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## Show Me the Money: An Exploration of International Student Net Tuition and Fees at Regional Universities in Minnesota and Wisconsin

Colleen Marchwick  
*University of Wisconsin-Eau Claire*, [marchwcc@uwec.edu](mailto:marchwcc@uwec.edu)

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## **Show Me the Money: An Exploration of International Student Net Tuition and Fees at Regional Universities in Minnesota and Wisconsin**

### **Cover Page Footnote**

This research was begun during a doctoral class taught by Dr. Gerald Fry and with the encouragement of adviser Dr. Elizabeth Sumida Huaman in Comparative International Development Education at the University of Minnesota.

# Show Me the Money: An Exploration of International Student Net Tuition and Fees at Regional Universities in Minnesota and Wisconsin

By Colleen Marchwick, University of Wisconsin-Eau Claire

*International student enrollment has become increasingly important in higher education financing as public appropriations for higher education and enrollments have declined. A critical consideration for U.S. public institutions -- in particular regional institutions that lack brand prestige -- is pricing. This research brief examines the methods regional public universities in Wisconsin and Minnesota used to lower tuition for international, degree-seeking undergraduates. The findings suggest that the institutions used multiple approaches to reduce international non-resident tuition and limit remissions length and renewal. Additionally, remission complexity and price uncertainty may influence perceptions of higher education affordability in the United States.*

Keywords: *international students, remission, net tuition, enrollment demand*

International student enrollment has become increasingly important in higher education financing (OECD, 2020) as public appropriations for higher education have declined (George Mwangi, 2013; Jaquette & Curs, 2015) and as U.S. higher education institutions (HEIs) face the 2025 “enrollment cliff” fueled by declining U.S. birth rates tied to the 2008 great recession (Barshay, 2018). International students provide HEIs an opportunity to generate tuition revenue outside their normal geographic sphere, which is important to regional public HEIs that have less capacity to raise revenue through research funding and are predicted to experience the greatest enrollment losses (Barshay, 2018).

While regional and less selective HEIs -- especially Northeast and Midwest institutions -- brace for demographic changes (Barshay, 2018; Grawe, 2020), new international student enrollment in the U.S. is declining. The declines began in 2016-2017 and continued with the pandemic delivering a 45.6% drop in new international student enrollment from 2019-2020 to 2020-2021 (IIEd, 2021; Redden, 2020). International student losses disproportionately impacted master’s level institutions; these institutions enrolled smaller percentages of international students than doctoral institutions but experienced greater international enrollment declines (IIEb, 2021). Bukenova et al. (2020) predicts continued challenges for U.S. institutions post-COVID requiring institutions to consider their global engagement strategies or risk losing ground to competitors.

Schulmann and Le (2018) recommend addressing international students' financial concerns to mitigate enrollment losses. However, international students in the U.S., mostly F and J visa holders, are ineligible for federal student aid (Who Gets Aid, n.d.). A critical consideration for U.S. public institutions is pricing. Demand theory has long been applied to U.S. higher education to analyze pricing and aid strategies that encourage access and enrollment. In studies of resident and out-of-state non-residents, researchers analyzing price sensitivity (Leslie & Brinkman, 1987; Heller, 1997; Noorbakhsh & Culp, 2002) and aid sensitivity (Heller, 1997) concluded that “as the price of college goes up, the probability of enrollment tends to go down” (Heller, 1997, p. 649) and that “decreases in financial aid also lead to declines in enrollment” (Heller, 1997, p. 650). Grimes and Lin (2020) found that first-year undergraduates exhibited the strongest sensitivity to tuition and fee increases; transfer undergraduates exhibited the least sensitivity to increases in tuition and fees but the most sensitivity to scholarship awards. Zhang (2007) examined non-resident demand (excluding non-residents from U.S. territories and foreign countries), for U.S. public HEIs at different levels of

analysis -- national, state, and institution -- between 1986 to 2004. This study found greater estimated price elasticity at master's level institutions than doctoral institutions and greater estimated price elasticity at competitive/less competitive than at highly competitive institutions, which "suggests the importance of context in determining the relationship between non-resident enrollment and non-resident tuition and fees" (p. 20). George Mwangi (2013) offers one of the few analyses of the relationship between non-resident tuition and fees and international student enrollment and concluded "as the tuition becomes higher than international students are willing to pay, they are likely going to select another institution and that institution may not be in the same state or even the same country" (p. 71). She suggests states consider policies that support international undergraduate enrollment, such as grants, loans, and targeted work programs, or paying increased attention to price elasticity.

Given the constraints of regional public HEIs and international students' ineligibility for federal and state aid, state policies to reduce net price become important to recruiting and retaining international students. Tuition policy and discounting through non-resident remissions, waiving all or some of non-resident tuition, represents the primary means of providing financial assistance to international undergraduates. However, state policies on remissions or the classifications of international students as residents for tuition purposes at U.S. public universities vary significantly across states and among universities within a state (Krsmanovic & Sabina, 2020). Limited research has been published on state tuition and remission policies for international non-residents. To begin addressing this gap, this research brief examines (1) differing policies across three university systems in neighboring states of Minnesota and Wisconsin to reduce non-resident tuition for undergraduate international students; and (2) net tuition price at public, regional universities in Minnesota and Wisconsin.

## Methods

### Examination of Non-Resident Tuition and Remission Policies

Minnesota and Wisconsin provide an interesting comparison. Both face declines in high school graduates, though these declines are more acute in Wisconsin (WICHE, 2020), yet approach tuition pricing for non-resident, international undergraduates differently. Minnesota State Board Policy allows institutions the discretion to charge the resident rate to nonimmigrant international students or establish a single rate with board approval (Minnesota State, n.d.). University of Minnesota president can recommend for board action that non-resident, non-reciprocity students be charged the resident rate and tuition to be waived in support of institutional goals (Board of Regents Policy, 2013). University of Wisconsin System Regent Policy delegates non-resident tuition remissions decisions to the chancellors of each university (University of Wisconsin System, 2020; University of Wisconsin System Board of Regents, 1987).

To explore these provisions, undergraduate, non-resident tuition and discounting were examined at 22 regional, public universities, master's or baccalaureate institutions, across the three systems. Doctoral institutions were excluded as research suggests less price sensitivity among those attending top-tier public doctoral and elite privates due to prestige signaling associated with these institutions (Cantwell, 2015; Dotterweich & Baryla, 2005; Zhang 2007). Of the 22 institutions included, 11 universities are from the University of Wisconsin System (UW), seven from Minnesota State System (MinnState), and four from the University of Minnesota System (UMN). Only international undergraduate pricing was examined as students and families are primarily responsible for undergraduate fees (IIEc, 2021). Per guidance from the Institutional Review Board, all institutions were assigned a code (UW1, MinnState1, UMN1, etc.).

## Data

All tuition, fees, and discount information were retrieved from public institutional webpages presenting costs and promotional content targeting future students. Six data points were examined; the data points represent themes that emerged through inductive, iterative comparison of web content. An inductive approach was used given the research scarcity on the topic.

- *Tuition Benefit.* Three main categories are identified: (1) Discount-remission or scholarship, (2) in-state tuition, or (3) single flat rate. Discounts were further sub-categorized into varying, set amount-partial, and set amount-full. Based on state policy and the work of Krsmanovic and Sabina (2020), all discounts are likely remissions of non-resident tuition but are frequently described as “scholarships”.
- *Amount.* The monetary benefit to students.
- *Availability.* “Universal” is ascribed when web content indicates an award available to all students; “limited” is ascribed when language indicates awards are limited in number or by eligibility minimums. In some cases, the web content makes it impossible to determine the availability of the benefit, in which case a designation of “unclear” is applied.

In addition, the following criteria were examined as they represent barriers to access and introduce complexity and uncertainty to students and families:

- *Application Required.* “Yes” indicates students must submit an application for benefit consideration. “No” indicates application is not required.
- *Renewal Length.* The maximum award length is listed.
- *Academic Minimums for Renewal.* Grade point average (GPA) and academic standing minimums are listed based on published language. “No requirements” is listed when web language specifically states that there are no requirements for renewal; “not stated” is listed when the web content did not mention conditions for renewal.

## ***Net Non-Resident Tuition and Fees Calculation***

The study examined the 2021-2022 undergraduate, non-resident tuition and fees at all 22 regional universities. For comparison, 18 credits of standard non-resident tuition and fees were used as most institutions offered a tuition plateau allowing students to take 12 or 13 to 18 credits for the same rate. No program differentials or specific international student fees were included. Where discounts were advertised, net fees were determined by subtracting the published remission or “scholarship” amount from the published 2021-2022 standard tuition and fees. For varying discounts, two estimations occurred: maximum net non-resident tuition and minimum net non-resident tuition.

## **Results**

### **Non-Resident Tuition and Remission**

In comparing non-resident, international undergraduate tuition/fees and the use of discounts across the three systems, MinnState and UMN implemented more favorable policies to non-resident, international undergraduates than those in UW. All Minnesota regional universities, except the UMN3 and UMN4, offered resident tuition to international undergraduates although the means of achieving resident tuition differed: discount-remission/scholarship, in-state tuition, or single flat rate

(See Table 1). Additionally, Minnesota universities did not require an application to access resident tuition and fees with the exception of UMN4. None of the 11 Wisconsin universities remitted the full non-resident portion of tuition, six of the 11 required an application, and only three advertised that a remission would be universally available to all students (see Table 1). Significant variation in remission policies and amounts existed among the UW institutions. UW9 even had two separate approaches based on a country-specific program creating an alternate and more generous remission policy for Malaysian transfer students. Additionally, seven of the 11 Wisconsin universities remitted tuition in varying amounts, creating price uncertainty for students and families as they await benefit decisions.

Although use of renewal and duration criteria was more common in UW than MinnState and UMN, universities within all three systems limited remissions by requiring international students to meet academic minimums and/or duration limits. The renewal and duration criteria curb institutional financial liability but again may increase uncertainty for students and families. A change in academic performance or a degree delay, common among students, would substantially increase tuition and fees.

**Table 1**

*Tuition benefit to non-resident international undergraduates, retrieved Fall 2020*

Institution	Tuition Benefit	Amount	Availability	Benefit Application Required	Renewal Length	Academic Minimums for Renewal
MinnState1	Scholarship-set amount, full NR	\$7,860	Universal	No	Full length of study	Not stated
MinnState2	In-state tuition	N/A	Universal	No	Not stated	No requirement
MinnState3	Scholarship-set amount, full NR	\$7,638	Universal	No	Not stated	2.5 GPA
MinnState4	In-state tuition	N/A	Universal	No	N/A	Maintain good academic standing
MinnState5	Scholarship-set amount, full NR	\$6,282	Universal	No	9 semesters	2.5 GPA
MinnState6	Scholarship-set amount, full NR	\$7,500	Universal	No	Not stated	Term GPA of 2.5 or cumulative MinnState GPA of 3.0
MinnState7	In fall 2020, the site contained limited information and a request for clarification went unanswered. However, in summer 2021, a single tuition policy was announced.	11%				
UMN1	Single flat rate for all students	N/A	Universal	N/A	N/A	N/A

*(continued)*

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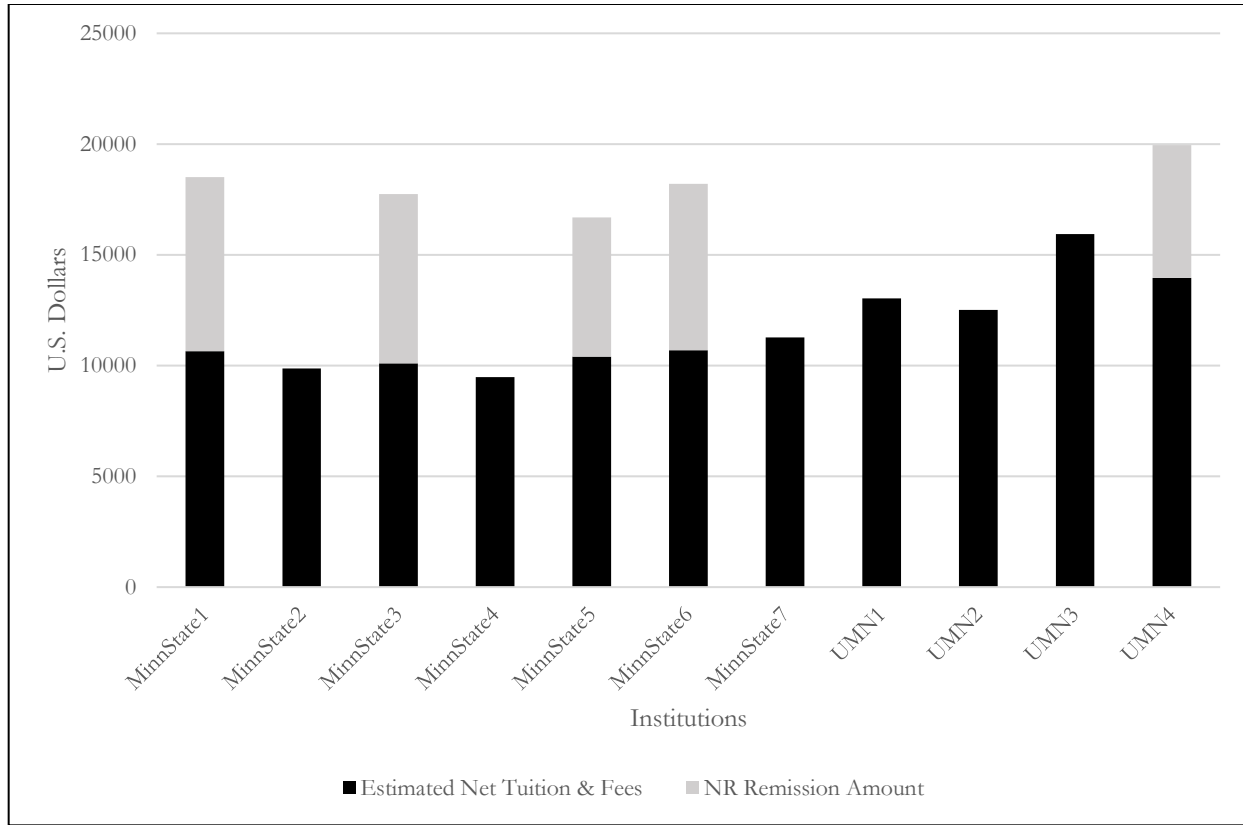
Institution	Tuition Benefit	Amount	Availability	Benefit Application Required	Renewal Length	Academic Minimums for Renewal
UMN2	Single flat rate for all students	N/A	Universal	N/A	N/A	N/A
UMN3	Low non-resident rate, \$2054 above resident	N/A	Universal	N/A	N/A	N/A
UMN4	Scholarship-set amount, partial NR	\$6,000	Unclear	Yes	4 years	3.00 GPA
UW1	Scholarship-varying amount, partial NR	\$2,000-\$6,000	Unclear	Yes	8 semesters for freshmen, 4 for transfer students	2.5 GPA
UW2	NR Waiver- set amount, partial NR	\$5,300 any student, \$7,200 3.4 GPA or above	Unclear	No	Max of 5 years for freshmen, transfer based on time needed to complete degree	Not stated
UW3	Scholarship- set amount, partial NR	\$3,000	Universal	No	Each year of enrollment	Not stated
UW4	Scholarship- set amount, partial NR	\$5,000	Limited	No	Not stated	3.00 GPA
UW5	Scholarship- set amount, partial NR	\$4,000	Universal	No	4 years	2.75 GPA
UW6	Remission- varying amount, partial NR	up to \$5,000	Unclear	Yes	4 years	2.00 GPA
UW7	Scholarship- varying amount, partial NR	\$2,000-\$6,000	Limited	Yes	Not stated	2.75-3.00 GPA depending on award amount
UW8	Scholarship- varying amount, partial NR	\$1,875-\$7,500	Unclear	Yes	Not stated	Not stated
UW9	Scholarship- varying amount	Not stated	Limited	Yes	Not stated	3.00 GPA
	Scholarship-set amount, partial NR (country-specific transfer)	\$4,500	Universal	No	Not stated	Not stated
UW10	Scholarship-varying amount, partial NR	\$3,000-\$5,000	Unclear	No	Until complete first degree or attempt 150 credits	3.00 GPA
UW11	Scholarship- varying amount, partial NR	\$2,000-\$6,000	Unclear	Yes	Not stated	Not stated

**Net Non-Resident Tuition and Fees**

In comparing the three systems, UMN and MinnState universities provide students and families a clear picture of international, undergraduate tuition (See Figure 1). By contrast, the discounts of varying amounts, commonly employed at UW institutions (Figure 2), result in uncertainty during the undergraduate search and application process since remission applications and decisions typically occur later in the admission cycle. As a result, international undergraduate applicants to most UW universities will obtain price certainty later than applicants to MinnState or UMN universities.

**Figure 1**

*Estimated 2021-2022 net non-resident (NR) tuition and fees – Minnesota State and University of Minnesota*



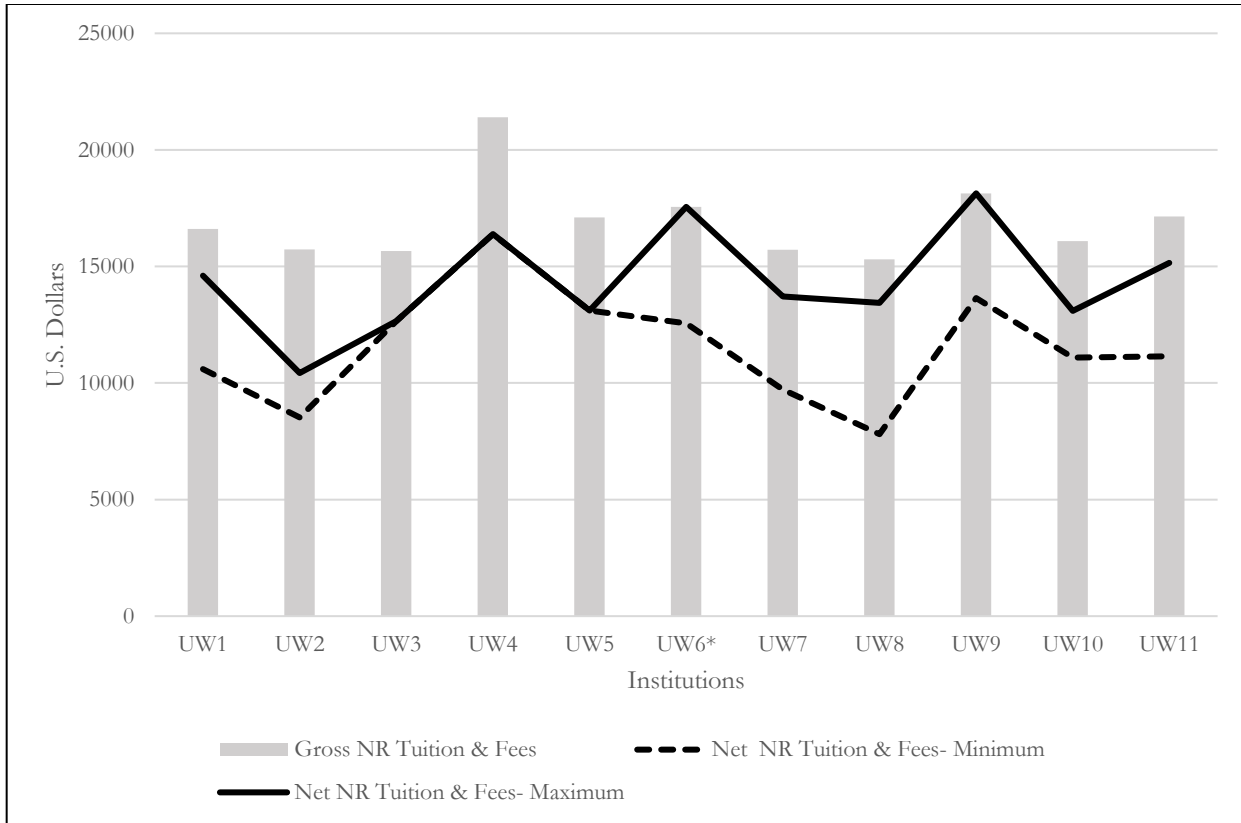
*Note:* Grey represents the remission amounts. If there is no grey, the HEIs use a single rate for resident/non-resident or in the case of UMN3 a low non-resident rate

Annual estimated net tuition and fees at MinnState universities were the lowest of the three systems with international undergraduate net tuition and fees below \$10,000 at all six universities (see Figure 1). UW2 and UW8 are the only Wisconsin universities where a maximum discount would result in net non-resident tuition and fees below \$10,000 (see Figure 2). UMN and UW institutions estimated net non-resident tuition and fees commonly fell between \$10,000 and \$15,000. The remission range increased price variability and uncertainty at UW institutions.



**Figure 2**

*Estimated 2021-2022 non-resident (NR) tuition and fees – University of Wisconsin*



*Note:* Two lines were used to represent the possible range of net tuition and fees. If awarded, the dotted line represents the lowest amount a student could pay; solid represents the maximum. UW6\* is the only institution among the 22 examined with an international, non-resident rate which is higher than the standard, non-resident tuition.

### Discussion

This research seeks to better understand policies and practices to reduce non-resident tuition for international, degree-seeking undergraduates at regional public universities. The findings support Krsmanovic and Sabina (2020), whose study of institutional and state tuition policies “highlighted the alarming disparities that international students may encounter when attempting to estimate the cost of higher education in the U.S.” (p. 543). Although all 22 regional universities offered some form of price reduction to international undergraduates, the reductions took many forms and were limited at some universities. The different approaches and nomenclature may confuse prospective international students and families impeding them from understanding and comparing the real cost of U.S. undergraduate education. As cost and aid are important factors in international students' decision process (IIEa, 2015; Nicholls, 2018; Schulmann, 2017; Schulmann & Le, 2018), making the information transparent and easily understandable is critical to recruitment. Additionally, universities should consider carefully how they might increase transparency in their web content. As an English-speaking, higher education professional, I often visited two or three different pages to estimate net tuition and fees. Remissions or “scholarship” opportunities are commonly located on admissions pages, whereas tuition and fees are found under the business office.

Access and renewal criteria may act as barriers to lower tuition prices and add complexity and uncertainty to students and families. Research on U.S. aid complexity and pricing has resulted in calls for simplification and transparency, so students are not discouraged from pursuing higher education (Dynarski & Scott-Clayton, 2006; Dynarski & Widerspan, 2012; Levine, 2022). Although not eligible for federal or state aid, Schulmann (2017) found international students aspiring to the U.S. have a wide range of resources and that financial factors, such as tuition, living costs, and aid, played an important role in application and enrollment decisions. Alleviating complexity and uncertainty may be especially important to international students and families unfamiliar with U.S. higher education.

Comparing remissions and net price across the 50 states is difficult for both students and researchers due to a lack of information. Krsmanovic and Sabina's (2020) survey revealed 1.7% of institutional respondents (N=229) classified international undergraduates as residents (all in Minnesota) and 14% identified these students as "other," neither non-resident nor resident. Some "other" universities had a third tuition tier for international non-residents while some used the resident rate for students from "sister cities" (Alaska) or students meeting certain state residency requirements (Nebraska and Mississippi). In this research, MinnState and UMN institutions appear more proactive in moving to a single tuition or resident rate for international undergraduates compared to UW institutions.

The United States is not alone in grappling to balance international tuition and scholarships while navigating declining governmental support and enrollment. In Canada, international students face rising tuition (Stacey, 2021) and two-thirds report increased financial stress from the pandemic leading some to call for policy changes to address tuition increases and lack of "robust financial aid programs" (Stacey, 2022, para. 30). While international undergraduate applications in the United Kingdom (UK) are forecasted to increase 46% percent by 2026 (O'Malley, 2022), the UK experienced a 56% decline in European Union (EU) undergraduates from 2020 to 2021, which marked the year when EU students became ineligible for UK student loans and home fees under Brexit (Mitchell, 2022, Universities UK, 2021). Students from price-sensitive countries in Central and Eastern Europe declined particularly, resulting in recommendations of a UK scholarship program for EU students (Mitchell, 2022).

Studies on the influence of international undergraduate tuition and remission policies on enrollment demand are needed to understand more fully the relationship between net price and demand. In particular, there may be value in state-level analysis based on institutional type to determine differences in price elasticity between doctoral, master's, bachelor's and associate's degree-granting institutions. An ongoing challenge will be data access to conduct empirical analyses, in particular the real cost of tuition and fees after remissions and other aid is applied. States and individual institutions will benefit from an increased understanding of how best to price tuition and offer aid to attract international enrollment. As tuition is now the primary funding source for public universities, pricing strategies will continue to be critical to future institutional health and sustainability.

### Implications for Practice

- **Prioritize transparency.** Institutions should consolidate tuition/fees and discounts on one webpage for easy calculations and define and/or translate important concepts such as "tuition plateau", "GPA", etc.
- **Reconsider applications and varying remissions.** Applications create an obstacle to benefits and prolong price uncertainty. Institutions should consider whether "scholarship"

applications serve a valuable purpose. Standard remissions could add clarity and eliminate administrative work.

- **Align pricing with demand.** Given the declining number of high school graduates in many U.S. regions, institutional and financial leaders should work to align international undergraduate pricing with anticipated reduced demand.

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