
GIVING STUDENTS THE UPPER HAND: IMPROVING NET PRICE CALCULATORS TO AID MICHIGAN'S STUDENTS IN COLLEGE DECISION MAKING



SEPTEMBER 2020

Acknowledgments

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INTRODUCTION

Before the COVID-19 pandemic, Michigan had significantly underinvested in both operational support for colleges and universities and in-state grant aid for students. In 2019, the state was spending 20 percent less on colleges and universities than in 2009.¹ Higher education absorbed the second largest cut - 29 percent - of any budget area when the Great Recession hit in 2008, twice as large as the cuts to K-12 education.² Tuition increased during the same period: Michigan's average public four-year college tuition is now about \$2,900 higher than the national average, or \$12,203, and its average public two-year college tuition is roughly \$200 higher, or \$3,652.³ With cost already a significant barrier for students, and high unemployment in Michigan,⁴ another massive state funding cut could put Michigan's colleges truly out of reach for an entire generation of low-income students.

While policymakers will need to make significant new investments to address widespread college affordability challenges across Michigan, the economic fallout from COVID-19 means it is more important than ever that all students have clear information to navigate hard decisions about where to apply, where to enroll and how to pay for it. Yet, understanding the actual cost of attendance remains murky and complex for prospective students and families. Research shows that low-income students are especially sensitive to variations in price, and easy access to transparent estimates of college costs is key to supporting their decision to apply to college and helping them find the right financial fit.⁵

High tuition makes headlines and may dissuade students from pursuing college or excluding what appear to be high-cost colleges. However, a college's "sticker price" can be misleading because it does not reflect any grant or scholarship aid that reduces the price students actually pay. As the costs of attending college have risen, the role of financial aid in making college affordable for low- and moderate-income students has become increasingly important. For instance, the Pell Grant goes to students with significant financial need (the vast majority of whom have incomes less than \$40,000) and provides \$4,271 per recipient on average (\$6,345 for those who qualify for the maximum grant). Many students also receive state and institutional grant aid.⁶ Thanks to financial aid, net college costs (cost of attendance minus grant and scholarship aid) can be much lower than published prices - particularly for the lowest income students.



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The difference between sticker price and net cost can be both significant and counter intuitive. For example, in California, the net cost of attending a public four-year university is lower than attending a community college despite the tuition price at four-year colleges being significantly higher, due in large part to high costs of living and state financial aid program design.⁷ A decade ago, the federal government attempted to address confusion around sticker and net prices by requiring all colleges to maintain on their websites a net price calculator (NPC) that displays a personalized estimate of net cost based on the family resources input by a prospective student. At their best, net price calculators can be helpful marketing tools for colleges looking to expand access for students with financial need, showing how much grant aid students are likely to receive and how much the price comes down once those awards are applied. In this way, they are also powerful tools for students who may uncover the reality that their dream college is in closer financial reach than they may have assumed. **While Net Price Calculators are a critical resource, national research has shown that they can be hard to find, hard to use, and hard to compare across colleges.**⁸

In this paper, we explore the accessibility, ease of use, and comparability of NPCs in Michigan, and find that trends in the state mirror the national story: these tools are not consistently easy to find, use, or compare. We provide recommendations for the federal government, states, and colleges to improve NPCs.

While estimates of net prices displayed across different NPCs must be interpreted with some caution given comparability concerns documented in this report, our review revealed that students' estimated net prices could be significantly lower than sticker prices. According to NPSAS data, net prices at private, non-profit colleges were 37.5 percent less than the total cost of attendance while net prices at public, four-year colleges were 24.5 percent less than the cost of attendance.⁹

Significant differences between sticker prices and costs students actually pay underscore the continuing urgency for the state and the federal government to ensure that NPCs live up to their fullest promise by being easily accessible, simpler to complete, and reliable to compare. Knowing how much one truly needs to save, earn, or borrow to attend a specific college is critical in every year, but takes on a new urgency in the thick of a national emergency that profoundly affects financial and educational opportunities.

NET PRICE CALCULATOR BASICS

In recognition of the importance in communicating net price estimates to students, the 2008 reauthorization of the Higher Education Act of 1965 required all Title IV colleges enrolling full-time, first-time degree- or certificate-seeking undergraduate students to post on their website a Net Price Calculator (NPC) that generates an estimated net price based on what similar students paid.¹⁰

NPCs must include questions to approximate the student's Expected Family Contribution (EFC) (for example, income, family size, and dependency status or factors that estimate dependency status) and cost of attendance and tuition data, as well as information on state and institutional scholarship aid (NCES).¹¹

The NPC output must display, based on the information entered, an estimate of:

- the student's total cost of attendance (including components of that cost like tuition and fees, room and board, books and supplies, and other personal expenses like transportation);
- the student's expected net price; and
- the percent of first-time, full-time students at the college who received grant aid.

NPC outputs must also include select disclosures, for example, that the estimates are not a final determination, and federal aid receipt is contingent on eligibility as determined by the FAFSA.

The U.S. Department of Education offers a standard NPC template that meets the requirements outlined by the Higher Education Act, and colleges have the option of using this template or creating their own NPC as long as it meets the federal requirements. Colleges may also use calculators designed by third-party organizations like the College Board. While the federal statute does not specify where colleges should post NPCs on their websites, guidance from the Department of Education suggests colleges display their NPCs "prominently in locations where students and families are likely to look for information on costs and aid, such as the Financial Aid, Prospective Students, or Tuition and Fees pages."¹² The National Postsecondary Education Cooperative (NPEC) has further suggested students be able to easily access the information within three clicks of the homepage.¹³

METHODOLOGY

To explore the accessibility and usefulness of NPCs across Michigan colleges, we located and used the NPCs for every college and university in the state, including public and private non-profit, two- and four-year colleges.¹⁴ To complete each calculator we used the same prospective student profile: a dependent student from a family of four with only one child in college and an average parent income

of \$15,000 if the NPC required a set number and less than \$30,000 if it provided a range. This income profile represents over one-fourth (29.5%) of Michigan undergraduate college students enrolled in 2018.¹⁵ Furthermore, Michigan families who earned \$30,000 or less face the most significant challenge meeting college costs. Even after grant aid, such families need to spend more than two-thirds of their total income to attend a public four-year college and 43 percent of their total income to attend a two-year college -- nearly double the share of income for all other income groups.¹⁶

The student in our profile is a first-time, full-time attendee with an anticipated enrollment of Fall 2020, who would be living on-campus at colleges with student residence halls or off-campus independently if the institution does not provide on-campus housing. In cases where the NPC asked for additional information, we inputted the numbers and selections detailed in Appendix B.

To find each college's NPC, we first navigated to the financial aid or admissions pages. If we could not find it that way, we used a search engine.

SUMMARY OF FINDINGS

- 1. One in eight NPCs are hard to find.** Across Michigan institutions, there is little consistency in where a user can find the NPC on each college website. Some colleges display their NPCs prominently and advertise them as the best way to estimate how much college will cost. Other colleges make them so difficult to find that the best and perhaps only way to find them is to use a search engine, which requires pre-existing awareness of NPCs that prospective students (who might benefit most from using the tool) may lack. Approximately one in eight calculators were not displayed prominently on financial aid or admissions pages or accessible within three clicks from the homepage.
- 2. Twenty-one percent of schools have complex NPCs that require detailed family financial information.** Michigan colleges vary in the extent to which their NPCs are easy to use. The majority (66%) of Michigan colleges, including nearly all public two-year colleges in the state, use the federal template, which requires just eight questions. Among those colleges not using the federal template, NPCs require between two and 43 questions requesting varying degrees of detailed family financial information, some of which the user may not be able to easily obtain. Almost 20 percent of calculators we looked at asked students to input an expected family contribution (EFC), a federal calculation that requires students to complete the FAFSA application or answer questions to receive an estimate. Many schools also include additional calculators on their financial aid webpages, which can be confusing for students.
- 3. Variation in NPCs makes it challenging to compare estimated net prices across colleges.** In addition to the number and types of questions required, different components and formats also vary widely between Michigan colleges' NPCs, limiting users' ability to know which numbers they are comparing. Only five schools allowed students to compare institutions directly on their website. There is also wide variation in the year of data that schools are using: some schools had NPCs build on cost estimates that are several years outdated and, in some cases, data that are a decade old. Some NPC outputs also show multiple price calculations, which can be confusing because the net price defined by the federal government (tuition, fees, room and board after scholarships) is the key figure that enables apples to apples comparisons of cost across colleges. We even found two colleges that do not display any net price as defined in federal statute and two colleges that provided two calculations.¹⁷

COLLEGE OUTREACH REGARDING REPORT FINDINGS

Prior to publication, we reached out to all the colleges offered as examples of the concerning challenges students face in accessing, using, and comparing Net Price Calculators. Four of the ten colleges we contacted quickly responded and immediately fixed the issue we identified. We subsequently obscured identifying information for those four colleges but preserved the original description and findings to illustrate the kinds of issues that NPC users face routinely even when colleges have the best of intentions. A federal NPC portal, detailed in our recommendations section, would not only allow students to more easily find, use and compare NPC results across colleges, but also allow institutions to more efficiently and effectively comply with NPC requirements.

DISCUSSION OF FINDINGS

Accessibility

The ease with which students can locate NPCs is a critical first step to getting the information necessary for decision-making. Yet, the placement of these tools on websites varies significantly among colleges. Some provide a prominent link on their institution's homepage. For example, Keweenaw Bay Ojibwa Community College's NPC is listed on the home page menu as well as directly linked in the "Admissions" section, which makes it readily accessible for prospective students.



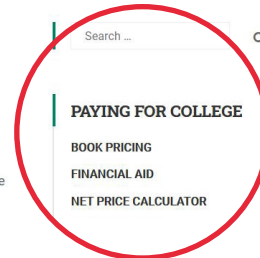
Other colleges like West Shore Community College provide the link to the calculator in the "Admissions Section" under a "Paying for College" page that contains all essential financial information located in one spot. After arriving on the "Paying for College," the NPC is displayed in the right-hand column along with information about scholarships, financial aid, and other pertinent links.

PAYING FOR COLLEGE

Home » Admissions » Paying for College

PAYING FOR COLLEGE

There are a number of ways to pay for your college education. Payment options include applied financial aid, paying in full at the cashier, making a full credit card payment online, or enrolling in WSCC's payment plan.



However, not all colleges post their NPCs in what we would consider an intuitive place, such as the prospective student, financial aid, or admission pages. Based on our analysis, about one in eight NPCs were not quickly or easily located on admissions or financial aid pages.¹⁸ Instead, these NPCs are found on a range of webpages that prospective students may be less likely to know about and use, including "Financial Aid Policies," "Financial Aid Forms," "Consumer Information," and "Links." For example, one community college provides its net price calculator on the very bottom of its "Consumer Information" page, which is located under "Financial Aid Policies" – not a place that a student would intuitively look to find an NPC.

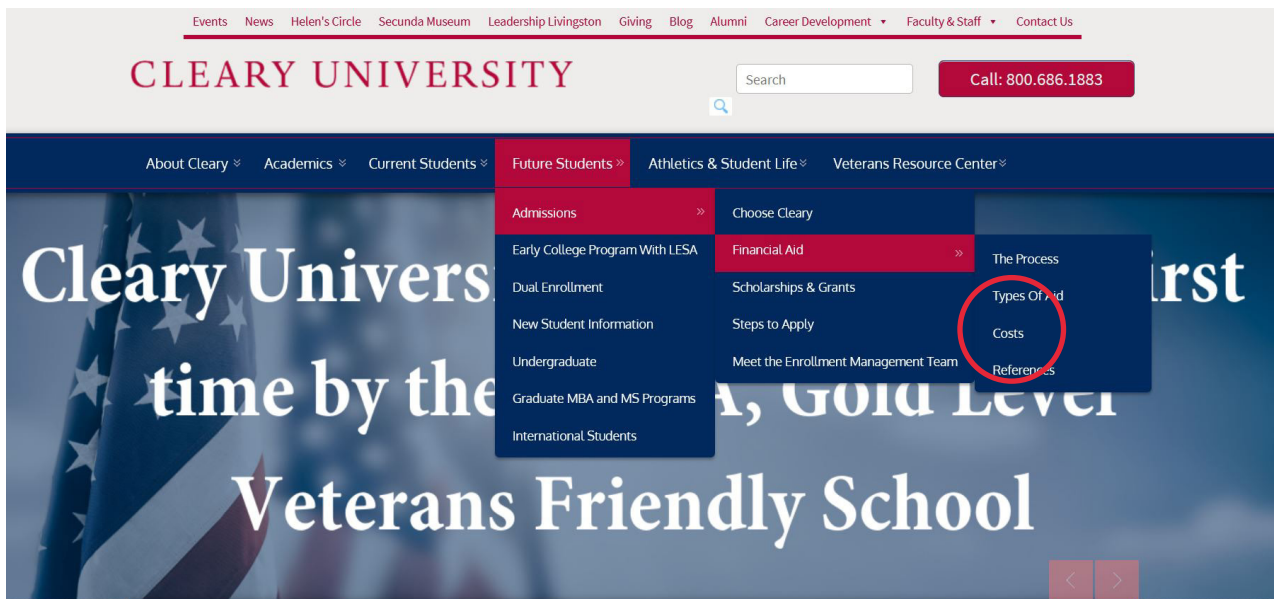
We found that some colleges post their NPCs on a page that is easier to find, but the placement of the calculator on the page itself can make it challenging to locate. For example, Finlandia University includes a link to its net price calculator on the "Financial Aid" page under "Tuition and Fees." However, the NPC link is at the very bottom of the page, after sections on "2020-21 Tuition and Fees," "Miscellaneous Fees," and an "Explanation of Fees."

Additionally, no matter how easy or hard to find, links to NPCs do not always lead to functioning NPCs, and broken links/inaccessible pages require using a search engine to find a working net price calculator. For example, the link at one university, simply did not work. While a search engine produced a working NPC, a prospective student may not continue searching for a functional NPC after hitting a dead end.



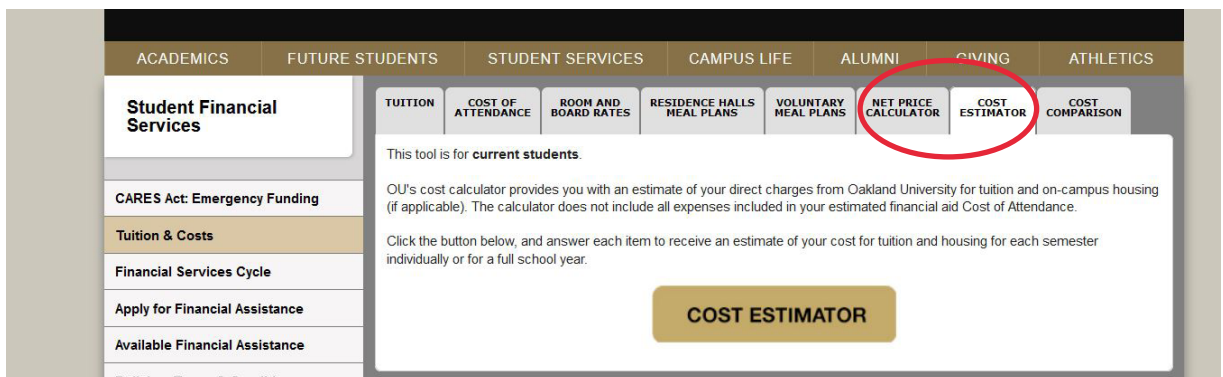
Additionally, no matter how easy or hard to find, links to NPCs do not always lead to functioning NPCs, and broken links/inaccessible pages require using a search engine to find a working net price calculator.

We had to use a search engine to find about eight percent of Michigan NPCs because we could not locate them by navigating the website. For example, a student interested in attending Cleary University may look at the homepage and look at the drop-down box for "Admissions" and click on "Financial Aid" and then "Costs." However, the NPC calculator is not on this page, nor any of the other tabs on the "Costs" page.



We found that nine colleges provide more than one cost-related calculator on their website, including a “tuition calculator,” “tuition comparison calculator,” “cost calculator,” “estimated cost calculator,” and “aid calculator.” Other colleges provide both a federal NPC and a College Board NPC, both of which are compliant with federal NPC requirements, but it may not be clear which calculator (each asking a different number of questions) the prospective student should use or why there are multiple calculators at all.

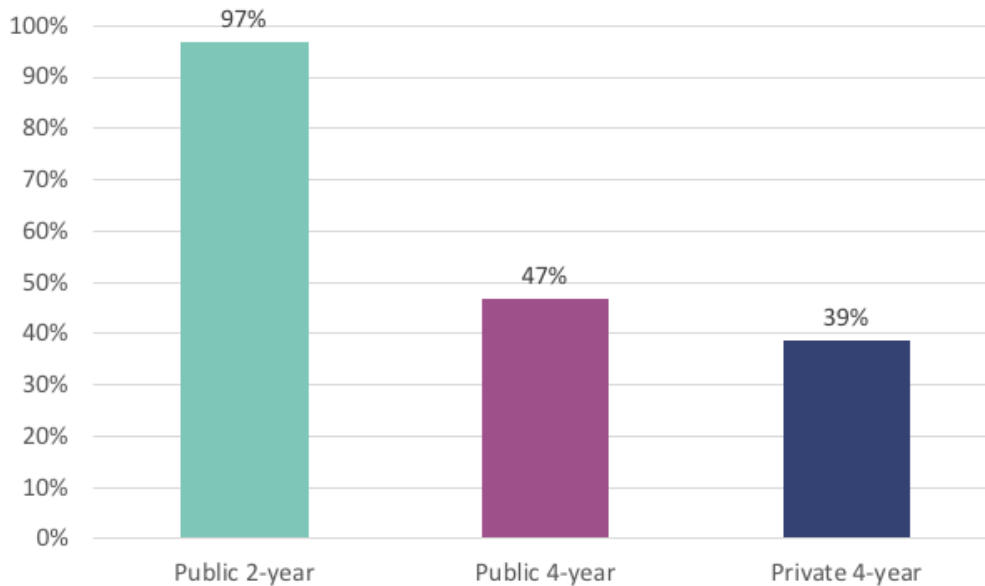
Displaying multiple calculators can be confusing for students, especially if they show very different types of cost and aid without clearly explaining the differences. For example, a student attending a university may be more likely to click on the cost estimator if they are unfamiliar with NPCs; however, this calculator focuses on tuition and fees along with housing, without consideration of estimated aid. Being able to easily navigate to the clear net price calculator required by federal law is the first crucial step for prospective students and our analysis shows that too many students are likely to stumble at step one due to inconsistent placement and competing tools.



Ease of Use

The number and type of questions required by an NPC can make the tool more or less challenging to complete. The federal template for net price calculators requires the user to answer only eight questions, and the two-thirds (64%) of all Michigan colleges used the federal template, with nearly all (97%) public two-year colleges doing so. Some colleges design their own NPC or use a more detailed third party NPC so that they can generate a more accurate net price estimate.

PERCENTAGE OF INSTITUTIONS USING FEDERAL NPC TEMPLATE



Additional questions can increase accuracy of the NPC cost estimate each user receives, especially at colleges that have significant sources of institutional aid. However, the tradeoff is that it can also make NPCs more burdensome to use, particularly if they require detailed financial information to which students may not have easy access. Among Michigan colleges that did not use the federal template, the number of questions asked of an NPC user covered a very wide range, from two to 43. Two colleges used the College Board net price calculator, a third-party template that requires the user to answer, on average, 38 questions. We found differing trends in the number of questions on NPCs not using federal template across institutional types: Public, four-year colleges required an average of 22 questions, while private four-years required 16.¹⁹

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Financial Aid

Financial Aid > Financial Aid > Net Price Calculator

Net Price Calculator

Show agreement again.

High School GPA*
On a 4.0 Scale

Estimated Family Contribution*
*See note below

Michigan Resident* Yes No

*Students enrolling for the first time at a college or university must include their parent(s) tax information to determine their Estimated Family Contribution (EFC) on their Free Application for Federal Student Aid (FAFSA). To determine your EFC, please complete the FAFSA4caster, available from the U.S. Department of Education at <https://fafsa.ed.gov/spafafsa4c>. Be sure to enter the EFC, which is located on the College Cost Worksheet in the "Difference" section.

↓

- Net Price Calculator
- Applying for Aid
- Receiving Your Aid
- Grants & Scholarships
- Loans
- Forms & Resources
- Work-Study & Other Employment
- Spring Term
- FinancialAidTV
- Policies
- Consumer Information
- Contact Us

**Students enrolling for the first time at a college or university must include their parent(s) tax information to determine their Estimated Family Contribution (EFC) on their Free Application for Federal Student Aid (FAFSA). To determine your EFC, please complete the FAFSA4caster, available from the U.S. Department of Education at <https://fafsa.ed.gov/spafafsa4c>. Be sure to enter the EFC, which is located on the College Cost Worksheet in the "Difference" section.*

NPCs offer unique value for students by providing an estimate of net price well before they need to apply for federal financial aid – the process by which a student would receive a federally determined Expected Family Contribution (EFC). Yet, almost 20 percent of calculators we used asked students to directly input an EFC, which is a more complicated calculation and increased the time that it took to calculate the final net price. Three of the calculators we used actually directed students outside of the NPC (to the federal FAFSA4Caster) to generate an EFC estimate, others asked questions within the NPC tool to estimate the student’s EFC. The FAFSA4Caster is a separate, federal tool provided by the Department of Education that asks approximately 30 questions about parent income, asset and tax information and additionally requires students to use the federal College Scorecard website to also input college specific information. While NPCs are required to contain questions that allow the tool to “approximate” the student’s EFC, the federal NPC template demonstrates a way to do this without requiring that students complete a complex and lengthy set of questions. While an EFC estimate from the FAFSA4Caster or a similarly detailed set of questions may be more accurate estimate, it may also pose a significant barrier to NPC use.

The number of questions asked by an NPC is important, but not all questions are equal. The types of questions asked by colleges not using the federal NPC template require varying degrees of detail. Some colleges require dependent students to answer detailed questions about their parents’ total assets, including current cash, savings, and checking amounts as well as any investments in their parents' name, student’s name, or their sibling’s (if any) name. As shown in the University of Michigan (using the College Board NPC template) example below, NPCs can even ask students to estimate medical and dental expenses not covered by insurance. Questions requiring this much detail can be overwhelming and confusing, if not impossible, to answer and ultimately reduce the users’ ability to easily complete the NPC.

Getting Started

Dependency Status

Parent Finances (req)

Household

Income

Assets 4

Student Finances 10

U Mich. Questions 4

Results (60%)

Parent Assets

60%

Complete these questions using the student's **parents'** financial information.

Current amount in cash, savings, and checking accounts ?

Do your parents own a home?

Yes No

Current value of your parents' investments ?

Do your parents own a business?

Yes No ?

Do your parents own a farm?

Yes No

Do your parents own real estate other than a home, business, or farm?

Yes No ?

What is the current value of assets your parents hold in your siblings' names? ?

Medical and dental expenses not covered by insurance ?

We also found that about a third (29%) of colleges asked students to provide their GPA, with 40 percent of these colleges requiring an answer, and over a quarter (26%) of colleges asked students to input their SAT or ACT scores in the NPC, with 45 percent of those colleges requiring it. While some state and institutional scholarship programs are awarded based on academic merit, NPCs can avoid asking or requiring this information, and instead use average awards to calculate a net price estimate. While institutions can require students to provide their GPAs or standardized test scores to determine award estimates, and some do so in order to increase the accuracy of the NPC results, these questions increase the amount of time and information required to complete the NPC and receive an early estimate of net cost, and that tradeoff is important to consider.

Lastly, one-fifth (22%) of colleges asked students to provide their contact information. Department of Education guidance states that contact information cannot be required, and only one of the colleges did not indicate that the information was optional, but it is important to consider whether asking for the information at all may deter students from completing the tool.²⁰

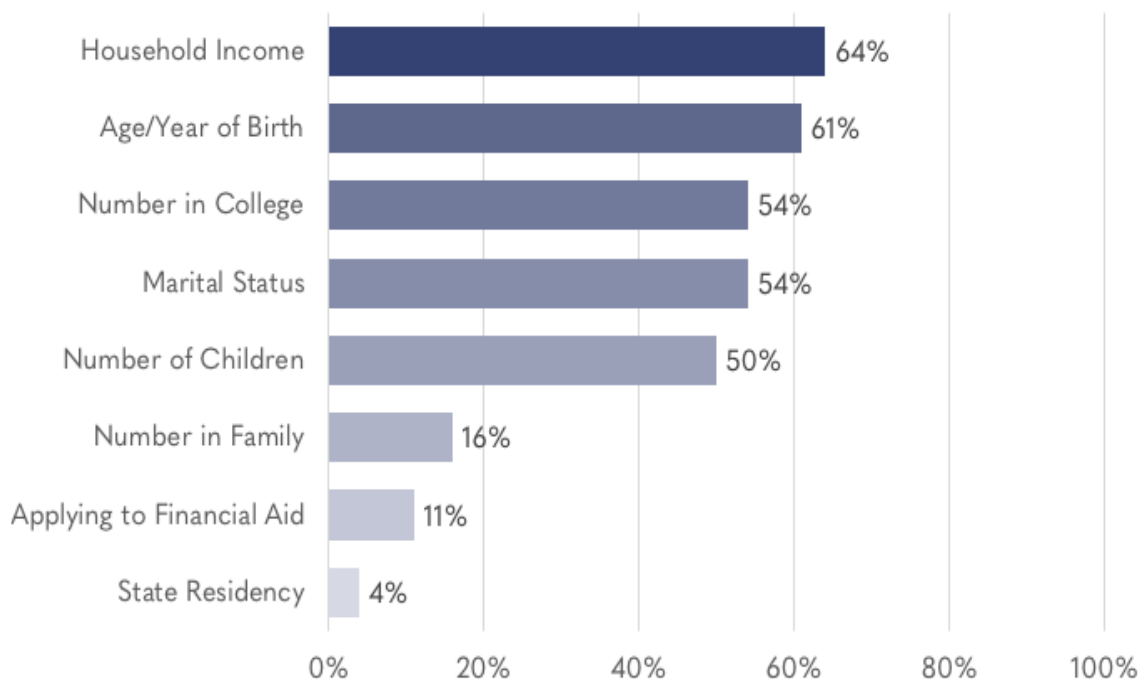
Comparability of Results Across Colleges

Only five of the NPCs we used allowed students to compare results across colleges directly on their website. In all other cases, as it true across the country, any student looking to use NPCs to compare expected costs across schools would need to search for and complete a different tool on each college's site. Even then, variations in the type of questions used by different NPCs, differences in years of data, and differences in NPC outputs create additional problems for comparing results.

The federal NPC template contains eight questions that together provide the necessary information to calculate a student's net price estimate. Among colleges that were not using the federal template,

we found variation in which of its eight questions they include in whatever alternative they do use. For example, one-third (32%) of colleges ask students about state residency, and some provide an estimate assuming in-state tuition without asking students to indicate their expected residency status. See Appendix C for the type of questions asked on NPCs and the frequency of the item across all colleges. The variation in basic questions asked poses a challenge to comparing NPC results across colleges.²¹

FINANCIAL QUESTIONS FROM THE FEDERAL NPC TEMPLATE THAT ARE REQUIRED ON NON-FEDERAL NPCs



**The total number of household income includes multiple options for asking this question: salary ranges, adjusted gross income, and income parent A and parent B.*

Additionally, while federal guidance encourages colleges to update their net price calculators annually as new data become available, we found that colleges use cost data from different years, ranging from 2010 to 2020, which makes fair comparisons across colleges more difficult. An institution using data from over ten years ago may have significantly increased their costs of attendance since 2010. For reference, the current federal NPC template uses 2016-17 and 2017-18 data and typically, the Department of Education would have updated it with 2018-19 data in January, but that has not happened as of this writing.²² See Appendix D for data year used on NPCs across all colleges.

Further confounding comparison across colleges, we found that some NPCs provide multiple cost calculations in their outputs. A student looking at numerous cost estimates may not know which one to focus on, or which one can be used to compare with other schools. For instance, Ferris State University provides both an “Estimated Net Price” and “Remaining Cost After Self Help.” Andrews University offers two different calculations of net price, the first of which subtracts all aid estimates (including student loans) from costs that exclude personal expenses and the federally defined net price is shown at the bottom. Similar to this, Lawrence Technological University provides a separate federal net price calculation, but it is on an entirely separate page.

Lawrence Technological University (private, four-year): The university provides two separate cost calculations on their net price calculator. The first cost calculation is titled “Your Personalized Cost Estimate”, which appears immediately after completing the NPC questions. However, this total cost

calculation does not include books and supplies and personal expenses. While the university provides a federal net price disclosure on a separate page of their NPC, a prospective student would assume the first page is the final cost calculation due to the way it is presented. The difference in price between this personalized cost estimate at \$37,385 and the federally required net price at \$43,531 is over \$6,100.²³

Congratulations on completing the Lawrence Technological University Net Price Calculator!

Below you will find a summary of the estimated costs and your estimated eligibility for student aid. Please note the costs displayed below are actual costs for the 2020-21 academic year and are subject to change in future years. **This estimate is based on a full-time student taking a minimum of 15 credit hours.**

Estimates for the 2020-2021 Academic Year

	Total
Direct Costs:	
Tuition & Fees ?	+ \$36,630
Room & Board	+ \$10,900
LTU Direct Costs: ?	\$47,530
<small>Tuition costs may vary based on the college the student is enrolled in and the amount of credit hours a student takes.</small>	
Your Estimated Grants and Scholarships:	
Federal Aid	
Pell Grant	- \$6,345
SEOG Grant	- \$1,000
State Aid	
Michigan Tuition Grant ?	- \$2,800
Total Estimated Grants/Scholarships Aid: ?	\$10,145
Estimated Direct Cost After Grants and Scholarships: ?	\$37,385
Your estimated eligibility for other aid programs:	
Direct Subsidized Loan	- \$3,500
Direct Unsubsidized Loan	- \$2,000
Estimated Remaining Cost: ?	\$31,885
Work-Study	
Federal Work-Study	- \$4,000
<small>Federal Work-Study is estimated potential earnings for a student with approved campus employment, student must be employed to earn this money.</small>	
Additional Sources of Aid:	
PLUS Loan (Parent Loan)	- \$34,031
<small>For more information about other student payment options—including direct payment, the Tuition Management Monthly Payment Plan (TMMP), and Student Account...</small>	

The next page includes a video and options for a prospective student's next steps. A prospective student may not click to the final "Data Summary & Disclosures", which include the federally required disclosure with the actual net price.

NET PRICE CALCULATOR

LAWRENCE TECHNOLOGICAL UNIVERSITY

The LTU Value

Your Personalized Cost Estimate

Your Next Steps

Data Summary & Disclosures

LTU also hosts an annual scholarship competition and offers:

- Athletic scholarships
- Portfolio scholarships



Your Next Steps



APPLY NOW



SCHEDULE A VISIT



MEET YOUR ADMISSIONS COUNSELOR



CONTACT A COACH



PRINT YOUR RESULTS



EMAIL YOUR RESULTS

← PREVIOUS

NEXT →

The federal net price disclosure is listed at the bottom of the final page of the university's NPC.

NET PRICE CALCULATOR

LAWRENCE TECHNOLOGICAL UNIVERSITY

The LTU Value	Your Personalized Cost Estimate	Your Next Steps	Data Summary & Disclosures
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Below is a summary of the information you provided. Please note that your estimates are based off this information. If anything is inaccurate, please go back through the survey and make any necessary updates. That way you will be provided with the most accurate estimate possible.

<table border="1"> <thead> <tr> <th colspan="2">Student Registration</th> </tr> </thead> <tbody> <tr> <td>Report ID:</td> <td>9000035523834</td> </tr> <tr> <td>Expected Family Contribution:</td> <td>\$0</td> </tr> <tr> <td>Student Name:</td> <td></td> </tr> </tbody> </table>	Student Registration		Report ID:	9000035523834	Expected Family Contribution:	\$0	Student Name:		<table border="1"> <thead> <tr> <th colspan="2">Student Academics</th> </tr> </thead> <tbody> <tr> <td>Current Academic Level:</td> <td>High School Student</td> </tr> <tr> <td>High School Graduating Class:</td> <td>Class of 2020</td> </tr> <tr> <td>ACT Composite Score:</td> <td>20</td> </tr> </tbody> </table>	Student Academics		Current Academic Level:	High School Student	High School Graduating Class:	Class of 2020	ACT Composite Score:	20		
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Athletics:	No																		
<table border="1"> <thead> <tr> <th colspan="2">Student Dependency</th> </tr> </thead> <tbody> <tr> <td>Student DOB:</td> <td>09-10-2001</td> </tr> <tr> <td>Student Marital Status:</td> <td>Single/Never Married</td> </tr> <tr> <td>Student Has Dependent:</td> <td>No</td> </tr> <tr> <td>Student Is Serving Active Duty:</td> <td>No</td> </tr> <tr> <td>Student Is a Veteran:</td> <td>No</td> </tr> <tr> <td>Student Is Orphan or Ward of the Court:</td> <td>No</td> </tr> <tr> <td>Dependency Status:</td> <td>Dependent</td> </tr> <tr> <td>Child or Spouse of Veteran or Service Member:</td> <td>Neither</td> </tr> </tbody> </table>		Student Dependency		Student DOB:	09-10-2001	Student Marital Status:	Single/Never Married	Student Has Dependent:	No	Student Is Serving Active Duty:	No	Student Is a Veteran:	No	Student Is Orphan or Ward of the Court:	No	Dependency Status:	Dependent	Child or Spouse of Veteran or Service Member:	Neither
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Student Is Orphan or Ward of the Court:	No																		
Dependency Status:	Dependent																		
Child or Spouse of Veteran or Service Member:	Neither																		

Federal Net Price Disclosure

Estimated total cost of attendance

- a. Estimated Tuition & Fees
- b. Estimated Room & Board
- c. Estimated Books and Supplies
- d. Estimated Other Expenses

Estimated total grant aid:

Estimated net price*
(Cost of attendance minus grant aid)

\$53,676
+ \$36,630
+ \$10,900
+ \$1,567
+ \$4,579
\$10,145
\$43,531

Most troublingly, and illustrated on the following pages, two colleges' NPCs did not provide any net price, as defined by federal statute to include total costs of attendance less grant and scholarship aid.²⁴ College A's net price calculator output shows only the cost of attendance minus all estimated aid, including loans. College B show only calculations that do not include all the federally required cost components, including books or supplies and other expenses (see below). These expenses can add an average estimated cost of

\$1,125 for books and supplies and \$2,600 for other expenses at four-year colleges and \$1,319, and \$2,904 (respectively) at two-year colleges.²⁵

College A: The college provides no net price, only an “Estimated Out of Pocket Expense,” a calculation that includes loans.²⁶

This is only an estimate. The estimations are only as accurate as the information provided and the assumptions built into the calculations. For a more complete breakdown please contact an Admissions Representative.

Scholarships and Grants

██████████ Merit Scholarship:	\$11,000.00
Pell Grant:	+\$6,345.00
Supplemental Educational Opportunity Grant:	+\$600.00
State Grant: <i>(Requires completion of the FAFSA by March 1)</i> <i>(Students and parents must be legal residents of Michigan.)</i>	+\$2,400.00
██████████ Grant: <i>(NU Grant funds are limited. Complete FAFSA early for highest consideration.)</i>	+\$1,979.00
Estimated Scholarships & Grants:	=\$22,324.00

Based on the information you provided, you qualify for the ██████████ **MERIT SCHOLARSHIP**. Award eligibility will depend on the date of your admissions application and payment of your admissions deposit. This renewable award provides **\$11000** per year for four years totaling **\$44000**.

Loans

Direct Loans:	+\$5,500.00
Estimated Scholarships, Grants, & Loans:	=\$27,824.00

Expenses

Tuition and Fees:	\$29,480.00
Books and Supplies:	+\$1,240.00
Room and Board:	+\$11,110.00
Transportation Cost:	+\$1,060.00
Personal Cost:	+\$1,780.00
Estimated Total Cost of Attendance:	=\$44,670.00
Estimated Scholarships, Grants, & Loans:	-\$27,824.00
Estimated Out of Pocket Expense:	=\$16,846.00

College B: The college does not provide a federally defined net price, which is the amount a student must pay for the cost of attendance after subtracting scholarships and grants. The college's cost of attendance calculation ("Estimated net cost for tuition, housing, and meals") does not account for all estimated expenses, which should include books and supplies and other expenses. In addition, the net cost calculation ("Net Cost after financial aid") subtracts loans as a form of aid.²⁷

Your estimated net cost for tuition, housing and meals at █████: **\$8,985.00**

Estimated █████ Tuition:	\$ 10,480.00
<i>Based on 28 undergraduate credits/year, including mandatory fees.</i>	
Estimated █████ Housing and meals:	\$ 10,850.00
<i>Includes all utilities, wifi, parking and laundry. Rates vary from \$9,900 to \$11,378 based on the room assignment awarded.</i>	
Estimated grant and scholarship aid:	\$ 12,345.00
█████ Academic Scholarship	\$ -4,000.00
<i>May be renewed for an additional three years.</i>	
█████ Opportunity Grant	\$ 2,000.00
<i>May be renewed for an additional three years. Grants do not have to be repaid.</i>	
Estimated Federal Pell Grant	\$ 6,345.00
<i>Grants do not have to be repaid.</i>	

Your estimated net cost for tuition, housing and meals at █████ **\$8,985.00**

Other possible expenses:	\$ 2,284.00
Books/Supplies	\$ 1,076.00
<i>This is an estimate of costs that a student may incur throughout the year. These costs are not paid directly to the university but should be considered in your estimated total expenses.</i>	
Estimated Travel, Personal & Miscellaneous Expenses	\$ 1,208.00
<i>This is an estimate of costs that a student may incur throughout the year. These costs are not paid directly to the university but should be considered in your estimated total expenses.</i>	
Other financial aid resources:	\$ 11,269.00
Private Scholarships/Tuition Waivers	\$ 0.00
Federal Student Loans	\$ 5,500.00
Federal Parent PLUS Loans	\$ 5,769.00

Net Cost after financial aid: \$0.00

Disclaimer: Based on the self-reported information provided on this calculator, the following represents an estimate of expenses and financial assistance at Saginaw Valley State University. It is NOT a financial offer. Costs are estimated based on the incoming 2020-2021 academic year.

POLICY RECOMMENDATIONS

While lower-income students often face lower net prices than their higher-income peers, net prices at many colleges exceed the available resources of many students in the state, and greater investments in need-based aid remain critical for helping students and families meet the cost of college. To that end, federal policymakers should boost the federal Pell Grant, which covers the its lowest share of college costs in over 40 years, and Michigan policymakers should invest more in state financial aid and increase support for colleges and universities.

While more transparent cost information is never an adequate solution to insufficient resources, it can play an influential role in making clear the options that are available and affordable, and in helping students and families navigate difficult choices they face in light of financial considerations and constraints.

Federal and state policymakers, as well as colleges themselves, can all play a part in ensuring NPCs communicate clear, comparable net price estimates that support students' search for a college that is in financial reach.



While lower-income students often face lower net prices than their higher-income peers, net prices at many colleges exceed the available resources of many students in the state, and greater investments in need-based aid remain critical for helping students and families meet the cost of college.

Federal Policymakers

- **The U.S. Department of Education should build a central NPC portal.** This approach would allow students to enter their information once and see comparable net price results for all colleges they select based on the same short set of questions and the most recent year of data available (note that this would be provided by the bipartisan, bicameral Net Price Calculator Improvement Act). A central portal would also reduce the harm of inconsistent compliance with NPC law, for which oversight is challenging given thousands of colleges with different NPCs.
- **The U.S. Department of Education should encourage colleges to use the federal NPC template.** More extensive use of the federal NPC would increase comparability among colleges until a central NPC portal is created.
- **Federal lawmakers should require schools to use the most recent data available.**²⁸ Federal guidance encourages that schools use the most recent data available, but the wide range of years we found colleges using indicate that encouragement is not enough and updating data annually should be required.
- **Federal lawmakers should expand federal data collection to reflect total college costs for students living at home.** Until the federal government provides a place on the IPEDS SFA survey for schools to report their estimated room and board costs for students living at home, net price calculators will be less accurate.²⁹

Michigan Policymakers

- **Michigan leaders and policymakers should take a proactive role in making sure students and families know NPCs exist and how to use them.** The State Treasury Department, which administers financial aid outreach and education programs, and state policymakers could authorize and run a public awareness campaign about NPCs and integrate them into existing communication with prospective students, especially during COVID-19. Financial aid counselors may not know about NPCs, and the state Treasury Department could share information about this resource broadly, including integrating information about them in workshops and other activities and materials.

- **The state should create its own portal to enable Michigan students to easily compare the net price at the colleges of their choice.** In the absence of a federal portal, the state could work with institutions to develop a website that would allow students to compare NPC results across schools within the state. Short of that, the state could develop a website that links to the NPCs of each institution in the state to make it easier for students to know about and find these tools.

Postsecondary Institutions

- **Colleges should place net price calculators in easy-to-find spots on their websites and promote them as useful tools for prospective students to figure out the cost of college.** NPCs should be within at least three clicks of the institution's homepage, and there should be a prominent link on the financial aid or paying for college site. Institutions should remove competing calculators, which can be confusing for students.
- **Colleges choosing to create their net price calculators should ensure the tools are easy to use.** While asking dozens of detailed questions may increase the accuracy of the net price estimate, it will also discourage students and families from completing the process, undermining the goal of providing early awareness of affordability. We recommend that colleges:
 - Limit the number of required questions to 10 or fewer.
 - Make clear which questions are required, so users know they have choices about how much information to provide.
 - Allow students and families to answer certain financial questions by selecting numerical ranges. For example, locating family income or a family home value within discrete categories would be less daunting and labor-intensive than providing exact numbers.
 - Do not ask questions that require students to track down complex financial information.

COVID-19 will undoubtedly exacerbate the higher education affordability challenges that existed in Michigan before the pandemic and put at risk the progress the state has made in growing its college-going and success rate. The power of Net Price Calculators is that they help prospective and current students identify colleges that are in closer reach than the sticker price and their personal finances may indicate. Federal and state policymakers and institutions should take the simple steps outlined above to make these tools easier to find, easier to complete, and easier to compare so that, a decade after they were created, NPCs can live up to their full promise to clarify the actual cost of pursuing higher education.

APPENDICES

Appendix A: Methodology

The figures provided in this report are based on data collected from finding and completing net price calculators provided by all public and private colleges in Michigan that receive Title IV funding and grant two-year or four-year degrees. This list of colleges was created from the Institutional Postsecondary Education Data System for the academic year 2018-19. Among the universe, we removed two colleges that were permanently closing, resulting in a total of 77 colleges that were analyzed in 2020. Included in our universe are three Tribal Colleges and Universities, which only receive federal funding for students who have Tribal membership.

- 15 Public four-year, colleges
- 31 Private four-year, colleges
- 31 Public, two-year colleges

We first examined NPCs in February 2020 and later in June 2020 to capture any end of academic year updates in this report. We analyzed each institution's NPC using their own website.

Appendix B: Student Profile

For each NPC, we used a student profile that represented a prospective student attending college in Michigan for the upcoming fall 2020 semester. The student would be a dependent student from a family of four with only one child in college and an average parent income of \$15,000 if the NPC required a set number and less than \$30,000 if it provided a range. This income range comprises over one-fourth (29.5%) of Michigan undergraduate college students enrolled in 2018.

The table includes the answers we inputted to receive a net price estimate. These inputs varied depending on the type of institution, as shown in the housing status and residency questions.

Student Profile Demographic Characteristics		
QUESTION	INPUT 1	INPUT 2
Age	18	
Race/Ethnicity	Non-Hispanic/AAPI	
Tribal Membership	No membership ³⁰	
Educational Background Questions		
QUESTION	INPUT 1	INPUT 2
Attended College Before?	No	
More than 15 college credits?	No	
Academic Standing	3.0	
Academic Scores	1200 SAT	20 ACT
Student Status	Graduated	
Graduation Date	May 2020	
Enrollment Year	Fall 2020	
Attendance Status	Full-time (15 credits)	
Housing Status	Most Four-year Colleges except those without housing: On-campus Housing	All Two-year and some four-year Colleges: Off-Campus Living with Roommates or Friends
On-Campus Housing Requirement	65% (46 out of 77 colleges) of four-year colleges required on-campus housing	None of the two-year colleges required on-campus housing
Residency Status Questions		
QUESTION	INPUT 1	INPUT 2
Residency and Citizenship	Michigan Resident	U.S. Citizen
Residency for Tuition Purposes	Four-year Colleges: In-State	Two-year Colleges: In-District
Eligible for Michigan TIP	Yes	

Household Information Questions		
QUESTION	INPUT 1	INPUT 2
Household Size	4	
Number of Siblings	1	
Age of Sibling	10	
How many children enrolled in college the upcoming year?	1	
Parent Total Financial Questions		
QUESTION	INPUT 1	INPUT 2
Parent Financial Assets	Parent A: \$0	Parent B: \$0
Annual Household Income	No range provided: \$15,000	If range provided: Less than \$30,000
EFC	\$0	
Tax Filing Form	1040Z	
Owned a Farm	No	No
Owned a House	No	No
Owned Land	No	No
Investments	\$0	\$0
Investments for Student's Siblings	\$0	\$0
Federal Taxes Owed	\$0	\$0
Received TANF/SNAP/Other Assistance Programs	Yes	Yes
Total Amount in Banking Account	\$0	\$0
Student Total Financial Questions		
QUESTION	INPUT 1	INPUT 2
Student Financial Assets	\$0	\$0
Owned a Business	No	No
Owned a House	No	No
Total Amount in Banking Account	\$0	\$0
Investments	\$0	\$0
Federal Taxes Owed	\$0	\$0
Additional Questions		
QUESTION	INPUT 1	INPUT 2
Play Sports	No	
An Applicant is a Legacy Student	No	

Appendix C: Net Price Calculator Questions

The table below indicates the range of questions asked on NPCs and the frequency of the item across all colleges. Because the majority of colleges use the Federal NPC template, the eight questions it includes were asked most frequently, as indicated in the table. For NPCs that were not based on the Federal template, we categorized questions into specific topics, such as parent financial information or student demographics. Within this table, we grouped questions about contact information into a single category in our initial analysis, and we only counted any additional requests like essay questions or self-identification questions separately.

Federal NPC Questions (all 77 Institutions)		
Question	Number of Institutions Asking Question	Percent of Institutions Asking Question
Financial Aid	54	70%
Age/Year of Birth	68	88%
State Residency	25	32%
Marital Status	65	84%
Children	64	83%
Number in Family	66	86%
Number in College	65	84%
*Household Income	53	69%
Non-Federal NPC Questions (all 77 Institutions)		
Question	Number of Institutions Asking Question	Percent of Institutions Asking Question
Contact Information		
Self-Identification (Student, Parent, Guardian)	5	6%
First Name	17	22%
Last Name	17	22%
Student Email	17	22%
Parent Email	17	22%
Phone Number	17	22%
Mailing Address	17	22%
Residency	17	22%
Interest Essay Questions	1	1%
Location, Residency, and Additional Demographics		
Living Arrangement	72	95%
Campus Location	4	5%
County	1	1%
Zip Code/State	5	6%

International/Citizenship Status	13	18%
Orphan/Ward of the State	5	6%
Active Duty Military	12	16%
Dependency Status	7	10%
Veteran	3	4%
Dependent on Veterans	2	3%
Family Information		0%
EFC	15	19%
Parents Marital Status	12	16%
Number of Parents Working	3	4%
Age of the Older Parent	9	12%
Parent Residency	5	6%
Parent Residency as of XXX Date	1	1%
Number of Siblings	1	1%
Age of Siblings	1	1%
Gender	3	4%
Parent Income		
Federal Income Tax Form	6	8%
Tax Filing Status	3	4%
Combined Parent Income and Adjusted Gross Income	10	13%
Household Income by Parent A	9	12%
Household Income by Parent B	9	12%
Federal Tax Payment/Income Tax	8	10%
Interest and Dividend Income	2	3%
Educational Tax credits	4	5%
Income Losses	4	5%
Medical and Dental Expenses not covered by insurance	1	1%
Federal benefits (TANF/WIC/SNAP, etc.)	5	6%
Dislocated Worker	2	3%
Parsonage Exclusion	1	1%
Child Support in Household	1	1%
Child Support Outside the Household	1	1%
Veterans Non-education benefits	1	1%
Housing, Food, Living Allowances for Military, Clergy, and Others	1	1%
Parent Additional Taxed Income	3	4%
Additional Income Not Reported	1	1%

Parent Investments		
Current Amount in Cash, Savings, and Checking	8	10%
Untaxed Income, Benefits, and Retirement Plan Contributions	8	10%
Home Ownership	1	1%
Value of Parent Investments	6	8%
Business Ownership	2	3%
Farm Ownership	1	1%
Real estate	1	1%
Parent Assets in Siblings Names	1	1%
Student Finances		
Federal Tax Return Filing	1	1%
Student Income	11	14%
Adjusted Gross Income	4	5%
Student and Parent Estimated Annual Income (Untaxed + AGI)	1	1%
Previous Year Household Income	1	1%
Federal Tax Payment	5	6%
Interest and Dividend Income	1	1%
Untaxed Income and Benefits	5	6%
Student Additional Taxed Income	3	4%
Income Losses	2	3%
Student Investments		
Current Amount in Cash, Savings, and Checking	8	10%
Student and Parent Combined Assets	1	1%
Additional Assets Not Already Stated	1	1%
Value of Investments	5	6%
Business Ownership	3	4%
Farm Ownership	3	4%
Real estate	2	3%
Value of Trusts	1	1%
How Much Do You Plan to Pay Out of Pocket	3	4%
Educational Allowance from Parent's Employer	1	1%
Academics		
Current Academic Level	8	10%
Graduation Date	6	8%
College Start Date	2	3%

High School Completion Status	4	5%
High School Name	2	3%
Catholic School attendance	1	1%
Academic Major or Program of Study	6	8%
Grade Attendance (Freshman/Continuing)	3	4%
Transfer Student	1	1%
Degree Type (Associate, Bachelor)	1	1%
Enrollment Status (Full-time, etc.)	2	3%
Already have Bachelor's Degree?	1	1%
Academic Scores		
GPA	22	29%
High School Rank	1	1%
High School Class Size	1	1%
Act Scores and SAT Scores (Writing, Reading, Combined)	20	26%
College Credits Already Earned	2	3%
Taking AP/IB Classes	1	1%
IB Student	1	1%
Scholarships and Grants		
Eligibility for Michigan TIP	2	3%
Outside Scholarships	2	3%
Catholic School attendance	1	1%
Campus Visit Scholarship	1	1%
Extra-Curricular Activities		
Athletics	3	4%
Clubs	1	1%
Business organizations (DECA/BPA, etc.)	1	1%
Honors	1	1%
Student Work at Summer Camp	1	1%
National Merit/Achievement	1	1%
National Hispanic Recognition Program	1	1%
Christian Reformed Church Membership	1	1%
Demographics		
Identify as Latino, Black, African American, American Indian/Native or Indigenous, Asian, or Pacific Islander	1	1%
First Generation	1	1%
Gender	3	4%

Member of a Tribe	1	1%
Legacy		
Legacy (Parent/Grandparents)	4	5%
Legacy (Siblings)	1	1%

Appendix D Net Price Calculator Data Years

This table includes the data year displayed on all NPCs that we analyzed within our universe. Colleges that did not use the federal template include colleges that created their own NPC as well as those that used a third-party template.

Non-Federal Template Years		
Years	2010-2011	1
	2016-2017	1
	2019-2020	7
	2020-2021	12
	No year provided	7

Using Federal Template Years		
Years	2013-2014	1
	2015-2016	3
	2016-2017	6
	2017-2018	33
	2018-2019	3
	2019-2020	1
	2020-2021	1
	No year provided	1

ENDNOTES

1. SHEEO (2020). State higher education finance: FY 2019. <https://bit.ly/35qBMIK>
2. Center for Budget Policy and Priorities (2017, August). A lost decade in higher education funding: State cuts have driven up tuition and reduced quality. <https://bit.ly/35qBOAm>
3. TICAS (2017). College insight, cost of attendance, 2017-2018. <https://bit.ly/2ZpfONs>
4. Information about Michigan unemployment rates and fiscal budget were taken from the U.S. Bureau of Labor Statistics: <https://bit.ly/3k0blrG>
5. Deming and Dynarski (2009). Into college, out of poverty? Policies to increase postsecondary attainment of the poor. <https://bit.ly/2RgbzEp>
6. Calculated from TICAS Student Debt State dashboards. Student debt and the class of 2019. <https://bit.ly/3ivToGV>
7. TICAS (2020, July). What college costs for low-income Californians: 2020. <https://bit.ly/2DOZOZU>
8. TICAS (2011, March). Adding it all up: An early look at net price calculators. <https://bit.ly/3hn46hb>. Perna, L. W., Wright-Kim, J., & Jiang, N. (2019, March). Questioning the calculations: Are colleges complying with federal and ethical mandates for providing students with estimated costs? The Alliance for Higher Education and Democracy (Penn AHEAD), University of Pennsylvania Graduate School of Education. Retrieved July 31, 2020, from <https://bit.ly/35uHWHt>
9. NPSAS. (2020, March). Stats in Brief. What is the price of college? Total, net, and out-of-pocket prices by type of institution in 2015–16. <https://bit.ly/2DNQLRB>
10. Higher Education Opportunity Act. (2008). <https://bit.ly/3m60kMW>
11. U.S. Department of Education. (2019, March 5). Net price calculator requirement. <https://bit.ly/35jTT2W>
12. Integrated Postsecondary Education Data System. Net price calculator information center. <https://bit.ly/3k41erj>
13. National Postsecondary Education Cooperate. (2009, November) Information required to be disclosed under the Higher Education Act of 1965: Suggestions for dissemination. <https://bit.ly/3k6oLYY>
14. The universe included all 2-year and 4-year, degree-granting, public and private institutions that received Title IV funding in Michigan. We excluded graduate-only degree institutions and for-profit institutions from our analysis. These institutions were pulled from The Integrated Postsecondary Education Data System (IPEDS) 2018-2019.
15. IPUMS, American Community Survey (2018). <https://usa.ipums.org/usa/sda/>. Accessed August 4, 2020. Percentage indicates the share of undergraduates living in Michigan who had a family income less than or equal to \$30,000.
16. TICAS (2020, February). College Costs in Michigan. <https://bit.ly/35nu7uu>
17. We contacted each of the colleges named in the report to fix any issues with their net price calculators. Out of the 10 colleges contacted, four colleges fixed their NPCs to reflect an accurate net price.
18. We calculated that less than 20% of NPCs were easily accessible within 3 clicks of the homepage or were not listed on admissions and financial aid pages.
19. These numbers reflect the average number of questions that students would need to complete to fill out an NPC by using the FAFSA4Caster or answering additional questions on the NPC to receive their estimated Expected Family Contribution (EFC). We exclude public 2-years since the majority only used the federal NPC template.
20. Integrated Postsecondary Education Data System. Net price calculator information center. <https://bit.ly/3k41erj>
21. For residency questions, 17 percent of colleges asked whether a student was an international student or a U.S. citizen, but 94 percent of those colleges already asked students their state of residence.
22. Integrated Postsecondary Education Data System. Net price calculator information center. <https://bit.ly/3k41erj>
23. Lawrence Technological University was contacted about the two cost calculations on their NPC.
24. These colleges fixed their net price calculators after being contacted.
25. These average costs were calculated from the data reported in the NPCs.
26. College A adjusted their NPC to correctly display a net price after being contacted.
27. College B updated and corrected their NPC after being contacted about the issues identified with their NPC.
28. Integrated Postsecondary Education Data System. Net price calculator information center. <https://bit.ly/3k41erj>; IPEDS. (2018, May). Data collection and release procedures. <https://bit.ly/3iuNXaQ>; and IPEDS. (n.d.). IPEDS survey components. National Center for Education Statistics. <https://bit.ly/35sXnjB>
29. TICAS blog post. Diving Deeper into College Affordability Gaps in California: Assessing Net Price Data and How They Can Be Improved for Students Living at Home. August 2020. <https://bit.ly/33ga5j1>
30. Tribal Universities and Colleges only provide financial aid to students who have Tribal membership.

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