

# STUDENT AFFORDABILITY REPORT

2015

THE NDUS *EDGE*

  
NORTH DAKOTA  
UNIVERSITY SYSTEM

ACCESS. INNOVATION. EXCELLENCE.

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**North Dakota University System  
Student Affordability Report  
January 2015**

**Overview of Report**

- ◆ In 2014-15, tuition and mandatory fee rates at UND, NDSU, MiSU and the four-year campuses were less than their regional counterparts. The gap differential decreased slightly at UND and NDSU and the four-year campuses, and increased slightly at MiSU. NDUS two-year campus rates continue to be higher than regional counterparts. Mandatory fees are those assessed to all students regardless of program and would not include course or program specific fees. (TABLE 1)
- ◆ NDUS 2014-15 room and board rates at all campuses (except the two-year campuses) are significantly less than regional rates. (TABLE 2)
- ◆ The total average 2014-15 estimated gross student cost (which does not take into account financial aid or other discounts) is as follows: (TABLE 3)

**2014-15 Estimated  
Total Student Cost**

	Total Cost <sup>1</sup>
UND/NDSU	\$19,500
MiSU	\$16,500
4-Year	\$16,200
2-Year	\$15,100
<sup>1</sup> Total cost includes tuition, fees, room, board, books, supplies, travel and other miscellaneous expenses.	

- ◆ Tuition and fees range from 28-40 percent of the total estimated student cost; room, board, books, supplies, travel and other expenses account for the remaining 60-72 percent of the cost.
- ◆ The federal campus-based grants and loans awarded to NDUS students increased slightly, by 4.34%, between 2003-04 to 2013-14. Federal funding levels have generally not increased over the time span, with the exception of slight annual increases to Pell Grant. Year-round awards have been eliminated and students are now subject to lifetime Pell Grant limits. During this same ten year period, federal student loans increased by 36.70%. (TABLE 4a-4d)
- ◆ Federal Work-Study dollars have been steady to declining. It is increasingly difficult for campuses to compete with high paying jobs in the market-place. The 10-year decline in funded positions was 28.85%
- ◆ Based on the lowest household income quintile (10<sup>th</sup> percentile), all eleven NDUS institutions rank ahead of their regional counterparts in affordability based on net price. Net price goes beyond tuition and fees and reflects a student's entire cost of attendance less all grants, scholarships, and tuition waivers received, whether federal, state, institutional or private. Net price provides families with a clearer picture of net out-of-pocket expenses. (TABLE 5a-5e)
- ◆ The trend line shows the total loan amount borrowed is slowing, especially at 4-year universities and 2-year colleges where there has actually been a reduction in total dollars borrowed and, also a reduction in the average annual loan amount. At the research universities, while the total amount of loan dollars has increased—due in large part to increasing enrollments—the average annual loan amount per borrower has declined. (TABLE 6b)
- ◆ In 2013, the average NDUS overall student loan indebtedness for graduates was \$26,807 for all loan types (federal, Perkins, private alternative loans and other loans.) The national average is \$28,400 as reported by the Institute for College Access & Success. (TABLE 6a)
  - Research universities average \$32,543

- Four-year universities average \$26,696
  - Two-year colleges average \$14,136
  - NDUS overall average \$26,807
- ◆ 56.2% of NDUS undergraduates received some form of financial aid in 2013-14. (TABLE 7)
- 49% received some type of grant, scholarship or tuition waiver aid.
  - 43% received a disbursement of federal student loans.

## Tuition, Mandatory Fees, Room and Board

With the exception of the two-year campuses, the cost of tuition, mandatory fees, room and board for NDUS campuses continue to be less than their regional counterparts in 2014-15. *NOTE: Regional peers were changed in 2014-15. Figures below were restated to reflect the new peers. Previous regional peers included: Colorado, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Oklahoma, South Dakota, Wisconsin and Wyoming. New regional peers include: Arizona, Colorado, Idaho, Minnesota, Montana, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington and Wyoming.*

<b>TABLE 1</b>				
<b>Tuition and Mandatory Fees for Resident Undergraduate</b>				
<b>Comparison of NDUS Campuses to Regional Average</b>				
	<b>UND/NDSU</b>	<b>MiSU</b>	<b>4-year</b>	<b>2-year</b>
<b>2011-12</b>				
NDUS Variance to Regional Average (\$)	(\$509)	(\$559)	(\$500)	+\$672
NDUS Variance to Regional Average (%)	(6.7%)	(8.8%)	(8.4%)	+20.7%
<b>2012-13</b>				
NDUS Variance to Regional Average (\$)	(\$842)	(\$786)	(\$685)	+\$556
NDUS Variance to Regional Average (%)	(10.4%)	(11.7%)	(11.0%)	+16.3%
<b>2013-14</b>				
NDUS Variance to Regional Average (\$)	(\$788)	(\$849)	(\$879)	+\$554
NDUS Variance to Regional Average (%)	(9.5%)	(12.2%)	(13.3%)	+15.4%
<b>2014-15</b>				
NDUS Variance to Regional Average (\$)	(\$746)	(\$943)	(\$775)	+\$575
NDUS Variance to Regional Average (%)	(8.8%)	(13.2%)	(11.7%)	+15.8%

<b>TABLE 2</b>				
<b>Comparison of NDUS Room and Board Rates To Regional Average</b>				
	<b>UND/NDSU</b>	<b>MiSU</b>	<b>4-year</b>	<b>2-year</b>
<b>2011-12</b>				
NDUS Variance to Regional Average (\$)	(\$1,613)	(\$1,973)	(\$1,811)	(\$65)
NDUS Variance to Regional Average (%)	(19.4%)	(28.5%)	(27.3%)	(1.2%)
<b>2012-13</b>				
NDUS Variance to Regional Average (\$)	(\$1,645)	(\$1,977)	(\$1,796)	(\$50)
NDUS Variance to Regional Average (%)	(19.2%)	(27.7%)	(26.0%)	(.9%)
<b>2013-14</b>				
NDUS Variance to Regional Average (\$)	(\$1,899)	(\$2,044)	(\$1,749)	+\$167
NDUS Variance to Regional Average (%)	(21.5%)	(26.8%)	(24.4%)	+2.9%
<b>2014-15</b>				
NDUS Variance to Regional Average (\$)	(\$1,929)	(\$2,106)	(\$1,711)	+\$428
NDUS Variance to Regional Average (%)	(21.2%)	(27.1%)	(23.1%)	+7.0%

TABLE 1 & 2: Region includes Arizona, Colorado, Idaho, Minnesota, Montana, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington and Wyoming.

## Total Estimated Student Cost

In 2014-15, tuition and mandatory fees comprised approximately 28 percent (at two-year campuses) to 40 percent (at UND/NDSU) of the total estimated student cost, which range from \$15,100 to \$19,500. Room, board, books, supplies, travel and other expenses account for the remaining 60-72 percent.

<b>TABLE 3</b>				
<b>NDUS Total Estimated Student Costs*</b>				
	<b>UND/NDSU</b>	<b>MiSU</b>	<b>4-year</b>	<b>2-year</b>
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
2009-10	\$16,700	\$14,300	\$13,600	\$12,300
2010-11	\$17,300	\$14,800	\$14,000	\$12,800
2011-12	\$17,900	\$15,100	\$14,600	\$13,400
2012-13	\$18,400	\$15,500	\$15,100	\$13,800
2013-14	\$18,800	\$15,900	\$15,500	\$14,200
2014-15	\$19,500	\$16,500	\$16,200	\$15,100
One-year change from 2013-14 to 2014-15	\$700 3.7%	\$600 3.8%	\$700 4.5%	\$900 6.3%
Ten-year change from 2004-05 to 2014-15	\$6,800 53.5%	\$5,900 55.7%	\$5,500 51.4%	\$5,300 54.1%
* The total costs include tuition, fees, room and board, and estimated annual costs (for 2014-15) for books and supplies of \$1,200 per year, and travel and miscellaneous other expenses of \$3,500 per year, based on the amounts that the campuses use when packaging financial aid.				

## Federal Funding Sources

Campus-based grants and loans consist of the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan and Federal Work-Study. Federal student loans may be either need-based (subsidized) or non-need based (unsubsidized.) Tables 4a through 4d summarize the federal student loan, grant and work program disbursements received by NDUS students for a 10-year period.

In comparing the 2003-04 federal awards to 2013-14, NDUS institutions disbursed 4.34% more in federal campus-based grants and loans than 10 years ago. Likewise, federal student loans also increased by 36.70%. The increase to the annual student loan limit plays a factor in the 10-year increase in student loan funding. In 2003-04 a first-year dependent student could borrow no more than \$2,625 while in 2013-14, the maximum annual loan was \$5,500, a 109.5% change. Likewise, second year students and beyond also saw annual loan limit levels increase.

Federal campus-based grant and loan funding grew since 2008-09 among NDUS institutions, seeing a 28.79% increase. During the same time, federal student loan disbursements declined with a reduction of 1.13% since 2008-09. Federal Work-Study dollars have declined by over 28% in 10 years. The 5-year change is less pronounced with 4.02% fewer Work-Study dollars being disbursed. Some colleges struggle to fill Work-Study positions due to competing jobs and wages in the marketplace.

Historically, maximum Pell Grant award amounts have been significantly lower than federal appropriations. In 2003-04 the maximum Pell Grant award was \$4,050; in 2008-09 it was \$4,731 and \$5,645 in 2013-14. These amounts represent an increase of 39% from 2003-04 to 2013-14 to the Federal Pell Grant. The award change in the past 5 years has been 19%. However, the annual increases since 2008-09 have been very modest from no increase to 13% per year. Students saw no change to their annual Pell Grant award for three years since 2008-09.

While the Pell Grant has seen some increases, the percentage of cost of attendance that the grant covers has continued to decrease. According to College Board, the maximum Pell Grant covered 87% of average public four-year tuition and fees in 2003-04, but only 63% of tuition and fees in 2013-14. Additionally, students are finding decreased eligibility due to recent federal legislation. A student's lifetime eligibility for Pell Grant is limited to no more than 12 fulltime semesters (6 years), and year-round Pell Grants have been eliminated. ["Maximum Pell Grant as Percentage of Tuition and Fees and Total Charges over Time." CollegeBoard 2013. <<http://trends.collegeboard.org>>.]

**Table 4a**

<p align="center"><b>TABLE 4a</b>  <b>History of Federal Loan And Grant Aid</b>  <b>Academic Year 2003-04 to 2013-14</b>  (Millions of Dollars)</p>							
	<b>03-04</b>	<b>08-09</b>	<b>13-14</b>	<b>03-04 vs 13-14</b>		<b>08-09 vs 13-14</b>	
<b>Research (NDSU, UND)</b>							
Federal Student Loans	\$87.3	\$120.3	\$127.5	\$40.2	46.09%	\$7.2	6.00%
Federal Campus-based Grants and Loan	\$21.6	\$16.2	\$24.6	\$3.0	13.83%	\$8.4	51.93%
Federal Work-Study	\$2.1	\$1.6	\$1.5	-\$0.6	-28.31%	-\$0.1	-7.07%
<b>Four-Year (DSU, MaSU, MiSU, VCSU)</b>							
Federal Student Loans	\$19.9	\$25.6	\$21.3	\$1.4	6.84%	-\$4.3	-16.95%
Federal Campus-based Grants and Loan	\$8.7	\$7.2	\$7.1	-\$1.7	-18.95%	-\$0.1	-1.25%
Federal Work-Study	\$0.6	\$0.4	\$0.5	-\$0.2	-24.91%	\$0.0	6.24%
<b>Two-year (BSC, LRSC, WSC, NDSCS, DCB)</b>							
Federal Student Loans	\$18.2	\$27.5	\$22.6	\$4.4	24.29%	-\$4.8	-17.62%
Federal Campus-based Grants and Loan	\$9.1	\$8.6	\$9.5	\$0.4	4.16%	\$0.9	10.32%
Federal Work-Study	\$0.4	\$0.3	\$0.3	-\$0.2	-37.23%	\$0.0	-2.88%
<b>NDUS Total</b>							
Federal Student Loans	\$125.4	\$173.4	\$171.4	\$46.0	36.70%	-\$2.0	-1.13%
Federal Campus-based Grants and Loan	\$39.5	\$32.0	\$41.2	\$1.7	4.34%	\$9.2	28.79%
Federal Work-Study	\$3.1	\$2.3	\$2.2	-\$0.9	-28.85%	-\$0.1	-4.02%

Federal Loans include: FFEL and Direct Subsidized, Unsubsidized, and Parent PLUS. Federal Loans excludes: Perkins (included in campus-based), Graduate PLUS, private and institutional educational loans.

Federal Campus-based Grant and Loan include: Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Perkins Loan. Federal Work Study is also federal "Campus-based" aid but is being reported separately. Excludes graduate level awards where possible.

Data Sources:

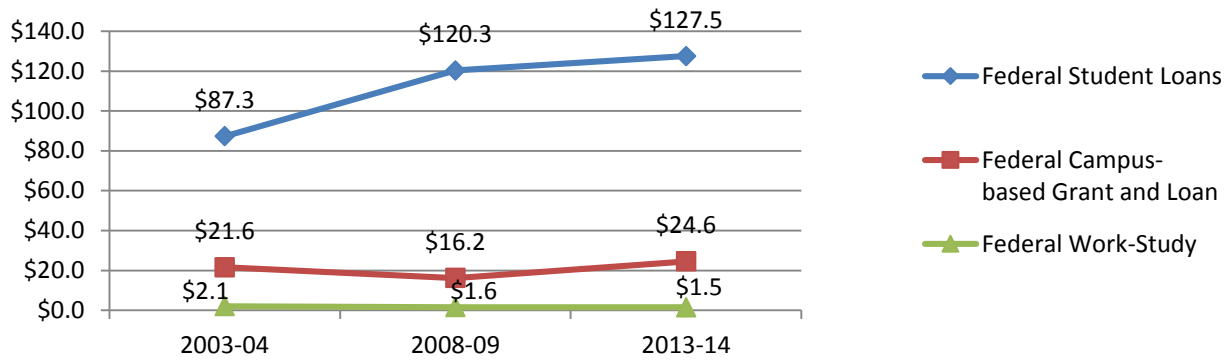
Pell Grant, FSEOG, Perkins(Campus-based grant & loan) - FISAP data

Loan volume for 2008-09, 12-13 and 13-14 - NDUS Query NDU\_0176\_FA G:\Financial Aid\500 Financial Aid, General\99 Loan Disbursement (volume) Reports NDUS

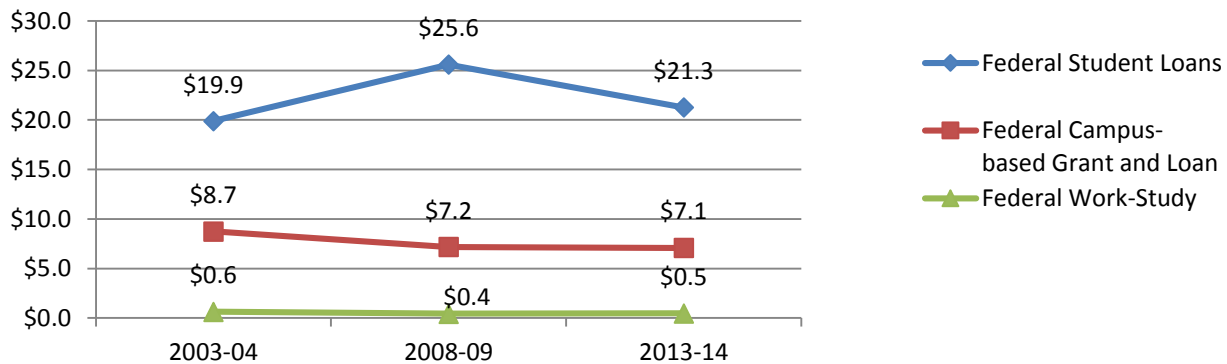
Loan volume for 2003-04 - <https://studentaid.ed.gov/about/data-center/student/title-iv>



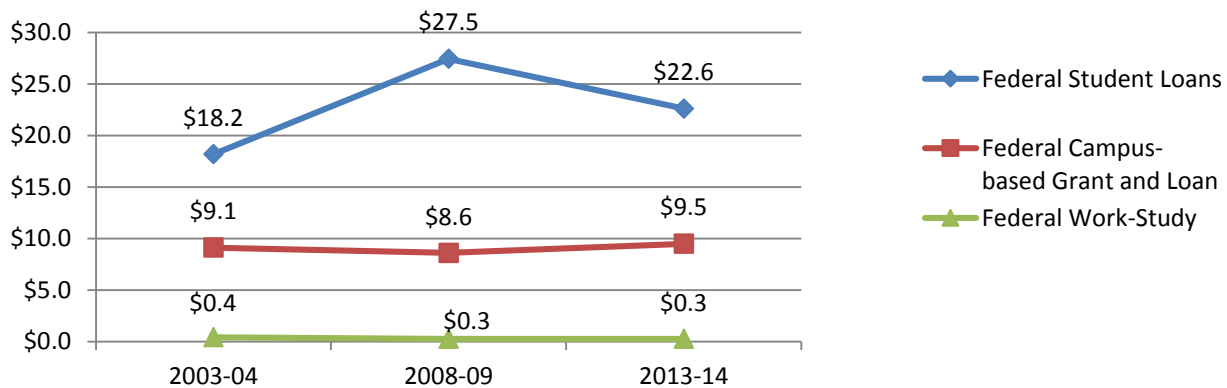
**Table 4b Trend - Research Universities**



**Table 4c Trend - 4 Year Universities**



**Table 4d Trend - 2 Year Colleges**



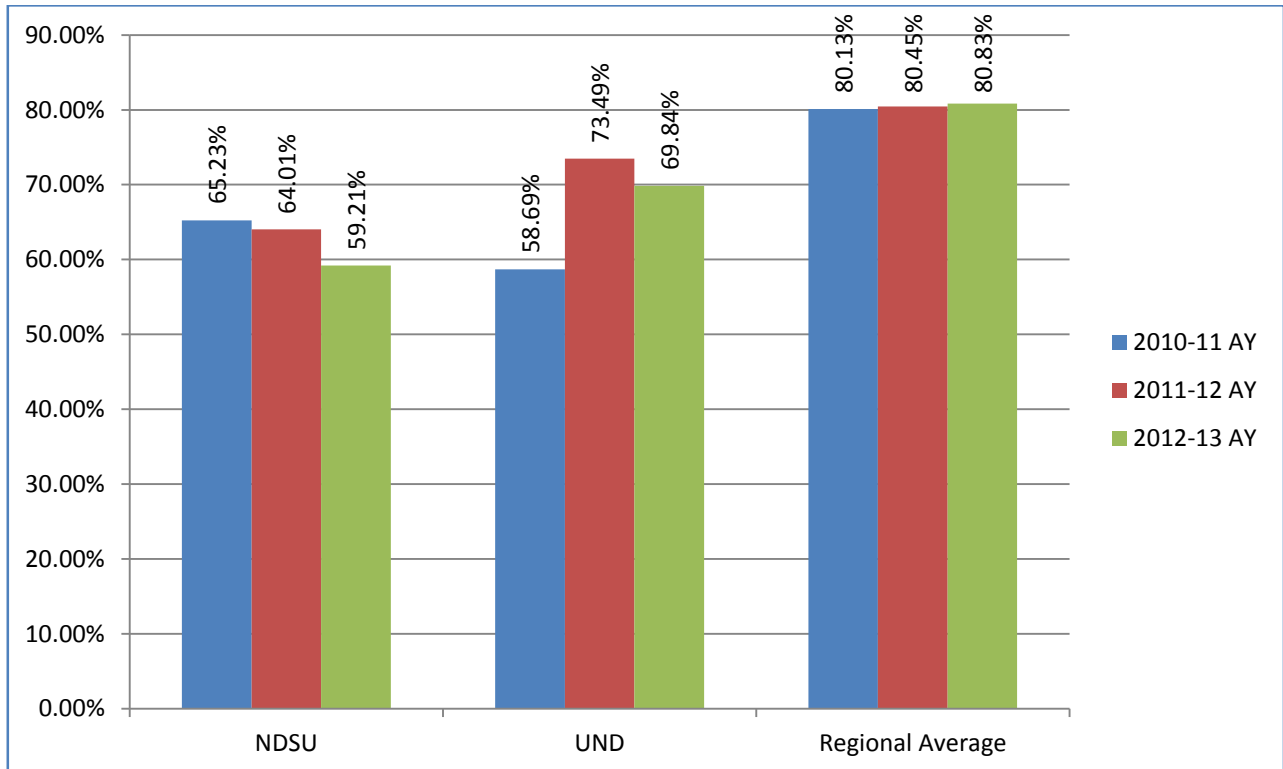
## Net Price

Net Price is a key component of affordability as it looks at the entire cost of attending an institution. The Higher Education Administration defines institutional net price as *“the average yearly price charged to first-time, full-time undergraduate students receiving student aid at an institution of higher education after deducting grant/scholarship aid.”* Net price moves beyond an institution’s tuition and fees and provides a family with a picture of how much a student pays to attend a particular institution after grant, scholarship and tuition waiver aid is subtracted from the published cost of attendance. Cost of attendance is defined as tuition, fees, room/board, books/supplies and miscellaneous expenses for a first-time, full-time, on-campus, traditional undergraduate student

One of the key “affordability” indicators in the State Board of Higher Education’s (SBHE) Strategic Plan 2015-2020, is family ability to pay, especially low income families (lowest household income quintile, 10<sup>th</sup> percentile).

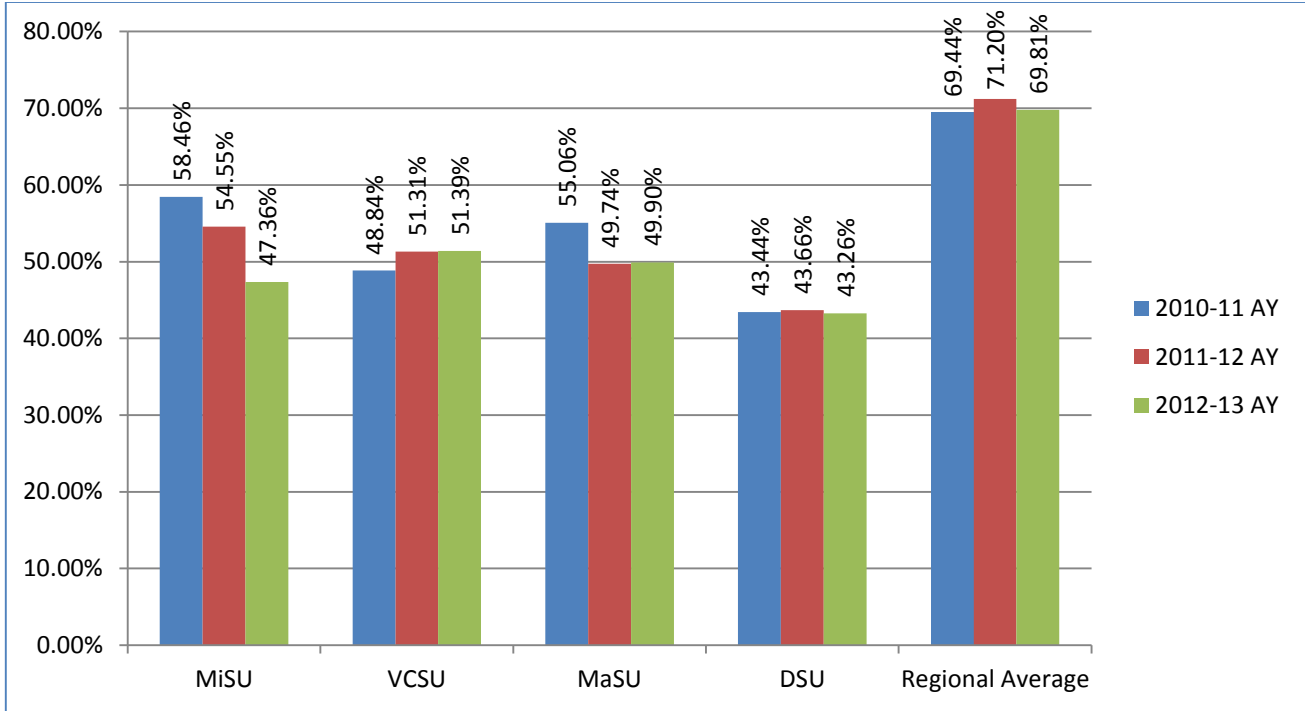
The data suggests that in all cases, NDUS institutions are more affordable for lowest income families when compared to regional peers. North Dakota families, with least means, require less income to cover net price compared to their regional counterparts.

**TABLE 5a**  
**Net Price as % of 10<sup>th</sup> Percentile Income Research Universities**



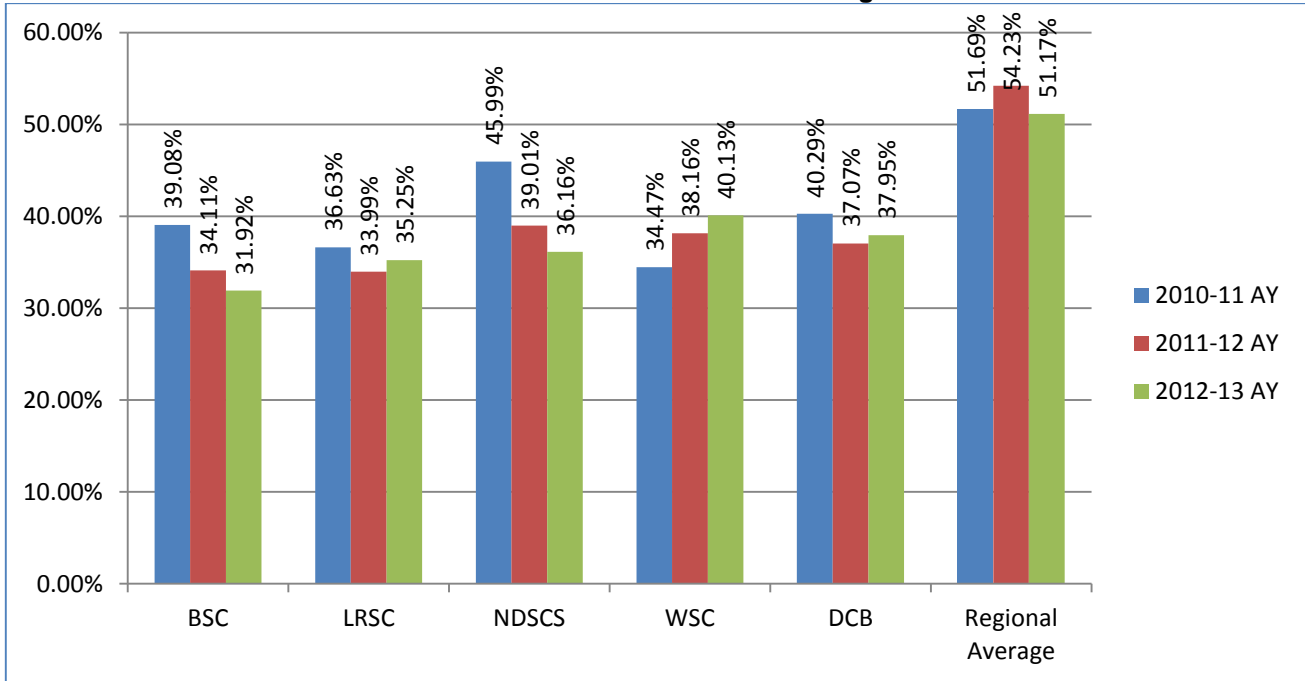
Regional Average: AZ, CO, ID, MN, MT, NV, NM, OR, SD, UT, WA, WY; average of the 75<sup>th</sup> percentile net price

**TABLE 5b Net Price as % of 10<sup>th</sup> Percentile Income 4-Year Universities**



Regional Average: AZ. CO. ID, MN, MT, NV, NM, OR, SD, UT, WA, WY; average of the 75<sup>th</sup> percentile net price

**TABLE 5c Net Price as % of 10<sup>th</sup> Percentile Income 2-Year Colleges**



Regional Average: AZ. CO. ID, MN, MT, NV, NM, OR, SD, UT, WA, WY ; average of the 75<sup>th</sup> percentile net price

**TABLE 5d – Net Price**

NDUS	2010-11 Net Price	2011-12 Net Price	2012-13 Net Price
NDSU	13,284	14,227	13,662
UND	11,952	16,333	16,114
MiSU	11,906	12,124	10,928
VCSU	9,947	11,404	11,856
MaSU	11,213	11,054	11,514
DSU	8,846	9,704	9,981
BSC	7,959	7,582	7,365
LRSC	7,460	7,554	8,134
NDSCS	9,365	8,670	8,342
WSC	7,020	8,480	9,259
DCB	8,206	8,238	8,756

*Regional Net Price – average of 75 <sup>th</sup> percentile	2010-11 Net Price	2011-12 Net Price	2012-13 Net Price
Research Universities	14,699	15,090	15,362
4-year Public	12,738	13,354	13,267
2-year Public	9,482	10,172	9,725

\* Regional: AZ, CO, ID, MN, MT, NV, NM, OR, SD, UT, WA, WY; average of the 75<sup>th</sup> percentile net price  
Net Price is derived from <http://nces.ed.gov/ipeds/datacenter/>

**TABLE 5e – Lowest Household Income**

	Lowest Household Incomes (10th Percentile)		
	2010-2011	2011-2012	2012-2013
ND Actual	20,365	22,225	23,073
Regional Average	18,344	18,756	19,004

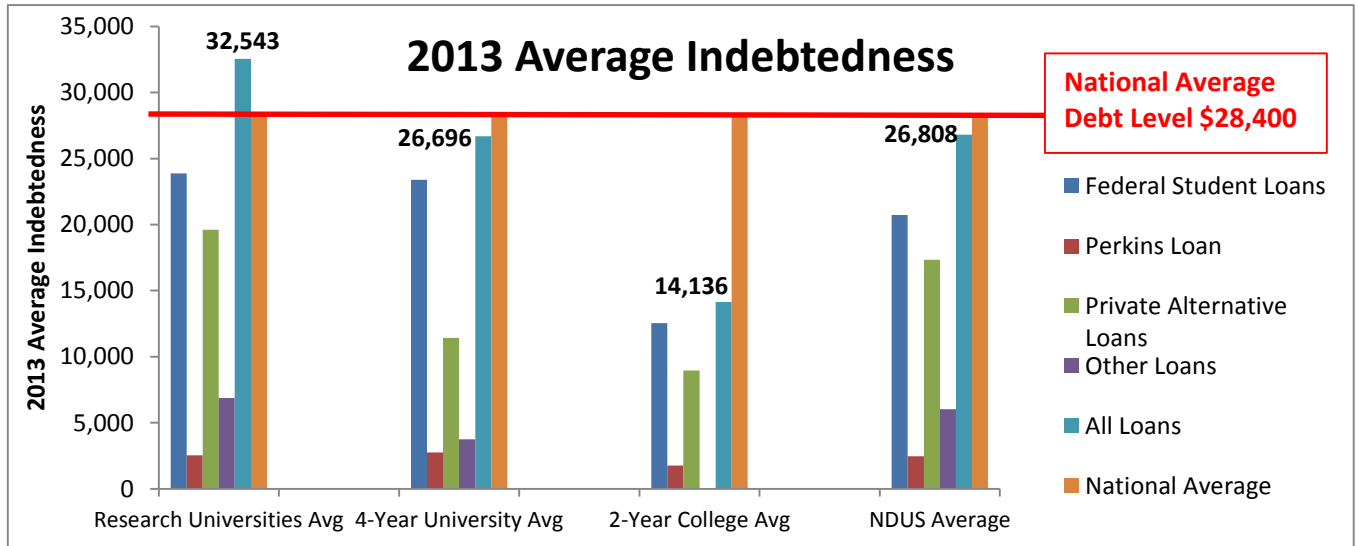
NCHEMS reported US Census data

## Loan Volume & Indebtedness

Annual loan volume and indebtedness at graduation are important pieces in considering college affordability. The 2003-04 loan volume compared with the 2013-14 loan volume increased by \$49.16 million system-wide. The five year change since 2008-09 was \$2.26 million, as reflected in Table 6b. It is important to note that the annual loan volume growth and the average annual loan amount per borrower show signs of slowing &/or declining in some instances. Slowing growth of student loans is encouraging, especially given that students have had the opportunity for increased loan limits. In 2007-08, the Higher Education Reconciliation Act of 2005 increased annual Stafford loan limits for freshmen, sophomores and graduate students. The Ensuring Continued Access to Student Loans Act of 2008 again increased annual loan limits for undergraduate students, allowing for an additional \$2,000 of unsubsidized loan borrowing per year. As previously noted, this increase has given students the ability to borrow up to 109.5% more in annual student loans than they were able to receive 10 years ago. System-wide, student loan volume has declined over the past two academic years. (Table 6b) In 2011-12, loan volume was \$187.4 million. This dropped to \$177.6 million in 2012-13, a 5.2% reduction, and to \$176.36 in 2013-14, an additional drop of .70%.

Loan indebtedness at graduation is a national topic in higher education and one that draws much attention. Debt at graduation (Table 6a) among 2013 NDUS graduates averaged \$20,729 for federal loans, \$2,470 for Perkins Loans and \$26,808 for all loans types, both federal and private. The national average for 2013 graduates (public and non-profit 4-year colleges) was \$28,400 as reported by the Institute for College Access & Success. [The Institute for College Access & Success. 2014. Student Debt and the Class of 2013. <http://projectonstudentdebt.org/files/pub/classof2013.pdf>.] The report noted that approximately seven out of 10 (69%) students who graduated from public and private non-profit colleges in 2013 had student loans. Additionally, according to Inside Higher Ed, a trend reveals that “College students from middle-income families are more likely to end up with student loan debt than their peers from both lower and higher socio-economic backgrounds.” The study found that middle income families with incomes from \$40,000-\$59,000 incurred 60% more debt than lower income students. [“Study: Student Debt Squeezes Middle Class the Most.” Inside Higher Ed, 2013. <<http://www.insidehighered.com>>.] It is important to note that loan indebtedness information is not mandated by federal regulation. Reports such as these rely on schools to voluntarily provide debt information and not all schools participate.

**TABLE 6a**



\*Average indebtedness (public & non-profit 4 year colleges) reflects 2013 undergraduate class who graduated between 7/1/12 and 6/30/13 who started as first-time students and received a bachelor's degree at the respective institution. It includes only loans made to students who borrowed while enrolled at the institution. It excludes transfer students, and money borrowed at other institutions. Average includes all student-based loan debt (federal loans, institutional loans, private loans, nursing loans, etc...) but excludes parent loans.

**TABLE 6b****2-Year Annual Loan Volume (BSC, LRSC, DCB, NDSCS, WSC)**

Year	Loan Amount Borrowed (millions of dollars)	Number of Borrowers <sup>2</sup>	Number of Borrowers/Total Headcount <sup>3</sup> Enrollment	Average Annual Loan
2003-04	\$19.80	7,744	87%	\$2,556
2004-05	\$20.00	6,475	72%	\$3,089
2005-06	\$19.30	6,213	71%	\$3,106
2006-07	\$24.70	6,822	76%	\$3,621
2007-08	\$29.40	7,364	83%	\$3,992
2008-09	\$30.10	7,500	74%	\$4,013
2009-10	\$27.70	5,101	48%	\$5,430
2010-11	\$28.50	5,301	47%	\$5,376
2011-12	\$28.60	5,150	48%	\$5,553
2012-13	\$25.00	4,633	43%	\$5,396
2013-14 <sup>1</sup>	\$23.11	4,499	42%	\$5,136
5-yr change	-23.23%	-40.01%	-43.86%	27.99%
10-yr change	16.71%	-41.90%	-52.25%	101.00%

**4-Year Annual Loan Volume (DSU, MaSU, MiSU, VCSU)**

Year	Loan Amount Borrowed (millions of dollars)	Number of Borrowers <sup>2</sup>	Number of Borrowers/Total Headcount <sup>3</sup> Enrollment	Average Annual Loan
2003-04	\$21.20	6,803	84%	\$3,116
2004-05	\$23.40	6,130	74%	\$3,817
2005-06	\$23.10	5,906	72%	\$3,911
2006-07	\$25.50	6,047	77%	\$4,217
2007-08	\$26.80	5,816	78%	\$4,607
2008-09	\$27.10	5,880	70%	\$4,609
2009-10	\$25.90	4,298	49%	\$6,026
2010-11	\$26.50	4,414	53%	\$6,004
2011-12	\$24.90	4,116	53%	\$6,050
2012-13	\$22.70	3,730	51%	\$6,086
2013-14 <sup>1</sup>	\$22.03	3,847	55%	\$5,727
5-yr change	-18.70%	-34.57%	-20.92%	24.26%
10-yr change	3.92%	-43.45%	-34.10%	84.00%

**Research Universities (NDSU, UND)**

Year	Loan Amount Borrowed (millions of dollars)	Number of Borrowers <sup>2</sup>	Number of Borrowers/Total Headcount <sup>3</sup> Enrollment	Average Annual Loan
2003-04	\$86.20	20,839	86%	\$4,136
2004-05	\$89.90	19,727	78%	\$4,557
2005-06	\$86.50	18,753	75%	\$4,613
2006-07	\$97.40	19,198	77%	\$5,073
2007-08	\$117.40	19,139	76%	\$6,134
2008-09	\$116.90	18,158	66%	\$6,438
2009-10	\$123.00	15,970	56%	\$7,702
2010-11	\$129.20	16,779	58%	\$7,700
2011-12	\$133.90	17,047	57%	\$7,855
2012-13	\$129.90	16,538	69%	\$7,855
2013-14 <sup>1</sup>	\$131.22	17,795	75%	\$7,374
5-yr change	12.25%	-2.00%	13.90%	14.54%
10-yr change	52.23%	-14.61%	-12.59%	78.29%

<sup>1</sup> Prior to 2013/14, loan volume included FFEL or Direct Subsidized and Unsubsidized, and Parent PLUS only. Current year (13/14 forward) reflects

Direct Subsidized, Direct Unsubsidized, Perkins Loan and Parent PLUS. Excludes Graduate PLUS, institutional and private loans.

<sup>2</sup> Borrowers may be duplicated

<sup>3</sup> Undergraduate Fall 2013 headcount enrollments: 2-year colleges 10,830; 4-year universities 6,950; research universities 23,672 taken from NDSU 2013 Fall Enrollment Report, November 2013.

Sources: 2003-04 through 2007-08 SLND and EAC. Effective 2008-09 forward, Report NDU\_0176\_FA. Report NDU\_0176\_FA is not a history file and therefore, amounts may change after the data is generated for this report. Prior year amounts have been carried forward from previous reports.

## Percent of Students with Aid

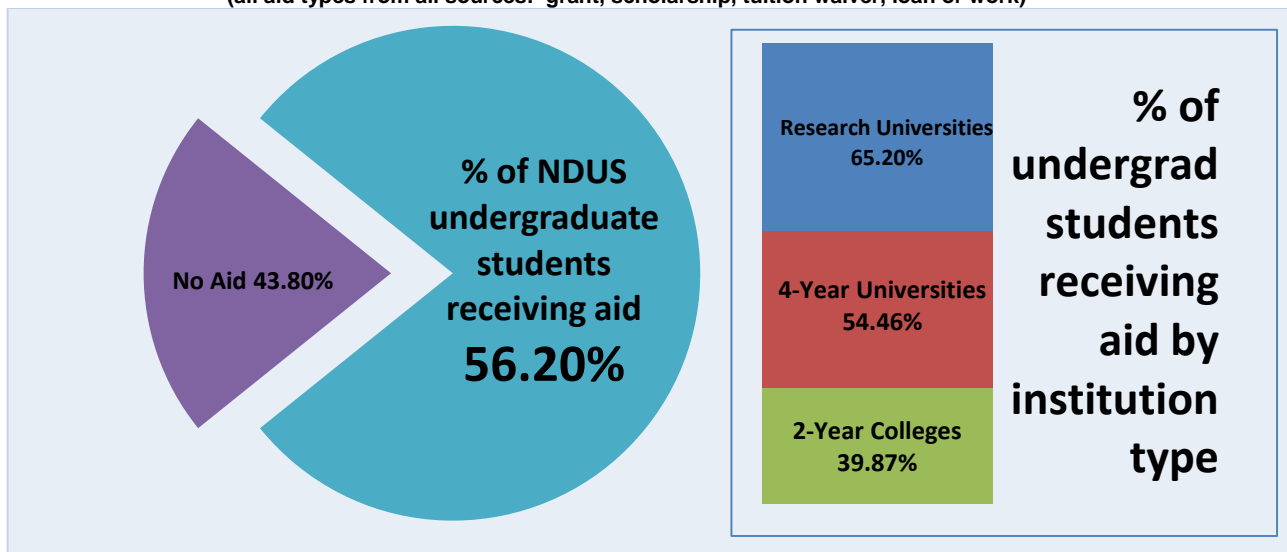
College affordability is dependent on many factors from cost, to family income, to the availability of financial aid. Students attending NDUS institutions have the opportunity to take advantage of a wide breadth of aid programs. Financial aid includes, but is not limited to, the following sources:

- Federal Pell Grants, supplemental grants, loans or federal Work-Study
- State grants and scholarships
- Institutional scholarships
- Tuition waivers
- Institutional work and loan programs
- Private scholarships
- Alternative education loans
- Veteran benefits

In 2013-14, 56.2% of undergraduate students received some type of financial aid from one or more of the sources noted above. (Table 7) At UND and NDSU, an average of 65.20% received some type of aid, at 4-year universities, 54.46% and at 2-year colleges, 39.87%. An estimated 43.80% of the 2013-14 undergraduates received no financial aid.

Of the 56.20% of undergraduate students who receive financial aid, an estimated 49% receive some type of grant, scholarship or waiver, and an estimated 43% receive a student loan disbursement.

**Table 7**                      **2013-14 Academic Year % of Undergraduates with Aid**  
(all aid types from all sources: grant, scholarship, tuition waiver, loan or work)



State grant programs and tuition waivers are underlying components of the aid received by NDUS students. As the 2013-14 NDUS Tuition Waiver Report reflected, nearly \$32 million in tuition waivers were provided to over 9,500 degree credit students in 2013-14. Additionally, the state provided over \$13.6 million in need-based grants and merit scholarships to students within the NDUS.

As is reflected in this report, college affordability is dependent on many factors from tuition and fee rates to the accessibility of aid programs. Holistic approaches to college affordability whereby students have access to clear, concise and timely information on costs and aid programs can better assist families in preparing for college. This type of approach to college affordability should not only include the college costs, but should also take into consideration the student and their family's ability to pay, availability of resources, state programs, federal programs, and private funding sources. All play a key role in students meeting their educational goals.

## Appendix 1

### A Comparison of North Dakota and Regional Averages

#### 2011-12 Through 2014-15 Resident Undergraduate Tuition and Mandatory Fees

<b>DOCTORAL UNIVERSITIES:</b>	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>
<b>NORTH DAKOTA</b>	<b>\$7,134</b>	<b>\$7,244</b>	<b>\$7,524</b>	<b>\$7,781</b>
<b>+(-) prev yr.-\$</b>		<b>\$110</b>	<b>\$280</b>	<b>\$257</b>
<b>+(-) prev yr.-%</b>		<b>1.5%</b>	<b>3.9%</b>	<b>3.4%</b>
Arizona	\$9,601	\$9,693	\$10,027	\$10,368
Colorado	\$9,208	\$9,927	\$10,550	\$11,035
Idaho	\$5,826	\$6,141	\$6,434	\$6,675
Minnesota	\$12,881	\$13,309	\$13,421	\$13,626
Montana	\$6,075	\$6,339	\$6,399	\$6,450
Nevada	\$6,240	\$6,594	\$6,587	\$6,615
New Mexico	\$5,818	\$6,045	\$6,334	\$6,510
Oregon	\$8,051	\$8,367	\$8,654	\$8,948
South Dakota	\$7,048	\$7,554	\$7,868	\$7,868
Utah	\$6,181	\$6,554	\$6,821	\$7,170
Washington	\$10,662	\$12,229	\$12,250	\$12,411
Wyoming	\$4,125	\$4,278	\$4,404	\$4,646
<b>REGIONAL AVERAGE</b>	<b>\$7,643</b>	<b>\$8,086</b>	<b>\$8,312</b>	<b>\$8,527</b>
<b>+(-) prev yr.-\$</b>		<b>\$443</b>	<b>\$227</b>	<b>\$214</b>
<b>+(-) prev yr.-%</b>		<b>5.8%</b>	<b>2.8%</b>	<b>2.6%</b>

<b>MASTERS UNIVERSITIES:</b>	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>
<b>NORTH DAKOTA</b>	<b>\$5,763</b>	<b>\$5,922</b>	<b>\$6,087</b>	<b>\$6,226</b>
<b>+(-) prev yr.-\$</b>		<b>\$159</b>	<b>\$165</b>	<b>\$139</b>
<b>+(-) prev yr.-%</b>		<b>2.8%</b>	<b>2.8%</b>	<b>2.3%</b>
Arizona	N/A	N/A	N/A	N/A
Colorado	\$6,778	\$7,323	\$7,812	\$8,331
Idaho	\$5,566	\$5,884	\$6,292	\$6,640
Minnesota	\$7,696	\$8,021	\$8,027	\$8,320
Montana	\$5,470	\$5,711	\$5,745	\$5,780
Nevada	N/A	N/A	N/A	N/A
New Mexico	\$4,182	\$4,510	\$4,748	\$5,405
Oregon	\$7,446	\$7,583	\$7,866	\$7,815
South Dakota	\$7,291	\$7,635	\$7,922	\$7,952
Utah	\$4,853	\$5,172	\$5,458	\$5,661
Washington	\$7,615	\$8,535	\$8,554	\$8,621
Wyoming	N/A	N/A	N/A	N/A
<b>REGIONAL AVERAGE</b>	<b>\$6,322</b>	<b>\$6,708</b>	<b>\$6,936</b>	<b>\$7,169</b>
<b>+(-) prev yr.-\$</b>		<b>\$387</b>	<b>\$228</b>	<b>\$234</b>
<b>+(-) prev yr.-%</b>		<b>6.1%</b>	<b>3.4%</b>	<b>3.4%</b>



<b>FOUR-YEAR REGIONAL COLLEGES &amp; UNIVERSITIES:</b>	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>
<b>NORTH DAKOTA</b>	<b>\$5,432</b>	<b>\$5,550</b>	<b>\$5,707</b>	<b>\$5,874</b>
<b>+(-) prev yr.-\$</b>		<b>\$118</b>	<b>\$157</b>	<b>\$167</b>
<b>+(-) prev yr.-%</b>		<b>2.2%</b>	<b>2.8%</b>	<b>2.9%</b>
Arizona	N/A	N/A	N/A	N/A
Colorado	\$5,620	\$6,281	\$6,804	\$7,205
Idaho	\$5,348	\$5,562	\$5,784	\$5,900
Minnesota	\$11,594	\$12,002	\$12,225	\$12,026
Montana	\$4,921	\$5,120	\$5,141	\$5,154
Nevada	\$4,005	\$4,313	\$4,463	\$4,613
New Mexico	\$2,827	\$2,827	\$4,060	\$4,060
Oregon	\$7,889	\$8,307	\$8,549	\$8,460
South Dakota	\$6,951	\$7,269	\$7,563	\$7,563
Utah	\$4,236	\$4,438	\$4,686	\$4,863
Washington	N/A	N/A	N/A	N/A
Wyoming	N/A	N/A	N/A	N/A
<b>REGIONAL AVERAGE</b>	<b>\$5,932</b>	<b>\$6,235</b>	<b>\$6,586</b>	<b>\$6,649</b>
<b>+(-) prev yr.-\$</b>		<b>\$303</b>	<b>\$351</b>	<b>\$63</b>
<b>+(-) prev yr.-%</b>		<b>5.1%</b>	<b>5.6%</b>	<b>1.0%</b>

<b>TWO-YEAR COLLEGES:</b>	<b>2011-12</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>
<b>NORTH DAKOTA</b>	<b>\$3,914</b>	<b>\$3,977</b>	<b>\$4,086</b>	<b>\$4,210</b>
<b>+(-) prev yr.-\$</b>		<b>\$63</b>	<b>\$109</b>	<b>\$124</b>
<b>+(-) prev yr.-%</b>		<b>1.6%</b>	<b>2.7%</b>	<b>3.0%</b>
Arizona	\$2,182	\$2,226	\$2,355	\$2,437
Colorado	\$3,342	\$3,538	\$3,699	\$3,848
Idaho	\$2,519	\$2,711	\$2,876	\$3,239
Minnesota	\$5,171	\$5,355	\$5,370	\$5,389
Montana	\$3,344	\$3,341	\$3,384	\$3,434
Nevada	\$2,513	\$2,700	\$2,700	\$2,700
New Mexico	\$1,459	\$1,506	\$1,572	\$1,603
Oregon	\$4,122	\$4,381	\$4,535	\$4,638
South Dakota	\$5,206	\$5,555	\$5,937	\$6,020
Utah	\$2,961	\$3,109	\$3,261	\$3,410
Washington	\$3,814	\$4,235	\$4,274	\$4,294
Wyoming	\$2,275	\$2,391	\$2,539	\$2,602
<b>REGIONAL AVERAGE</b>	<b>\$3,242</b>	<b>\$3,421</b>	<b>\$3,542</b>	<b>\$3,635</b>
<b>+(-) prev yr.-\$</b>		<b>\$178</b>	<b>\$121</b>	<b>\$93</b>
<b>+(-) prev yr.-%</b>		<b>5.5%</b>	<b>3.5%</b>	<b>2.6%</b>

*Data Sources: Tuition & Fees In Public Higher Education in the West 2014-15 Detailed Tuition and Fee Tables (All states except North Dakota and Minnesota); 2014-15 Schedule from MNSCU and individual websites for U of MN campuses; 2014-15 Institutional Charges Schedule (North Dakota); U.S. Census Bureau, 2013 American Community Survey (ACS) One-Year Public Use Microdata Sample (PUMS) File (Provided by NCHEMS)*