica Bailey and the entire Housing and Residence Life Team at Kennesaw are letting students know about the importance of protecting their belongings with renters insurance!

Love this set up? Ask your GradGuard account manager for a **RENTERS INSURANCE DISPLAY KIT** to show off on your campus!



PROTECTING STUDENTS

How Long Island University Quit a Subjective, Burdensome Refund Appeals Process

Refund appeals committees take a lot of time, energy, and money. And the worst part for administrators is how subjective the process is. LIU wanted to find a better way. **Read how GradGuard now helps LIU promote fairness and reduce burdens with tuition insurance!**



[READ MORE](#)



THE UNIVERSITY OF TEXAS AT DALLAS



A Global Payments Company

Protecting Student Investments with University of Texas at Dallas

Our partners at TouchNet interviewed **Cheryl Friesenhahn** from the University of Texas at Dallas to discuss how **implementing GradGuard has transformed their tuition appeals process!**

What would saving hours from appeals committees and up to \$1 million each year look like for your campus?

[LISTEN NOW](#)



California State University, Monterey Bay Enables Students to Protect Themselves With Affordable Insurance

When residence halls get damaged, what if you could transfer the liability from your campus and families to GradGuard? CSUMB does that by empowering students to purchase renters insurance to protect their stuff!



[READ MORE](#)



Texas Tech University Offers Protection Programs to Students

College students learn how to live on their own for the first time and how to be financially responsible. Find out how GradGuard's **Tuition Protection Program** and **Renters Protection Program** are a win-win for students and administrators!

[READ MORE](#)



GRADGUARD 2023 HIGHLIGHTS ON SCHOOL SUCCESS

The University of San Francisco Educates Students about Benefits of College Renters Insurance

Everyone wins when renters insurance is an expectation of living on campus. **Students and families can stress less** about the cost to replace stolen or damaged belongings. **Schools can rest easy**, even when floods, fires, and other residence hall damage occurs, knowing GradGuard's plans include liability coverage.

Find out how USFCA educates students on the **benefits of renters insurance!**

[READ MORE](#)

Students at Santa Clara University Learn Financial Literacy and Lesson in "Adulthood"

Students learn how to be responsible adults in college. Part of this includes knowing the risks that come with living on your own, and the benefits insurance can provide when the unexpected happens. **Learn how Santa Clara University is educating students about financial literacy!**



[READ MORE](#)

LSU Staff Win Big with Hassle-Free Renters Insurance Program

What could your staff do with **more time and money?**

Louisiana State University was **already working with GradGuard** to offer students tuition insurance, so implementing a Renters Protection Program was **fast and easy.**

When students protect their stuff with renters insurance, **housing budgets are protected** from costly sprinkler head discharges, pipe bursts, and more.

[READ MORE](#)

Renters +
Tuition =
Awesome



Schreiner
University

Implements Integrated Tuition Insurance Program

Schreiner's Director of Financial Aid and Student Accounts helped bring GradGuard to not just one campus, but two!

[READ MORE](#)

GRADGUARD 2023 HIGHLIGHTS ON MENTAL HEALTH

Getting Connected



Connection is key to our well-being because we can't do it alone. This Mental Health Awareness Month, **The JED Foundation** is sharing resources to find ways to connect with others and get connected to mental health care.

[READ MORE](#)



Study: Mental Health Resources on Campus Top of Mind for Prospective Students

Small class sizes, a winning football team, or a big Greek life presence are a handful of top considerations future students may have. Now colleges and universities are touting mental health care options.

Nearly one third of students selected mental health support as their top wellness factor in choosing their institution, according to the latest Student Voice survey conducted by *Inside Higher Ed* and College Pulse.

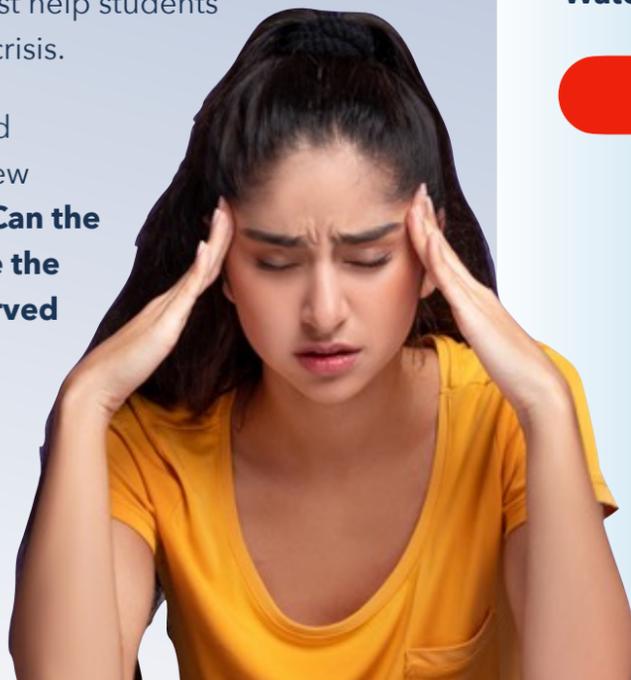
[READ MORE](#)

The Balance: Students Taking Leaves of Absence and Schools Accommodating Students

A recent lawsuit filed against Yale University stirred up a debate about how colleges should best help students experiencing a serious mental health crisis.

Asia Wong, Director of Counseling and Health Services at Loyola University New Orleans, says it comes down to this: **"Can the university reasonably accommodate the student? Or is the student better served by taking some time off?"**

[READ MORE](#)



Trends and Best Practices in Reducing Risks: Student Mental Health

Miss our NACUBO webinar with The Jed Foundation, Roger Williams University, and Kent State University on April 18th? **Watch it on demand below!**

[WATCH WEBINAR](#)



GRADGUARD 2023 HIGHLIGHTS ON RESEARCH & DATA

Data: Undergrad Enrollment Stabilizes After Years of Drops

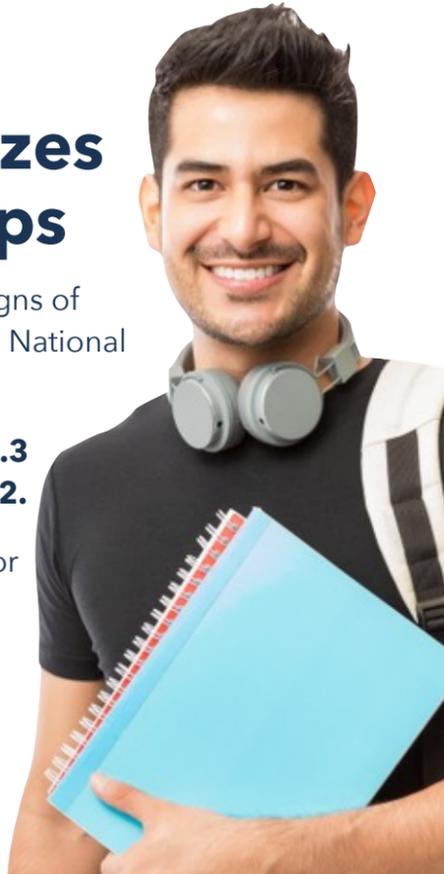
Undergraduate enrollment is showing 'signs of recovery' according to new data from the National Student Clearinghouse Research Center.

First-year student enrollment was up 4.3 percent, or 97,000 students in fall 2022.

The increase is up from the 10.2% slide for the same population in fall 2020.

[READ MORE](#)

Source: The Chronicle of Higher Education, National Student Clearinghouse Research Center, Feb. 2022



Nearly 1 Million International Students Attended U.S. Colleges and Universities in 2021-2022

- 90% returned for in-person learning last year (80% increase from previous year)
- 1 out of 4 international students studied at an institution in California or New York

Source: [University Business](#), Nov. 14, 2022. [Open Doors 2022 Report](#) on International Educational Exchange released by the U.S. Department of State's Bureau and Educational and Cultural Affairs and the Institute of International Education

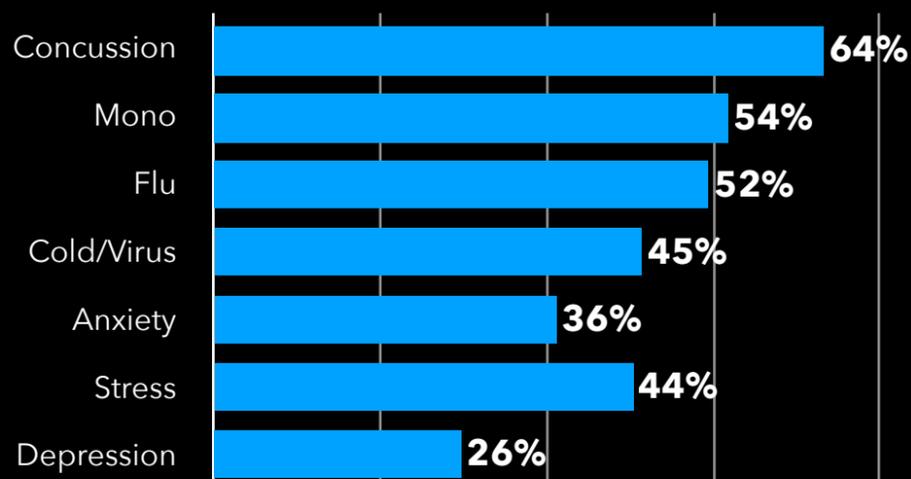


When Medical Leaves of Absence May Save Students in Crisis

Most young adults who have mental health conditions will not need to stop out of college. But according to *The Hechinger Report*, about **113,000 students took leaves of absence in 2021**. This number includes medical leaves of absence for mental health concerns, per data from the National Student Clearinghouse.

[READ MORE](#)

Within the last 12 months, students reported the following **negatively affected** their academic performance:



Source: American College Health Association, Fall 2021-Spring 2022 Data

Emotional Stress Continues to be Top Reason College Students Consider Stopping Out

69% of bachelor's degree students say **emotional stress**, followed by 59% for personal mental health reasons, are the top reasons they considered stopping their course work in 2022.

[READ THE FULL REPORT](#)

Source: Lumina Foundation-Gallup State of Higher Education 2023 report.



IN THE NEWS



GradGuard Named One of the Top 100 Financial Tech Companies of 2023

For the second year in a row, the recognition showcases our passion for helping colleges and universities educate and protect their students from the risks of college life.

[READ MORE](#)

CBS MoneyWatch
College tuition insurance:
What it is and how to get it



Bankrate.com
Is Tuition Insurance
Worth it?



[READ MORE](#)



TIME Names GradGuard Best Renters Insurance for Off-Campus College Renters

We're proud to see GradGuard featured as one of the most affordable options, including a low deductible and no credit check. Of course, on-campus college renters can use GradGuard, too!

[READ MORE](#)



GradGuard's Internship Program Receives National Recognition



The RISE Elite Top 50 Internships is an annual program that identifies and publishes a list of the 50 best internship programs in the insurance industry.

GradGuard Named Most Inclusive Internship!

[READ MORE](#)



GradGuard's Wimer Alberto Featured on Roompack's ResEd Chat Podcast

Alberto sat down with Dustin Ramsdell from Roompack to discuss his time in higher education and his transition out of residence life.



[LISTEN NOW](#)



Learn How College Tuition Insurance Works

You can insure just about anything you want these days. Tuition insurance is now available at hundreds of colleges nationwide. Forbes takes a dive into how tuition insurance works!

[READ IT!](#)



MAKING A DIFFERENCE

National Campus Safety Awareness Month

NCSAM is all about encouraging a public conversation on important topics in violence prevention at colleges and universities.



[READ MORE](#)

Recycling E-Waste for Earth Month

GradGuard is proud to share we have recycled a whole lot of e-waste for our Earth Month initiative! We worked with Westech Recyclers in Phoenix to safely and securely recycle old, unused electronics.



Additional partnerships in 2023 have included:



The Jed Foundation

The Jed Foundation (JED) is a nonprofit that protects emotional health and prevents suicide for our nation's teens and young adults, giving them the skills and support they need to thrive today and tomorrow.



Education Forward Arizona advocates for and acts on education improvements that advance the quality of life for all Arizonans.



The Clery Center is a national nonprofit dedicated to helping college and university officials meet the standards of the Jeanne Clery Act, equipping professionals with the training and resources they need to understand compliance requirements and to make campus safety a universal reality.

GradGuard's Membership Experience Team Now Certified in Mental Health First Aid

GradGuard's Membership Experience Team became certified in **Mental Health First Aid for Adults**.

The training, provided by the National Council for Mental Wellbeing, reduces the stigma among mental health concerns, teaches strategies to recognize the signs and symptoms, and offers self-help strategies for staying well.



Feeding Kids & Team Building

Our School Success team spent a day volunteering at Feed My Starving Children in Mesa, Ariz. to package up meals for kids!



To learn more visit www.fmsc.org

INDUSTRY HIGHLIGHTS

URMIA Annual Conference

GradGuard presented at the national University Risk Management & Insurance Association on two timely topics.

Artificial Intelligence & Cyber Risk Trends

Trends and Best Practices in Reducing Risks - Student Mental Health



Reducing Risk: The Financial, Institutional, and Emotional Toll of Declining Student Mental Health on Campuses

More than 300 schools participated in a NACUBO webinar in April 2023 featuring The JED Foundation, Kent State University and Roger Williams University.



John Fees promoted

How to Be a Campus Hero



GradGuard recognizes the service of thousands of campus colleagues who have persevered in their dedicated service to support greater student success.



Rebecca Watson,
former Associate Housing Director at Emory University



Latonia Williamson, Ed. D.,
Director of Student Accounts at Clark Atlanta University



Out sales and partner theme this year was "Campus Hero" which invites all college and university staff members to rise to the needs of their students when faced with forced medical withdrawals or student property losses - problems that are bigger than most campuses realize. GradGuard is an effortless, no cost solution to maximize your budget and resources when things go wrong. Campus heroes don't wear capes, they have GradGuard.

IN 2023, GRADGUARD WELCOMED
120 NEW SCHOOLS

Some of the schools we welcomed in 2023...



Georgetown
University



GradGuard's 2023 Top Headlines

GradGuard Named **One of the Top 100** Financial Technology Companies for the **Second Year in a Row**



Bankrate.com Features GradGuard:
Is Tuition Insurance Worth it?



GradGuard Recognized as a
RISE Elite Top 50 Internship
Award Recipient

TIME Names GradGuard
Best Off-Campus Renters Insurance



CBS MoneyWatch Features
GradGuard: College tuition insurance:
What it is and how to get it



Forbes Features GradGuard:
Learn How College Tuition Insurance
Works Before Buying a Policy



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Insurance venture.

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THANK YOU!

The entire GradGuard team thanks our partners, schools and members for a record breaking year. Here's to an even better 2024!

GradGuard is the #1 provider of college renters and tuition insurance. Since 2009, GradGuard has protected more than 1.5 million students at more than 1,800 unique institutions. GradGuard's innovative protections are embedded within the enrollment processes of the largest and most prestigious universities in the United States, ensuring their students are protected from the risks of college life.