

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

Student Affordability Report

April 2009

Table of Contents

Overview of Report.....	1
Tuition and Required Fees	3
Total Estimated Student Cost.....	7
Net Cost of Attendance	8
Financial Aid Issues and Trends	9
Federal Needs-Based Financial Aid	9
State Needs-Based Financial Aid.....	9
Student Loan Indebtedness	13
Institutional Aid/Waivers	15
Education and Earnings	16
Appendix 1: History of Federal Financial Aid.....	18
Appendix 2	19
Appendix 3	21
Appendix 4	23
Appendix 5	29

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 and fees as a Percent of HUD Very Low Income for a Family of Four Fall 2007 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 – 2007-08 North Dakota State Grant Recipients and Funds Disbursed by Institution Type	12
9 – 2007-08 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 2007-08	13
11 – 2007-08 Estimated Tuition Waiver Information	15
12 – Yearly Full-Time Earnings of 2006 NDUS Graduates One Year after Graduation.....	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	10
2 – State Grant Funds as a Percent of Estimated Tuition Collections 1989 through 2009.....	10

North Dakota University System Student Affordability Report

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Overview of Report

Historically, tuition and mandatory^{1/} 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 in recent years. At the 2-year campuses the gap has widened significantly since 2003-04 with NDUS two-year campus tuition and fee rates, on the average, about \$660 more than their regional counterparts. 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 1.82 percent in 2007-09. However, increases in state aid currently under consideration by the legislature could help begin to address this situation.

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

- ◆ Tuition and fees at UND and NDSU, on the average, are 6.6 percent less (\$450) than their regional counterparts and MiSU tuition and fees are 2.7 percent less (\$141) than the 2008-09 regional average. The average rates at the other four-year campuses, on the average, are 2.4 percent more (\$115) than their regional counterparts and the average two-year campus rate is \$660 or 21 percent more than the 2008-09 regional average rates. (**TABLE 1**)
- ◆ NDUS tuition and fees, as a percentage of median North Dakota household income, are slightly higher than the regional average, other than the two-year campuses, which are significantly higher than the regional average. (**TABLE 3**)
- ◆ The data suggests that, when comparing NDUS institutions (other than the two-year campuses) to Long-Term Finance Plan peer institutions, generally North Dakota's four-year institutions, except VCSU, are still as affordable or 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**)

^{1/}Mandatory fees are those assessed to all students regardless of program and would not include course or program specific fees.

- ◆ The *total average 2008-09 estimated gross and net (less needs-based aid) student cost* is as follows: **(TABLE 5 and 6)**

**2008-09 Estimated Gross and Net
Total Student Cost**

	Total Cost ^{1/}	Total Cost Less Federal and State Needs-Based Aid ^{2/}
UND/NDSU	16,000	6,000
MiSU	13,400	4,700
4-Year	13,000	3,300
2-Year	11,900	5,900
^{1/} Total cost includes tuition, fees, room, board, books, supplies, travel and other miscellaneous expenses.		
^{2/} For those students who qualify for needs-based financial aid.		

- ◆ 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 29-42 percent of NDUS students qualified for federal and state needs-based aid in 2007-08. Generally, the remaining unfunded costs of attendance are covered by loans.
- ◆ State Grant funding, as a percent of tuition collections, has declined from more than 2 percent in 1989-91 to 1.82 percent in 2007-09. **(FIGURE 2)**
- ◆ In 2007-08, 20 percent of the qualified financially needy students who applied for a State Grant received funding. Students who had an unmet need of \$5,964 or less did not receive State Grant support due to a lack of adequate program funding. **(TABLE 7)** (Note: This could improve significantly in 2009-11, based on budget proposals currently under consideration by the legislature)
- ◆ During academic year 2007-08, 86 percent of the total State Grant funding was awarded to students who attend public and tribal post-secondary institutions, and 14 percent was awarded to private post-secondary institutions. **(TABLE 8)** Over 50% of the State Grant funding was allocated to recipients with incomes of \$40,000 or more. **(TABLE 9)**
- ◆ Student loan volume has increased significantly, over a 100% increase in the past nine years at UND, NDSU and the two-year colleges, while grant volume during the same period has increased less than 20%. **(TABLE 10)**
- ◆ The NDUS provided more than \$24 million in tuition waivers in 2007-08. **(TABLE 11)**

- ◆ Data shows that one year following graduation, NDUS graduates' salaries were higher with each level of education obtained. (**TABLE 12**)
- ◆ Student loan borrowing for students who attend NDUS campuses has increased each year between 1989-90 and 2007-08. Average student debt for a UND/NDSU bachelor's degree graduate is \$17,000 to \$22,000. (**Appendices 2 & 3**)

Tuition and Required Fees

Tuition and fees for UND, NDSU and MiSU continue to be less than their regional counterparts in 2008-09. The average rates at the four-year campuses are slightly higher than their regional counterparts, and the average rate at the two-year campuses continue to be considerably higher than the regional rate.

TABLE 1				
History of NDUS Campus Variance to Regional Average				
Tuition and Required Fees for Resident Undergraduate				
	UND/NDSU	MiSU	4-year	2-year
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	(\$327)	(\$140)	+\$120	+617
Difference in ND Rates (%'s), Compared to Region	(5.1%)	(2.9%)	+2.6%	+20.5%
2008-09				
Difference in ND Rates (\$'s), Compared to Region	(\$450)	(\$141)	+\$115	+\$660
Difference in ND Rates (%'s), Compared to Region	(6.6%)	(2.7%)	+2.4%	+21.2%
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 reduction in the gap between the regional rates and the rates at all 4-year NDUS 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, with ND rates continuing to be significantly higher.

North Dakota's 2008-09 room and board rates continue to be considerably less than their regional counterparts.

TABLE 2 Comparison of NDUS Room and Board Rates^{1/} 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%)
2008-09			
ND Variance to Reg'l Average (\$)	(\$673)	(\$590)	(\$847)
ND Variance to Reg'l Average (%)	(10.8%)	(11.8%)	(17.0%)

^{1/} Based on double room occupancy and 14-15 meals per week

Source: Student Costs at Public Institutions, Academic Year(s) 2003-04 through 2008-09 Regional Survey Report, published by the South Dakota Board of Regents

A comparison of 2008-09 tuition and fees as a percent of median household income shows that tuition and required fees at all four-year North Dakota institutions, as a percent of median household income, is slightly higher than their regional counterparts. At the NDUS two-year campuses, a substantially larger share of median household income is required to cover tuition and fees, as compared to regional peers, largely due to the higher rates in ND.

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
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%	10.2%	8.8%	6.3%
2008-09								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2007 Median Household Income	15.5%	14.4%	12.3%	10.9%	11.9%	10.2%	9.2%	6.5%

Source: Sources identified in Appendix 5

The following table shows tuition and fees as a percent of “HUD very low income for a family of 4,” or those families who have the least ability to pay for North Dakota as compared to the peer average.

TABLE 4 2007-08 Tuition and Fees as a Percent of HUD Very Low Income for a Family of Four		
	North Dakota	Peer Average^{1/}
BSC	13.2%	10.1%
DSU	16.7%	16.9%
LRSC	13.2%	7.3%
MaSU	19.1%	19.9%
MiSU	16.8%	16.8%
MiSU-BC	12.8%	7.6%
NDSCS	13.1%	11.5%
NDSU	21.0%	23.5%
UND	21.5%	24.8%
VCSU	19.6%	17.3%
WSC	11.3%	8.6%

Source: Sources identified in Appendix 4

^{1/} Long-term Finance Plan Peers

Included in Appendix 4 are detailed schedules that show tuition and fees as a percent of income for those families who have the least ability to pay for 2007 (latest information available). The data suggests that, when comparing NDUS institutions (other than the two-year campuses) to peer institutions, 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 2008-09, tuition and fees range from approximately 32 percent (two-year campuses) to 40 percent (UND/NDSU) of the total estimated student cost: room, board, books, supplies, travel and other expenses account for the remaining 60-68 percent.

	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
2008-09	\$16,000	\$13,400	\$13,000	\$11,900
One-year change from 2007-08 to 2008-09	\$700 +4.6%	\$400 +3.1%	\$500 +4.0%	\$500 +4.4%
Seven-year change from 2001-02 to 2008-09	\$5,800 +56.9%	\$4,600 +52.3%	\$4,300 +49.4%	\$3,800 +46.9%

* The total costs include tuition, fees, room and board, and estimated annual costs (for 2008-09) for books and supplies of \$900 per year, and travel and miscellaneous other expenses of \$3,100 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 29-42 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^{1/} 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 ^{2/}	\$5,400	\$3,700	\$3,000	\$5,400
2007-08	\$5,700	\$4,700	\$3,200	\$5,800
2008-09 estimate ^{3/}	\$6,000	\$4,700	\$3,300	\$5,900
One-year change from 2006-07 to 2007-08 ^{4/}	\$300 5.6%	\$1,000 27.0%	\$200 6.7%	\$400 7.4%
Six-year change from 2001-02 to 2007-08	\$300 5.6%	\$0 0.0%	(\$1,400) (30.4%)	\$1,700 +41.5%

^{1/} 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.

^{2/} 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.

^{3/} Assumes same level of average aid as 2007-08, plus \$400 increase in PELL.

^{4/} MiSU’s one-year change from 2006-07 to 2007-08 was significantly higher than the other campuses because fewer students qualified for the National Science and Mathematics Access to Retain Talent Grant at MiSU in 2007-08.

Source: NDUS Office

Although tuition, fee, and room and board increases 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. Also, federal grant funding has not kept pace with increases in student costs in recent years.

Financial Aid Issues and Trends

During 2007-08, 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 2007-08 increased 31.1 percent (from \$6.1 million to \$8.0 million) at the two-year campuses, 7.2 percent (from \$6.9 million to \$7.4 million) at the four year/regional campuses (including MiSU) and 16.8 percent (from \$16.7 million to \$19.5 million) at the doctoral institutions.

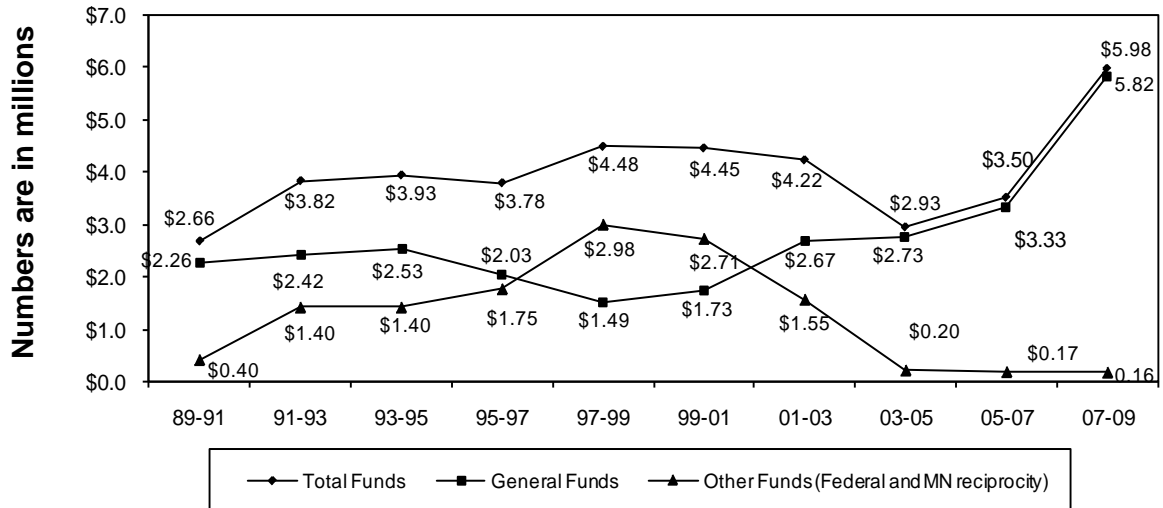
The main reason the Federal Pell Grant increased from 1998-99 through 2007-08 was because of increased federal appropriations.

State Needs-Based Financial Aid

The North Dakota State Student Financial Assistance Program, known as the State Grant Program (SSIG), 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).

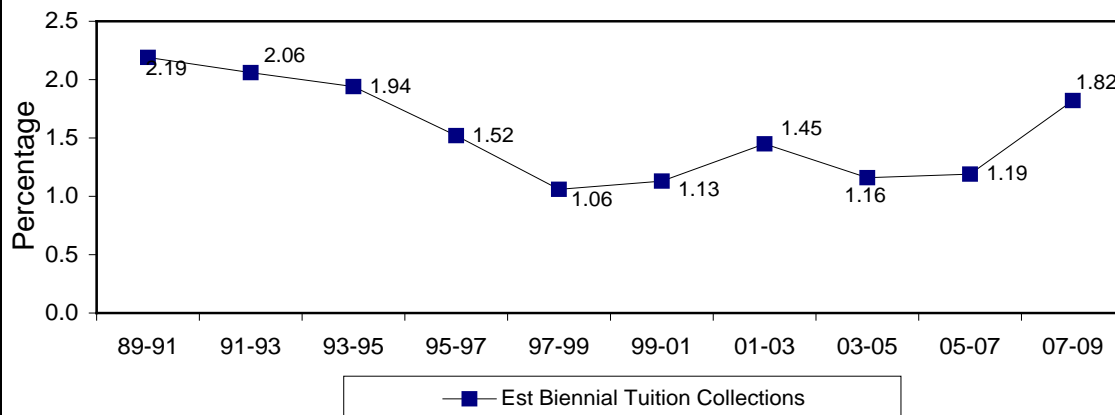
FIGURE 1
Breakdown of Biennial Dollars for State Grant Program by Funding Source
1989 through 2009



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 1.82 percent of estimated biennial tuition collections, down from more than 2 percent in 1989-91.

FIGURE 2
State Grant Funds as a Percent of Estimated Tuition Collections
1989 through 2009



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.)

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 in past biennia, 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, taken on 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 (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.

Legislation currently under consideration could substantially increase program funding potentially permitting both an increase in the grant amount from \$800 to \$1,200 and an increase in the number of annual awards to between 7,200 – 8,300.

TABLE 7 History of State Grants Awarded					
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	33,580	20,346	4,076	20.0%	\$5,964
2008-09 (est.)	34,262	20,200	4,200	20.8%	\$5,600

* 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 2007-08 North Dakota State Grant Program recipients and funds disbursed, by institution type.

TABLE 8			
2007-08 North Dakota State Grant Recipients and Funds Disbursed by Institution Type			
Type of Institution	Number of Recipients	Funds	
Public/Tribal:	2-year	948 (23%)	\$695,200 (22%)
	4-year	2,639 (63%)	\$1,976,400 (64%)
Private Non-profit:	4-year	565 (14%)	\$430,798 (14%)
Totals	4,152 (100%)	\$3,102,398 (100%)	

Source: 2007-08 Federal LEAP and SLEAP Performance Report and Analysis of State Grant Report

The above data shows that 86 percent of the total State Grant Program funding was awarded to students who attend public and tribal post-secondary institutions, and 14 percent was awarded to students who attend private (non-profit) post-secondary institutions. Table 9 below suggests that 51 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.

TABLE 9		
2007-08 North Dakota State Grant Recipients and Funds Disbursed by Income Level		
Income Level of Recipients	Number of Recipients	Funds
\$0 to \$19,999	948 (23%)	\$693,600 (22%)
\$20,000 to \$39,999	1,083 (26%)	\$801,997 (26%)
\$40,000 and Over	2,121 (51%)	\$1,606,801 (52%)
Totals	4,152 (100%)	\$3,102,398 (100%)

Source: 2007-08 Federal LEAP and SLEAP Performance Report

Student Loan Indebtedness

With supporting documentation in 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 19 years from 7.2 percent at MaSU, VCSU, DSU, and MiSU to 31.1 percent at the two-year campuses. However, loan borrowing during the same period has increased at the more rapid pace of 253 percent at the four-year campuses to 508 percent at the doctoral institutions.

TABLE 10
History of Loan and Grant/Campus Based Financial Aid
1989-90 to 2007-08
(Millions of Dollars)

	89-90	99-00	03-04	07-08	19 year change 89-90 to 07-08	9 year change 99-00 to 07-08		
Doctoral (UND and NDSU)								
Loan	\$19.3	\$56.4	\$86.2	\$117.4	\$98.1	508.2%	\$61.0	108.0%
Grant	\$16.7	\$16.5	\$23.6	\$19.5	\$2.8	16.8%	\$3.0	18.2%
Four-Year (MiSU, MaSU, VCSU, and DSU)								
Loan	\$7.6	\$16.1	\$21.2	\$26.8	\$19.2	252.6%	\$10.7	66.5%
Grant	\$6.9	\$6.9	\$9.4	\$7.4	\$.5	7.2%	\$.5	7.2%
Two-Year (BSC, NDSCS, LRSC, WSC, and MiSU-BC)								
Loan	\$5.3	\$12.9	\$19.8	\$29.4	\$24.1	454.7%	\$16.5	127.9%
Grant	\$6.1	\$7.1	\$9.6	\$8.0	\$1.9	31.1%	\$.9	12.7%
<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 2007-08 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 2007-08, NDUS campuses provided more than \$24 million in tuition waivers to over 8,600 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	45	22	43	0	2	0	0	44	0	0	156	
Dollars	\$15,790	\$36,578	\$18,241	\$0	\$9,124	\$0	\$0	\$46,376	\$0	\$0	\$126,109	
DSU # of Students	36	10	109 ⁽¹⁾	0	436	0	0	171	0	0	787	
Dollars	\$18,420	\$21,693	\$199,866	\$0	\$2,114,295	\$0	\$0	\$510,615	\$0	\$24,263	\$2,889,152	
LRSC # of Students	33	13	37 ⁽¹⁾	0	33	0	0	27	1	9 ⁽³⁾	153	
Dollars	\$11,607	\$21,833	\$25,188	\$0	\$127,045	\$0	\$0	\$26,072	\$365	\$14,596	\$226,706	
MaSU # of Students	6	2	48 ⁽¹⁾	0	4	0	1	9	2	78 ⁽³⁾	150	
Dollars	\$4,786	\$5,060	\$22,766	\$0	\$19,008	\$0	\$158	\$12,414	\$553	\$84,459	\$149,204	
MiSU # of Students	37	25	84	21	2	0	2	131	495	79 ⁽³⁾	876	
Dollars	\$19,881	\$59,931	\$90,864	\$34,217	\$10,622	\$0	\$498	\$202,034	\$748,544	\$108,460	\$1,275,051	
MiSU-B # of Students	3	1	3	0	2	0	0	15	0	18	42	
Dollars	\$1,427	\$2,972	\$1,424	\$0	\$4,458	\$0	\$0	\$18,885	\$0	\$19,981	\$49,147	
NDSCS # of Students	44	18	59 ⁽¹⁾	0	1	0	0	15	166	332	635	
Dollars	\$19,883	\$28,413	\$49,191	\$0	\$9,133	\$0	\$0	\$7,600	\$329,094	\$164,504	\$607,818	
NDSU # of Students	201	60	600 ⁽¹⁾	1,236	389	0	4	260	309	267	3,326	
Dollars	\$162,250	\$157,429	\$936,099	\$6,240,257	\$2,102,534	\$0	\$1,880	\$908,386	\$230,936	\$439,851	\$11,179,622	
UND # of Students	128	28	297	1,038	37	13	5	338	251	140	2,275	
Dollars	\$84,938	\$93,835	\$386,836	\$3,568,524	\$256,098	\$134,703	\$5,762	\$1,214,108	\$577,082	\$811,514	\$7,133,400	
VSCU # of Students	12	2	49 ⁽¹⁾	0	29	0	0	47	0	51	190	
Dollars	\$4,268	\$3,941	\$41,630	\$0	\$72,111	\$0	\$0	\$115,653	\$0	\$173,951	\$411,554	
WSC # of Students	2	5	30 ⁽¹⁾	0	11	0	0	17	0	26	91	
Dollars	\$370	\$6,329	\$16,972	\$0	\$24,213	\$0	\$0	\$38,045	\$0	\$13,322	\$99,251	
Total # of Students	547	186	1359	2,295	946	13	12	1,074	1,224	1,025	8,681	
Dollars	\$343,620	\$438,014	\$1,789,077	\$9,842,998	\$4,748,641	\$134,703	\$8,298	\$3,100,188	\$1,886,574	\$1,854,901	\$24,147,014	
Totals	Statutory Mandated \$781,634		SBHE Policy Mandated \$1,789,077								Institutional \$21,576,303	

⁽¹⁾LRSC, of the 37 students and \$25,188 reported, 19 were for employee spouse/dependent waivers for a total of \$15,579

WSC, of the 30 students and \$16,972 reported, 12 were for employee spouse/dependent waivers for a total of \$10,356.

NDSCS, of the 59 students and \$49,191 reported, 37 were for employee spouse/dependent waivers for a total of \$32,811.

DSU, of the 109 students and \$199,866 reported, 69 were for employee spouse/dependent waivers for a total of \$168,163.

NDSU, of the 600 students and \$936,099 reported, 311 were for employee spouse/dependent waivers for a total of \$536,811.

VCSU, of the 49 students and \$41,630 reported, 21 were for employee spouse/dependent waivers for a total of \$26,469.

MISU, of the 84 students and \$90,864 reported, 45 were for employee spouse/dependent waivers for a total of \$62,671.

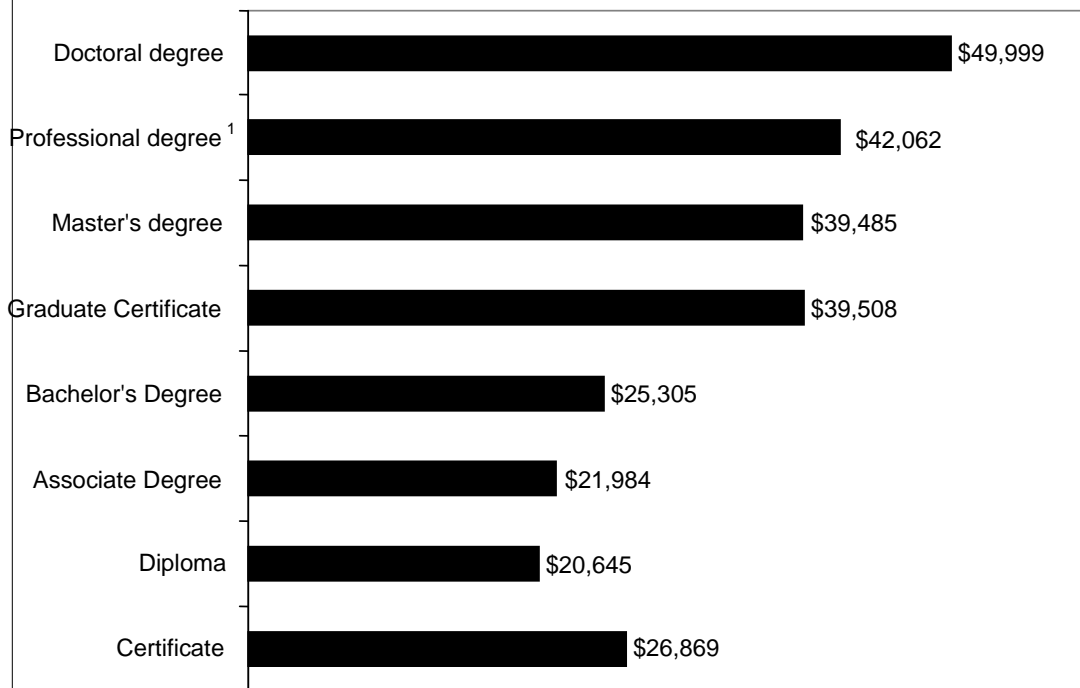
⁽²⁾ Misc. includes waivers for Board of Higher Ed student member, dependents of firefighters and peace officers, MN reciprocity waiver, room and board waivers at NDSCS, and other institutional waivers.

⁽³⁾ Athletic waivers.

Education and Earnings

According to the *Follow-up Report: 2007 Placement of 2006 NDUS Graduates*, students who obtain post-secondary education beyond a diploma earn higher salaries.

TABLE 12
Yearly Full Time Earnings
of 2006 NDUS Graduates One Year After Graduation



¹ Includes professional school graduates in required experiences such as medical residencies.

Source: *Follow-up Report: 2007 Placement of 2006 NDUS Graduates*.

The 2008-09 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	\$22,100 - \$35,700
Legal assistants (paralegal)	\$30,000 - \$48,100
Medical Transcriptionist	\$21,800 - \$32,500
Construction Mangers	\$47,500 - \$80,100
Lodging Managers	\$29,685 - \$51,266
Police Chiefs	\$37,400 - \$70,100
Air Traffic Control Specialists	\$70,400 - \$88,000
Medical and Clinical Laboratory Technicians	\$25,300 - \$37,600
Auto Body Repairers	\$23,800 - \$43,300
Carpenters	\$25,300 - \$36,100
Correctional Officers	\$23,800 - \$35,000
Diesel Mechanics	\$28,300 - \$40,900
Electrical Power Installers	\$49,200 - \$59,300
Simulator Maintenance Technician	\$37,000 - \$40,000
Certified Nurses Aides	\$18,700 - \$24,700
Nurses, Registered	\$41,000 - \$59,900
Dental Hygienists	\$43,600 - \$59,600
Massage Therapists	\$18,100 - \$35,900
<i>Four or more years of college</i>	
Librarians	\$30,300 - \$48,700
Accountants and Auditors	\$30,600 - \$52,200
Engineers, Industrial	\$52,700 - \$75,700
Lawyers	\$48,100 - \$104,300
Pharmacists	\$53,400 - \$92,800
Soil and Plant Scientist	\$31,800 - \$66,300
Systems Analysts, Computer	\$36,900 - \$60,600
Occupational Therapists	\$43,700 - \$69,500
Physical Therapists	\$49,700 - \$73,200
Social Workers	\$30,500 - \$45,500
Speech-Language Pathologists	\$34,400 - \$53,500
Teacher, Elementary	\$31,300 - \$46,000
Teacher, Secondary	\$29,775 - \$44,551
Teacher, Special Education	\$31,500 - \$48,900

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.

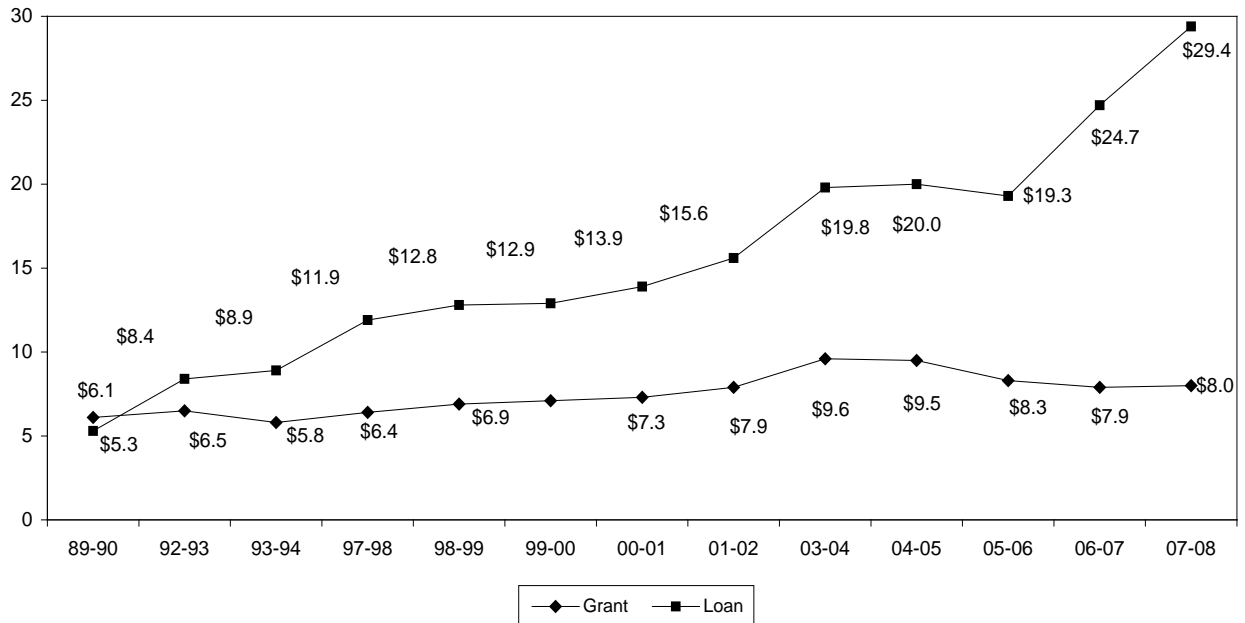
Each year about 75 percent of all North Dakota students apply for and receive some form of financial aid, e.g., Federal Pell Grant, Federal Stafford Loan. This percentage has remained fairly constant during the past few years.

Appendix 2

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

(BSC, LRSC, MiSU-BC, NDSCS and WSC)

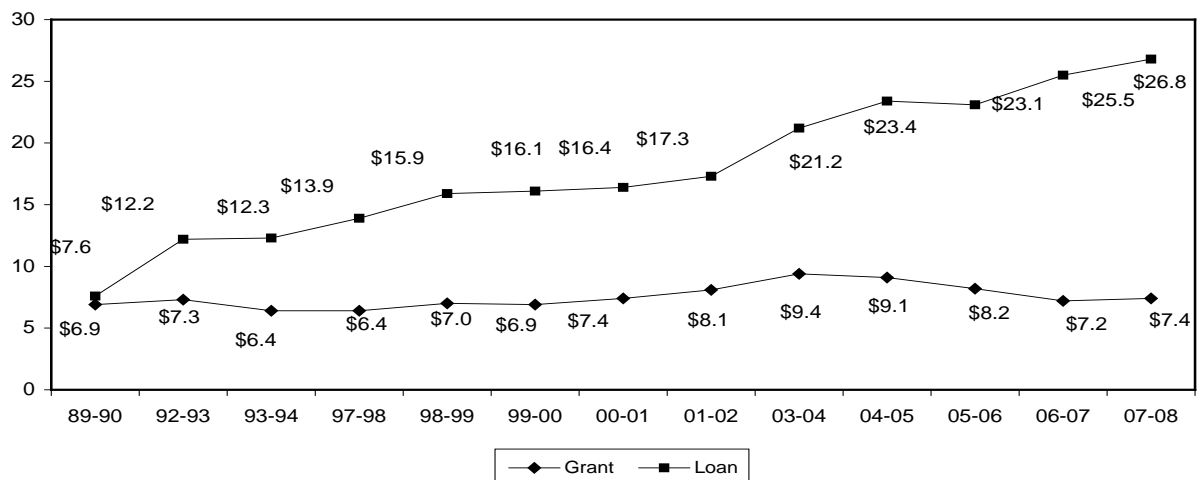
(Millions of Dollars)



NDUS Four-Year/Regional Campus Combined Loan*, Grant/Campus-Based** Financial Aid Information

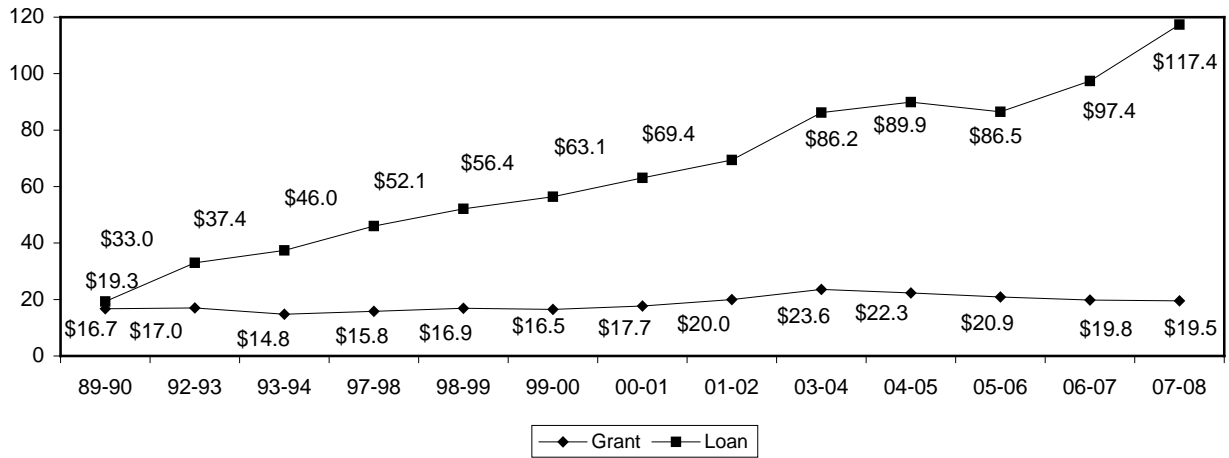
(DSU, MaSU, MiSU and VCSU)

(Millions of Dollars)



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	6,822	76%	\$3,621
2007-08	\$29.4 million 19% (increase)	7,364 7.9% (increase)	83%	\$3,992 10.2% (increase)
Increase from 1989-90 to 2007-08	\$24.1 million 454%	4,543 161%		\$2,114 113%

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	6,047	77%	\$4,217
2007-08	\$26.8 million 5.1% (increase)	5,816 3.8% (decrease)	78%	\$4,607 9.2% (increase)
Increase from 1989-90 to 2007-08	\$19.2 million 252%	1,919 49.2%		\$2,657 136%

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	19,198	77%	\$5,073
2007-08	\$117.4 million 20.5% (increase)	19,139 0.3% (decrease)	76%	\$6,134 20.9% (increase)
Increase from 1989-90 to 2007-08	\$98.1 million 508%	10,747 128%		\$3,835 167%

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, 2006-07, and 2007-08. SLND and EAC guarantee over 90 percent of all student loan volume for University System students.

Appendix 4

2007-08 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 2007	Per Capita Personal Income 2007	In-State Annual Tuition & Fees 2007-08	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	\$35,955	\$3,773	13.2%	10.5%
246813	Athens Technical College	GA	\$29,200	\$33,416	\$1,539	5.3%	4.6%
238397	Blackhawk Technical College	WI	\$31,100	\$36,241	\$3,020	9.7%	8.3%
244446	DeKalb Technical College	GA	\$29,200	\$33,416	\$1,632	5.6%	4.9%
170620	Lake Michigan College	MI	\$31,050	\$34,342	\$3,105	10.0%	9.0%
173461	Lake Superior College	MN	\$34,100	\$40,969	\$4,156	12.2%	10.1%
235699	Lake Washington Technical College	WA	\$31,750	\$41,062	\$2,784	8.8%	6.8%
153922	Marshalltown Community College	IA	\$29,050	\$34,796	\$3,252	11.2%	9.3%
187903	New Mexico Junior College	NM	\$23,300	\$30,604	\$1,032	4.4%	3.4%
215585	Reading Area Community College	PA	\$30,000	\$38,740	\$3,024	10.1%	7.8%
175236	Ridgewater College	MN	\$34,100	\$40,969	\$4,818	14.1%	11.8%
188100	San Juan College	NM	\$23,300	\$30,604	\$720	3.1%	2.4%
196015	SUNY College of Technology at Canton	NY	\$31,550	\$46,664	\$5,588	17.7%	12.0%
229319	Texas State Technical College Harlingen	TX	\$27,150	\$37,006	\$2,978	11.0%	8.0%
229328	Texas State Technical College West Texas	TX	\$27,150	\$37,006	\$3,267	12.0%	8.8%
219480	Western Dakota Technical Institute	SD	\$26,650	\$35,664	\$4,284	16.1%	12.0%
	Group Total		\$438,650	\$551,499	\$45,199	10.3%	8.2%
	Group Average		\$29,243	\$36,767	\$3,013	10.1%	8.0%
	Group Median		\$29,200	\$36,241	\$3,024	10.1%	8.3%
	Group Trimmed Mean (20%)		\$29,327	\$36,479	\$2,992	10.0%	8.1%
200059	Dickinson State University	ND	\$28,500	\$35,955	\$4,773	16.7%	13.3%
409698	California State University-Monterey Bay	CA	\$32,500	\$41,580	\$3,256	10.0%	7.8%
201690	Central State University	OH	\$29,200	\$34,509	\$5,294	18.1%	15.3%
198507	Elizabeth City State University	NC	\$26,900	\$33,663	\$2,898	10.8%	8.6%
151388	Indiana University-East	IN	\$29,400	\$33,152	\$5,292	18.0%	16.0%
151333	Indiana University-Kokomo	IN	\$29,400	\$33,152	\$5,325	18.1%	16.1%
230931	Lyndon State College	VT	\$31,050	\$37,446	\$7,244	23.3%	19.3%
167288	Massachusetts College of Liberal Arts	MA	\$37,850	\$49,142	\$6,168	16.3%	12.6%
262129	New College of Florida	FL	\$27,400	\$38,316	\$3,850	14.1%	10.0%
207351	Oklahoma Panhandle State University	OK	\$24,400	\$34,910	\$3,820	15.7%	10.9%
152266	Purdue University-North Central Campus	IN	\$29,400	\$33,152	\$5,817	19.8%	17.5%
180692	The University of Montana-Western	MT	\$25,350	\$33,145	\$4,213	16.6%	12.7%
161235	University of Maine at Fort Kent	ME	\$27,800	\$33,962	\$5,753	20.7%	16.9%
161341	University of Maine at Presque Isle	ME	\$27,800	\$33,962	\$5,740	20.6%	16.9%
207722	University of Science & Arts of Oklahoma	OK	\$24,400	\$34,910	\$3,240	13.3%	9.3%
237932	West Liberty State College	WV	\$23,400	\$29,293	\$4,172	17.8%	14.2%
	Group Total		\$426,250	\$534,294	\$72,082	16.9%	13.5%
	Group Average		\$28,417	\$35,620	\$4,805	16.9%	13.6%
	Group Median		\$27,800	\$33,962	\$5,292	17.8%	14.2%
	Group Trimmed Mean (20%)		\$28,077	\$35,066	\$4,765	16.9%	14.1%

**2007-08 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 2007	Per Capita Personal Income 2007	In-State Annual Tuition & Fees 2007-08	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	\$35,955	\$3,762	13.2%	10.5%
198084	Brunswick Community College	NC	\$26,900	\$33,663	\$1,081	4.0%	3.2%
162104	Cecil Community College	MD	\$39,550	\$46,646	\$2,911	7.4%	6.2%
208415	Clatsop Community College	OR	\$29,450	\$35,027	\$2,448	8.3%	7.0%
114433	Feather River Community College District	CA	\$32,500	\$41,580	\$614	1.9%	1.5%
133960	Florida Keys Community College	FL	\$27,400	\$38,316	\$2,250	8.2%	5.9%
224891	Frank Phillips College	TX	\$27,150	\$37,006	\$2,442	9.0%	6.6%
151078	Ivy Tech Community College-Whitewater	IN	\$29,400	\$33,152	\$2,819	9.6%	8.5%
170587	Kirtland Community College	MI	\$31,050	\$34,342	\$2,483	8.0%	7.2%
154129	Northwest Iowa Community College	IA	\$29,050	\$34,796	\$3,960	13.6%	11.4%
233037	Paul D Camp Community College	VA	\$34,450	\$41,561	\$2,405	7.0%	5.8%
174570	Pine Technical College	MN	\$34,100	\$40,969	\$3,365	9.9%	8.2%
199625	Sampson Community College	NC	\$26,900	\$33,663	\$1,413	5.3%	4.2%
107974	South Arkansas Community College	AR	\$22,800	\$30,100	\$1,600	7.0%	5.3%
141158	Southwest Georgia Technical College	GA	\$29,200	\$33,416	\$1,539	5.3%	4.6%
172671	West Shore Community College	MI	\$31,050	\$34,342	\$1,804	5.8%	5.3%
	Group Total		\$450,950	\$548,579	\$33,134	7.3%	6.0%
	Group Average		\$30,063	\$36,572	\$2,209	7.3%	6.1%
	Group Median		\$29,400	\$34,796	\$2,405	7.4%	5.9%
	Group Trimmed Mean (20%)		\$29,892	\$36,295	\$2,197	7.3%	6.0%
200226	Mayville State University	ND	\$28,500	\$35,955	\$5,438	19.1%	15.1%
409698	California State University-Monterey Bay	CA	\$32,500	\$41,580	\$3,256	10.0%	7.8%
201690	Central State University	OH	\$29,200	\$34,509	\$5,294	18.1%	15.3%
198507	Elizabeth City State University	NC	\$26,900	\$33,663	\$2,898	10.8%	8.6%
151388	Indiana University-East	IN	\$29,400	\$33,152	\$5,292	18.0%	16.0%
230931	Lyndon State College	VT	\$31,050	\$37,446	\$7,244	23.3%	19.3%
167288	Massachusetts College of Liberal Arts	MA	\$37,850	\$49,142	\$6,168	16.3%	12.6%
262129	New College of Florida	FL	\$27,400	\$38,316	\$3,850	14.1%	10.0%
152266	Purdue University-North Central Campus	IN	\$29,400	\$33,152	\$5,817	19.8%	17.5%
163912	St Mary's College of Maryland	MD	\$39,550	\$46,646	\$11,989	30.3%	25.7%
180692	The University of Montana-Western	MT	\$25,350	\$33,145	\$4,213	16.6%	12.7%
233897	The University of Virginia's College at Wise	VA	\$34,450	\$41,561	\$6,151	17.9%	14.8%
161235	University of Maine at Fort Kent	ME	\$27,800	\$33,962	\$5,753	20.7%	16.9%
174075	University of Minnesota-Crookston	MN	\$34,100	\$40,969	\$8,821	25.9%	21.5%
174251	University of Minnesota-Morris	MN	\$34,100	\$40,969	\$9,331	27.4%	22.8%
234085	Virginia Military Institute	VA	\$34,450	\$41,561	\$10,048	29.2%	24.2%
	Group Total		\$473,500	\$579,773	\$96,125	20.3%	16.6%
	Group Average		\$31,567	\$38,652	\$6,408	19.9%	16.4%
	Group Median		\$31,050	\$38,316	\$5,817	18.1%	16.0%
	Group Trimmed Mean (20%)		\$31,431	\$38,268	\$6,249	19.8%	16.3%

**2007-08 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 2007	Per Capita Personal Income 2007	In-State Annual Tuition & Fees 2007-08	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	\$35,955	\$4,774	16.8%	13.3%
173124	Bemidji State University	MN	\$34,100	\$40,969	\$6,738	19.8%	16.4%
180948	Chadron State College	NE	\$29,700	\$36,189	\$4,340	14.6%	12.0%
211608	Cheyney University of Pennsylvania	PA	\$30,000	\$38,740	\$6,412	21.4%	16.6%
129215	Eastern Connecticut State University	CT	\$40,500	\$54,984	\$6,961	17.2%	12.7%
187648	Eastern New Mexico University-Main Campus	NM	\$23,300	\$30,604	\$3,156	13.5%	10.3%
139861	Georgia College and State University	GA	\$29,200	\$33,416	\$4,750	16.3%	14.2%
139764	Georgia Southwestern State University	GA	\$29,200	\$33,416	\$3,546	12.1%	10.6%
157058	Kentucky State University	KY	\$24,550	\$30,787	\$5,320	21.7%	17.3%
185129	New Jersey City University	NJ	\$40,600	\$49,238	\$8,155	20.1%	16.6%
187897	New Mexico Highlands University	NM	\$23,300	\$30,604	\$2,536	10.9%	8.3%
140669	North Georgia College & State University	GA	\$29,200	\$33,416	\$3,810	13.0%	11.4%
178624	Northwest Missouri State University	MO	\$28,500	\$33,984	\$5,193	18.2%	15.3%
107983	Southern Arkansas University Main Campus	AR	\$22,800	\$30,100	\$5,224	22.9%	17.4%
130776	Western Connecticut State University	CT	\$40,500	\$54,984	\$6,624	16.4%	12.0%
188304	Western New Mexico University	NM	\$23,300	\$30,604	\$3,223	13.8%	10.5%
	Group Total		\$448,750	\$562,035	\$75,988	16.9%	13.5%
	Group Average		\$29,917	\$37,469	\$5,066	16.8%	13.4%
	Group Median		\$29,200	\$33,416	\$5,193	16.4%	12.7%
	Group Trimmed Mean (20%)		\$29,642	\$36,689	\$5,023	16.8%	13.5%
200314	Minot State University - Bottineau	ND	\$28,500	\$35,955	\$3,634	12.8%	10.1%
208415	Clatsop Community College	OR	\$29,450	\$35,027	\$2,448	8.3%	7.0%
114433	Feather River Community College District	CA	\$32,500	\$41,580	\$614	1.9%	1.5%
224891	Frank Phillips College	TX	\$27,150	\$37,006	\$2,442	9.0%	6.6%
162609	Garrett College	MD	\$39,550	\$46,646	\$2,970	7.5%	6.4%
127389	Lamar Community College	CO	\$33,000	\$41,019	\$2,688	8.1%	6.6%
198905	Martin Community College	NC	\$26,900	\$33,663	\$1,386	5.2%	4.1%
188261	Mesalands Community College	NM	\$23,300	\$30,604	\$1,475	6.3%	4.8%
180373	Miles Community College	MT	\$25,350	\$33,145	\$3,420	13.5%	10.3%
188021	New Mexico State University-Grants Branch	NM	\$23,300	\$30,604	\$1,206	5.2%	3.9%
199263	Pamlico Community College	NC	\$26,900	\$33,663	\$1,369	5.1%	4.1%
174570	Pine Technical College	MN	\$34,100	\$40,969	\$3,365	9.9%	8.2%
130217	Quinebaug Valley Community College	CT	\$40,500	\$54,984	\$2,828	7.0%	5.1%
174604	Rainy River Community College	MN	\$34,100	\$40,969	\$4,672	13.7%	11.4%
107743	Rich Mountain Community College	AR	\$22,800	\$30,100	\$1,128	4.9%	3.7%
107974	South Arkansas Community College	AR	\$22,800	\$30,100	\$1,880	8.2%	6.2%
	Group Total		\$441,700	\$560,079	\$33,891	7.7%	6.1%
	Group Average		\$29,447	\$37,339	\$2,259	7.6%	6.0%
	Group Median		\$27,150	\$35,027	\$2,442	7.5%	6.2%
	Group Trimmed Mean (20%)		\$29,108	\$36,538	\$2,200	7.6%	5.9%

2007-08 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 2007	Per Capita Personal Income 2007	In-State Annual Tuition & Fees 2007-08	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	\$35,955	\$3,729	13.1%	10.4%
172954	Anoka Technical College	MN	\$34,100	\$40,969	\$4,586	13.4%	11.2%
208406	Clackamas Community College	OR	\$29,450	\$35,027	\$2,925	9.9%	8.4%
240596	Eastern Wyoming College	WY	\$29,400	\$47,038	\$1,872	6.4%	4.0%
182306	Great Basin College	NV	\$30,150	\$39,649	\$1,772	5.9%	4.5%
173708	Hennepin Technical College	MN	\$34,100	\$40,969	\$4,193	12.3%	10.2%
153472	Indian Hills Community College	IA	\$29,050	\$34,796	\$2,664	9.2%	7.7%
177977	Linn State Technical College	MO	\$28,500	\$33,984	\$5,190	18.2%	15.3%
209250	Mt Hood Community College	OR	\$29,450	\$35,027	\$3,240	11.0%	9.3%
129729	Naugatuck Valley Community College	CT	\$40,500	\$54,984	\$2,828	7.0%	5.1%
154129	Northwest Iowa Community College	IA	\$29,050	\$34,796	\$3,960	13.6%	11.4%
207564	Oklahoma State University-Okmulgee	OK	\$24,400	\$34,910	\$3,360	13.8%	9.6%
196006	SUNY College of Technology at Alfred	NY	\$31,550	\$46,664	\$5,459	17.3%	11.7%
228680	Texas State Technical College-Waco	TX	\$27,150	\$37,006	\$2,627	9.7%	7.1%
216296	Thaddeus Stevens College of Technology	PA	\$30,000	\$38,740	\$5,670	18.9%	14.6%
172617	Washtenaw Community College	MI	\$31,050	\$34,342	\$1,776	5.7%	5.2%
	Group Total		\$457,900	\$588,901	\$52,122	11.4%	8.9%
	Group Average		\$30,527	\$39,260	\$3,475	11.5%	9.0%
	Group Median		\$29,450	\$37,006	\$3,240	11.0%	9.3%
	Group Trimmed Mean (20%)		\$30,231	\$38,456	\$3,437	11.4%	8.9%
200332	North Dakota State University-Main Campus	ND	\$28,500	\$35,955	\$5,975	21.0%	16.6%
217882	Clemson University	SC	\$26,450	\$31,048	\$10,370	39.2%	33.4%
153603	Iowa State University	IA	\$29,050	\$34,796	\$6,161	21.2%	17.7%
102614	University of Alaska Fairbanks	AK	\$36,450	\$39,934	\$4,573	12.5%	11.5%
106397	University of Arkansas Main Campus	AR	\$22,800	\$30,100	\$6,038	26.5%	20.1%
129020	University of Connecticut	CT	\$40,500	\$54,984	\$8,852	21.9%	16.1%
130943	University of Delaware	DE	\$33,750	\$40,058	\$8,150	24.1%	20.3%
142285	University of Idaho	ID	\$25,750	\$31,703	\$4,410	17.1%	13.9%
157085	University of Kentucky	KY	\$24,550	\$30,787	\$7,096	28.9%	23.0%
161253	University of Maine	ME	\$27,800	\$33,962	\$8,330	30.0%	24.5%
181464	University of Nebraska at Lincoln	NE	\$29,700	\$36,189	\$6,216	20.9%	17.2%
182290	University of Nevada-Reno	NV	\$30,150	\$39,649	\$4,128	13.7%	10.4%
217484	University of Rhode Island	RI	\$36,600	\$39,712	\$8,184	22.4%	20.6%
221759	University of Tennessee	TN	\$25,600	\$33,373	\$5,932	23.2%	17.8%
231174	University of Vermont	VT	\$31,050	\$37,446	\$12,054	38.8%	32.2%
240727	University of Wyoming	WY	\$29,400	\$47,038	\$3,366	11.4%	7.2%
	Group Total		\$449,600	\$560,779	\$103,860	23.1%	18.5%
	Group Average		\$29,973	\$37,385	\$6,924	23.5%	19.1%
	Group Median		\$29,400	\$36,189	\$6,216	22.4%	17.8%
	Group Trimmed Mean (20%)		\$29,715	\$36,592	\$6,803	23.2%	18.9%

**2007-08 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 2007	Per Capita Personal Income 2007	In-State Annual Tuition & Fees 2007-08	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	\$35,955	\$6,130	21.5%	17.0%
196088	SUNY at Buffalo	NY	\$31,550	\$46,664	\$6,218	19.7%	13.3%
100663	University of Alabama at Birmingham	AL	\$25,700	\$32,401	\$4,208	16.4%	13.0%
141574	University of Hawaii at Manoa	HI	\$35,100	\$39,060	\$5,390	15.4%	13.8%
145600	University of Illinois at Chicago	IL	\$33,300	\$40,919	\$10,546	31.7%	25.8%
157085	University of Kentucky	KY	\$24,550	\$30,787	\$7,096	28.9%	23.0%
157289	University of Louisville	KY	\$24,550	\$30,787	\$6,940	28.3%	22.5%
178402	University of Missouri-Kansas City	MO	\$28,500	\$33,984	\$7,450	26.1%	21.9%
182290	University of Nevada-Reno	NV	\$30,150	\$39,649	\$4,128	13.7%	10.4%
199120	University of North Carolina at Chapel Hill	NC	\$26,900	\$33,663	\$5,340	19.9%	15.9%
215293	University of Pittsburgh-Pittsburgh	PA	\$30,000	\$38,740	\$12,876	42.9%	33.2%
221759	University of Tennessee	TN	\$25,600	\$33,373	\$5,932	23.2%	17.8%
230764	University of Utah	UT	\$28,850	\$30,090	\$4,988	17.3%	16.6%
231174	University of Vermont	VT	\$31,050	\$37,446	\$12,054	38.8%	32.2%
234076	University of Virginia-Main Campus	VA	\$34,450	\$41,561	\$8,690	25.2%	20.9%
206604	Wright State University-Main Campus	OH	\$29,200	\$34,509	\$7,018	24.0%	20.3%
	Group Total		\$439,450	\$543,633	\$108,874	24.8%	20.0%
	Group Average		\$29,297	\$36,242	\$7,258	24.8%	20.0%
	Group Median		\$29,200	\$34,509	\$6,940	24.0%	20.3%
	Group Trimmed Mean (20%)		\$29,215	\$35,914	\$7,067	24.2%	19.8%
200572	Valley City State University	ND	\$28,500	\$35,955	\$5,584	19.6%	15.5%
409698	California State University-Monterey Bay	CA	\$32,500	\$41,580	\$3,256	7.8%	7.8%
201690	Central State University	OH	\$29,200	\$34,509	\$5,294	15.3%	15.3%
198507	Elizabeth City State University	NC	\$26,900	\$33,663	\$2,898	8.6%	8.6%
142328	Lewis-Clark State College	ID	\$25,750	\$31,703	\$4,092	15.9%	12.9%
230931	Lyndon State College	VT	\$31,050	\$37,446	\$7,244	23.3%	19.3%
167288	Massachusetts College of Liberal Arts	MA	\$37,850	\$49,142	\$6,168	16.3%	12.6%
262129	New College of Florida	FL	\$27,400	\$38,316	\$3,850	14.1%	10.0%
207351	Oklahoma Panhandle State University	OK	\$24,400	\$34,910	\$3,820	15.7%	10.9%
152266	Purdue University-North Central Campus	IN	\$29,400	\$33,152	\$5,817	19.8%	17.5%
228714	Texas A & M University at Galveston	TX	\$27,150	\$37,006	\$6,055	22.3%	16.4%
161341	University of Maine at Presque Isle	ME	\$27,800	\$33,962	\$5,740	20.6%	16.9%
174251	University of Minnesota-Morris	MN	\$34,100	\$40,969	\$9,331	27.4%	22.8%
234085	Virginia Military Institute	VA	\$34,450	\$41,561	\$10,048	29.2%	24.2%
128391	Western State College of Colorado	CO	\$33,000	\$41,019	\$3,586	10.9%	8.7%
199999	Winston-Salem State University	NC	\$26,900	\$33,663	\$3,300	12.3%	9.8%
	Group Total		\$447,850	\$562,601	\$80,499	18.0%	14.3%
	Group Average		\$29,857	\$37,507	\$5,367	17.3%	14.3%
	Group Median		\$29,200	\$37,006	\$5,294	15.9%	12.9%
	Group Trimmed Mean (20%)		\$29,662	\$37,058	\$5,196	17.1%	14.0%

**2007-08 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 2007	Per Capita Personal Income 2007	In-State Annual Tuition & Fees 2007-08	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	\$35,955	\$3,219	11.3%	9.0%
114433	Feather River Community College District	CA	\$32,500	\$41,580	\$614	1.9%	1.5%
145521	Highland Community College	IL	\$33,300	\$40,919	\$2,340	7.0%	5.7%
173805	Itasca Community College	MN	\$34,100	\$40,969	\$4,626	13.6%	11.3%
153922	Marshalltown Community College	IA	\$29,050	\$34,796	\$3,252	11.2%	9.3%
198923	McDowell Technical Community College	NC	\$26,900	\$33,663	\$1,444	5.4%	4.3%
180373	Miles Community College	MT	\$25,350	\$33,145	\$3,420	13.5%	10.3%
188003	New Mexico State University-Carlsbad	NM	\$23,300	\$30,604	\$1,206	5.2%	3.9%
239442	Nicolet Area Technical College	WI	\$31,100	\$36,241	\$3,536	11.4%	9.8%
179715	North Central Missouri College	MO	\$28,500	\$33,984	\$2,430	8.5%	7.2%
101897	Northeast Alabama Community College	AL	\$25,700	\$32,401	\$2,850	11.1%	8.8%
240657	Northwest College	WY	\$29,400	\$47,038	\$2,000	6.8%	4.3%
107992	Southern Arkansas University Tech	AR	\$22,800	\$30,100	\$2,520	11.1%	8.4%
210155	Southwestern Oregon Community College	OR	\$29,450	\$35,027	\$2,928	9.9%	8.4%
172671	West Shore Community College	MI	\$31,050	\$34,342	\$1,804	5.8%	5.3%
181817	Western Nebraska Community College	NE	\$29,700	\$36,189	\$1,776	6.0%	4.9%
	Group Total		\$432,200	\$540,998	\$36,746	8.5%	6.8%
	Group Average		\$28,813	\$36,067	\$2,450	8.6%	6.9%
	Group Median		\$29,400	\$34,796	\$2,430	8.5%	7.2%
	Group Trimmed Mean (20%)		\$28,869	\$35,682	\$2,424	8.7%	7.0%

SOURCE OF DATA (for Appendix 4)

HUD Very Low Family Income-Family of Four 2007-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 2007 - Bureau of Economic Analysis: Regional Economic Accounts, <http://www.bea.doc.gov/bea/regional/data.htm>

In-State Annual Tuition & Fees 2007-08 - National Center for Education Statistics, <http://nces.ed.gov/globallocator/>

Appendix 5

A Comparison of North Dakota, Regional and National Averages 2008-09 Resident Undergraduate Tuition and Required Fees

Doctoral Universities	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	1/ 2008-09 Rate as a % of Median Income of Households
North Dakota Average	\$3,584	\$4,060	\$4,802	\$5,295	\$5,742	\$6,053	\$6,370	15.5%
+(-) prev yr-\$	\$317	\$476	\$742	\$493	\$447	\$311	\$318	
+(-) prev yr-%	9.7%	13.3%	18.3%	10.3%	8.4%	5.4%	5.2%	
Colorado	3,566	4,020	4,557	5,372	5,643	6,635	7,278	13.1%
Iowa	4,191	4,993	5,396	5,634	6,060	6,161	6,360	13.2%
Kansas	3,484	4,107	4,737	5,413	6,153	6,600	7,042	15.5%
Minnesota	6,280	7,116	8,029	8,622	9,432	9,598	10,634	18.9%
Missouri	5,552	6,558	7,100	7,415	7,784	8,098	8,467	19.0%
Montana	4,176	4,260	4,546	4,894	5,227	5,141	5,141	12.5%
Nebraska	4,125	4,771	4,988	5,526	5,867	6,216	6,585	13.7%
Oklahoma	3,206	3,741	4,140	4,408	5,110	5,607	6,493	16.7%
South Dakota	3,872	4,205	4,452	4,829	5,072	5,393	5,828	12.8%
Wisconsin	4,423	5,136	5,862	6,280	6,726	7,184	7,569	14.6%
Wyoming	2,997	3,090	3,243	3,426	3,515	3,552	3,621	7.7%
Regional Average	\$4,170	\$4,727	\$5,186	\$5,620	\$6,054	\$6,380	\$6,820	14.4%
+(-) prev yr-\$	\$436	\$557	\$459	\$434	\$434	\$327	\$439	
+(-) prev yr-%	11.7%	13.4%	9.7%	8.4%	7.7%	5.4%	6.9%	
National Average 2/	\$4,694	\$5,221	\$5,701	\$6,172	\$6,618	\$7,026	\$7,481	15.5%
+(-) prev yr-\$	\$431	\$527	\$480	\$471	\$446	\$408	\$455	
+(-) prev yr-%	10.1%	11.2%	9.2%	8.3%	7.2%	6.2%	6.5%	

**A Comparison of North Dakota, Regional and National Averages
2008-09 Resident Undergraduate Tuition and Required Fees**

Masters-Granting Universities	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	1/ 2007-08 Rate as a % of Median Income of Households
North Dakota Average	\$2,845	\$3,228	\$3,712	\$4,092	\$4,492	\$4,774	\$5,044	12.3%
+(-) prev yr-\$	\$291	\$383	\$484	\$380	\$400	\$282	\$270	
+(-) prev yr-%	11.4%	13.5%	15.0%	10.2%	9.8%	6.3%	5.7%	
Colorado	2,384	2,482	2,603	2,853	2,925	3,466	3,790	6.8%
Iowa	No Comparatives							
Kansas	2,431	2,751	3,098	3,308	3,491	3,708	3,931	8.6%
Minnesota	3,970	4,517	5,098	5,251	5,656	5,894	6,083	10.8%
Missouri	4,228	4,791	5,317	5,622	5,888	6,215	6,513	14.6%
Montana	3,973	4,180	4,550	4,856	5,055	5,132	5,132	12.5%
Nebraska	3,199	3,658	3,930	4,234	4,479	4,768	4,999	10.4%
Oklahoma	2,390	2,774	3,033	3,286	3,502	3,825	4,196	10.8%
South Dakota	3,931	4,265	4,518	4,754	5,001	5,441	5,877	12.9%
Wisconsin	3,598	4,274	4,813	5,149	5,438	5,781	6,146	11.9%
Wyoming	No Comparatives							
Regional Average	\$3,345	\$3,744	\$4,107	\$4,368	\$4,604	\$4,914	\$5,185	10.9%
+(-) prev yr-\$	\$312	\$399	\$363	\$261	\$236	\$311	\$271	
+(-) prev yr-%	10.3%	11.9%	9.7%	6.4%	5.4%	6.7%	5.5%	
National Average 2/	\$3,738	\$4,173	\$4,547	\$4,872	\$5,201	\$5,523	\$5,867	12.2%
+(-) prev yr-\$	\$354	\$435	\$374	\$325	\$329	\$322	\$344	
+(-) prev yr-%	10.5%	11.6%	9.0%	7.1%	6.8%	6.2%	6.2%	

**A Comparison of North Dakota, Regional and National Averages
2008-09 Resident Undergraduate Tuition and Required Fees**

Four-Year Regional Colleges and Universities	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	1/ 2007-08 Rate as a % of Median Income of Households
North Dakota Average	\$2,721	\$3,130	\$3,695	\$4,091	\$4,394	\$4,648	\$4,889	11.9%
+(-) prev yr-\$	\$279	\$409	\$565	\$396	\$303	\$254	\$241	
+(-) prev yr-%	11.4%	15.0%	18.1%	10.7%	7.4%	5.8%	5.2%	
Colorado	2,588	2,700	2,927	3,124	3,203	3,364	3,738	6.7%
Iowa	No Comparatives							
Kansas	No Comparatives							
Minnesota	No Comparatives							
Missouri	3,975	4,220	4,377	4,347	4,632	5,028	5,188	11.6%
Montana	3,440	3,473	3,730	3,949	4,174	3,674	3,674	8.9%
Nebraska	No Comparatives							
Oklahoma	No Comparatives							
South Dakota	4,042	4,379	4,614	4,832	5,700	6,045	6,497	14.3%
Wisconsin	No Comparatives							
Wyoming	No Comparatives							
Regional Average	\$3,511	\$3,693	\$3,912	\$4,063	\$4,427	\$4,528	4,774	10.2%
+(-) prev yr-\$	\$431	\$182	\$219	\$151	\$364	\$101	247	
+(-) prev yr-%	14.0%	5.2%	5.9%	3.9%	9.0%	2.3%	5.4%	
National Average 2/	\$3,738	\$4,173	\$4,547	\$4,872	\$5,201	\$5,523	5,867	12.2%
+(-) prev yr-\$	\$354	\$435	\$374	\$325	\$329	\$322	344	
+(-) prev yr-%	10.5%	11.6%	9.0%	7.1%	6.8%	6.2%	6.2%	

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

Two-Year Colleges	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2007-08	1/ 2007-08 Rate as a % of Median Income of Households
North Dakota Average	\$2,263	\$2,503	\$2,969	\$3,202	\$3,442	\$3,623	\$3,779	9.2%
+(-) prev yr-\$	\$223	\$240	\$466	\$233	\$240	\$181	\$156	
+(-) prev yr-%	10.9%	10.6%	18.6%	7.8%	7.5%	5.3%	4.3%	
Colorado	2,117	2,210	2,274	1,980	2,024	2,579	2,722	4.9%
Iowa	2,670	2,757	2,920	3,056	3,467	3,491	3,649	7.6%
Kansas	1,554	1,765	1,819	1,939	1,988	2,011	2,156	4.7%
Minnesota	3,049	3,419	3,822	4,042	4,283	4,444	4,565	8.1%
Missouri	2,437	2,471	2,911	3,051	3,092	3,375	3,529	7.9%
Montana	1,891	2,090	2,318	2,503	2,744	3,079	3,079	7.5%
Nebraska	1,536	1,578	1,748	1,884	1,998	2,160	2,225	4.6%
Oklahoma	1,613	1,845	2,041	2,165	2,294	2,479	2,684	6.9%
South Dakota	No Comparatives							
Wisconsin	2,902	3,433	3,945	4,237	4,511	4,520	4,555	8.8%
Wyoming	1,575	1,633	1,724	1,818	1,836	1,923	2,027	4.3%
Regional Average	\$2,134	\$2,320	\$2,552	\$2,668	\$2,824	\$3,006	3,119	6.5%
+(-) prev yr-\$	\$158	\$186	\$232	\$115	\$156	\$182	113	
+(-) prev yr-%	8.0%	8.7%	10.0%	4.5%	5.9%	6.5%	3.8%	
National Average 2/	\$1,972	\$2,146	\$2,318	\$2,488	\$2,625	\$2,737	2,859	5.9%
+(-) prev yr-\$	\$161	\$174	\$172	\$170	\$137	\$112	122	
+(-) prev yr-%	8.9%	8.8%	8.0%	7.3%	5.5%	4.3%	4.5%	

1/ This column reflects tuition and fees as a % of 2007 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, 2008-09 Tuition and Fee Rates, A National Comparison