

Creating a **University System** for the 21st Century

Student Affordability Report

February 2008

Table of Contents

Overview of Report.....	1
Tuition and Required Fees	3-6
Total Estimated Student Cost.....	7
Net Cost of Attendance	8
Financial Aid Issues and Trends	8-15
Federal Needs-Based Financial Aid	9
State Needs-Based Financial Aid.....	9
Student Loan Indebtedness	13-14
Institutional Aid/Waivers	15
Ability to Pay	16-17
Appendix 1: History of Federal Financial Aid.....	18
Appendix 2	19-20
Appendix 3	21-22
Appendix 4	23-28
Appendix 5	29-32

List of Tables

1 – History of NDUS Campus Variance to Regional Average Tuition and Required Fees for Resident Undergraduate	3
2 – Comparison of NDUS Room and Board Rates to Regional Average	4
3 – Comparison of North Dakota and Regional Average Tuition & Fees as a Percent of Median Household Income.....	5
4 – Tuition as a Percent of HUD Very Low Income for a Family of Four Fall 2006 Tuition and Fee Rates	6
5 – NDUS Total Estimated Student Costs.....	7
6 – Average Net Costs of Students Qualifying for Federal and State Needs-Based Aid (excludes student loans, institutional scholarships and waivers)	8

7 – History of State Grants Awarded.....	11
8 – 2006-07 North Dakota State Grant Recipients and Funds Disbursed by Institution-type	12
9 – 2006-07 North Dakota State Grant Recipients and Funds Disbursed by Income Level	12
10 – History of Loan and Grant/Campus Based Financial Aid 1989-90 to 2006-07	13
11 – 2006-07 Tuition Waiver Information	15
12 – Work Experience and Average Annual Earnings of Workers Age 25-64 by Educational Attainment: 2003	16
13 – Annual North Dakota Earnings Figures for Selected Occupations	17

List of Figures

1 – Breakdown of Biennial Dollars for State Grant Program by Funding Source 1989 through 2009	9
2 – State Grant Funds as a Percent of Estimated Tuition Collections 1989 through 2009	10

North Dakota University System
Student Affordability Report
February 2008

Overview of Report

Historically, tuition and fee rates of all NDUS institutions (except the 2-year campuses), have been less than their regional counterparts. Average tuition and fee increases at NDUS institutions were significantly higher than their regional counterparts in 2004-05, 2005-06 and 2006-07. As a result, the gap between tuition and fee rates at all NDUS institutions (except the 2-year campuses), and their regional counterparts has narrowed significantly, and the gap at the 2-year campuses has increased significantly since 2003-04. This pattern reversed slightly in 2007-08, when average tuition and fee increases at NDUS institutions ranged from 5.3-6.3 percent. Their regional counterparts' increases averaged 6.0-8.4 percent. Funding for the needs based state grant program has not kept pace with tuition increases, and has declined as a percent of estimated tuition collections, from 2.19 percent of estimated annual tuition collections in 1989-91, to 1.88 percent in 2007-09.

This report outlines a number of factors to consider when examining the affordability of public higher education to North Dakota residents:

- ◆ Tuition and fees at DSU, MaSU, MiSU and VCSU are 2.9-3.2 percent less than their regional counterparts and UND and NDSU tuition and fees are 5.7 percent less than their regional counterparts. The average two-year campus rate is \$617 or 21 percent more than the 2007-08 regional average. **(TABLE 1)**
- ◆ Tuition and fees, as a percentage of median North Dakota household income, are about 1 percent higher than the regional average for all NDUS campuses, except the two-year campuses, which are 2.5 percent higher than the regional average. **(TABLE 3)**
- ◆ The data suggests that, when comparing NDUS institutions (other than the two-year campuses) to peer institutions, generally North Dakota's four-year institutions are still more affordable for those families who have the least ability to pay. Tuition and fees continue to be significantly higher than the peer average at the two-year campuses for those families who have the least ability to pay. **(TABLE 4)**
- ◆ The *total average 2007-08 estimated student cost* is as follows: \$15,300 at UND/NDSU; \$13,000 at MiSU; \$12,500 at DSU, MaSU and VCSU; and \$11,400 at the two-year campuses. Total costs include tuition, fees, room, board, books, supplies, travel and other miscellaneous expenses. These total costs increased over the previous year by amounts ranging from 4.8 percent at UND/NDSU and MISU, to 5 percent and 5.6 percent at the four-year and two-year campuses, respectively. **(TABLE 5)**

- ◆ Tuition and fees range from 32-40 percent of the total estimated student cost; room, board, books, supplies, travel and other expenses account for the remaining 60-68 percent of the cost.
- ◆ Approximately 29-40 percent of NDUS students qualified for federal and state needs-based aid in 2006-07. Their *net cost of attendance*, or total cost less needs-based aid (excluding student loans, institutional scholarships and waivers), were as follows: \$5,400 at UND/NDSU; \$3,700 at MiSU; \$3,000 at DSU, MaSU and VCSU; and \$5,400 at the two-year campuses. This is a significant decrease from 2005-06, due to the authorization of two new federal (Pell eligible) programs described on page 8. Generally, the remaining costs of attendance are covered by loans. (**TABLE 6**)
- ◆ State Grant funding as a percent of tuition collections has declined from more than 2 percent in 1989-91 to 1.88 percent in 2007-09. (**FIGURE 2**)
- ◆ In 2006-07, less than 17 percent of the qualified needy students who applied for a State Grant received funding. Students who had an unmet need of \$6,003 or less did not receive State Grant support due to a lack of adequate program funding. (**TABLE 7**)
- ◆ During academic year 2006-07, 84 percent of the total State Grant funding was awarded to students who attend public and tribal post-secondary institutions, and 16 percent was awarded to private post-secondary institutions. (**TABLE 8**)
- ◆ The NDUS provided more than \$23 million in tuition waivers in 2006-07. (**TABLE 11**)
- ◆ According to the College Board, the average difference in lifetime earnings potential between someone who spends two years in college and someone who receives a high school diploma is \$350,000. (**TABLE 12**)
- ◆ Total funding for Federal Pell Grant and campus-based financial aid has remained fairly steady between 1989-90 and 2006-07. (**Appendix 2**)
- ◆ Student loan borrowing for students who attend NDUS campuses has increased each year between 1989-90 and 2006-07. Average student debt for a bachelor's degree is \$17,000 to \$22,000. (**Appendices 2 & 3**)

Tuition and Required Fees

Tuition and fees for all NDUS campuses, except the two-year campuses, continue to be less than their regional counterparts in 2007-08. The average rates at the two-year campuses continue to be higher than the regional rate. Comparative data follows.

TABLE 1				
History of NDUS Campus Variance to Regional Average				
Tuition and Required Fees for Resident Undergraduate				
	UND/NDSU	MiSU	4-year	2-year
2001-02				
Difference in ND Rates (\$'s), Compared to Region	(\$467)	(\$479)	(\$639)	+\$63
Difference in ND Rates (%'s), Compared to Region	(12.5%)	(15.7%)	(20.7%)	+3.1%
2002-03				
Difference in ND Rates (\$'s), Compared to Region	(\$586)	(\$500)	(\$790)	+\$129
Difference in ND Rates (%'s), Compared to Region	(14.0%)	(14.9%)	(22.5%)	+6.0%
2003-04				
Difference in ND Rates (\$'s), Compared to Region	(\$667)	(\$516)	(\$563)	+\$183
Difference in ND Rates (%'s), Compared to Region	(14.1%)	(13.8%)	(15.2%)	+7.9%
2004-05				
Difference in ND Rates (\$'s), Compared to Region	(\$384)	(\$395)	(\$217)	+\$417
Difference in ND Rates (%'s), Compared to Region	(7.4%)	(9.6%)	(5.5%)	+16.3%
2005-06				
Difference in ND Rates (\$'s), Compared to Region	(\$325)	(\$276)	+\$28	+\$534
Difference in ND Rates (%'s), Compared to Region	(5.8%)	(6.3%)	+ .7%	+20.0%
2006-07				
Difference in ND Rates (\$'s), Compared to Region	(\$312)	(\$112)	(\$33)	+\$618
Difference in ND Rates (%'s), Compared to Region	(5.2%)	(2.4%)	(.7%)	+21.9%
2007-08				
Difference in ND Rates (\$'s), Compared to Region	(\$363)	(\$140)	(\$152)	+617
Difference in ND Rates (%'s), Compared to Region	(5.7%)	(2.9%)	(3.2%)	+20.5%
Region includes: Colorado, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Oklahoma, South Dakota, Wisconsin and Wyoming				

Source: Source identified in Appendix 5

Average tuition and fee rate increases at North Dakota institutions were higher than the regional and national average rate increases for 2004-05 through 2006-07, as detailed in Appendix 5. The effect of this trend is evidenced in TABLE 1, which reflects a significant decrease in the gap between the regional rates and the rates UND, NDSU, MiSU and the other North Dakota 4-year campuses since 2003-04. During the same period, there has been a significant increase in the gap between the regional rates and the rates at North Dakota 2-year campuses. There was a slight reversal of the trend

between 2007-08 and 2006-07, when average increases in North Dakota were less than the regional averages.

North Dakota's 2007-08 room and board rates continue to be considerably less than their regional counterparts.

TABLE 2			
Comparison of NDUS Room and Board Rates To Regional Average			
	UND/NDSU	MiSU	DSU, MaSU, VCSU
2003-04			
ND Variance to Reg'l Average (\$)	(\$431)	(\$630)	(\$554)
ND Variance to Reg'l Average (%)	(9.4%)	(16.4%)	(14.5%)
2004-05			
ND Variance to Reg'l Average (\$)	(\$676)	(\$776)	(\$566)
ND Variance to Reg'l Average (%)	(13.4%)	(18.9%)	(14.2%)
2005-06			
ND Variance to Reg'l Average (\$)	(\$511)	(\$783)	(\$614)
ND Variance to Reg'l Average (%)	(9.7%)	(18.4%)	(14.6%)
2006-07			
ND Variance to Reg'l Average (\$)	(\$573)	(\$393)	(\$634)
ND Variance to Reg'l Average (%)	(10.2%)	(8.8%)	(14.4%)
2007-08			
ND Variance to Reg'l Average (\$)	(\$658)	(\$488)	(\$788)
ND Variance to Reg'l Average (%)	(11.1%)	(10.2%)	(16.7%)

Source: Student Costs at Public Institutions, Academic Year(s) 2003-04 through 2007-08 Regional Survey Report, published by the South Dakota Board of Regents

A comparison of 2007-08 tuition and fees as a percent of median household income shows that tuition and required fees at all North Dakota institutions are about 1 percent higher than the same share of median household income as their regional counterparts, other than at the two-year campuses, where tuition and fees now consume about 2.5 percent more of median household income than their regional counterparts.

TABLE 3								
Comparison of North Dakota and Regional Average Tuition & Fees as a Percent of Median Household Income								
	UND/NDSU		MiSU		4-year		2-year	
	ND	Reg'l	ND	Reg'l	ND	Reg'l	ND	Reg'l
2000-01								
ND/Regional Resident Undergraduate Tuition & Fees as % of 1999 Median Household Income	9.3%	8.7%	7.4%	7.1%	7.1%	7.2%	5.9%	4.5%
2001-02								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2000 Median Household Income	9.2%	9.1%	7.2%	7.4%	6.9%	7.5%	5.8%	4.7%
2002-03								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2001 Median Household Income	10.0%	9.9%	7.9%	8.0%	7.6%	8.4%	6.3%	5.1%
2003-04								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2002 Median Household Income	11.3%	11.3%	9.0%	8.9%	8.7%	8.8%	7.0%	5.6%
2004-05								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2003 Median Household Income	11.9%	12.0%	9.2%	9.5%	9.1%	9.1%	7.3%	5.9%
2005-06								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2004 Median Household Income	13.5%	12.8%	10.4%	10.0%	10.4%	9.7%	8.2%	6.1%
2006-07								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2005 Median Household Income	13.6%	13.5%	10.6%	10.3%	10.4%	10.2%	8.2%	6.3%
2007-08								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2006 Median Household Income	14.7%	13.5%	11.6%	10.4%	11.3%	10.3%	8.8%	6.3%

Source: Sources identified in Appendix 5

Included as an attachment (Appendix 4) are schedules that show tuition and fees as a percent of income for those families who have the least ability to pay for 2006 (latest information available). The following table reflects tuition and fees as a percent of “HUD very low income for a family of 4,” and is a reflection of families who have the least ability to pay. These schedules include tuition and fee comparisons for all 11 NDUS campuses and the peer institutions identified in the Long-Term Finance Plan. This information is summarized below:

TABLE 4 Tuition and Fees as a Percent of HUD Very Low Income for a Family of Four Fall 2006 Tuition and Fee Rates (Long-Term Finance Plan)		
	North Dakota	Peer Average
BSC	12.7%	10.3%
DSU	15.7%	16.1%
LRSC	12.5%	7.4%
MaSU	18.4%	19.6%
MiSU	15.8%	15.8%
MiSU-BC	12.1%	7.4%
NDSCS	12.3%	11.4%
NDSU	20.1%	21.8%
UND	20.3%	23.5%
VCSU	18.6%	16.9%
WSC	10.8%	8.3%

Source: Sources identified in Appendix 4

The data suggests that, when comparing NDUS institutions (other than the two-year campuses) to peer institutions, generally North Dakota’s four-year institutions, with the exception of MiSU and VCSU, are still more affordable for those families who have the least ability to pay. Tuition and fees continue to be significantly higher than the peer average at the two-year campuses for those families who have the least ability to pay. This is not surprising given the comparatively high two-year campus tuition rates in North Dakota compared to other community colleges across the country. Although tuition and fees at BSC and NDSCS are similar to other NDUS two-year campuses, their peer institution tuition rates are higher than those of the other two-year campuses (LRSC, WSC and MiSU-BC), which is a reflection of BSC and NDSCS’s and their peer institutions heavy involvement in high-cost trade-technical programs.

Total Estimated Student Cost

In 2007-08, tuition and fees range from approximately 32 percent (two-year campuses) to 40 percent (UND/NDSU) of the total estimated student cost, while room, board, books, supplies, travel and other expenses account for the remaining 60-68 percent.

The total estimated cost for a student to attend any institution generally includes tuition and fees, room and board (either on or off campus), books, supplies, travel and other miscellaneous expenses. Changes in estimated total costs for 2000-01 through 2007-08 are provided in Table 5:

TABLE 5 NDUS Total Estimated Student Costs*				
	UND/NDSU	MiSU	4-year	2-year
2001-02	\$10,200	\$8,800	\$8,700	\$8,100
2002-03	\$10,900	\$9,400	\$9,300	\$8,600
2003-04	\$11,700	\$9,900	\$9,900	\$9,100
2004-05	\$12,700	\$10,600	\$10,700	\$9,800
2005-06	\$13,700	\$11,300	\$11,400	\$10,300
2006-07	\$14,600	\$12,400	\$11,900	\$10,800
2007-08	\$15,300	\$13,000	\$12,500	\$11,400
One-year change from 2006-07 to 2007-08	\$700 +4.8%	\$600 +4.8%	\$600 +5.0%	\$600 +5.6%
Six-year change from 2001-02 to 2007-08	\$5,100 +50%	\$4,200 +47.7%	\$3,800 +43.7%	\$3,300 +40.7%
* The total costs include tuition, fees, room and board, and estimated annual costs (for 2007-08) for books and supplies of \$900 per year, and travel and miscellaneous other expenses of \$3,060 per year, based on the amounts that the campuses use when packaging financial aid.				

Source: NDUS Office Institutional Charges Chart

Net Cost of Attendance

Table 6 refers to the average net cost, or “sticker price,” to attend NDUS institutions for students who receive federal and state needs-based financial aid. Approximately 29-40 percent of NDUS students receive federal and state needs-based financial aid (excluding student loans, institutional scholarships and waivers) to assist them in paying these costs.

TABLE 6				
Average Net Costs* of Students Qualifying				
For Federal and State Needs-Based Aid				
(Excludes student loans, institutional scholarships and waivers)				
	UND/NDSU	MiSU	4-year	2-year
2001-02	\$5,400	\$4,700	\$4,600	\$4,100
2002-03	\$5,600	\$4,800	\$5,000	\$4,300
2003-04	\$6,500	\$5,300	\$5,800	\$4,900
2004-05	\$7,500	\$6,000	\$6,400	\$5,500
2005-06	\$8,500	\$6,800	\$6,900	\$6,100
2006-07**	\$5,400	\$3,700	\$3,000	\$5,400
One-year change from 2005-06 to 2006-07	(\$3,100) (36.5%)	(\$3,100) (45.6%)	(\$3,900) (56.5%)	(\$700) (11.5%)
Five-year change from 2001-02 to 2006-07	\$0 0%	(\$1,000) (21.3%)	(\$1,600) (34.8%)	\$1,300 +31.7%
<p>* In TABLE 6, “net cost” is defined as tuition, fees, room, board, books, supplies and miscellaneous other expenses, less needs-based federal and state needs-based financial aid, excluding student loans, institutional scholarships and waivers.</p> <p>** The main reason for the dramatic decrease in average net cost per student from 2005-06 to 2006-07 is the result of two new (Pell eligible students) federal programs; i.e., Academic Competitiveness Grant (freshmen/sophomore) and National Science and Mathematics Access to Retain Talent Grant (junior/senior). The decrease wasn’t as severe at the two-year campuses because these students only qualify for the new ACG program.</p>				

Source: NDUS Office

Although tuition, fee, and room and board increases will contribute to an increase in the net cost, availability of financial aid also is a factor. For example, students may be pursuing higher-cost programs where the maximum needs-based financial aid is insufficient to cover the total cost. Another factor that contributes to an increase in the net cost for needy students is the decrease in State Grant awards, which is described later in this report. Also, federal grant funding has not kept pace with increases in student costs in recent years.

Financial Aid Issues and Trends

During 2006-07, more than 75 percent of North Dakota students applied for various forms of financial aid, including federal and state needs-based financial aid, loans and other institutional aid. A brief history of federal financial aid programs is included in **Appendix 1**.

Federal Needs-Based Financial Aid

Federal needs-based aid consists of the Federal Pell Grant and campus-based aid programs, which include Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans and Federal College Work-Study.

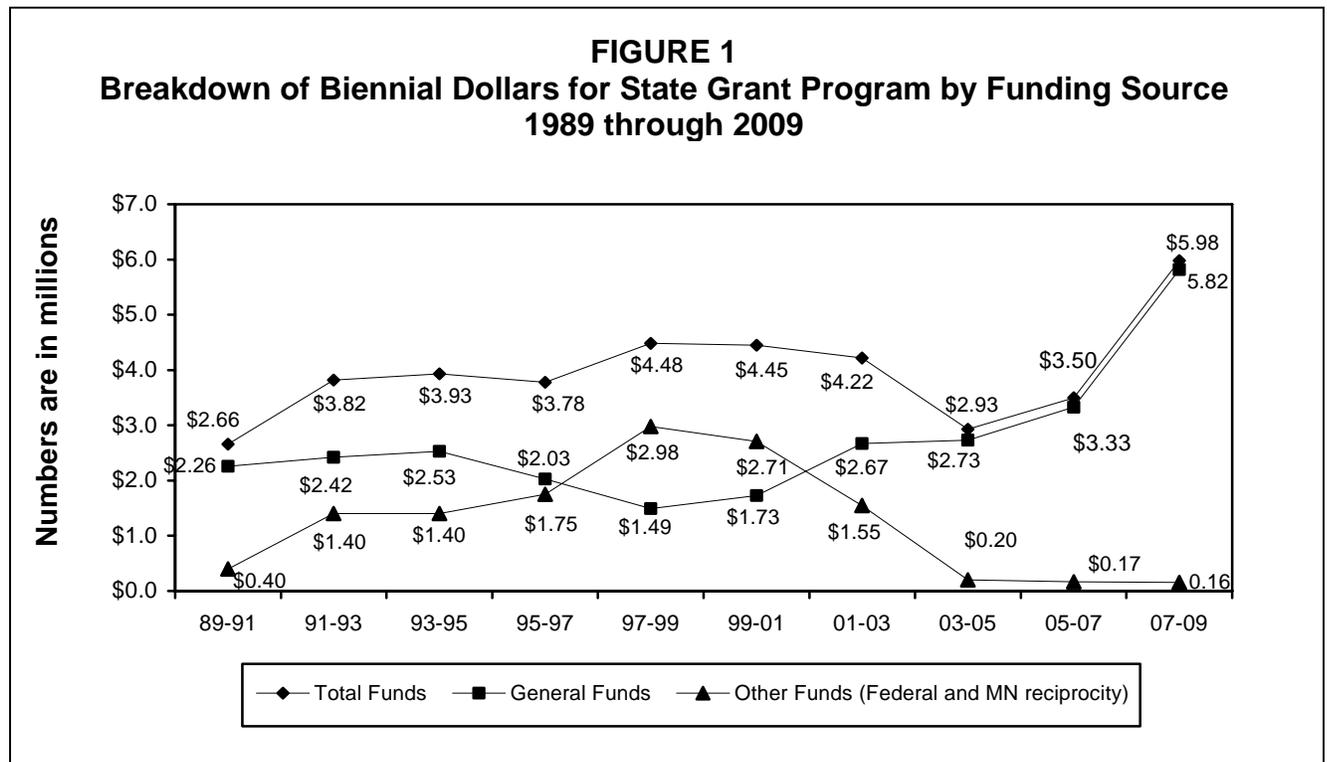
Appendix 2 shows that the Federal Pell Grant and campus-based financial aid dollars received by NDUS students from 1989-90 through 2006-07 increased 29.5 percent (from \$6.1 million to \$7.9 million) at the two-year campuses, 4.3 percent (from \$6.9 million to \$7.2 million) at the four year/regional campuses (including MiSU) and 18.6 percent (from \$16.7 million to \$19.8 million) at the doctoral institutions.

The main reason the Federal Pell Grant increased from 1998-99 through 2006-07 was because of increased federal appropriations.

State Needs-Based Financial Aid

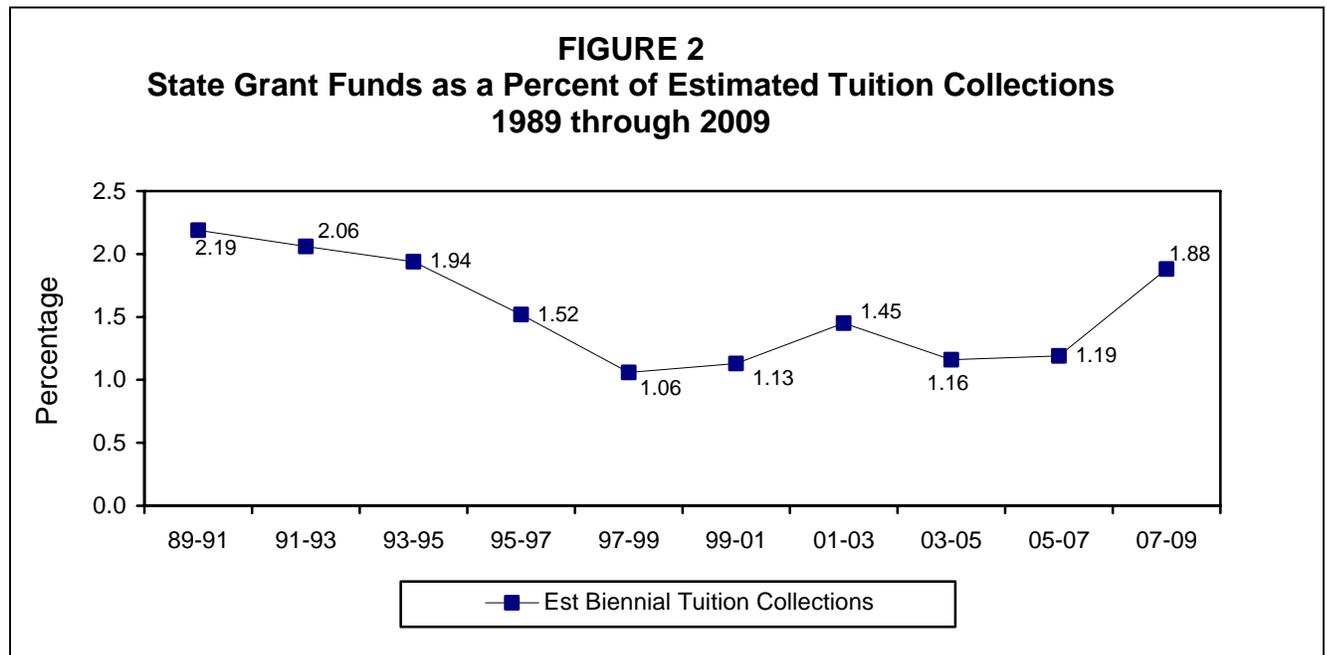
The North Dakota State Student Financial Assistance Program, known as the State Grant Program, provides \$800 non-repayable grants per year to qualified North Dakota residents pursuing undergraduate degrees at North Dakota's public, private and tribal colleges. The annual grants increased from \$600 to \$800 in 2007-08.

Figure 1 provides a history of State Grant funding in total and by specific funding source (i.e., general fund and other funds, which includes federal and Minnesota reciprocity funds).



Source: Legislative appropriations 1989-91 through 2007-09

Figure 2 shows the State Grant Program funding as a percent of estimated biennial tuition collections. State funding to support the program is currently equivalent to 1.88 percent of estimated biennial tuition collections, down from more than 2 percent in 1989-91.



Source: Legislative appropriation 1989-91 through 2007-09 and annual budget summaries 1989-90 through 2007-08. (State Grant funds are based on the original legislative appropriation, however, the actual spending may have varied.)

The State Grant Program historically has been funded by a combination of state general funds, Minnesota reciprocity funding and federal funds. Because of reduced and eliminated Minnesota reciprocity funds in recent years, the State Grant Program has been challenged with meeting the federal maintenance-of-effort (MOE) requirement for this program. Under federal law, states are required to meet or exceed the MOE requirement to ensure continued federal funding. The MOE requirement is the average expenditure of non-federal dollars for the past three years.

Since inception of the SSIG Program, there has not been a direct link between tuition increases/collections and funding for the State Grant Program. As a result, over time tuition and other costs have increased more significantly than grant funding and therefore, SSIG funding as a percent of overall tuition collections has declined.

It should be noted, though, that as a result of State general fund appropriation decreases to the North Dakota University System, students have had to pick up more of the cost of their education through tuition increases and without additional needs-based financial aid, students have more debt, more self-help aid in the form of jobs or loans or they chose not to attend college.

The data in Table 7 suggests that students continue to demonstrate a significant amount of unmet need and are applying for State Grant Program funding in record numbers. In 2007-08, more than 33,000 students applied; roughly 20,000 of them

showed unmet need according to the program calculations. Of the 20,346 students who qualified, only 4,076 students (more than 20 percent) received the \$800 annual grants, because of the limited availability of program funding. Students who have unmet needs of \$5,964 or less did not receive program support due to lack of funding.

Year	# Applicants	# Applicants Showing Need	# Grants Awarded	% Eligible Students Funded	Ran Out of Funds at Unmet Need Figure of
1998-99	29,545	21,576	3,604	16.7%	\$4,058
1999-00	30,778	21,237	3,711	17.5%	\$4,000
2000-01	31,967	18,294	1,382*	7.6%	\$5,800
2001-02	33,046	20,369	2,379	11.7%	\$5,934
2002-03	35,156	24,492	2,600	10.6%	\$6,076
2003-04	30,255	21,930	2,275	10.4%	\$6,047
2004-05	37,167	19,431	2,700	13.9%	\$6,025
2005-06	33,864	20,368	2,494	12.2%	\$5,926
2006-07	33,297	20,055	3,392	16.9%	\$6,003
2007-08 (est.)	33,580	20,346	4,076	20.0%	\$5,964

* The number of awards were cut back drastically for 2000-01, in anticipation of decreasing Minnesota reciprocity and federal funds.

Source: NDUS Office, State Grant stats

There are a significant number of qualified applicants who do not receive any state-funded, needs-based aid because adequate funds are not available; however, students may be eligible for both state needs-based aid and/or other federal needs-based financial aid such as the Pell Grant, Supplemental Educational Opportunity Grant, Perkins Loans, College Work-study and student loans.

The following table provides information about 2006-07 North Dakota State Grant Program recipients and funds disbursed, by institution type.

TABLE 8			
2006-07 North Dakota State Grant Recipients and Funds Disbursed by Institution Type			
Type of Institution	Number of Recipients	Funds	
Public/Tribal:	2-year	700 (21%)	\$378,900 (20%)
	4-year	2,160 (64%)	\$1,207,339 (64%)
Private Non-profit:	4-year	520 (15%)	\$299,400 (16%)
Totals	3,380 (100%)	\$1,885,639 (100%)	

Source: 2006-07 Federal LEAP and SLEAP Performance Report

The above data shows that 84 percent of the total State Grant Program funding was awarded to students who attend public and tribal post-secondary institutions, and 16 percent was awarded to students who attend private (non-profit) post-secondary institutions. Table 9 below suggests that more than 39 percent of the State Grant funding goes to students whose family's income level is \$40,000 or more, while not all qualified applicants who have income levels below \$39,999 are supported. This was a result of legislation passed during the 2005 Legislative Session that stated that no less than 23½ percent of the State Grant funds go to students who attend private (non-profit) post-secondary institutions in North Dakota. This was accomplished by the use of a higher cost of attendance allowance for students attending private post-secondary institutions and as a result, whose family's income level was greater than \$40,000. The provision of law mandating a fixed allocation to the private campuses was recently ruled unconstitutional. As a result, private campus students are no longer awarded a higher grant award. This will help mitigate the distribution of awards by income level. However, the private campuses continue to have a higher cost of attendance and thus, are provided a higher cost of education on the formula for the allocation of resources.

TABLE 9		
2006-07 North Dakota State Grant Recipients and Funds Disbursed by Income Level		
Income Level of Recipients	Number of Recipients	Funds
\$0 to \$19,999	983 (29%)	\$531,600 (28%)
\$20,000 to \$39,999	1,107 (33%)	\$617,539 (33%)
\$40,000 and Over	1,290 (38%)	\$736,500 (39%)
Totals	3,380 (100%)	\$1,885,639 (100%)

Source: 2006-07 Federal LEAP and SLEAP Performance Report

Student Loan Indebtedness

With supporting documentation from Appendices 2 and 3, Table 10 shows the average grant funding from all sources of funds for students who attend NDUS campuses has continued to increase during the past 18 years from 4.3 percent at MaSU, VCSU, DSU, and MiSU to 29.5 percent at the two-year campuses. However, loan borrowing during the same period has increased at the more rapid pace of 236 percent at the four-year campuses to 405 percent at the doctoral institutions.

TABLE 10								
History of Loan and Grant/Campus Based Financial Aid								
1989-90 to 2006-07								
(Millions of Dollars)								
	89-90	99-00	03-04	06-07	18 year change 89-90 to 06-07	8 year change 99-00 to 06-07		
Doctoral (UND and NDSU)								
Loan	\$19.3	\$56.4	\$86.2	\$97.4	\$78.1	405%	\$41.0	72.7%
Grant	\$16.7	\$16.5	\$23.6	\$19.8	\$3.1	18.6%	\$3.3	20.0%
Four-Year (MiSU, MaSU, VCSU, and DSU)								
Loan	\$7.6	\$16.1	\$21.2	\$25.5	\$17.9	236%	\$9.4	58.4%
Grant	\$6.9	\$6.9	\$9.4	\$7.2	\$.3	4.3%	\$.3	4.3%
Two-Year (BSC, NDSCS, LRSC, WSC, and MiSU-BC)								
Loan	\$5.3	\$12.9	\$19.8	\$24.7	\$19.4	366%	\$11.8	91.5%
Grant	\$6.1	\$7.1	\$9.6	\$7.9	\$1.8	29.5%	\$.8	11.3%
<i>See Appendix 2 and 3 for source details</i>								

A typical UND or NDSU bachelor's completer in 1989-90 graduated with an average student loan indebtedness of \$8,500 to \$9,500 compared to the same student graduating in 2005-06 with average indebtedness of \$17,000 to \$22,000. The average monthly payment for loan indebtedness of \$17,000 to \$22,000 would be between \$195 and \$253 per month.

The most recent information from the National Postsecondary Student Aid Study (NPSAS), a nationally representative survey conducted by the U.S. Department of Education's National Center for Education Statistics, shows that in 2003-2004, more than 65 percent of all bachelor's degree recipients graduated with some federal student loan debt. The median amount borrowed at public institutions was \$17,120.

Increasing pressure to provide financial assistance to students is being placed on federal and state policymakers. However, it should be noted that the main reason for increased borrowing by NDUS students is due, in part, to policy changes enacted by the U. S. Congress in the reauthorization of the Higher Education Act of 1992. Some of those changes include: (1) higher maximum loan limits (2) approval of unsubsidized Stafford Loans and (3) changes to the federal needs-analysis calculation used to determine the student's and his or her family's ability to pay for post-secondary education. Prior to 1992, students relied on relatively low tuition costs, grants and personal borrowing to help pay for college. Today, loans are relied upon more heavily.

According to NDUS campus personnel, the following factors may contribute to the rising student loan indebtedness:

- Increasing number of high-cost programs;
- General increases in the cost of education (tuition, fees, room, board, etc.);
- Most middle-income families rely on loans because they don't qualify for needs-based programs;
- Poor pre-planning by families for college savings (little or no savings available); research indicates that only one-third of parents say they expect to be prepared to pay for their child's education. This may be a result of families inability to save at a rate substantial enough to cover the ever rising cost of education.

Institutional Aid/Waivers

In addition to federal and state needs-based aid, other non-needs-based institutional aid is available to students. Funds available for this purpose vary by campus. Institutional aid information is not consistently available at this time, but will be pursued for future reports.

During 2006-07, NDUS campuses provided more than \$23 million in tuition waivers to over 8,000 students. Table 11 shows the total amount of waivers by category for each campus.

	Statutory Mandated		SBHE Policy Mandated	Institutional							Instit. Total
	National Guard	POW/MIA Vets Dep Waiver	Staff Waiver	Grad Assistant	Foreign Student	WICHE	Sr Citizen	Other Cult. Diver.	Misc ²	Instit. Waiver	
BSC # of Students	22	29	53	0	4	0	0	38	1	0	147
Dollars	\$6,849	\$30,338	\$20,465	\$0	\$27,732	\$0	\$0	\$37,045	\$75	\$0	\$122,504
DSU # of Students	29	15	92 ⁽¹⁾	0	287	0	0	156	0	47	626
Dollars	\$15,038	\$30,118	\$161,263	\$0	\$1,509,268	\$0	\$0	\$488,991	\$0	\$38,571	\$2,243,249
LRSC # of Students	19	7	43 ⁽¹⁾	0	27	0	0	25	5	6 ⁽³⁾	132
Dollars	\$7,037	\$11,669	\$20,379	\$0	\$94,470	\$0	\$0	\$23,514	\$1,647	\$11,120	\$169,836
MaSU # of Students	12	2	44 ⁽¹⁾	0	4	0	1	9	0	61 ⁽³⁾	133
Dollars	\$7,266	\$4,517	\$17,750	\$0	\$16,599	\$0	\$452	\$15,961	\$0	\$129,127	\$191,672
MiSU # of Students	51	25	81	10	4	0	0	146	552	133 ⁽³⁾	1,002
Dollars	\$25,660	\$50,530	\$77,478	\$12,324	\$40,464	\$0	\$0	\$223,335	\$699,069	\$100,010	\$1,228,870
MiSU-BC # of Students	4	2	6	0	2	0	0	11	0	22	47
Dollars	\$1,916	\$3,184	\$2,406	\$0	\$4,245	\$0	\$0	\$12,676	\$0	\$30,183	\$54,610
NDSCS # of Students	44	11	56 ⁽¹⁾	0	8	0	0	13	188	541	861
Dollars	\$15,474	\$18,355	\$39,810	\$0	\$50,091	\$0	\$0	\$8,400	\$390,254	\$209,870	\$732,254
NDSU # of Students	199	55	592	1,032	236	0	3	210	146	237	2,710
Dollars	\$171,513	\$156,447	\$1,003,306	\$6,056,368	\$1,412,345	\$0	\$1,268	\$885,456	\$188,709	\$194,226	\$10,069,638
UND # of Students	172	29	295	1,060	37	11	5	306	331	222	2,468
Dollars	\$104,196	\$83,604	\$380,098	\$4,427,511	\$266,593	\$97,567	\$2,393	\$1,109,938	\$691,055	\$1,174,605	\$8,337,560
VSCU # of Students	14	1	59 ⁽¹⁾	0	35	0	0	40	0	77	226
Dollars	\$6,069	\$3,878	\$44,807	\$0	\$73,487	\$0	\$0	\$78,459	\$0	\$199,982	\$406,682
WSC # of Students	7	7	19 ⁽¹⁾	0	18	0	0	15	0	6	72
Dollars	\$1,941	\$6,027	\$14,612	\$0	\$31,734	\$0	\$0	\$36,756	\$0	\$4,200	\$95,270
Total # of Students	573	183	1,340	2,102	662	11	9	969	1,223	1,352	8,424
Dollars	\$362,959	\$398,667	\$1,782,374	\$10,496,203	\$3,527,028	\$97,567	\$4,113	\$2,920,531	\$1,970,809	\$2,091,894	\$23,652,145
Totals	Statutory Mandated		SBHE Policy Mandated							Institutional	
	\$761,626		\$1,782,374							\$21,108,145	

⁽¹⁾ LRSC, of the 43 students and \$20,379 reported, 21 were for employee spouse/dependent waivers for a total of \$12,763.

WSC, of the 19 students and \$14,612 reported, 12 were for employee spouse/dependent waivers for a total of \$12,693.

NDSCS, of the 56 students and \$39,810 reported, 34 were for employee spouse/dependent waivers for a total of \$25,539.

DSU, of the 92 students and \$161,236 reported, 60 were for employee spouse/dependent waivers for a total of \$129,890.

NDSU, of the 673 students and \$1,003,306 reported, 348 were for employee spouse/dependent waivers for a total of \$567,936.

VCSU, of the 59 students and \$44,807 reported, 21 were for employee spouse/dependent waivers for a total of \$25,391.

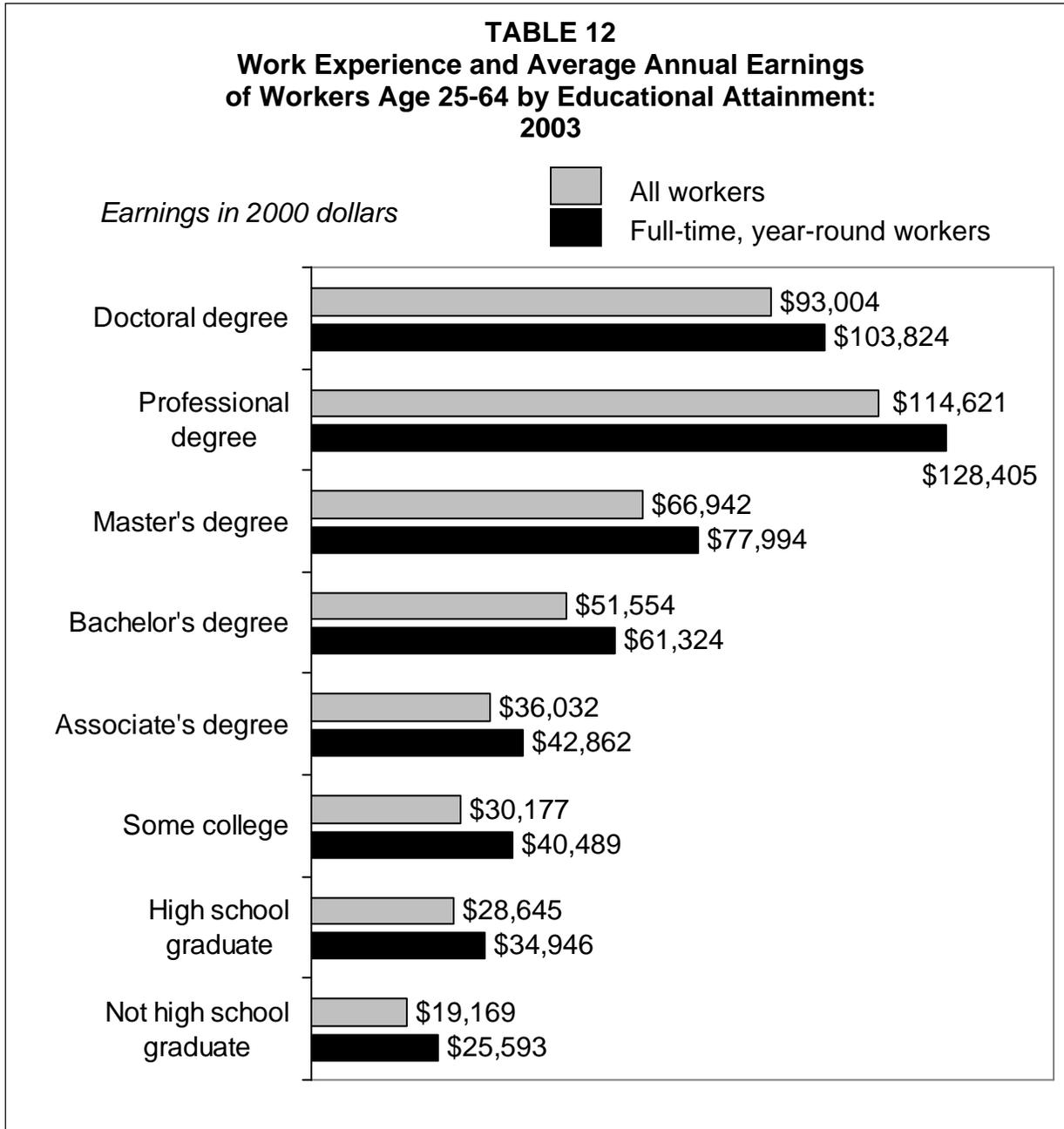
MiSU, of the 81 students and \$77,478 reported, 47 were for employee spouse/dependent waivers for a total of \$50,118.

⁽²⁾ Misc. includes waivers for Board of Higher Ed student member, dependents of firefighters and peace officers, MN reciprocity waiver, room and board waivers at NDSCS, and other institutional waivers.

⁽³⁾ Athletic waivers. For MaSU, of the 61 students and \$129,127 reported, 9 were Comet athletic waivers for a total of \$77,289

Ability to Pay

Students who obtain post-secondary education and have career goals in mind will earn higher salaries than those who go to work right after high school. According to the College Board, the average difference in lifetime earnings potential between someone who spends two years in college and someone who receives a high school diploma is \$350,000. Table 12 shows the average annual earnings by degree type as provided by the U.S. Census Bureau.



Source: North Dakota University System 2007 Legislative Session Resource Guide, Section 5 – Page 2

The 2007-08 Career Outlook, published by the North Dakota Career Resource Network, shows annual North Dakota earnings for selected occupations as follows:

TABLE 13	
Annual North Dakota Earnings Figures For Selected Occupations	
College Level/Occupation	ND Annual Earnings
<i>One or two years of college</i>	
Computer Operators	\$20,700 - \$32,500
Legal assistants (paralegal)	\$27,400 - \$46,200
Medical Transcriptionist	\$20,500 - \$29,200
Construction Mangers	\$42,100 - \$71,600
Hotel and Motel Managers	\$24,400 - \$48,500
Police Chiefs	\$36,000 - \$63,600
Air Traffic Control Specialists	\$71,900 - \$86,100
Medical and Clinical Laboratory Technicians	\$24,200 - \$36,800
Auto Body Repairers	\$24,700 - \$39,100
Carpenters	\$23,500 - \$35,700
Correctional Officers	\$18,400 - \$31,300
Diesel Mechanics	\$26,000 - \$39,300
Electrical Power Installers	\$44,700 - \$56,000
Simulator Maintenance Technician	\$37,000 - \$40,000
Certified Nurses Aides	\$17,600 - \$23,200
Nurses, Registered	\$39,500 - \$56,100
Dental Hygienists	\$42,900 - \$58,600
Massage Therapists	\$21,100 - \$42,400
<i>Four or more years of college</i>	
Librarians	\$27,600 - \$44,600
Accountants and Auditors	\$28,400 - \$50,000
Engineers, Industrial	\$47,400 - \$71,200
Lawyers	\$45,800 - \$92,500
Pharmacists	\$58,500 - \$89,400
Soil and Plant Scientist	\$37,900 - \$75,300
Systems Analysts, Computer	\$41,700 - \$63,800
Occupational Therapists	\$40,800 - \$54,300
Physical Therapists	\$47,000 - \$62,700
Social Workers	\$31,400 - \$47,000
Speech-Language Pathologists	\$34,900 - \$50,800
Teacher, Elementary	\$29,200 - \$42,400
Teacher, Secondary	\$27,700 - \$41,100
Teacher, Special Education	\$30,300 - \$43,100

History of Federal Financial Aid

The first federal financial aid programs of the 1940s and late 1950s were enacted by the U.S. Congress to reward veterans who served their country during wartime. These programs provided veterans the opportunity to receive an education similar to peers whose lives had not been interrupted by military service. Next came enactment of the Higher Education Act of 1965, which set in motion a commitment from the federal government to equalize college opportunities for needy students. Later, during the 1970s, 1980s and 1990s, the U.S. Congress expanded the types of financial assistance available to needy and non-needy students.

Today, the primary federal financial aid loan and grant programs include: (1) the Federal Pell Grant, (2) the Federal Stafford (subsidized) Loan, (3) the Federal Unsubsidized Stafford Loan, (4) the Federal Parent Loan for Undergraduate Students, (5) the Federal Perkins Loan, (6) the Federal Supplemental Educational Opportunity Grant, and (7) the Federal College Work-Study Program. Eligibility for these programs is based upon such things as family income and assets, family size, number of children in college and the cost of attendance.

The Federal Pell Grant is a needs-based financial aid grant and is considered the foundation of all federal financial aid programs to which other financial aid may be added. The Federal Supplemental Educational Opportunity Grant, Federal College Work-Study and the Federal Perkins Loan Programs are needs-based financial aid programs referred to as "campus-based programs," which means the institution pays a percentage of the total award provided to the student. These three programs also are called campus-based because they are managed at the campus level. The three campus-based programs also supplement the Federal Pell Grant Program.

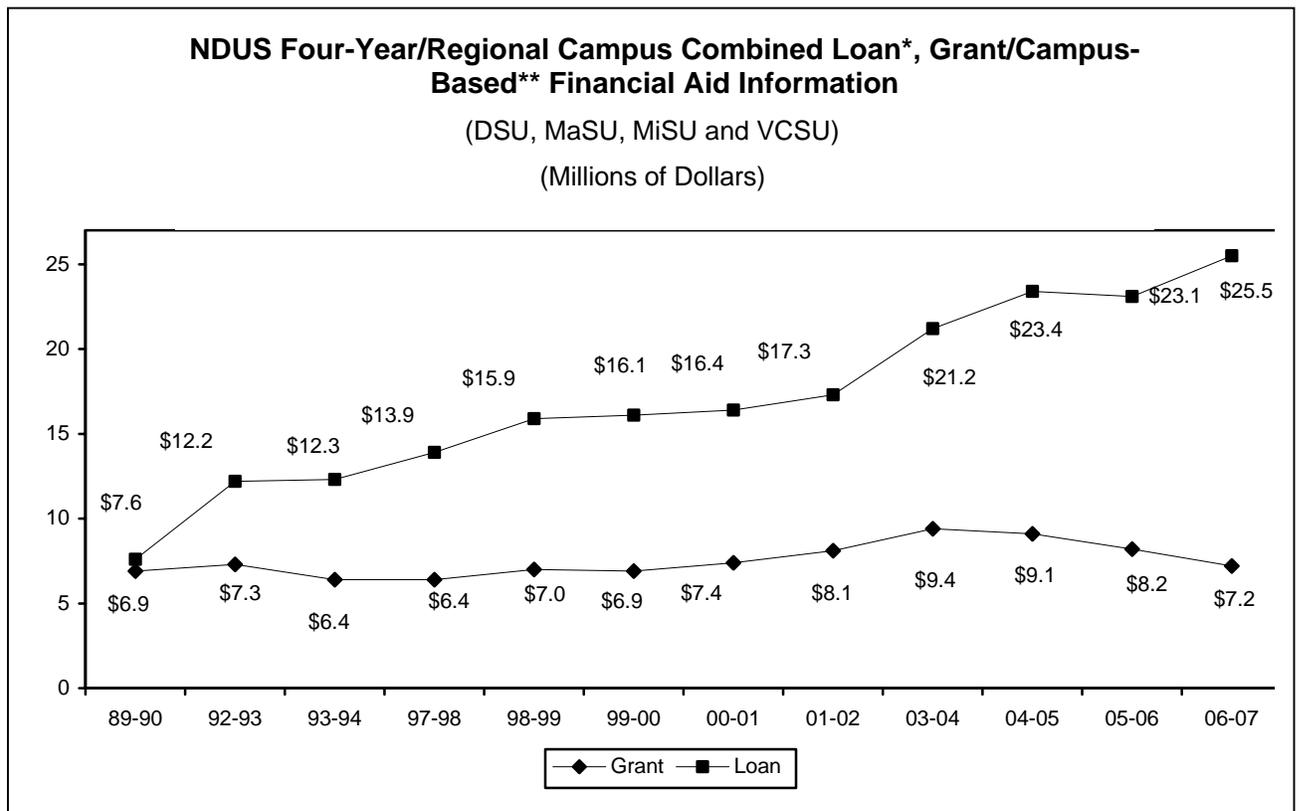
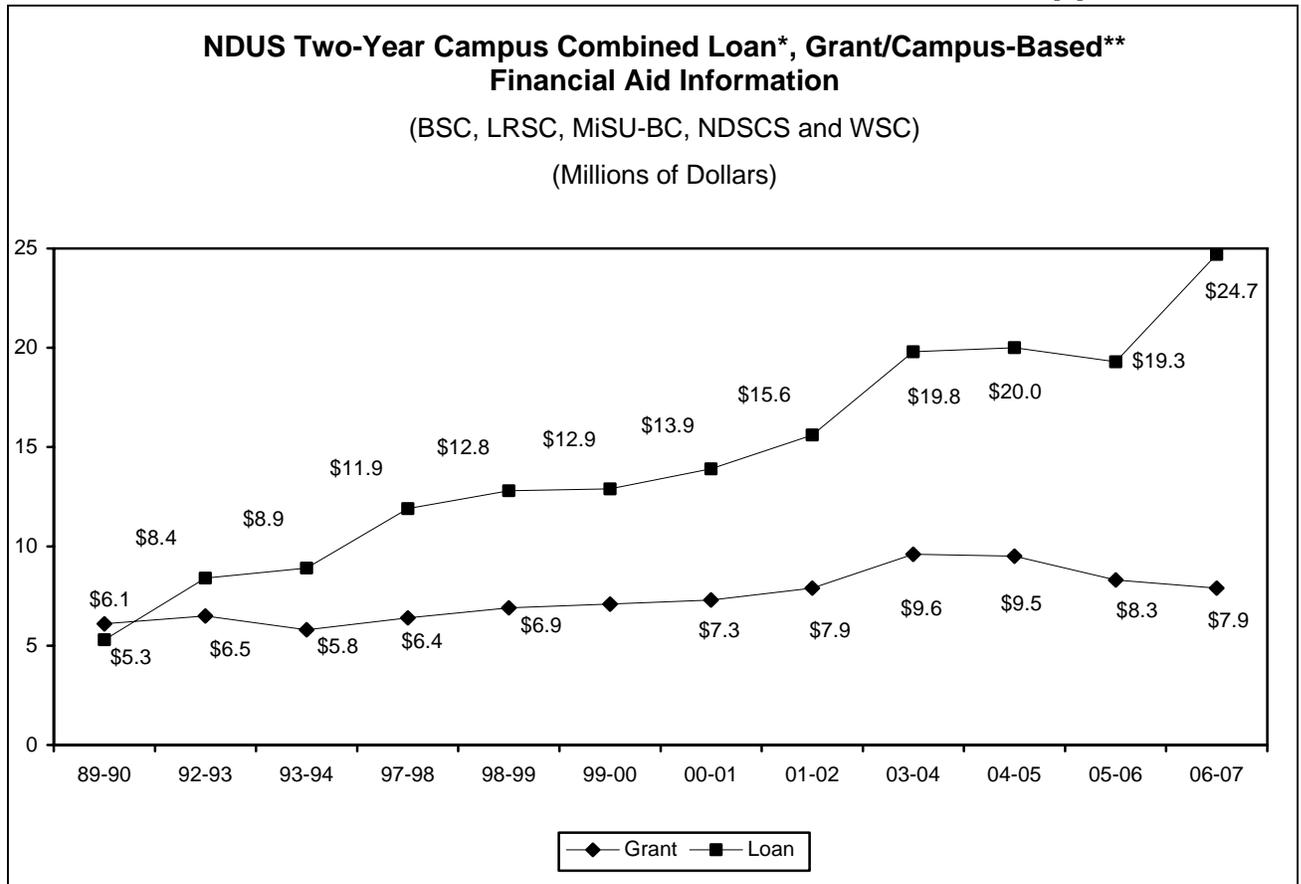
The Federal Stafford Loan is a needs-based loan available to undergraduate and graduate students. It is a subsidized loan, which means the federal government reimburses the lender for the interest while the student is in college. Students do not begin repaying this loan until six months after they have graduated from college.

The Federal Unsubsidized Stafford Loan is a supplement to the Federal Stafford Loan. If students do not qualify for the maximum Federal Stafford Loan, they can borrow the remaining portion through the Federal Unsubsidized Stafford Loan. This loan is similar to the Federal Stafford Loan; however, the student is responsible for paying interest on the unsubsidized portion of the loan while they are in college.

The Federal Parent Loan for Undergraduate Students is a non-needs-based loan program. A parent may borrow on behalf of their dependent children an amount equal to the difference between the cost of education and any estimated financial assistance the student may receive. The parent is the borrower and is responsible for re-paying the loan. Repayment generally begins 60 days after the final disbursement of the academic year.

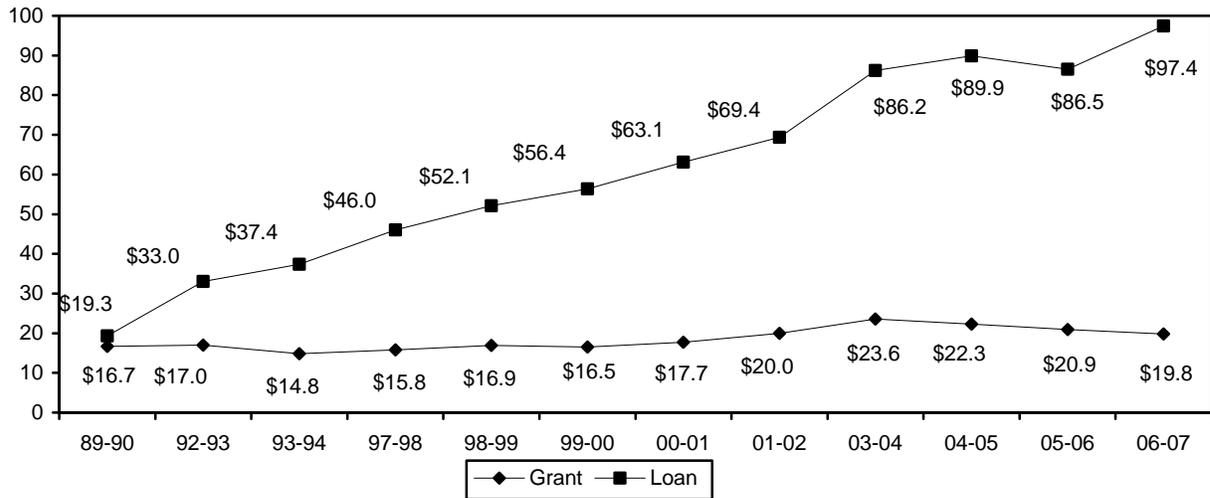
Each year about 75 percent of all North Dakota students apply for and receive some form of financial aid, e.g., Federal Pell Grant, Federal Stafford Loan. This percentage has remained fairly constant during the past few years.

Appendix 2



NDUS Doctoral Campus Combined Loan*, Grant/Campus-Based** Financial Aid Information

(NDSU and UND)
(Millions of Dollars)



* Federal Stafford (subsidized) Loan, Federal Unsubsidized Stafford Loan, Supplemental Loans for Students, Federal Parent Loan for Undergraduate Students

** Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal College Work-Study Program

The majority of information used in Appendices 2-3 was gathered from the following sources: (1) a federal campus reporting form entitled, "Fiscal Operations Report and Application to Participate," (2) Student Loans of North Dakota (SLND), and (3) the Education Assistance Corporation (EAC) for academic years 1989-90, 1992-93, 1993-94, 1997-98, 1998-99, 1999-00, 2000-01, 2001-02, 2002-03, 2003-04, 2004-05, 2005-06 and 2006-07. SLND and EAC guarantee over 90 percent of all student loan volume for University System students.

Appendix 3

NDUS Two-Year Campus Average Student Loan Indebtedness by Year (BSC, LRSC, MiSU-BC, NDSCS and WSC)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$ 5.3 million	2,821	42%	\$1,878
1992-93	\$ 8.4 million	3,598	55%	\$2,334
1993-94	\$ 8.9 million	4,053	62%	\$2,195
1997-98	\$11.9 million	4,987	72%	\$2,386
1998-99	\$12.8 million	5,386	77%	\$2,376
1999-00	\$12.9 million	5,505	77%	\$2,343
2000-01	\$13.9 million	5,924	82%	\$2,346
2001-02	\$15.6 million	6,626	84%	\$2,354
2002-03	\$17.2 million	7,190	86%	\$2,392
2003-04	\$19.8 million	7,744	87%	\$2,556
2004-05	\$20.0 million	6,475	72%	\$3,089
2005-06	\$19.3 million	6,213	71%	\$3,106
2006-07	\$24.7 million 28.0% (increase)	6,822 9.8% (increase)	77%	\$3,621 16.6%
Increase from 1989-90 to 2006-07	\$19.4 million 366%	4,001 142%		\$1,743 92.8%

NDUS Four-Year Campus Average Student Loan Indebtedness by Year (DSU, MaSU, MiSU and VCSU)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$ 7.6 million	3,897	56%	\$1,950
1992-93	\$12.2 million	4,572	64%	\$2,668
1993-94	\$12.3 million	4,716	63%	\$2,608
1997-98	\$13.9 million	5,100	75%	\$2,725
1998-99	\$15.9 million	5,579	82%	\$2,849
1999-00	\$16.1 million	5,724	82%	\$2,812
2000-01	\$16.4 million	5,877	84%	\$2,790
2001-02	\$17.3 million	6,111	83%	\$2,830
2002-03	\$17.7 million	5,968	77%	\$2,966
2003-04	\$21.2 million	6,803	84%	\$3,116
2004-05	\$23.4 million	6,130	74%	\$3,817
2005-06	\$23.1 million	5,906	72%	\$3,911
2006-07	\$25.5 million 10.4% (increase)	6,047 2.4% (increase)	77%	\$4,217 7.8%
Increase from 1989-90 to 2006-07	\$17.9 million 236%	2,150 55.2%		\$2,267 116%

NDUS Doctoral Campus Average Student Loan Indebtedness by Year
(NDSU and UND)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$19.3 million	8,392	39%	\$2,299
1992-93	\$33.0 million	11,398	53%	\$2,895
1993-94	\$37.4 million	11,495	54%	\$3,253
1997-98	\$46.0 million	13,603	69%	\$3,381
1998-99	\$52.1 million	14,850	75%	\$3,508
1999-00	\$56.4 million	15,707	78%	\$3,590
2000-01	\$63.1 million	18,060	86%	\$3,493
2001-02	\$69.4 million	19,080	86%	\$3,637
2002-03	\$77.1 million	20,275	86%	\$3,803
2003-04	\$86.2 million	20,839	86%	\$4,136
2004-05	\$89.9 million	19,727	78%	\$4,557
2005-06	\$86.5 million	18,753	75%	\$4,613
2006-07	\$97.4 million 12.6% (increase)	19,198 2.4% (increase)	77%	\$5,073 10.0% increase
Increase from 1989-90 to 2006-07	\$78.1 million 405%	10,806 129%		\$2,774 121%

The majority of information used in Appendices 2-3 was gathered from the following sources: (1) a federal campus reporting form entitled, "Fiscal Operations Report and Application to Participate," (2) Student Loans of North Dakota (SLND), and (3) the Education Assistance Corporation (EAC) for academic years 1989-90, 1992-93, 1993-94, 1997-98, 1998-99, 1999-00, 2000-01, 2001-02, 2002-03, 2003-04, 2004-05, 2005-06, and 2006-07. SLND and EAC guarantee over 90 percent of all student loan volume for University System students.

Appendix 4

2006-07 Tuition as a Percent of Income							
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups							
Unitid	Institution	State	HUD Very Low Family Income - Family of Four 2006	Per Capita Personal Income 2006	In-State Annual Tuition & Fees 2006-07	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capita Personal Income
200022	Bismarck State College	ND	\$28,500	\$33,034	\$3,621	12.7%	11.0%
246813	Athens Technical College	GA	\$29,200	\$32,025	\$1,359	4.7%	4.2%
238397	Blackhawk Technical College	WI	\$31,100	\$34,476	\$2,781	8.9%	8.1%
244446	DeKalb Technical College	GA	\$29,200	\$32,025	\$1,407	4.8%	4.4%
170620	Lake Michigan College	MI	\$31,050	\$33,784	\$3,105	10.0%	9.2%
173461	Lake Superior College	MN	\$34,100	\$38,751	\$3,928	11.5%	10.1%
235699	Lake Washington Technical College	WA	\$31,100	\$38,067	\$2,602	8.4%	6.8%
153922	Marshalltown Community College	IA	\$28,900	\$33,017	\$3,096	10.7%	9.4%
187903	New Mexico Junior College	NM	\$23,100	\$29,725	\$1,258	5.4%	4.2%
215585	Reading Area Community College	PA	\$30,000	\$36,689	\$5,310	17.7%	14.5%
175236	Ridgewater College	MN	\$34,100	\$38,751	\$4,645	13.6%	12.0%
188100	San Juan College	NM	\$23,100	\$29,725	\$720	3.1%	2.4%
196015	SUNY College of Technology at Canton	NY	\$30,750	\$43,962	\$5,565	18.1%	12.7%
229319	Texas State Technical College Harlingen	TX	\$27,150	\$35,058	\$2,774	10.2%	7.9%
229328	Texas State Technical College West Texas	TX	\$27,150	\$35,058	\$3,105	11.4%	8.9%
219480	Western Dakota Technical Institute	SD	\$26,300	\$32,405	\$4,140	15.7%	12.8%
	Group Total		\$436,300	\$523,518	\$45,795	10.5%	8.7%
	Group Average		\$29,087	\$34,901	\$3,053	10.3%	8.5%
	Group Median		\$29,200	\$34,476	\$3,096	10.2%	8.9%
	Group Trimmed Mean (20%)		\$29,162	\$34,602	\$3,039	10.2%	8.5%
200059	Dickinson State University	ND	\$28,500	\$33,034	\$4,471	15.7%	13.5%
409698	California State University-Monterey Bay	CA	\$32,050	\$39,358	\$3,002	9.4%	7.6%
201690	Central State University	OH	\$29,200	\$33,217	\$5,294	18.1%	15.9%
198507	Elizabeth City State University	NC	\$26,900	\$32,338	\$3,184	11.8%	9.8%
151388	Indiana University-East	IN	\$29,400	\$32,226	\$5,040	17.1%	15.6%
151333	Indiana University-Kokomo	IN	\$29,400	\$32,226	\$5,071	17.2%	15.7%
230931	Lyndon State College	VT	\$31,050	\$34,623	\$6,828	22.0%	19.7%
167288	Massachusetts College of Liberal Arts	MA	\$37,850	\$46,255	\$5,942	15.7%	12.8%
262129	New College of Florida	FL	\$27,400	\$36,665	\$3,800	13.9%	10.4%
207351	Oklahoma Panhandle State University	OK	\$24,400	\$32,398	\$3,309	13.6%	10.2%
152266	Purdue University-North Central Campus	IN	\$29,400	\$32,226	\$5,567	18.9%	17.3%
180692	The University of Montana-Western	MT	\$24,300	\$30,886	\$4,175	17.2%	13.5%
161235	University of Maine at Fort Kent	ME	\$27,800	\$31,931	\$5,186	18.7%	16.2%
161341	University of Maine at Presque Isle	ME	\$27,800	\$31,931	\$5,290	19.0%	16.6%
207722	University of Science & Arts of Oklahoma	OK	\$24,400	\$32,398	\$2,976	12.2%	9.2%
237932	West Liberty State College	WV	\$23,400	\$28,067	\$3,946	16.9%	14.1%
	Group Total		\$424,750	\$506,745	\$68,610	16.2%	13.5%
	Group Average		\$28,317	\$33,783	\$4,574	16.1%	13.7%
	Group Median		\$27,800	\$32,338	\$4,740	17.2%	14.1%
	Group Trimmed Mean (20%)		\$27,962	\$33,263	\$4,524	16.2%	14.1%

**2006-07 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups**

Unitid	Institution	State	HUD Very Low Family Income - Family of Four 2006	Per Capita Personal Income 2006	In-State Annual Tuition & Fees 2006-07	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capita Personal Income
200192	Lake Region State College	ND	\$28,500	\$33,034	\$3,563	12.5%	10.8%
198084	Brunswick Community College	NC	\$26,900	\$32,338	\$948	3.5%	2.9%
162104	Cecil Community College	MD	\$37,850	\$43,774	\$2,911	7.7%	6.7%
208415	Clatsop Community College	OR	\$29,450	\$33,252	\$2,376	8.1%	7.1%
114433	Feather River Community College District	CA	\$32,050	\$39,358	\$728	2.3%	1.8%
133960	Florida Keys Community College	FL	\$27,400	\$36,665	\$2,250	8.2%	6.1%
224891	Frank Phillips College	TX	\$27,150	\$35,058	\$2,272	8.4%	6.5%
151078	Ivy Tech Community College-Whitewater	IN	\$29,400	\$32,226	\$2,713	9.2%	8.4%
170587	Kirtland Community College	MI	\$31,050	\$33,784	\$2,376	7.7%	7.0%
154129	Northwest Iowa Community College	IA	\$28,900	\$33,017	\$3,810	13.2%	11.5%
233037	Paul D Camp Community College	VA	\$33,200	\$39,564	\$2,270	6.8%	5.7%
174570	Pine Technical College	MN	\$34,100	\$38,751	\$3,257	9.6%	8.4%
199625	Sampson Community College	NC	\$26,900	\$32,338	\$1,332	5.0%	4.1%
107974	South Arkansas Community College	AR	\$22,650	\$28,444	\$1,720	7.6%	6.0%
141158	Southwest Georgia Technical College	GA	\$29,200	\$32,025	\$1,359	4.7%	4.2%
172671	West Shore Community College	MI	\$31,050	\$33,784	\$2,804	9.0%	8.3%
	Group Total		\$447,250	\$524,378	\$33,126	7.4%	6.3%
	Group Average		\$29,817	\$34,959	\$2,208	7.4%	6.3%
	Group Median		\$29,400	\$33,784	\$2,272	7.7%	6.0%
	Group Trimmed Mean (20%)		\$29,750	\$34,782	\$2,199	7.3%	6.3%
200226	Mayville State University	ND	\$28,500	\$33,034	\$5,257	18.4%	15.9%
409698	California State University-Monterey Bay	CA	\$32,050	\$39,358	\$3,002	9.4%	7.6%
201690	Central State University	OH	\$29,200	\$33,217	\$5,294	18.1%	15.9%
198507	Elizabeth City State University	NC	\$26,900	\$32,338	\$3,184	11.8%	9.8%
151388	Indiana University-East	IN	\$29,400	\$32,226	\$5,040	17.1%	15.6%
230931	Lyndon State College	VT	\$31,050	\$34,623	\$6,828	22.0%	19.7%
167288	Massachusetts College of Liberal Arts	MA	\$37,850	\$46,255	\$5,942	15.7%	12.8%
262129	New College of Florida	FL	\$27,400	\$36,665	\$3,800	13.9%	10.4%
152266	Purdue University-North Central Campus	IN	\$29,400	\$32,226	\$5,567	18.9%	17.3%
163912	St Mary's College of Maryland	MD	\$37,850	\$46,255	\$11,418	30.2%	24.7%
180692	The University of Montana-Western	MT	\$24,300	\$30,886	\$4,175	17.2%	13.5%
233897	The University of Virginia's College at Wise	VA	\$33,200	\$39,564	\$5,692	17.1%	14.4%
161235	University of Maine at Fort Kent	ME	\$27,800	\$31,931	\$5,186	18.7%	16.2%
174075	University of Minnesota-Crookston	MN	\$34,100	\$38,751	\$8,568	25.1%	22.1%
174251	University of Minnesota-Morris	MN	\$34,100	\$38,751	\$10,312	30.2%	26.6%
234085	Virginia Military Institute	VA	\$33,200	\$39,564	\$9,473	28.5%	23.9%
	Group Total		\$467,800	\$552,610	\$93,481	20.0%	16.9%
	Group Average		\$31,187	\$36,841	\$6,232	19.6%	16.7%
	Group Median		\$31,050	\$36,665	\$5,567	18.1%	15.9%
	Group Trimmed Mean (20%)		\$31,204	\$36,575	\$6,082	19.6%	16.7%

**2006-07 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups**

Unitid	Institution	State	HUD Very Low Family Income - Family of Four 2006	Per Capita Personal Income 2006	In-State Annual Tuition & Fees 2006-07	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capita Personal Income
200253	Minot State University	ND	\$28,500	\$33,034	\$4,492	15.8%	13.6%
173124	Bemidji State University	MN	\$34,100	\$38,751	\$6,490	19.0%	16.7%
180948	Chadron State College	NE	\$29,700	\$34,383	\$3,855	13.0%	11.2%
211608	Cheyney University of Pennsylvania	PA	\$30,000	\$36,689	\$6,118	20.4%	16.7%
129215	Eastern Connecticut State University	CT	\$40,500	\$50,787	\$6,572	16.2%	12.9%
187648	Eastern New Mexico University-Main Campus	NM	\$23,100	\$29,725	\$2,965	12.8%	10.0%
139861	Georgia College and State University	GA	\$29,200	\$32,025	\$4,424	15.2%	13.8%
139764	Georgia Southwestern State University	GA	\$29,200	\$32,025	\$3,206	11.0%	10.0%
157058	Kentucky State University	KY	\$24,550	\$29,719	\$4,740	19.3%	15.9%
185129	New Jersey City University	NJ	\$40,600	\$46,328	\$7,536	18.6%	16.3%
187897	New Mexico Highlands University	NM	\$23,100	\$29,725	\$2,424	10.5%	8.2%
140669	North Georgia College & State University	GA	\$29,200	\$32,025	\$3,262	11.2%	10.2%
178624	Northwest Missouri State University	MO	\$28,500	\$32,793	\$5,835	20.5%	17.8%
107983	Southern Arkansas University Main Campus	AR	\$22,650	\$28,444	\$4,890	21.6%	17.2%
130776	Western Connecticut State University	CT	\$40,500	\$50,787	\$6,106	15.1%	12.0%
188304	Western New Mexico University	NM	\$23,100	\$29,725	\$3,065	13.3%	10.3%
	Group Total		\$448,000	\$533,931	\$71,488	16.0%	13.4%
	Group Average		\$29,867	\$35,595	\$4,766	15.8%	13.3%
	Group Median		\$29,200	\$32,025	\$4,740	15.2%	12.9%
	Group Trimmed Mean (20%)		\$29,596	\$34,977	\$4,733	15.8%	13.3%
200314	Minot State University - Bottineau Campus	ND	\$28,500	\$33,034	\$3,457	12.1%	10.5%
208415	Clatsop Community College	OR	\$29,450	\$33,252	\$2,376	8.1%	7.1%
114433	Feather River Community College District	CA	\$32,050	\$39,358	\$728	2.3%	1.8%
224891	Frank Phillips College	TX	\$27,150	\$35,058	\$2,272	8.4%	6.5%
162609	Garrett College	MD	\$37,850	\$46,255	\$2,970	7.8%	6.4%
127389	Lamar Community College	CO	\$32,700	\$39,587	\$2,610	8.0%	6.6%
198905	Martin Community College	NC	\$26,900	\$32,338	\$1,264	4.7%	3.9%
188261	Mesalands Community College	NM	\$23,100	\$29,725	\$1,394	6.0%	4.7%
180373	Miles Community College	MT	\$24,300	\$30,886	\$3,120	12.8%	10.1%
188021	New Mexico State University-Grants Branch	NM	\$23,100	\$29,725	\$1,200	5.2%	4.0%
199263	Pamlico Community College	NC	\$26,900	\$32,338	\$1,264	4.7%	3.9%
174570	Pine Technical College	MN	\$34,100	\$38,751	\$3,257	9.6%	8.4%
130217	Quinebaug Valley Community College	CT	\$40,500	\$50,787	\$2,672	6.6%	5.3%
174604	Rainy River Community College	MN	\$34,100	\$38,751	\$4,613	13.5%	11.9%
107743	Rich Mountain Community College	AR	\$22,650	\$28,444	\$1,128	5.0%	4.0%
107974	South Arkansas Community College	AR	\$22,650	\$28,444	\$1,720	7.6%	6.0%
	Group Total		\$437,500	\$533,699	\$32,588	7.4%	6.1%
	Group Average		\$29,167	\$35,580	\$2,173	7.4%	6.0%
	Group Median		\$27,150	\$33,252	\$2,272	7.6%	6.0%
	Group Trimmed Mean (20%)		\$28,796	\$34,959	\$2,096	7.3%	5.9%

**2006-07 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups**

Unitid	Institution	State	HUD Very Low Family Income - Family of Four 2006	Per Capita Personal Income 2006	In-State Annual Tuition & Fees 2006-07	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capita Personal Income
200305	North Dakota State College of Science	ND	\$28,500	\$33,034	\$3,504	12.3%	10.6%
172954	Anoka Technical College	MN	\$34,100	\$38,751	\$4,464	13.1%	11.5%
208406	Clackamas Community College	OR	\$29,450	\$33,252	\$2,835	9.6%	8.5%
240596	Eastern Wyoming College	WY	\$29,400	\$40,569	\$1,864	6.3%	4.6%
182306	Great Basin College	NV	\$29,800	\$39,015	\$1,700	5.7%	4.4%
173708	Hennepin Technical College	MN	\$34,100	\$38,751	\$3,947	11.6%	10.2%
153472	Indian Hills Community College	IA	\$28,900	\$33,017	\$3,144	10.9%	9.5%
177977	Linn State Technical College	MO	\$24,697	\$32,793	\$4,710	19.1%	14.4%
209250	Mt Hood Community College	OR	\$29,450	\$33,252	\$3,240	11.0%	9.7%
129729	Naugatuck Valley Community College	CT	\$40,500	\$50,787	\$2,672	6.6%	5.3%
154129	Northwest Iowa Community College	IA	\$28,900	\$33,017	\$3,810	13.2%	11.5%
207564	Oklahoma State University-Okmulgee	OK	\$24,400	\$32,398	\$3,360	13.8%	10.4%
196006	SUNY College of Technology at Alfred	NY	\$30,750	\$43,962	\$5,406	17.6%	12.3%
228680	Texas State Technical College-Waco	TX	\$27,150	\$35,058	\$2,340	8.6%	6.7%
216296	Thaddeus Stevens College of Technology	PA	\$30,000	\$36,689	\$5,420	18.1%	14.8%
172617	Washtenaw Community College	MI	\$31,050	\$33,784	\$1,704	5.5%	5.0%
	Group Total		\$452,647	\$555,095	\$50,616	11.2%	9.1%
	Group Average		\$30,176	\$37,006	\$3,374	11.4%	9.3%
	Group Median		\$29,450	\$35,058	\$3,240	11.0%	9.7%
	Group Trimmed Mean (20%)		\$29,827	\$36,301	\$3,346	11.2%	9.2%
200332	North Dakota State University-Main Campus	ND	\$28,500	\$33,034	\$5,722	20.1%	17.3%
217882	Clemson University	SC	\$26,450	\$29,688	\$9,400	35.5%	31.7%
153603	Iowa State University	IA	\$28,900	\$33,017	\$5,860	20.3%	17.7%
102614	University of Alaska Fairbanks	AK	\$36,450	\$38,622	\$4,308	11.8%	11.2%
106397	University of Arkansas Main Campus	AR	\$22,650	\$28,444	\$5,508	24.3%	19.4%
129020	University of Connecticut	CT	\$40,500	\$50,787	\$8,362	20.6%	16.5%
130943	University of Delaware	DE	\$33,700	\$38,984	\$7,740	23.0%	19.9%
142285	University of Idaho	ID	\$25,450	\$29,948	\$4,200	16.5%	14.0%
157085	University of Kentucky	KY	\$24,550	\$29,719	\$6,510	26.5%	21.9%
161253	University of Maine	ME	\$27,800	\$31,931	\$7,464	26.8%	23.4%
181464	University of Nebraska at Lincoln	NE	\$29,700	\$34,383	\$5,867	19.8%	17.1%
182290	University of Nevada-Reno	NV	\$29,800	\$39,015	\$3,576	12.0%	9.2%
217484	University of Rhode Island	RI	\$36,600	\$37,261	\$7,724	21.1%	20.7%
221759	University of Tennessee	TN	\$25,600	\$32,305	\$5,622	22.0%	17.4%
231174	University of Vermont	VT	\$31,050	\$34,623	\$11,324	36.5%	32.7%
240727	University of Wyoming	WY	\$29,400	\$40,569	\$2,951	10.0%	7.3%
	Group Total		\$448,600	\$529,296	\$96,416	21.5%	18.2%
	Group Average		\$29,907	\$35,286	\$6,428	21.8%	18.7%
	Group Median		\$29,400	\$34,383	\$5,867	21.1%	17.7%
	Group Trimmed Mean (20%)		\$29,650	\$34,620	\$6,319	21.6%	18.5%

**2006-07 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups**

Unitid	Institution	State	HUD Very Low Family Income - Family of Four 2006	Per Capita Personal Income 2006	In-State Annual Tuition & Fees 2006-07	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capita Personal Income
200280	University of North Dakota-Main Campus	ND	\$28,500	\$33,034	\$5,792	20.3%	17.5%
196088	SUNY at Buffalo	NY	\$30,750	\$43,962	\$6,128	19.9%	13.9%
100663	University of Alabama at Birmingham	AL	\$25,700	\$30,841	\$4,792	18.6%	15.5%
141574	University of Hawaii at Manoa	HI	\$33,800	\$36,826	\$4,522	13.4%	12.3%
145600	University of Illinois at Chicago	IL	\$33,300	\$38,297	\$9,742	29.3%	25.4%
157085	University of Kentucky	KY	\$24,550	\$29,719	\$6,510	26.5%	21.9%
157289	University of Louisville	KY	\$24,550	\$29,719	\$6,252	25.5%	21.0%
178402	University of Missouri-Kansas City	MO	\$28,500	\$32,793	\$7,182	25.2%	21.9%
182290	University of Nevada-Reno	NV	\$29,800	\$39,015	\$3,586	12.0%	9.2%
199120	University of North Carolina at Chapel Hill	NC	\$26,900	\$32,338	\$5,033	18.7%	15.6%
215293	University of Pittsburgh-Main Campus	PA	\$30,000	\$36,689	\$12,138	40.5%	33.1%
221759	University of Tennessee	TN	\$25,600	\$32,305	\$5,622	22.0%	17.4%
230764	University of Utah	UT	\$28,750	\$29,769	\$4,642	16.1%	15.6%
231174	University of Vermont	VT	\$31,050	\$34,623	\$11,324	36.5%	32.7%
234076	University of Virginia-Main Campus	VA	\$33,200	\$39,564	\$8,035	24.2%	20.3%
206604	Wright State University-Main Campus	OH	\$29,200	\$33,217	\$7,018	24.0%	21.1%
	Group Total		\$435,650	\$519,677	\$102,526	23.5%	19.7%
	Group Average		\$29,043	\$34,645	\$6,835	23.5%	19.8%
	Group Median		\$29,200	\$33,217	\$6,252	24.0%	20.3%
	Group Trimmed Mean (20%)		\$29,023	\$34,307	\$6,677	23.1%	19.6%
200572	Valley City State University	ND	\$28,500	\$33,034	\$5,306	18.6%	16.1%
409698	California State University-Monterey Bay	CA	\$32,050	\$39,358	\$3,002	7.6%	7.6%
201690	Central State University	OH	\$29,200	\$33,217	\$5,294	15.9%	15.9%
198507	Elizabeth City State University	NC	\$26,900	\$32,338	\$3,184	9.8%	9.8%
142328	Lewis-Clark State College	ID	\$25,450	\$29,948	\$3,898	15.3%	13.0%
230931	Lyndon State College	VT	\$31,050	\$34,623	\$6,828	22.0%	19.7%
167288	Massachusetts College of Liberal Arts	MA	\$37,850	\$46,255	\$5,942	15.7%	12.8%
262129	New College of Florida	FL	\$27,400	\$36,665	\$3,800	13.9%	10.4%
207351	Oklahoma Panhandle State University	OK	\$24,400	\$32,398	\$3,309	13.6%	10.2%
152266	Purdue University-North Central Campus	IN	\$29,400	\$32,226	\$5,567	18.9%	17.3%
228714	Texas A & M University at Galveston	TX	\$27,150	\$35,058	\$5,650	20.8%	16.1%
161341	University of Maine at Presque Isle	ME	\$27,800	\$31,931	\$5,290	19.0%	16.6%
174251	University of Minnesota-Morris	MN	\$34,100	\$38,751	\$10,312	30.2%	26.6%
234085	Virginia Military Institute	VA	\$33,200	\$39,564	\$9,473	28.5%	23.9%
128391	Western State College of Colorado	CO	\$32,700	\$39,587	\$3,349	10.2%	8.5%
199999	Winston-Salem State University	NC	\$26,900	\$32,338	\$3,108	11.6%	9.6%
	Group Total		\$445,550	\$534,257	\$78,006	17.5%	14.6%
	Group Average		\$29,703	\$35,617	\$5,200	16.9%	14.5%
	Group Median		\$29,200	\$34,623	\$5,290	15.7%	13.0%
	Group Trimmed Mean (20%)		\$29,485	\$35,235	\$4,976	16.6%	14.1%

2006-07 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups

Unitid	Institution	State	HUD Very Low Family Income - Family of Four 2006	Per Capita Personal Income 2006	In-State Annual Tuition & Fees 2006-07	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capita Personal Income
200341	Williston State College	ND	\$28,500	\$33,034	\$3,065	10.8%	9.3%
114433	Feather River Community College District	CA	\$32,050	\$39,358	\$728	2.3%	1.8%
145521	Highland Community College	IL	\$33,300	\$38,297	\$2,160	6.5%	5.6%
173805	Itasca Community College	MN	\$34,100	\$38,751	\$4,590	13.5%	11.8%
153922	Marshalltown Community College	IA	\$28,900	\$33,017	\$3,096	10.7%	9.4%
198923	McDowell Technical Community College	NC	\$26,900	\$32,338	\$1,364	5.1%	4.2%
180373	Miles Community College	MT	\$24,300	\$30,886	\$3,120	12.8%	10.1%
188003	New Mexico State University-Carlsbad	NM	\$23,100	\$29,725	\$1,228	5.3%	4.1%
239442	Nicollet Area Technical College	WI	\$31,100	\$34,476	\$3,325	10.7%	9.6%
179715	North Central Missouri College	MO	\$28,500	\$32,793	\$2,220	7.8%	6.8%
101897	Northeast Alabama Community College	AL	\$25,700	\$30,841	\$2,850	11.1%	9.2%
240657	Northwest College	WY	\$29,400	\$40,569	\$1,928	6.6%	4.8%
107992	Southern Arkansas University Tech	AR	\$22,650	\$28,444	\$2,520	11.1%	8.9%
210155	Southwestern Oregon Community College	OR	\$29,450	\$33,252	\$2,985	10.1%	9.0%
172671	West Shore Community College	MI	\$31,050	\$33,784	\$1,772	5.7%	5.2%
181817	Western Nebraska Community College	NE	\$29,700	\$34,383	\$1,584	5.3%	4.6%
	Group Total		\$430,200	\$510,914	\$35,470	8.2%	6.9%
	Group Average		\$28,680	\$34,061	\$2,365	8.3%	7.0%
	Group Median		\$29,400	\$33,252	\$2,220	7.8%	6.8%
	Group Trimmed Mean (20%)		\$28,727	\$33,992	\$2,319	8.4%	7.0%

SOURCE OF DATA (for Appendix 4)

HUD Very Low Family Income-Family of Four 2006-US Department of Housing and Urban Development (HUD) annual estimates for housing policy,

(State averages of total counties, by state, <http://www.huduser.org/datasets/il.html>)

Per Capita Personal Income 2006 - Bureau of Economic Analysis: Regional Economic Accounts, <http://www.bea.doc.gov/bea/regional/data.htm>

In-State Annual Tuition & Fees 2006-07 - National Center for Education Statistics, <http://nces.ed.gov/globallocator/>

**A Comparison of North Dakota, Regional and National Averages
2007-08 Resident Undergraduate Tuition and Required Fees**

Doctoral Universities	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	1/ 2007-08 Rate as a % of Median Income of Households
North Dakota Average	\$3,267	\$3,584	\$4,060	\$4,802	\$5,295	\$5,742	\$6,053	14.7%
+(-) prev yr-\$	\$218	\$317	\$476	\$742	\$493	\$447	\$311	
+(-) prev yr-%	7.1%	9.7%	13.3%	18.3%	10.3%	8.4%	5.4%	
Colorado	3,357	3,566	4,020	4,557	5,372	5,643	6,635	11.9%
Iowa	3,522	4,191	4,993	5,396	5,634	6,060	6,161	12.8%
Kansas	2,884	3,484	4,107	4,737	5,413	6,153	6,600	14.5%
Minnesota	5,538	6,280	7,116	8,029	8,622	9,432	9,598	17.1%
Missouri	4,887	5,552	6,558	7,100	7,415	7,784	8,098	18.2%
Montana	3,648	4,176	4,260	4,546	4,894	5,227	5,534	13.5%
Nebraska	3,745	4,125	4,771	4,988	5,526	5,867	6,216	12.9%
Oklahoma	2,963	3,206	3,741	4,140	4,408	5,110	5,607	14.4%
South Dakota	3,642	3,872	4,205	4,452	4,829	5,072	5,393	11.9%
Wisconsin	4,086	4,423	5,136	5,862	6,280	6,726	7,184	13.9%
Wyoming	2,807	2,997	3,090	3,243	3,426	3,515	3,552	7.6%
Regional Average	\$3,734	\$4,170	\$4,727	\$5,186	\$5,620	\$6,054	\$6,416	13.5%
+(-) prev yr-\$	\$277	\$436	\$557	\$459	\$434	\$434	\$363	
+(-) prev yr-%	8.0%	11.7%	13.4%	9.7%	8.4%	7.7%	6.0%	
National Average 2/	\$4,263	\$4,694	\$5,221	\$5,701	\$6,172	\$6,618	\$7,026	14.6%
+(-) prev yr-\$	\$260	\$431	\$527	\$480	\$471	\$446	\$408	
+(-) prev yr-%	6.5%	10.1%	11.2%	9.2%	8.3%	7.2%	6.2%	

**A Comparison of North Dakota, Regional and National Averages
2007-08 Resident Undergraduate Tuition and Required Fees**

Masters-Granting Universities	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	1/ 2007-08 Rate as a % of Median Income of Households
North Dakota Average	\$2,554	\$2,845	\$3,228	\$3,712	\$4,092	\$4,492	\$4,774	11.6%
+(-) prev yr-\$	\$129	\$291	\$383	\$484	\$380	\$400	\$282	
+(-) prev yr-%	5.3%	11.4%	13.5%	15.0%	10.2%	9.8%	6.3%	
Colorado	2,278	2,384	2,482	2,603	2,853	2,925	3,466	6.2%
Iowa	No Comparatives							
Kansas	2,278	2,431	2,751	3,098	3,308	3,491	3,708	8.1%
Minnesota	3,561	3,970	4,517	5,098	5,251	5,656	5,894	10.5%
Missouri	3,697	4,228	4,791	5,317	5,622	5,888	6,215	13.9%
Montana	3,429	3,973	4,180	4,550	4,856	5,055	5,132	12.5%
Nebraska	2,916	3,199	3,658	3,930	4,234	4,479	4,768	9.9%
Oklahoma	2,178	2,390	2,774	3,033	3,286	3,502	3,825	9.8%
South Dakota	3,629	3,931	4,265	4,518	4,754	5,001	5,441	12.0%
Wisconsin	3,328	3,598	4,274	4,813	5,149	5,438	5,781	11.2%
Wyoming	No Comparatives							
Regional Average	\$3,033	\$3,345	\$3,744	\$4,107	\$4,368	\$4,604	\$4,914	10.4%
+(-) prev yr-\$	\$214	\$312	\$399	\$363	\$261	\$236	\$311	
+(-) prev yr-%	7.6%	10.3%	11.9%	9.7%	6.4%	5.4%	6.7%	
National Average 2/	\$3,384	\$3,738	\$4,173	\$4,547	\$4,872	\$5,201	\$5,523	11.5%
+(-) prev yr-\$	\$220	\$354	\$435	\$374	\$325	\$329	\$322	
+(-) prev yr-%	7.0%	10.5%	11.6%	9.0%	7.1%	6.8%	6.2%	

**A Comparison of North Dakota, Regional and National Averages
2007-08 Resident Undergraduate Tuition and Required Fees**

Four-Year Regional Colleges and Universities	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	1/ 2007-08 Rate as a % of Median Income of Households
North Dakota Average	\$2,442	\$2,721	\$3,130	\$3,695	\$4,091	\$4,394	\$4,648	11.3%
+(-) prev yr-\$	\$100	\$279	\$409	\$565	\$396	\$303	\$254	
+(-) prev yr-%	4.3%	11.4%	15.0%	18.1%	10.7%	7.4%	5.8%	
Colorado	2,489	2,588	2,700	2,927	3,124	3,203	3,364	6.0%
Iowa	No Comparatives							
Kansas	No Comparatives							
Minnesota	No Comparatives							
Missouri	3,045	3,975	4,220	4,377	4,347	4,632	5,028	11.3%
Montana	3,015	3,440	3,473	3,730	3,949	4,174	4,764	11.6%
Nebraska	No Comparatives							
Oklahoma	No Comparatives							
South Dakota	3,774	4,042	4,379	4,614	4,832	5,700	6,045	13.3%
Wisconsin	No Comparatives							
Wyoming	No Comparatives							
Regional Average	\$3,081	\$3,511	\$3,693	\$3,912	\$4,063	\$4,427	\$4,800	10.3%
+(-) prev yr-\$	\$231	\$431	\$182	\$219	\$151	\$364	\$373	
+(-) prev yr-%	8.1%	14.0%	5.2%	5.9%	3.9%	9.0%	8.4%	
National Average 2/	\$3,384	\$3,738	\$4,173	\$4,547	\$4,872	\$5,201	\$5,523	11.5%
+(-) prev yr-\$	\$220	\$354	\$435	\$374	\$325	\$329	\$322	
+(-) prev yr-%	7.0%	10.5%	11.6%	9.0%	7.1%	6.8%	6.2%	

**A Comparison of North Dakota, Regional and National Averages
2007-08 Resident Undergraduate Tuition and Required Fees**

Two-Year Colleges	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	1/ 2007-08 Rate as a % of Median Income of Households
North Dakota Average	\$2,040	\$2,263	\$2,503	\$2,969	\$3,202	\$3,442	\$3,623	8.8%
+(-) prev yr-\$	\$86	\$223	\$240	\$466	\$233	\$240	\$181	
+(-) prev yr-%	4.4%	10.9%	10.6%	18.6%	7.8%	7.5%	5.3%	
Colorado	1,999	2,117	2,210	2,274	1,980	2,024	2,579	4.6%
Iowa	2,422	2,670	2,757	2,920	3,056	3,467	3,491	7.3%
Kansas	1,446	1,554	1,765	1,819	1,939	1,988	2,011	4.4%
Minnesota	2,750	3,049	3,419	3,822	4,042	4,283	4,444	7.9%
Missouri	2,214	2,437	2,471	2,911	3,051	3,092	3,375	7.6%
Montana	1,818	1,891	2,090	2,318	2,503	2,744	3,079	7.5%
Nebraska	1,480	1,536	1,578	1,748	1,884	1,998	2,160	4.5%
Oklahoma	1,520	1,613	1,845	2,041	2,165	2,294	2,479	6.4%
South Dakota	No Comparatives							
Wisconsin	2,619	2,902	3,433	3,945	4,237	4,511	4,520	8.7%
Wyoming	1,501	1,575	1,633	1,724	1,818	1,836	1,923	4.1%
Regional Average	\$1,977	\$2,134	\$2,320	\$2,552	\$2,668	\$2,824	\$3,006	6.3%
+(-) prev yr-\$	\$105	\$158	\$186	\$232	\$115	\$156	\$182	
+(-) prev yr-%	5.6%	8.0%	8.7%	10.0%	4.5%	5.9%	6.5%	
National Average 2/	\$1,811	\$1,972	\$2,146	\$2,318	\$2,488	\$2,625	\$2,737	5.7%
+(-) prev yr-\$	\$85	\$161	\$174	\$172	\$170	\$137	\$112	
+(-) prev yr-%	4.9%	8.9%	8.8%	8.0%	7.3%	5.5%	4.3%	

1/ This column reflects tuition and fees as a % of 2006 median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

2/ National average is combined average of master's-granting institutions and 4-year regional colleges and universities.

Source: Washington State Higher Education Coordinating Board, 2007-08 Tuition and Fee Rates, A National Comparison