

# GradGuard is the authority in helping schools reduce financial losses while protecting students from the risks of college life.

GradGuard is the leading embedded insurance platform that helps schools educate and protect students from the risks of college life. Since our founding in 2009, we have pioneered the development of the most relevant insurance programs for the collegiate market. Today, GradGuard is the number one source of tuition and renters insurance programs in the nation.

Paying for college is one of the largest investments a family will ever make. It's an investment that's not risk free and one that's too important to leave unprotected. Research confirms current and future college students are highly confident in the value of higher education, but at the same time, there is a low awareness of financial risks, amid affordability concerns.

## The 2025 Lumina-Gallup State of Higher Education Report found:



Nearly one in three students currently enrolled have considered stopping out of their degree or credential program within the last six months.



Among those considering stopping out, nearly half mention emotional stress (49%) and more than four in 10 (41%) mention health as the reasons to explain why they considered it.



Nearly all (89%) of adults say at least one kind of postsecondary credential is very valuable.

## More than 75% of students re-enroll or plan to re-enroll in college after a covered withdrawal.

According to a GradGuard March 2026 survey.



Despite these obstacles, college is worth it when students graduate. College is a large investment and it's vital students and families understand the costs, refund policies, and risks associated with it. With a mission rooted in student success and college completion, GradGuard helps students and families overcome financial losses when the unexpected happens. Our innovative student benefit programs are embedded within the enrollment processes of more than 700 colleges and universities nationwide and has protected nearly two million members.

To learn more about how our student benefit and insurance programs can help students, visit us online at

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