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AUTHOR Walter, Amy
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ABSTRACT

Minnesota assigns responsibility for paying the price of college to students, families and taxpayers. This document explores how the state determines the financial role of each contributor, offers incentives for families and students to prepare for assuming their share of costs, and discusses how higher education institutions and political leaders can address the price of higher education. It examines student and parent debts, the partial support provided by financial aid, and the limited affordability of higher education as prices rise at public and private educational institutions in the 90s nationwide. Offers suggestions for containing college costs, including: (1) accountability should be increased through performance-based funding; (2) the different higher education institutions should work cooperatively; (3) more collaborations should be formed with businesses and other schools; and (4) the potential for technology to extend geographic reach should be exploited. Included are graphs illustrating the rate at which average annual tuition is likely to continue to rise, earnings needed for annual loan payments, and legislature's maximum allowed college price as it compares to colleges' estimated price. (AS)

Balancing the Books

Affording College in Minnesota

May 1998

MINNESOTA PLANNING

Price Hikes Continue

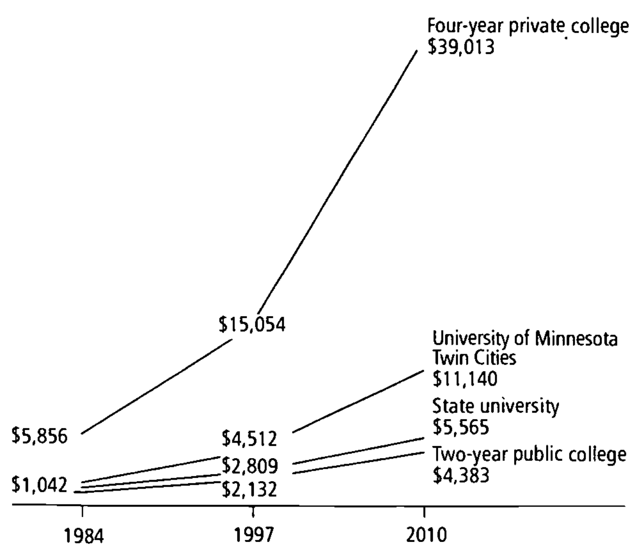
College prices are rising. The double-digit hikes of the early 1980s are no longer the norm, but tuition increases continue to outpace growth in the consumer price index and personal income. If current trends continue, college costs could increase between 5 percent and 8 percent annually over the next 13 years. This means that parents with children in kindergarten now would have to start saving for tuition for a four-year degree program that could run from $24,000 for a state university to $170,000 for a private college or university.

This affordability crisis poses a threat to Minnesota's strong economy and quality of life, both of which have close ties to higher education.

Escalating higher education prices are a national issue. In 1997, Congress created a National Commission on the Cost of Higher Education to comprehensively review costs. The commission identified the responsibility for addressing the cost of college as being shared by higher education institutions, all levels of government, the philanthropic community, families and students.

Through its public higher education policy, Minnesota assigns the responsibility for paying the price of college to students, families and taxpayers. *Balancing the Books: Affording College in Minnesota* examines how the state determines the financial role of each contributor, incentives for families and students to prepare for assuming their share of costs and how higher education institutions and political leaders can address the price of higher education.

Average annual tuition likely to continue to rise



Note: Chart assumes that future annual tuition increases, not including room and board, will mirror past average annual increases. Since 1984, tuition in Minnesota has increased at an average rate of 7.6 percent at four-year private colleges, 7.2 percent at the University of Minnesota's Twin Cities campus, 5.4 percent at state universities and 5.7 percent at two-year public colleges.
Sources: Minnesota Department of Finance and Minnesota Planning

Despite rapidly rising prices, enrollment at Minnesota's colleges and universities has remained high. In 1994, 68 percent of Minnesota's high school graduates were pursuing advanced training, apprenticeships or higher education one year after high school. National data shows that post-secondary education is a good investment. Young adults with a bachelor's degree earn 50 to 90 percent more than those with only a high school diploma.

Students and Parents Feel the Bite

As long as tuition increases outpace income growth, families will have to spend a larger portion of their discretionary income on higher education. This is especially true for middle-income families that generally do not qualify for as much financial aid as lower-income families and do not have as much discretionary money as those with higher incomes.

All students attending public colleges and some students attending private colleges benefit from taxpayer subsidies that help lower the price of their college education. For instance, taxpayer assistance in the form of allocations to Minnesota's public colleges and universities amounted to more than $3,700 per full-time equivalent student in fiscal year 1995. In addition, low- and moderate-income students may be eligible for taxpayer assistance in the form of federal and state grants and subsidized loans, whether they attend a public or private institution.

Students face greater debt

Students and their parents pay for postsecondary education using several sources of funds: savings, investments, wages, gifts, scholarships, grants and loans.

A 1992 Minnesota Private College Council survey showed that 56 percent of all Minnesota parents with dependent students enrolled in college had not saved or invested for education expenses. Low-income families were the least likely to have saved for this purpose, but nearly half of the respondents with incomes greater than $45,000 had no savings earmarked for education.

Students and their parents are turning more often to loans to help finance college education. Data from the Minnesota Higher Education Services Office shows that in fiscal year 1995, college students and their parents borrowed $401 million from federal, state, institutional and other sources. This marks a 33 percent rise in borrowing in just two years and a 100 percent increase since 1987. The use of debt grew as federal loan programs implemented changes to expand eligibility and increase borrowing limits for students.

A recent national study by the American Council on Education showed that half of all students obtaining bachelor's degrees graduated with some level of debt. In school year 1995-96, the average cumulative amount borrowed by a graduate of a public institution was $12,000, a 162 percent increase from three years earlier. Graduates of private institutions had an average debt of $14,300 each, a 140 percent rise over the level in school year 1992-93.

Financial aid addresses only a portion of the price

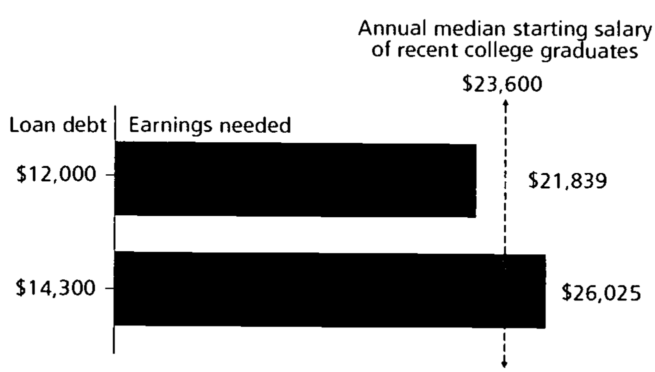
Every year, Minnesota's colleges and universities set tuition, fees, and estimated living and miscellaneous expenses for the upcoming school year. Every two years, for purposes of determining student eligibility for state financial aid, the Minnesota Legislature sets the maximum allowed living and miscellaneous expenses for all colleges and the maximum allowed private college tuition. For public colleges, the Legislature allows the full tuition price as a basis for financial aid. The 1997 maximum for private college tuition reflected slightly more than half of the average actual tuition charged by Minnesota's four-year private colleges. The maximum allowed living and miscellaneous expenses represented from 58 percent to 77 percent of the colleges' estimated student expenses.

Minnesota's financial aid policy has expected undergraduate students who are dependents to pay one-half of the Legislature's maximum allowed price. The 1998 Legislature, however, responded to changes in federal student aid policy by lowering the expected student contribution from 50 to 47 percent. The remainder is divided between taxpayers and the students' parents, based mainly on parental income and net worth. When actual college expenses exceed the maximum amount allowed, students, parents or institutional grants and scholarships make up the difference.

Under this system, low-income parents generally pay less than high-income parents. Parents earning less than $20,000 a year are generally not expected to contribute to their child's postsecondary education, whatever the institution attended; those earning between $20,000 and $60,000 are usually eligible to receive some government assistance, depending on the institution; and parents earning $45,000 or more probably will not get assistance if their child goes to a public college or university.

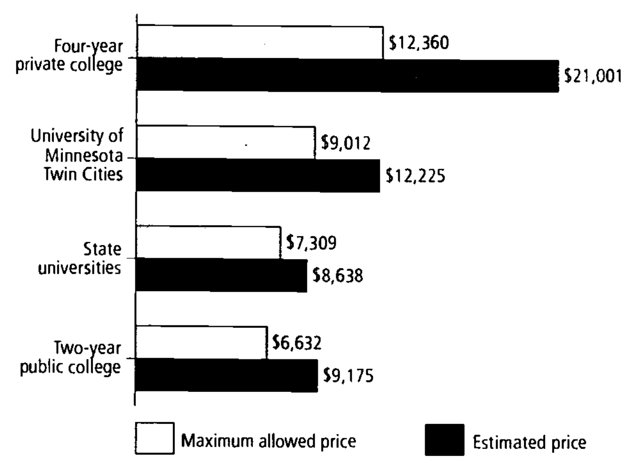
In terms of the percent of annual income that goes to paying for college, the story is different. Under state financial aid

Earnings needed for annual loan payments to equal 8 percent of income



Note: The annual median starting income for 1993 college graduates is shown in 1996 constant dollars. Income needed to repay the loan debt assumes a fixed 8 percent interest rate over a 120-month repayment period. Financial experts agree that student loan debt greater than 8 percent of annual income could prohibit people from meeting other financial obligations.
Sources: U.S. Department of Education and National Center for Labor Statistics

Legislature's maximum allowed college price is less than colleges' estimated price



Note: The Legislature's maximum allowed price is based on actual or maximum tuition and fees and the living and miscellaneous expense allowance. A college's estimated price is based on actual tuition and fees and estimated student budgets for living and miscellaneous expenses for the 1997 school year.
Source: Minnesota Higher Education Services Office

policy, parents earning between $40,000 and $60,000 annually pay a larger percent of their income to cover the responsibility of their child's education. In fiscal year 1995, this was between 6 percent and 9 percent, depending on the type of institution the child attended. Parents earning less than $40,000 and more than $60,000 pay a smaller percent of their income to cover their responsibilities as assigned by the state.

Parental financial resources are not considered in determining the eligibility of independent students for federal or state grants; the income of these students, however, is reviewed in figuring the share they will have to pay for their education. Independent students — those who are age 24 or older, veterans, married or have dependents — pay at least half of the Legislature's assumed cost for the type of institution they attend; many pay the full cost. Except for the poorest among them, these students are the least likely to receive state assistance in the form of financial aid.

While state policy divides responsibility for higher education costs between students, families and taxpayers, individual families may use a different method to determine who pays for college. In some families, a student must take care of all college expenses not covered by federal and state grants or other scholarships. In other families, parents assume all costs related to their child's college education. Many families choose approaches between these two extremes. These family decisions, however, do not change how the state determines eligibility for financial aid.

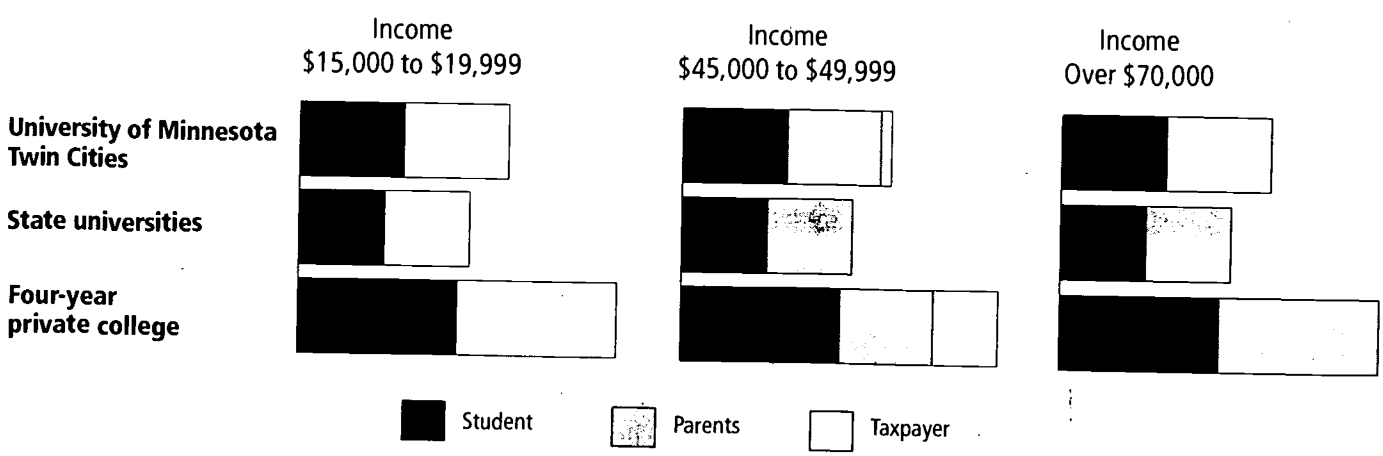
Programs Begin to Address Affordability

Several new federal and state programs, created in 1997, provide families with incentives to save for college expenses and grant tax breaks to help make higher education more affordable. These programs may result in shifting expectations that place greater responsibility on families to save for a child's postsecondary education.

Critics of these programs caution that new tax credits could have an effect opposite from what was intended. Instead of making higher education affordable for more people, they argue, tax credits may lead colleges and universities to raise prices even higher. The result would be no net change in tuition and fees.

Some colleges across the nation are creating programs aimed at helping families afford higher education. William Woods University in Missouri plans to reimburse full-time students who graduate in four years for all of the tuition increases they may have paid. St. Francis College of Indiana will offer one year's free tuition to full-time students who complete six consecutive semesters. Both institutions hope to improve student retention and provide financial relief to students and their parents.

Responsibility for paying depends on the school attended and parental income



Note: In the case of dependent students, higher education policy in Minnesota assigns responsibility for paying the price of college to three parties: students, parents and taxpayers. This chart is based on the Legislature's maximum allowed price and state financial aid policy for fiscal year 1995: $7,684 for the University of Minnesota, Twin Cities campus; $6,272 for state universities; and $11,694 for private colleges.
Source: Minnesota Higher Education Services Office

Government programs seek to make education costs affordable

FEDERAL PROGRAMS

Hope Scholarship Credit
- Provides a tax credit up to $1,500 a year for each family member enrolled at least half-time in the first two years of a qualifying postsecondary education program
- Covers tuition and applicable course fees after federal, state, institutional and other grants are subtracted
- Multiple Hope Scholarship credits can be claimed.

Lifetime Learning Credit
- Provides a tax credit of up to $1,000 through 2002 and up to $2,000 starting in 2003 for out-of-pocket tuition and applicable course fees for families of students enrolled in the third or fourth year of college or in a graduate program
- Families are limited to one credit per year.

Eligibility for Hope Scholarship and Lifetime Learning credits is phased out for joint filers who earn $80,000 to $100,000 annually, as well as for single filers who earn $40,000 to $50,000.

Student loan interest deduction
- Interest on education loans is tax-deductible if taken in first 60 months of repayment.
- Maximum deduction is $1,000 in 1998, increasing to $2,500 by 2001.
- Not available to dependent taxpayers

Eligibility is phased out for joint filers who earn $60,000 to $75,000 annually and for single filers who earn $40,000 to $55,000.

Individual retirement accounts (Roth and regular)
- A contribution of up to $2,000 per year is allowed.
- Taxes are paid on either contributions or withdrawals, depending on the type of account.
- Early withdrawals are not penalized if the money is used for postsecondary education expenses of the taxpayer, spouse, child or grandchild.
- Roth IRA does not affect eligibility for federal financial aid.

Eligibility for a regular IRA phases out for single filers who earn $30,000 to $40,000 annually and for joint filers who earn $50,000 to $60,000; income caps will increase annually.

Educational IRA
- Allows taxable contributions of up to $500 a year per child under 18
- Income accumulates tax-free; withdrawals are tax-free if the money is used for the child's postsecondary educational expenses.
- If a child does not use all the money for such expenses, the balance can be rolled into the educational IRA of certain other family members.
- A tax penalty is levied if the money is not used before the child is 30.
- Participating in a state savings plan, such as EdVest, and an educational IRA in the same year is prohibited.

Eligibility for a Roth or educational IRA is phased out for joint filers who earn $150,000 to $160,000 annually and for single filers who earn $95,000 to $110,000.

MINNESOTA PROGRAMS

Gopher State Bonds
- Tax-exempt and sold in small denominations
- First $25,000 is excluded in determining eligibility for the Minnesota State Grant program.

Minnesota State Grant Savings Incentive
- Excludes $25,000 of a family's net worth in determining eligibility for Minnesota State Grants, thus expanding the opportunity for families to receive those grants.

EdVest (state-administered college savings account)
- Earnings are tax-deferred until the account is cashed out.
- Available only for postsecondary education expenses such as tuition and fees, books, supplies and room and board
- Families with incomes less than $80,000 are eligible for state matching grants up to $300.

Note: A student or family member is eligible to take advantage of only one of the following benefits in a year: Hope Scholarship Credit, Lifetime Learning Credit or tax-free distributions from an educational IRA.
Sources: Minnesota Higher Education Services Office and U.S. Department of Education

Minnesota gets creative to help students cut costs

Students may spend more than four years getting an undergraduate degree if they are unable to take required courses in sequence, if they change majors, or if they cannot take a full class load because they are working to pay for their education. In addition, remedial courses taken in college cost students additional money and delay their progress toward attaining a degree or certificate. This extra time in college has a price as well.

To combat this situation, the University of Minnesota offers a four-year graduation guarantee to students in certain majors. Eligible students who sign the Four Year Graduation Agreement and meet its requirements are guaranteed that all required courses will be made available in a timely way. If a required course is not available, the university will substitute another course, give the students priority registration for the next quarter or, in certain cases, pay the tuition for the course.

Minnesota students also can take steps to cut their college costs while they are still in high school. Through the Postsecondary Enrollment Options program, junior and senior high school students can take college courses for which they can choose to receive high school or college credits or both. The state pays the tuition, fees and textbook costs for courses taken for both high school and college credit, but not for courses taken only for college credit.

If students then attend the college where they took classes while in high school, the college is required to award postsecondary credit for those courses. If students attend a different college, they can request that the credits earned through the Postsecondary Enrollment Options program be transferred to their new institution, depending on the rules of that school. Colleges are not allowed to charge students for awarding these credits.

In some communities, high school teachers are trained to teach students college-level courses that are offered by a college or university. Students in these classes can receive credit from their high school as well as from the post-secondary institution. A unique example of this is the arrangement between the St. Cloud School District and St. Cloud State University.

While these programs help students and their parents deal with rising college costs, they are not enough. It is imperative that the leadership of Minnesota's higher education systems move beyond just helping families afford rising prices. Costs must be controlled. Tuition increases must be manageable and predictable.

Leaders Discuss Possible Remedies

The ability of students and families to afford postsecondary education is related to the policies set by Minnesota's colleges and universities and its political leaders. In October 1997, presidents and administrators from some of Minnesota's public and private four-year colleges and universities responded to an invitation from Governor Arne H. Carlson to discuss challenges facing higher education and barriers to reform. Some of the ideas they shared in that meeting with Minnesota Planning staff led to many of the conclusions and recommendations included in this report.

Measuring performance

One of the key challenges discussed was accountability. Public college and university leaders acknowledged that until recently, their institutions did not identify outcomes that measure the quality of their performance. Minnesota's funding mechanism for higher education has not helped in this regard. Appropriations to public colleges and universities are based largely on inputs, such as enrollment, rather than on performance outcomes, such as graduation rates.

The 1995 Legislature experimented with performance-based funding by setting aside $5 million "performance incentive accounts" for both the Minnesota State Colleges and Universities system and the University of Minnesota. The amount in these accounts was equal to about 1 percent of each system's total appropriation. Each time a system presented evidence of achieving one of its priority objectives, such as improved student retention, graduation or job placement rates, it received $1 million from its incentive account. Each system met four of its five performance goals and received $4 million. Although this form of funding is still on the books, the 1997 Legislature appropriated no money for these accounts.

Working cooperatively

Pressures to measure performance will continue to mount as higher education institutions face increasing competition from each other as well as from for-profit institutions, technology-driven training opportunities and workplace training. If Minnesota's higher education institutions — both public and private — are to thrive, however, they need to see themselves as brokers of educational services, rather than as competitors fighting for enrollment and public funds, and they need to work cooperatively to provide affordable services.

Several of Minnesota's colleges and universities are moving in this direction. Moorhead State University and Concordia College Moorhead have developed a public-private higher education partnership through which they share certain foreign language programs. Students at each institution benefit by having more opportunities to study foreign languages, and the institutions benefit because they do not each have to support additional academic departments. The two schools are planning to create shared physics and philosophy departments.

Other examples of partnership include joint degree programs. Students at Southwest State University can attend classes at the Marshall campus but earn an agronomy degree from the University of Minnesota. A similar program at St. Cloud State University allows students to earn a doctor of education degree from the University of Minnesota while attending classes at the St. Cloud campus. Students gain by being able to obtain a degree without having to attend classes at the institution granting the degree. The schools gain by being able to offer students more options without needing to add departments and resources.

Rather than funding schools based on enrollment figures, the Legislature and higher education systems could promote cooperative efforts by funding schools based on performance outcomes, innovation and partnership with other colleges, secondary schools and businesses.

Another option would be to fund students rather than institutions. Under such a system, appropriations for individual systems would be greatly reduced or eliminated altogether. Funding would instead go to state financial aid programs. Tuition at public institutions would rise dramatically due to the decreased appropriations, but increased financial aid would reduce college costs for more low- and moderate-income families. In addition, students from higher-income families would pay more of the cost of their degree.

Supporters of a "high tuition, high aid" system argue that market forces would be strengthened, causing institutions to improve their services to attract students. On the other hand, the sticker shock of college prices under such a system could discourage students and families from even considering a college education.

Encouraging partnerships

Higher education institutions need more support and encouragement to collaborate with the state's elementary and secondary education system and with businesses.

Collaboration between systems is happening in some communities. In Crookston, for example, the new high school was built adjacent to the University of Minnesota's Crookston campus, an arrangement that allows the two systems to share academic and athletic facilities. It also makes it easier for high school students to jump-start their college education through the Postsecondary Enrollment Options program. State policies should promote arrangements like this.

Businesses and higher education institutions can work together to train employees in new technologies and students in techniques that, upon graduation, they can apply immediately in jobs. By making new technology or machinery available to colleges and universities, businesses can give students access to learning and skills that would otherwise be unavailable to them. In turn, businesses benefit by having a well-trained workforce. In a nod to such partnerships, the 1998 Minnesota Legislature approved $10 million for the Minnesota State Colleges and Universities system to enhance partnerships between colleges and industry.

Using technology to extend geographic reach

A historical desire for geographical access to higher education resulted in Minnesota having an expensive system consisting of 65 public campuses by the mid-1980s. Today, however, discussions about access to education have shifted from building campuses to using technology to provide students with more learning opportunities. In 1996, a Governor's round table on higher education and economic development recommended supporting and investing in new technologies for education. In 1997, the Legislature established the Minnesota Virtual University as a partnership between the Minnesota State Colleges and Universities system, the University of Minnesota, private colleges and universities, and businesses.

Educational technology advancements have great potential for serving a student body that is increasingly composed of people age 24 and older who attend school part time. Through a "virtual" university, these students could take courses from their home or office at times convenient for them. This kind of university could serve people who want to return to school to get a degree or upgrade their skills or who live far from a postsecondary institution. Such use of technology also could let colleges and universities reach beyond their geographical area to new markets.

Urgent Need for Action

Postsecondary education costs must remain affordable if Minnesota is to sustain its strong economy and quality of life. Movement toward this goal requires several specific actions.

- Colleges and universities should continue to develop ways of measuring their performance so they will be accountable to students, policy-makers and the general public.
- State higher education policies and funding mechanisms should be linked to performance. Colleges and universities that achieve results deserve to be rewarded.
- State and national policies should give families incentives to save for college expenses.
- Minnesota's Virtual University should continue to receive the support of policy-makers and community leaders.
- A new "price of higher education index" should relate college tuition to the Consumer Price Index, holding colleges and universities accountable in the same way Minnesota's "price of government" index compares state and local taxes to personal income.

Restructuring higher education

Though not discussed at the meeting of college leaders, the restructuring of higher education was suggested in past Minnesota Planning reports. Such a restructuring would allow the University of Minnesota's research university in the Twin Cities to continue to be autonomous and to focus on achieving national recognition for its research, teaching and public service. The state colleges and universities system would then be reconfigured to include the university's Morris, Crookston and Duluth campuses, thus allowing the system to concentrate on providing undergraduate and some graduate-level education.

By reorganizing the state's higher education system to align similar institutions, state dollars could be used more effectively. Ideally, one governing body would then determine priorities, establish public higher education budgets and provide leadership and vision.

Minnesota Planning is charged with developing a long-range plan for the state, stimulating public participation in Minnesota's future and coordinating activities with state agencies, the Legislature and other units of government.

Acknowledgments

Balancing the Books: Affording College in Minnesota was prepared by Minnesota Planning's Amy Walter with assistance from Mark Larson. Additional assistance and information were provided by Lisa DeRemee of the Minnesota Department of Finance and Jack Rayburn of the Minnesota Higher Education Services Office.

Minnesota Planning would like to thank the presidents and administrators of Minnesota's four-year colleges and universities who participated in a discussion on the challenges facing higher education in Minnesota. Their ideas led to many of the recommendations that are included in this report.

Upon request, *Balancing the Books: Affording College in Minnesota* will be available in an alternate format, such as Braille, large print or audio tape. For TTY, contact Minnesota Relay at 800-627-3529 and ask for Minnesota Planning.

May 1998

For more information or for paper or electronic copies of *Balancing the Books: Affording College in Minnesota,* contact Minnesota Planning or its World Wide Web site:

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658 Cedar St.
St. Paul MN 55155
612-296-3985
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Other higher education reports available from Minnesota Planning:

- *Degrees of Excellence: Higher Education in Minnesota,* 1997
- *A Course for the Future: Higher Education and Economic Development,* 1996
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- *Within Our Means: Tough Choices for Government Spending,* 1995
- *At the Crossroads: Higher Education in Minnesota, A Report of the Commission on Postsecondary Education,* 1992

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