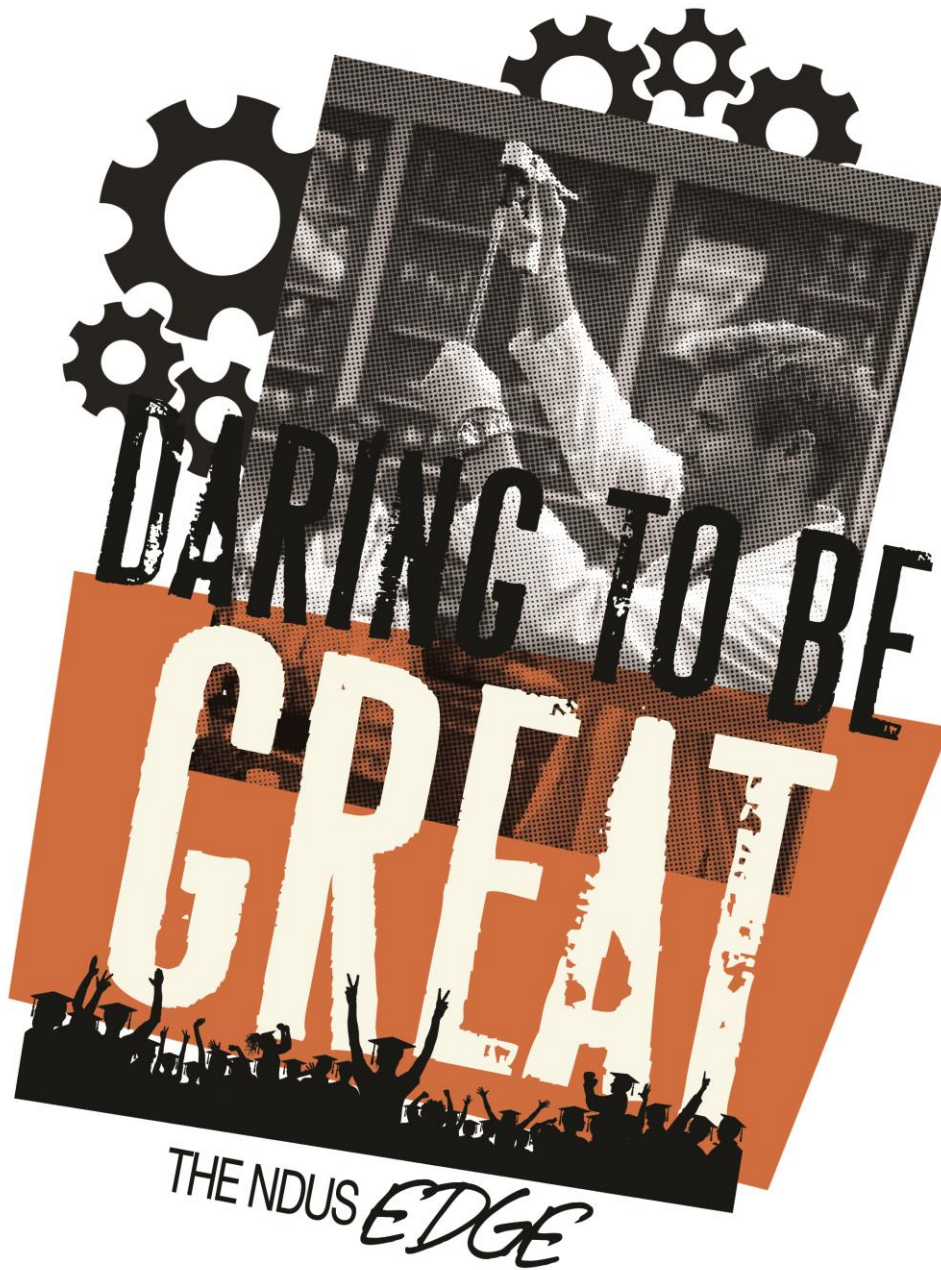


# Student Affordability Report

January 2016



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# North Dakota University System Student Affordability Report January 2016

## Overview of Report

- ◆ In 2015-16, tuition and mandatory fee rates at UND, NDSU, MiSU and the four-year campuses were less than their regional counterparts. 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 2015-16 room and board rates at all campuses (except the two-year campuses) are significantly less than regional rates. (TABLE 2)
- ◆ The total average 2015-16 estimated gross student cost (which does not take into account financial aid or other discounts) is as follows: (TABLE 3)

**2015-16 Estimated Total Student Cost Summarized**

Institution Type	Total Cost <sup>1</sup>
UND/NDSU	\$19,800
MiSU	\$16,800
4-Year	\$16,600
2-Year	\$15,800

<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 by 10.5%, between 2004-05 to 2014-15. Federal funding levels have generally not increased over the time span, with the exception of slight annual increases to Pell Grant. During this same ten-year period, federal student loans awarded decreased by 6.4%. (TABLE 4a-4d)
 

Federal Work-Study dollars have declined by 25.0% over the last 10 years. It is increasingly difficult for campuses to compete with high paying jobs in the market-place.
- ◆ 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)
- ◆ Loan volume is slowing at all institution types. All saw a reduction in number of borrowers, average loan amount borrowed and total volume over the past five years. The ten-year picture also reflects a slowdown. While volume increased by \$49.2 million system-wide in the previous ten-year period, the current period shows a decrease of slightly over one-half million dollars. (TABLE 6b)
- ◆ In 2014, the average NDUS overall student loan indebtedness for graduates was \$27,704 (3.3% increase) for all loan types (federal, Perkins, private alternative loans and other loans.) The national average is \$28,950 (2.0% increase) as reported by the Institute for College Access & Success. (TABLE 6a)
  - NDUS Research universities average \$34,069
  - NDUS Four-year universities average \$25,713
  - NDUS Two-year colleges average \$14,224
- ◆ 55.7% of NDUS undergraduates received some form of financial aid in 2014-15. (TABLE 7)
  - 49.0% received some type of grant, scholarship or tuition waiver aid.
  - 40.0% 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 2015-16. *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>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>2015-16</b>				
NDUS Variance to Regional Average (\$)	(\$781)	(\$997)	(\$791)	+\$675
NDUS Variance to Regional Average (%)	(8.9%)	(13.5%)	(11.5%)	+18.1%

<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>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%
<b>2015-16</b>				
NDUS Variance to Regional Average (\$)	(\$1,958)	(\$1,802)	(\$1,407)	+\$730
NDUS Variance to Regional Average (%)	(21.0%)	(23.1%)	(18.7%)	+11.3%

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 2015-16, tuition and mandatory fees comprised approximately 28 percent (at two-year campuses) to 40 percent (at UND/NDSU) of the total estimated student costs, which range from \$15,800 to \$19,800. Room, board, books, supplies, travel and other expenses account for the remaining 60-72 percent.

<b>TABLE 3 NDUS Total Estimated Student Costs*</b>				
	<b>UND/NDSU</b>	<b>MiSU</b>	<b>4-year</b>	<b>2-year</b>
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
2015-16	\$19,800	\$16,800	\$16,600	\$15,800
One-year change from 2014-15 to 2015-16	\$300 1.5%	\$300 1.8%	\$400 2.5%	\$700 4.6%
Ten-year change from 2005-06 to 2015-16	\$6,100 44.5%	\$5,500 48.7%	\$5,200 45.6%	\$5,500 53.4%
* The total costs include tuition, fees, room and board, and estimated annual costs (for 2015-16) for books and supplies of \$1,100 per year, and travel and miscellaneous other expenses of \$3,400 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 through the 2014-15 academic year.

### Federal Student Loans

Federal student loans (subsidized, unsubsidized and PLUS) decreased by 6.4% between the 2004-05 and 2014-15 school years. All 4-year institutions saw a reduction in student loan volume. The 2-year colleges showed a modest increase of 7.5%. When considering only the last 5-year period, federal student loan disbursements decreased by 11.1%, and all institutions recognized decreased. Changes to the federal annual loan limit beginning in 2007 have impacted these trends. As an example, in 2004-05, the maximum loan limit for a first-year student was \$2,625. In 2014-15, the maximum limit was \$5,500, at which point additional unsubsidized loans were awarded.

Several other factors may be contributing to the decrease in annual loan volume in the NDUS. Factors include increases in campus-based federal awards, greater financial literacy and increases in state financial aid programs.

### Federal Campus-Based Grants/Loans and Work Study

In the 2014-15 school year, NDUS institutions disbursed 10.5% more in federal campus-based grants and Perkins loans than 10 years ago. However, the more recent five-year period reflects a 10.1% decrease. Work study has declined significantly – 25.0% from 10 years ago and 19.2% over the last five years. Some of the grant and Perkins loan decrease is attributable to the small to non-existent federal increases in these programs. The federal Perkins Loan program has not been funded for several years. Federal Work-Study dollars continue to decline as some colleges struggle to fill Work-Study positions due to competing jobs and wages in the marketplace.

The Federal Perkins Loan is a low-interest, subsidized student loan. It is available to undergraduate, graduate and professional students who show need. The program was scheduled to sunset in 2015, but was extended for an additional 2-year period. However, the eligibility criteria are greatly restricted under the extension. Additionally, the program will not see any federal dollars infused into it and thus, schools must rely on pay-offs to issue additional awards. This program will continue to decrease in effectiveness as a source of funding education.

Likewise, the Pell Grant has not seen significant increases. In 2004-05 the maximum Pell Grant award was \$4,050, and was unchanged through 2007. The maximum Pell Grant in 2009-10 was \$5,350 and in 2014-15, \$5,730. With only modest annual increases of under 2.0%, the Pell Grant will continue to cover less of the neediest student's costs. While the Pell Grant has seen some increases, the percentage of cost of attendance that the grant covers continue to decrease. According to College Board, the maximum Pell Grant covered 74% of a public 4-year tuition and fees in 2005-06, but only 61% is estimated in 2015-16. Additionally, students are finding decreased eligibility due to recent federal regulatory changes. 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. [*Trends in Student Aid* 2015, The College Board.]

**Table 4a**

<b>History of Federal Loan And Grant Aid</b> <b>Academic Year 2004-05 to 2014-15</b> (Millions of Dollars)							
	2004-05	2009-10	2014-15	10-Year Change		5-Year Change	
<b>Research (NDSU, UND)</b>							
Federal Student Loans	\$94.7	\$90.3	\$86.6	(\$8.1)	-8.6%	(\$3.7)	-4.1%
Federal Campus-based grants and loans	\$20.4	\$24.8	\$24.7	\$4.3	21.1%	(\$0.1)	-0.4%
Federal Work-Study	\$1.9	\$1.8	\$1.4	(\$0.5)	-26.3%	(\$0.4)	-22.2%
<b>Four-Year (DSU, MaSU, MiSU, VCSU)</b>							
Federal Student Loans	\$22.0	\$25.2	\$19.8	(\$2.2)	-10.0%	(\$5.4)	-21.4%
Federal Campus-based grants and loans	\$8.5	\$9.9	\$7.9	(\$0.6)	-7.1%	(\$2.0)	-20.2%
Federal Work-Study	\$0.6	\$0.5	\$0.4	(\$0.2)	-33.3%	(\$0.1)	-20.0%
<b>Two-year (BSC, LRSC, WSC, NDSCS, DCB)</b>							
Federal Student Loans	\$20.0	\$28.4	\$21.5	\$1.5	7.5%	(\$6.9)	-24.3%
Federal Campus-based grants and loans	\$9.1	\$12.0	\$9.4	\$0.3	3.3%	(\$2.6)	-21.7%
Federal Work-Study	\$0.3	\$0.3	\$0.3	\$0.0	0.0%	\$0.0	0.0%
<b>NDUS Total</b>							
Federal Student Loans	\$136.7	\$143.9	\$127.9	(\$8.8)	-6.4%	(\$16.0)	-11.1%
Federal Campus-based grants and loans	\$38.0	\$46.7	\$42.0	\$4.0	10.5%	(\$4.7)	-10.1%
Federal Work-Study	\$2.8	\$2.6	\$2.1	(\$0.7)	-25.0%	(\$0.5)	-19.2%

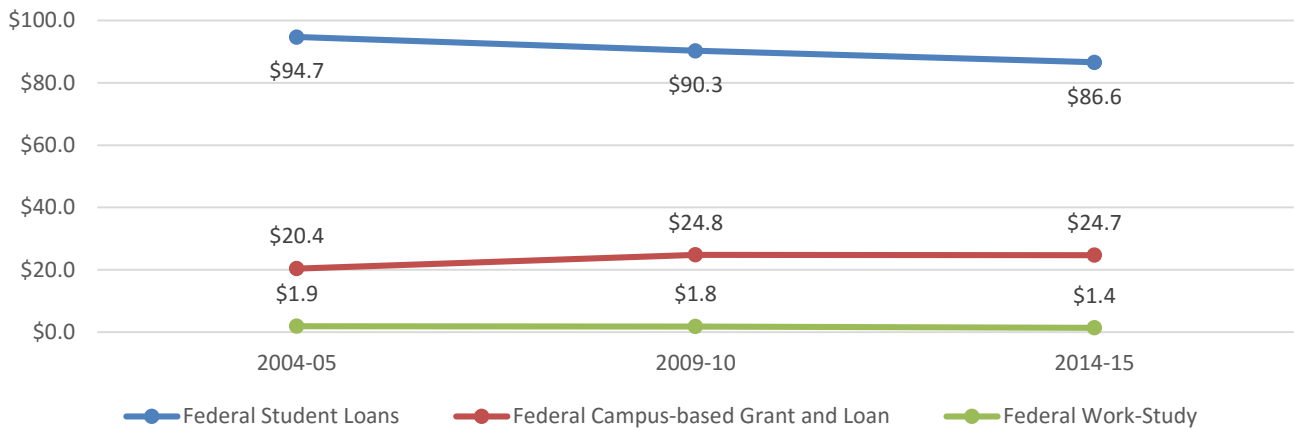
Federal Loans include: FFELP and Direct Subsidized, Unsubsidized and Parent PLUS. Excluded are Perkins loans (included in campus-based), Graduate PLUS, and private and institutional loans.

Federal Campus-Based Grant and Loan includes: Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Perkins Loan. Federal Work study is also "Campus-Based" aid but is reported separately. Graduate level awards are excluded when possible.

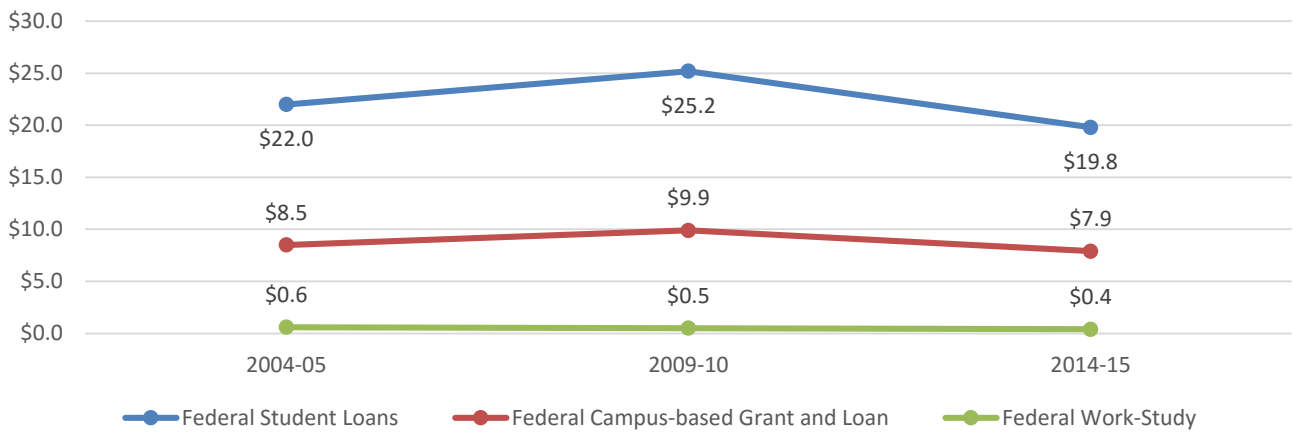
Data Sources: Pell Grant, FSEOG, Perkins – FISAP data collected by NDUS.  
 Loan volume for 2009-10 and 2014-15 obtained through NDUS query NDU\_0176\_FA; loan volume for 2004-05 obtained from federal loan volume data <https://studentaid.ed.gov/about/data-center/student/title-iv>

## History of Federal Loan and Grant Aid (Tables 4b – 4d in Millions)

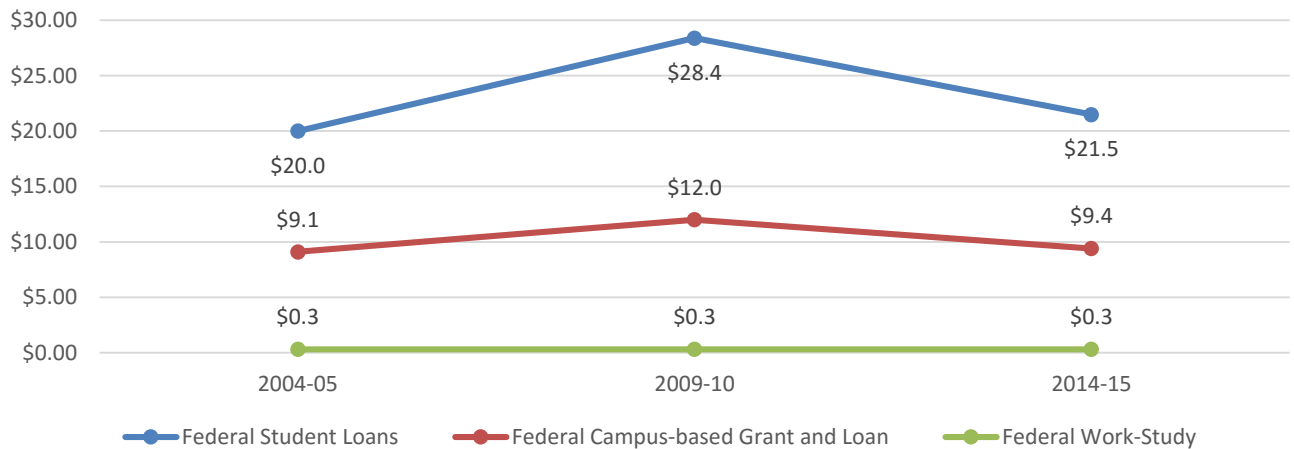
**Table 4b Research Universities**



**Table 4c 4-Year Universities**



**Table 4d 2-Year Colleges**





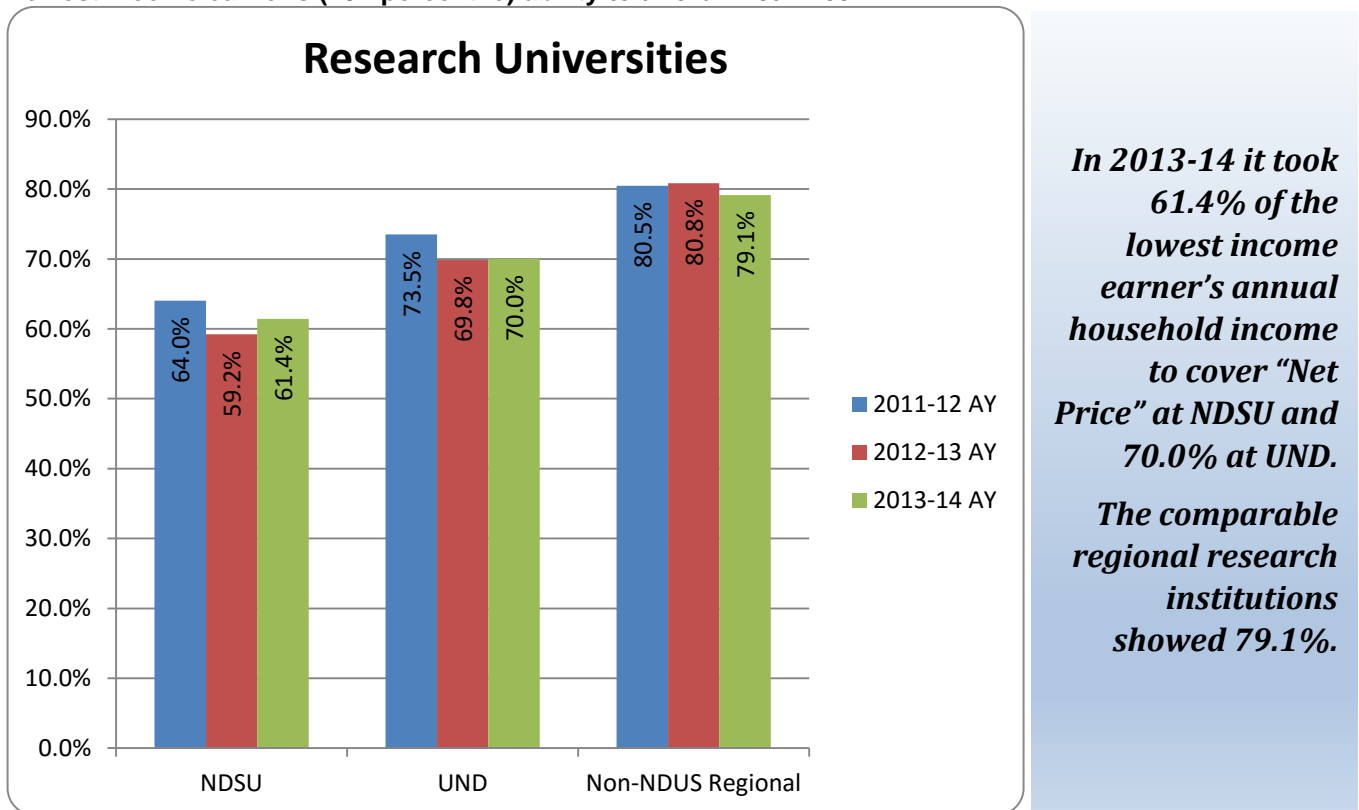
## Net Price

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).

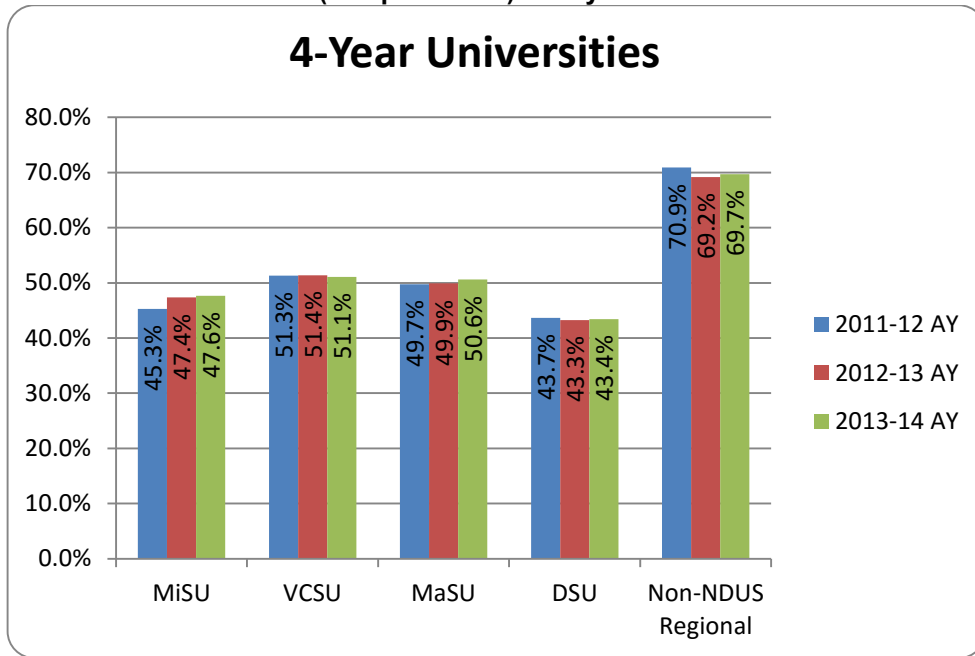
The data suggests that in all cases, NDUS institutions are more affordable to the lowest income families when compared to regional peers. North Dakota families with lower means require less income to cover net price compared to their regional counterparts.

**Table 5a**  
**Lowest income earner’s (10<sup>th</sup> percentile) ability to afford “Net Price”**



Regional Average: 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/> as of January 2016. Current report may reflect revisions to previous years’ IPEDS data submitted by campuses.

**Table 5b**  
**Lowest income earner's (10<sup>th</sup> percentile) ability to afford "Net Price"**

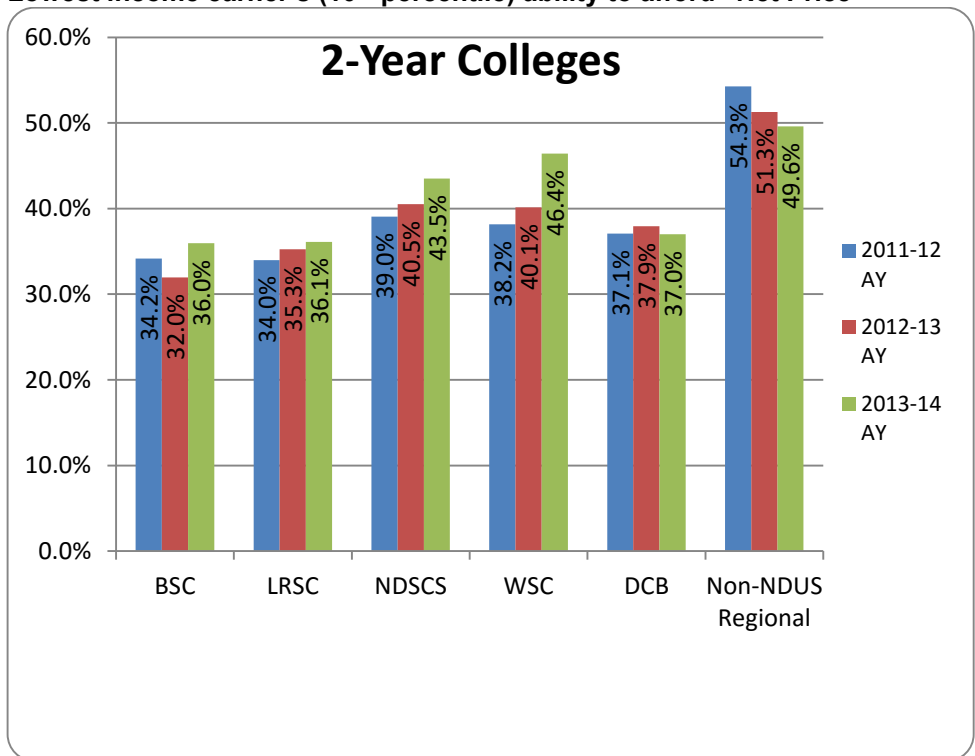


*In 2013-14 it took 47.6% of the lowest income earner's annual household income to cover "Net Price" at Minot State, 51.1% at Valley City State, 50.6% at Mayville State and 43.4% at Dickinson State.*

*The regional comparison showed 69.7%.*

Regional Average: 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/> as of January 2016. Current report may reflect revisions to previous years' IPEDS data submitted by campuses.

**Table 5c**  
**Lowest income earner's (10<sup>th</sup> percentile) ability to afford "Net Price"**



*In 2013-14 it took 36.0% of the lowest income earner's annual household income to cover "Net Price" at BSC, 36.1% at LRSC, 43.5% at NDSCS, 46.4% at WSC and 37.0% at DCB.*

*The regional comparison was 49.6%.*

Regional Average: 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/> as of January 2016. Current report may reflect revisions to previous years' IPEDS data submitted by campuses.

**Table 5d – Net Price – NDUS and Regional Comparisons**

<b>NDUS (actual IPEDS reported)</b>	<b>2011-12 Net Price</b>	<b>2012-13 Net Price</b>	<b>2013-14 Net Price</b>
<b>NDSU</b>	14,227	13,662	14,249
<b>UND</b>	16,333	16,114	16,238
<b>MiSU</b>	10,062	10,928	11,047
<b>VCSU</b>	11,404	11,856	11,848
<b>MaSU</b>	11,054	11,514	11,735
<b>DSU</b>	9,704	9,981	10,074
<b>BSC</b>	7,593	7,376	8,338
<b>LRSC</b>	7,554	8,134	8,377
<b>NDSCS</b>	8,678	9,348	10,089
<b>WSC</b>	8,480	9,259	10,771
<b>DCB</b>	8,238	8,756	8,587
<b>*Regional Net Price – average of 75<sup>th</sup> percentile</b>	<b>2011-12 Net Price</b>	<b>2012-13 Net Price</b>	<b>2013-14 Net Price</b>
<b>Research Universities</b>	15,090	15,362	15,583
<b>4-year Public</b>	13,301	13,147	13,722
<b>2-year Public</b>	10,176	9,743	9,765

\* 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/> as of January 2016. Current report may reflect revisions to previous  
 years' IPEDS data submitted by campuses.

**Table 5e – Lowest Household Income – used as the measure of affordability compared to “Net Price”**

<b>Lowest Household Incomes (10<sup>th</sup> Percentile)</b>			
	<b>2012</b>	<b>2013</b>	<b>2014</b>
<b>North Dakota (actual)</b>	22,225	23,073	23,194
<b>*Regional (average)</b>	18,756	19,004	19,694

\* Regional: AZ. CO. ID, MN, MT, NV, NM, OR, SD, UT, WA, WY; average of the 75<sup>th</sup> percentile net price  
 NCHEMS reported US Census data

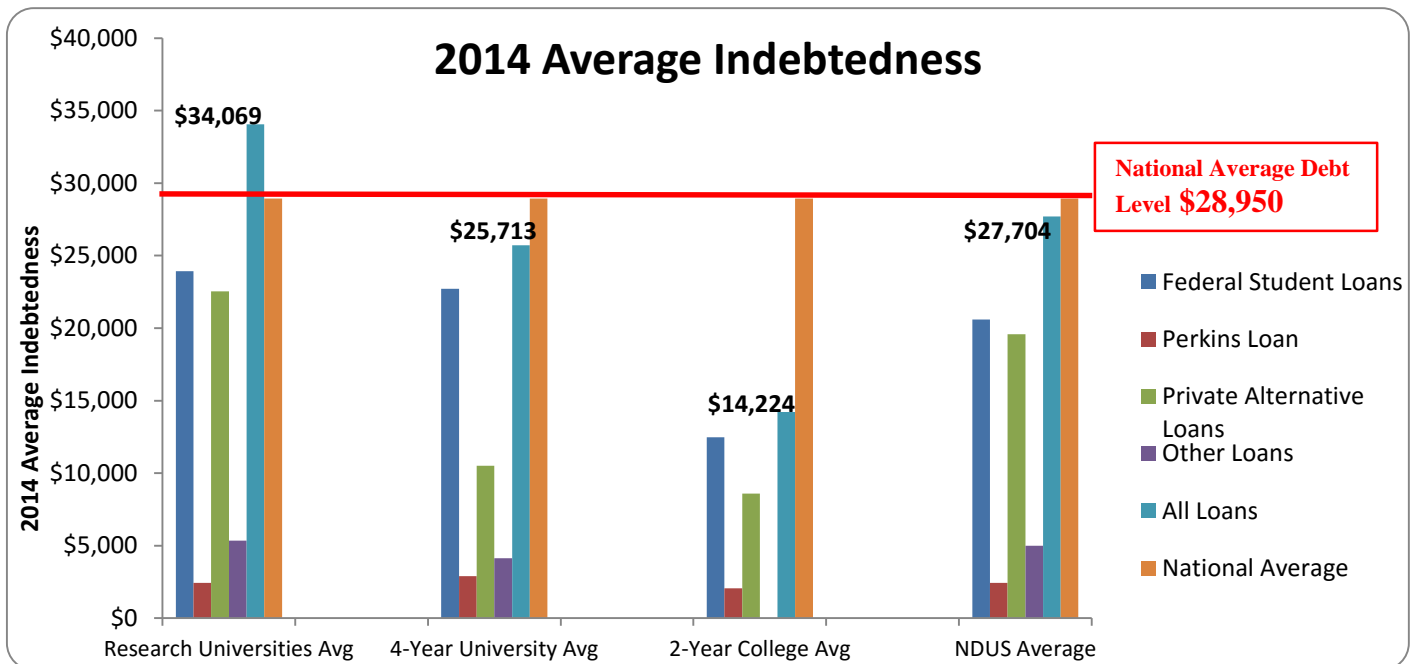
## Loan Volume & Indebtedness

Annual loan volume and indebtedness at graduation are important pieces in considering college affordability. The 2004-05 loan volume compared with the 2014-15 loan volume shows signs of slowing. In the previous ten-year period, the volume increased by \$49.2 million system-wide. However, in the last ten years, loan volume **decreased** by slightly over one-half million dollars. The research and community colleges saw only a slight increase while the four-year institutions saw a 12.1% decrease. The five-year change was more pronounced. All institution types realized a reduction and total volume decreased by \$43.9 million. Additionally, the amount per student loan borrower is also decreasing. This data is reflected in Table 6b.

This slowing of student loan growth 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 significantly more annual student loans than they were able to receive 10 years ago.

Loan indebtedness at graduation is a national topic in higher education. Debt at graduation (Table 6a) among 2014 NDUS graduates averaged \$20,596 for federal loans, \$2,436 for Perkins Loans and \$27,704 for all loans types, which includes federal and private loans. This was 3.3% above 2013 levels. This increase tracks closely to the national, which was up by around 2.0%. The national average for 2014 graduates (public and non-profit 4-year colleges) was \$28,950 as reported by the Institute for College Access & Success. [The Institute for College Access & Success. 2014. Student Debt and the Class of 2014. [ticas.org/sites/default/files/pub\\_files/classof2014.pdf](http://ticas.org/sites/default/files/pub_files/classof2014.pdf).] As reported in *Student Debt and the Class of 2014*, approximately seven in 10 students (69.0%) who graduated from public and private non-profit colleges in 2014 had student loans. It is important to note that tracking and collection of loan indebtedness data is not mandated by federal regulation. Reports such as these rely on schools to voluntarily provide complete and accurate debt information, and not all schools participate. The NDUS data is taken directly from NDUS reports and includes all loan types.

**Table 6a**



Average indebtedness (public & non-profit 4 year colleges) reflects 2014 undergraduate class who graduated between 7/1/13 and 6/30/14 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**

**Est. Average Annual Loan Amounts and Percentage of Students Borrowing  
(estimated based on fall enrollment numbers)**

<b>2-Year Annual Loan Volume (BSC, LRSC, DCB, NDCS, WSC)</b>				
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
<b>2004-05</b>	\$20.0	6,475	72%	\$3,089
2005-06	\$19.3	6,213	71%	\$3,106
2006-07	\$24.7	6,822	76%	\$3,621
2007-08	\$29.4	7,364	83%	\$3,992
2008-09	\$30.1	7,500	74%	\$4,013
<b>2009-10</b>	\$27.7	5,101	48%	\$5,430
2010-11	\$28.5	5,301	47%	\$5,376
2011-12	\$28.6	5,150	48%	\$5,553
2012-13	\$25.0	4,633	43%	\$5,396
2013-14	\$23.1	4,499	42%	\$5,136
<b>2014-15<sup>1</sup></b>	\$21.9	4,201	39%	\$5,206
5-yr change	-21.1%	-17.6%	-17.9%	-4.1%
10-yr change	9.4%	-35.1%	-45.3%	68.5%
<b>4-Year Annual Loan Volume (DSU, MaSU, MiSU, VCSU)</b>				
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
<b>2004-05</b>	\$23.4	6,130	74%	\$3,817
2005-06	\$23.1	5,906	72%	\$3,911
2006-07	\$25.5	6,047	77%	\$4,217
2007-08	\$26.8	5,816	78%	\$4,607
2008-09	\$27.1	5,880	70%	\$4,609
<b>2009-10</b>	\$25.9	4,298	49%	\$6,026
2010-11	\$26.5	4,414	53%	\$6,004
2011-12	\$24.9	4,116	53%	\$6,050
2012-13	\$22.7	3,730	51%	\$6,086
2013-14	\$22.0	3,847	55%	\$5,727
<b>2014-15<sup>1</sup></b>	\$20.6	3,649	53%	\$5,640
5-yr change	-20.5%	-15.1%	8.2%	-6.4%
10-yr change	-12.1%	-40.5%	-28.3%	47.8%
<b>Research Universities (NDSU, UND)</b>				
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
<b>2004-05</b>	\$89.9	19,727	78%	\$4,557
2005-06	\$86.5	18,753	75%	\$4,613
2006-07	\$97.4	19,198	77%	\$5,073
2007-08	\$117.4	19,139	76%	\$6,134
2008-09	\$116.9	18,158	66%	\$6,438
<b>2009-10</b>	\$123.0	15,970	56%	\$7,702
2010-11	\$129.2	16,779	58%	\$7,700
2011-12	\$133.9	17,047	57%	\$7,855
2012-13	\$129.9	16,538	69%	\$7,855
2013-14	\$131.2	17,795	75%	\$7,374
<b>2014-15<sup>1</sup></b>	\$90.3	15,237	64%	\$5,924
5-yr change	-26.6%	-4.6%	15.0%	-23.1%
10-yr change	0.4%	-22.8%	-17.4%	30.0%

<sup>1</sup> Prior to 2013/14, loan volume included FFEL or Direct Subsidized and Unsubsidized, and Parent PLUS only. From 2013-14 forward, loan volume 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 headcount based on FALL enrollment reports (Fall 2014 headcount enrollments: 2-year colleges 10,659; 4-year universities 7,348; research universities 29,653 taken from NDU 2014 Fall Enrollment Report, November 2014.)

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 data has been carried forward from previous Affordability Reports.

## Percent of Students with Aid

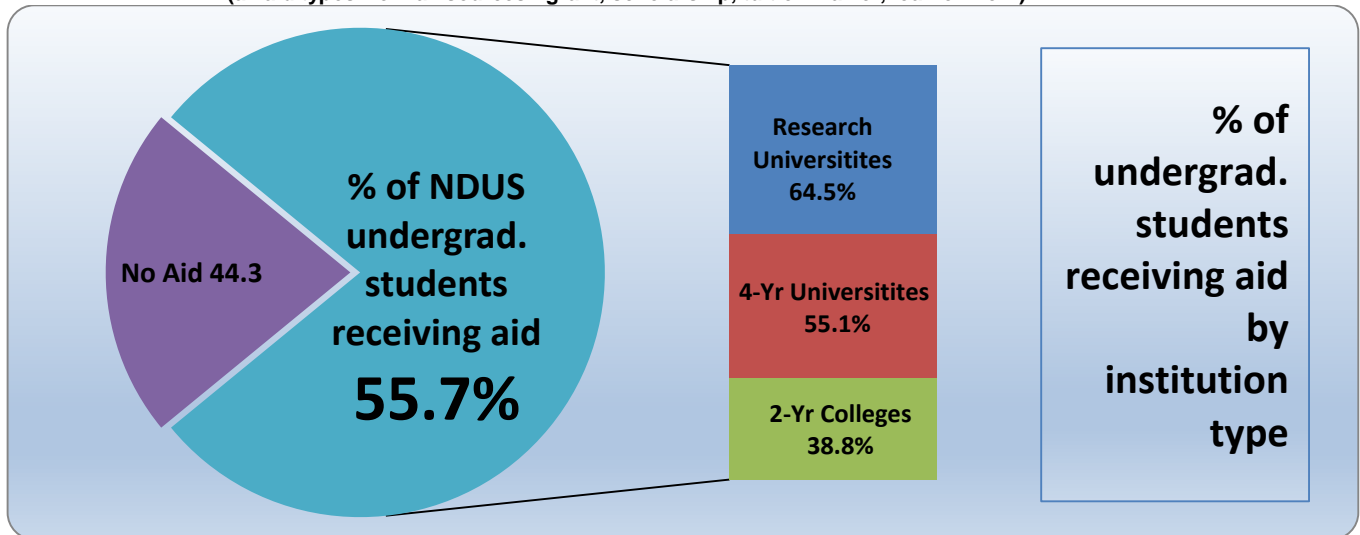
College affordability is dependent on many factors from cost, to family income, to the availability of financial aid. Students attending NDUS institutions have the opportunity to take advantage of a wide breadth of aid programs. Financial aid includes, but is not limited to, the following sources:

- 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 2014-15, 55.7% of undergraduate students received some type of financial aid from one or more of the sources noted above. (Table 7) This is down slightly from the previous year at 56.2%. At UND and NDSU, an average of 64.5% received some type of aid, at 4-year universities, 55.1% and at 2-year colleges, 38.8%. Approximately 44.3% of the 2014-15 undergraduates received no financial aid.

Of the 55.7% of undergraduate students who received financial aid, an estimated 49.0% receive some type of grant, scholarship or waiver, which relatively unchanged from the previous year. An estimated 40.0% received a student loan disbursement, down by 4.0% from the previous year, which is also reflected in the loan volume data in tables 4a-4d.

**Table 7** 2014-15 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 also underlying components of the aid received by NDUS students. As the 2014-15 NDUS Tuition Waiver Report reflected, nearly \$30.3 million in tuition waivers were provided to over 6,914 degree-credit students in 2014-15. Additionally, the state provided over \$13.4 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. Well-rounded and strategically designed 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 2012-13 through 2015-16 Resident Undergraduate Tuition and Mandatory Fees

<b>DOCTORAL UNIVERSITIES:</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$7,244</b>	<b>\$7,524</b>	<b>\$7,781</b>	<b>\$7,972</b>
<b>+(-) prev yr.-\$</b>	<b>\$110</b>	<b>\$280</b>	<b>\$257</b>	<b>\$191</b>
<b>+(-) prev yr.-%</b>	<b>1.5%</b>	<b>3.9%</b>	<b>3.4%</b>	<b>2.5%</b>
Arizona	\$9,693	\$10,027	\$10,368	\$10,746
Colorado	\$9,927	\$10,550	\$11,035	\$11,507
Idaho	\$6,141	\$6,434	\$6,675	\$6,902
Minnesota	\$13,309	\$13,421	\$13,626	\$13,790
Montana	\$6,339	\$6,399	\$6,450	\$6,503
Nevada	\$6,594	\$6,587	\$6,615	\$6,863
New Mexico	\$6,045	\$6,334	\$6,510	\$6,697
Oregon	\$8,367	\$8,654	\$8,948	\$9,507
South Dakota	\$7,554	\$7,868	\$7,868	\$8,315
Utah	\$6,554	\$6,821	\$7,170	\$7,431
Washington	\$12,229	\$12,250	\$12,411	\$11,883
Wyoming	\$4,278	\$4,404	\$4,646	\$4,892
<b>REGIONAL AVERAGE</b>	<b>\$8,086</b>	<b>\$8,312</b>	<b>\$8,527</b>	<b>\$8,753</b>
<b>+(-) prev yr.-\$</b>	<b>\$443</b>	<b>\$227</b>	<b>\$214</b>	<b>\$226</b>
<b>+(-) prev yr.-%</b>	<b>5.8%</b>	<b>2.8%</b>	<b>2.6%</b>	<b>2.7%</b>

<b>MASTERS UNIVERSITIES:</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$5,922</b>	<b>\$6,087</b>	<b>\$6,226</b>	<b>\$6,391</b>
<b>+(-) prev yr.-\$</b>	<b>\$159</b>	<b>\$165</b>	<b>\$139</b>	<b>\$165</b>
<b>+(-) prev yr.-%</b>	<b>2.8%</b>	<b>2.8%</b>	<b>2.3%</b>	<b>2.7%</b>
Arizona	N/A	N/A	N/A	N/A
Colorado	\$7,323	\$7,812	\$8,331	\$8,761
Idaho	\$5,884	\$6,292	\$6,640	\$6,874
Minnesota	\$8,021	\$8,027	\$8,320	\$8,633
Montana	\$5,711	\$5,745	\$5,780	\$5,807
Nevada	N/A	N/A	N/A	N/A
New Mexico	\$4,510	\$4,748	\$5,405	\$5,750
Oregon	\$7,583	\$7,866	\$7,815	\$8,112
South Dakota	\$7,635	\$7,922	\$7,952	\$8,379
Utah	\$5,172	\$5,458	\$5,661	\$5,820
Washington	\$8,535	\$8,554	\$8,621	\$8,361
Wyoming	N/A	N/A	N/A	N/A
<b>REGIONAL AVERAGE</b>	<b>\$6,708</b>	<b>\$6,936</b>	<b>\$7,169</b>	<b>\$7,388</b>
<b>+(-) prev yr.-\$</b>	<b>\$387</b>	<b>\$228</b>	<b>\$234</b>	<b>\$219</b>
<b>+(-) prev yr.-%</b>	<b>6.1%</b>	<b>3.4%</b>	<b>3.4%</b>	<b>3.1%</b>

<b>FOUR-YEAR REGIONAL COLLEGES &amp; UNIVERSITIES:</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$5,550</b>	<b>\$5,707</b>	<b>\$5,874</b>	<b>\$6,102</b>
<b>+(-) prev yr.-\$</b>	<b>\$118</b>	<b>\$157</b>	<b>\$167</b>	<b>\$228</b>
<b>+(-) prev yr.-%</b>	<b>2.2%</b>	<b>2.8%</b>	<b>2.9%</b>	<b>3.9%</b>
Arizona	N/A	N/A	N/A	N/A
Colorado	\$6,281	\$6,804	\$7,205	\$7,620
Idaho	\$5,562	\$5,784	\$5,900	\$6,000
Minnesota	\$12,002	\$12,225	\$12,026	\$12,246
Montana	\$5,120	\$5,141	\$5,154	\$5,207
Nevada	\$4,313	\$4,463	\$4,613	\$4,868
New Mexico	\$2,827	\$4,060	\$4,060	\$4,367
Oregon	\$8,307	\$8,549	\$8,460	\$8,839
South Dakota	\$7,269	\$7,563	\$7,563	\$7,887
Utah	\$4,438	\$4,686	\$4,863	\$5,003
Washington	N/A	N/A	N/A	N/A
Wyoming	N/A	N/A	N/A	N/A
<b>REGIONAL AVERAGE</b>	<b>\$6,235</b>	<b>\$6,586</b>	<b>\$6,649</b>	<b>\$6,893</b>
<b>+(-) prev yr.-\$</b>	<b>\$303</b>	<b>\$351</b>	<b>\$63</b>	<b>\$244</b>
<b>+(-) prev yr.-%</b>	<b>5.1%</b>	<b>5.6%</b>	<b>1.0%</b>	<b>3.7%</b>

<b>TWO-YEAR COLLEGES:</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$3,977</b>	<b>\$4,086</b>	<b>\$4,210</b>	<b>\$4,411</b>
<b>+(-) prev yr.-\$</b>	<b>\$63</b>	<b>\$109</b>	<b>\$124</b>	<b>\$200</b>
<b>+(-) prev yr.-%</b>	<b>1.6%</b>	<b>2.7%</b>	<b>3.0%</b>	<b>4.8%</b>
Arizona	\$2,226	\$2,355	\$2,437	\$2,482
Colorado	\$3,538	\$3,699	\$3,848	\$4,025
Idaho	\$2,711	\$2,876	\$3,239	\$3,395
Minnesota	\$5,355	\$5,370	\$5,389	\$5,400
Montana	\$3,341	\$3,384	\$3,434	\$3,498
Nevada	\$2,700	\$2,700	\$2,700	\$2,805
New Mexico	\$1,506	\$1,572	\$1,603	\$1,810
Oregon	\$4,381	\$4,535	\$4,638	\$4,610
South Dakota	\$5,555	\$5,937	\$6,020	\$6,400
Utah	\$3,109	\$3,261	\$3,410	\$3,514
Washington	\$4,235	\$4,274	\$4,294	\$4,169
Wyoming	\$2,391	\$2,539	\$2,602	\$2,722
<b>REGIONAL AVERAGE</b>	<b>\$3,421</b>	<b>\$3,542</b>	<b>\$3,635</b>	<b>\$3,736</b>
<b>+(-) prev yr.-\$</b>	<b>\$178</b>	<b>\$121</b>	<b>\$93</b>	<b>\$101</b>
<b>+(-) prev yr.-%</b>	<b>5.5%</b>	<b>3.5%</b>	<b>2.6%</b>	<b>2.8%</b>

Data Sources: Tuition & Fees In Public Higher Education in the West 2015-16 Detailed Tuition and Fee Tables (All states except North Dakota and Minnesota); Minnesota rates from [www.mnscu.edu/admissions/collegecostcomparison.html](http://www.mnscu.edu/admissions/collegecostcomparison.html); North Dakota rates from 2015-16 Institutional Charges Schedule; U.S. Census Bureau, 2014 American Community Survey (ACS) One-Year Public Use Microdata Sample (PUMS) File (Provided by NCHEMS)  
G:\Financial Aid\500 Financial Aid, General\99 Affordability Report\2016\Cathy McDonald - 12-13 thru 15-16 revised regional tuition and fee comparison.xlsx\Appendix 1



## Appendix 2

### A Comparison of North Dakota and Regional Averages 2012-13 through 2015-16 Room and Board Rates

<b>DOCTORAL UNIVERSITIES:</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$6,904</b>	<b>\$6,944</b>	<b>\$7,150</b>	<b>\$7,369</b>
<b>+(-) prev yr.-\$</b>	<b>\$221</b>	<b>\$40</b>	<b>\$206</b>	<b>\$219</b>
<b>+(-) prev yr.-%</b>	<b>3.3%</b>	<b>0.6%</b>	<b>3.0%</b>	<b>3.1%</b>
Arizona	\$9,197	\$9,377	\$9,709	\$9,789
Colorado	\$10,477	\$10,773	\$11,016	\$10,992
Idaho	\$6,760	\$7,115	\$7,225	\$7,333
Minnesota	\$8,412	\$8,732	\$8,920	\$9,314
Montana	\$7,666	\$7,922	\$8,193	\$8,528
Nevada	\$10,360	\$9,962	\$10,208	\$10,296
New Mexico	\$7,747	\$7,873	\$8,055	\$8,131
Oregon	\$10,291	\$10,711	\$10,904	\$11,400
South Dakota	\$6,365	\$6,819	\$6,798	\$7,534
Utah	\$6,323	\$6,663	\$7,104	\$7,395
Washington	\$9,909	\$10,719	\$11,055	\$11,174
Wyoming	\$9,084	\$9,451	\$9,755	\$10,037
<b>REGIONAL AVERAGE</b>	<b>\$8,549</b>	<b>\$8,843</b>	<b>\$9,079</b>	<b>\$9,327</b>
<b>+(-) prev yr.-\$</b>	<b>\$253</b>	<b>\$294</b>	<b>\$235</b>	<b>\$248</b>
<b>+(-) prev yr.-%</b>	<b>3.1%</b>	<b>3.4%</b>	<b>2.7%</b>	<b>2.7%</b>

<b>MASTERS UNIVERSITIES:</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$5,168</b>	<b>\$5,467</b>	<b>\$5,665</b>	<b>\$6,008</b>
<b>+(-) prev yr.-\$</b>	<b>\$220</b>	<b>\$299</b>	<b>\$198</b>	<b>\$343</b>
<b>+(-) prev yr.-%</b>	<b>4.4%</b>	<b>5.8%</b>	<b>3.6%</b>	<b>6.1%</b>
Arizona	N/A	N/A	N/A	N/A
Colorado	\$8,190	\$8,713	\$8,655	\$9,012
Idaho	\$6,240	\$6,464	\$6,612	\$6,938
Minnesota	\$7,101	\$7,142	\$7,389	\$7,821
Montana	\$6,320	\$6,680	\$6,980	\$7,214
Nevada	N/A	N/A	N/A	N/A
New Mexico	\$6,091	\$6,276	\$6,571	\$6,824
Oregon	\$8,917	\$9,381	\$9,972	\$10,473
South Dakota	\$5,438	\$5,750	\$6,136	\$6,259
Utah	\$6,940	\$7,379	\$7,764	\$5,777
Washington	\$9,066	\$9,455	\$9,862	\$9,969
Wyoming	N/A	N/A	N/A	N/A
<b>REGIONAL AVERAGE</b>	<b>\$7,145</b>	<b>\$7,471</b>	<b>\$7,771</b>	<b>\$7,810</b>
<b>+(-) prev yr.-\$</b>	<b>\$224</b>	<b>\$326</b>	<b>\$300</b>	<b>\$39</b>
<b>+(-) prev yr.-%</b>	<b>3.2%</b>	<b>4.6%</b>	<b>4.0%</b>	<b>0.5%</b>

<b>FOUR-YEAR REGIONAL COLLEGES &amp;</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$5,112</b>	<b>\$5,413</b>	<b>\$5,683</b>	<b>\$6,128</b>
<b>+(-) prev yr.-\$</b>	<b>\$282</b>	<b>\$301</b>	<b>\$270</b>	<b>\$445</b>
<b>+(-) prev yr.-%</b>	<b>5.8%</b>	<b>5.9%</b>	<b>5.0%</b>	<b>7.8%</b>
Arizona	N/A	N/A	N/A	N/A
Colorado	\$8,700	\$9,008	\$9,322	\$9,654
Idaho	\$6,100	\$6,510	\$6,194	\$6,360
Minnesota	\$7,151	\$7,491	\$7,488	\$7,655
Montana	\$6,577	\$6,805	\$7,016	\$7,360
Nevada	N/A	N/A	N/A	N/A
New Mexico	N/A	N/A	N/A	N/A
Oregon	\$8,635	\$8,815	\$8,880	\$8,530
South Dakota	\$6,147	\$6,458	\$6,942	\$7,088
Utah	\$5,048	\$5,048	\$5,918	\$6,098
Washington	N/A	N/A	N/A	N/A
Wyoming	N/A	N/A	N/A	N/A
<b>REGIONAL AVERAGE</b>	<b>\$6,908</b>	<b>\$7,162</b>	<b>\$7,394</b>	<b>\$7,535</b>
<b>+(-) prev yr.-\$</b>	<b>\$266</b>	<b>\$254</b>	<b>\$232</b>	<b>\$141</b>
<b>+(-) prev yr.-%</b>	<b>4.0%</b>	<b>3.7%</b>	<b>3.2%</b>	<b>1.9%</b>

<b>TWO-YEAR COLLEGES:</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
<b>NORTH DAKOTA</b>	<b>\$5,574</b>	<b>\$5,940</b>	<b>\$6,576</b>	<b>\$7,201</b>
<b>+(-) prev yr.-\$</b>	<b>\$213</b>	<b>\$366</b>	<b>\$636</b>	<b>\$625</b>
<b>+(-) prev yr.-%</b>	<b>4.0%</b>	<b>6.6%</b>	<b>10.7%</b>	<b>9.5%</b>
Arizona	\$5,718	\$6,071	\$6,634	\$6,889
Colorado	\$5,830	\$6,039	\$6,382	\$6,968
Idaho	\$5,915	\$6,285	\$6,425	\$6,495
Minnesota	\$4,713	\$4,722	\$4,840	\$5,633
Montana	\$4,390	\$4,615	\$5,602	\$5,728
Nevada	N/A	N/A	N/A	N/A
New Mexico	\$5,805	\$5,456	\$5,582	\$5,893
Oregon	\$7,315	\$7,480	\$7,917	\$8,330
South Dakota	N/A	N/A	N/A	\$6,500
Utah	N/A	N/A	N/A	N/A
Washington	N/A	N/A	N/A	N/A
Wyoming	\$5,308	\$5,518	\$5,800	\$5,800
<b>REGIONAL AVERAGE</b>	<b>\$5,624</b>	<b>\$5,773</b>	<b>\$6,148</b>	<b>\$6,471</b>
<b>+(-) prev yr.-\$</b>	<b>\$198</b>	<b>\$149</b>	<b>\$375</b>	<b>\$323</b>
<b>+(-) prev yr.-%</b>	<b>3.6%</b>	<b>2.6%</b>	<b>6.5%</b>	<b>5.3%</b>

Data Sources: Room and Board rates for public four-year and public two-year institutions, reported by each state in Chronicle of Higher Education article, Tuition and Fees, 1998-99 Through 2015-16" [http://chronicle.com/interactives/tuition\\_fees](http://chronicle.com/interactives/tuition_fees) based on 2015-16 College Board Survey, which reports double occupancy rates and 19-meal or highest plan)