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<u>S&P U.S. Higher Education Sector 2018 Outlook: Additional</u> <u>Credit Pressures Spell A Negative Outlook For Institutions.</u>

While the U.S. not-for-profit higher education sector continues to face many of the same challenges that have plagued it for the past few years, S&P Global Ratings believes additional pressures at the state and federal level combined with decreased opportunities in the capital markets will result in a negative operating and credit environment in 2018.

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