

# Net Tuition Trends in the United States

---

**Andrew Gillen**

**James Coleman**

**Hans Zhong**



An Annual Report from the  
Center for College Affordability and Productivity

October 2008

## Trends in Net Tuition

This report documents the latest trends in net tuition for American higher education. Affordability has become a topic of concern for many, but there is a lack of information on the relevant concepts of tuition, primarily published vs. net. This report seeks to shed light on this topic.

While few doubt that published tuition rates (sticker price) have been increasing at alarming rates, it is often argued that “net tuition,” or the out of pocket expense, for students is much lower because of financial aid. This report shows that with few exceptions, financial aid has not increased sufficiently to offset increases in published tuition. In other words, the net tuition paid by students is higher now than it was five years ago.

### Highlights

We show three figures for each type of school in the country and for various types of schools in each state.

- Published Tuition
  - This is the enrollment weighted average “sticker price.”
- Net School
  - This is the actual enrollment weighted average revenue per student for the school.
    - Equal to the published tuition, minus financial aid provided by the school (institutional grant aid).
- Net Student
  - This is the average enrollment weighted out of pocket costs for students.
    - Equal to the published tuition minus all grant aid (federal, state, local, and institutional grants).

### Important Notes

- Total Costs of Attendance are higher than reported here.
  - These figures are for tuition and required fees only. Other expenses, such as room and board or books are not included.
- Student loans do not decrease net tuition since students are expected to repay loans, which is not the case with grants.
- Tax credits and deductions were not included due to insufficient data availability.
- Figures are enrollment weighted.
  - For example, the tuition figures reported for the US at 4 year public schools weighs the average tuition at each school by the proportion of all students at 4 year public schools at that particular school.
- Figures have been adjusted for inflation using the CPI-U.

## Other Organizations' Calculations of Net Tuition

### *The College Board: Trends in College Pricing Annual Report*

“Average net price is calculated by subtracting average grant aid and tax benefits per full-time student from the published price. Average aid is calculated by dividing total grants and tax benefits received by full-time students in the sector by the number of full-time students.”<sup>1</sup>

The calculations done by the College Board are closest to what we refer to as “Net Student” tuition.

However, it should be noted that this method starts from aggregate figures and works its way down: “The [College Board] calculations of net price... are based on the aggregate amounts of each type of aid reported in *Trends in Student Aid 2007* and on the allocation of each type of aid across institution types and between part-time and full-time students reported in... [the] *National Postsecondary Student Aid Study* (NPSAS) data.”<sup>2</sup> This is in contrast to the methods employed here, which start with the data for each school and aggregate up.

### *The State Higher Education Executive Officers: State Higher Education Finance (SHEF)*

The SHEEO reports figures it refers to as “Net Tuition Revenue – the gross amount of tuition and fees, less state and institutional financial aid, tuition waivers or discounts, and medical student tuition and fees. This is a measure of the resources available through tuition and fees to support instruction and related operations at public higher education institutions.”<sup>3</sup> They go on to note that this is not a measure of the “net price” for students because they do not account for federal grants or tuition tax credits.

The calculations in the SHEF report are closest to what we refer to as “Net School” tuition.

### *Adjustments*

The figures in the SHEEO report are adjusted for cost of living differences, differences in enrollment, and inflation. The first two adjustments are justifiable given the purpose of the SHEEO report - to compare public universities in various states. The third adjustment, for inflation, should also be done; however, an inappropriate price index was used. Instead of using the Consumer Price Index – Urban (CPI-U) to adjust for inflation (as both this report and the College Board use), the Higher Education Cost Adjustment (HECA) was used. Beyond the objection that one of the main uses of a price index is to make comparisons of price changes over

---

<sup>1</sup> Trends in College Pricing 2007, pg 17.

<sup>2</sup> Trends in College Pricing 2007, pg 27.

<sup>3</sup> State Higher Education Finance FY 2007, pg 11.

time across industries, something that industry specific price indices like the HECA do not allow, its main component is faculty salaries,<sup>4</sup> which is self-referential.

All methods of calculating the different net tuitions are as the College Board notes “a best approximation.”<sup>5</sup>

### CCAP Methodology

The figures in this report are computed using data from the individual institutions. While both the College Board and the State Higher Education Executive Officers already publish data on net tuition, variously defined, CCAP’s calculations offer a distinct advantage. CCAP uses a “built from the ground up” approach: we use data at the level of individual schools and aggregate it together. This allows for a greater degree of disaggregation and means that CCAP’s data can be used to examine trends occurring at the state and institutional level.

To calculate net tuition, data on tuition and required fee charges and grant aid was collected from the Integrated Postsecondary Education Data System (IPEDS) for as many schools as possible. Those schools which did not report full time equivalent (FTE) enrollment for the 2006-2007 school year, or tuition charges starting in 2000-2001, were eliminated. In all, there was sufficient data for 3,369 schools.

The calculation of the three figures was straightforward.

- Published Tuition = the average tuition charged by the institution.
- Net School = published tuition minus institutional grant aid per student.
- Net Student = published tuition minus all grant aid (federal, state, local, and institutional).

It should be noted that these figures are for tuition and required fees only. Other expenses, such as room and board or books, are not included. Thus a negative number for net tuition does not imply that the student pays nothing but merely that grant aid covers all tuition and fee charges, with some money left over for other, presumably education related expenses. *Thus total costs of attendance are higher than reported here.* Also, student loans do not affect net tuition. Loans are required to be paid back, and therefore affect primarily the timing of payment for college rather than the amount (interest charges will of course increase the total amount paid by students). Tax credits and deductions were not included due to insufficient data availability (see subsection below). Lastly, the IPEDS figures are for “Full-Time First-Time Degree/Certificate-Seeking Undergraduates,” and it is assumed here that the financial aid for these students are representative of the rest of the student body.

All figures were corrected for inflation using the CPI-U. Figures for each state (or the nation for national average) were then enrollment weighted. The weight for each school was the proportion of all students at that type of school in a state at that particular school for the year 2006. This

<sup>4</sup> Technically, the Employment Cost Index (ECI) for management, professional, and related occupations is used.

<sup>5</sup> Trends in College Pricing 2007, pg 27.

holds the distribution of students across schools at their 2006 level, and uses the proportion at each individual school as a weight when finding the weighted average for all the years.

### *A Note on Tax Benefits*

One disadvantage of the method employed for calculating the net price for students is that it does not take into account tax benefits (the Hope and Lifetime Learning Credits as well as the tuition tax deduction). While the College Board does account for these benefits in its figures, they can do so only because they only report national averages. Because of the way the tax benefits are structured (the Hope and Lifetime Learning credits phase out at higher incomes, and the tuition tax deduction is capped) and the fact that the distribution of students by income is not the same at each school, an average tax benefit is likely to be a misleading estimate, except for the national average, as done by the College Board. Specifically, it would tend to overestimate the net tuition at schools that enroll more low income students, and underestimate the net tuition at schools that enroll fewer low income students.

Due to these difficulties, tax benefits were ignored for the purposes of this report, though it is clear that they do lower the net tuition of students. Therefore, the figures reported can be thought of as an upper bound for the true average, which will be slightly lower than reported here depending on the enrollment profile of the school.<sup>6</sup>

### **Charts**

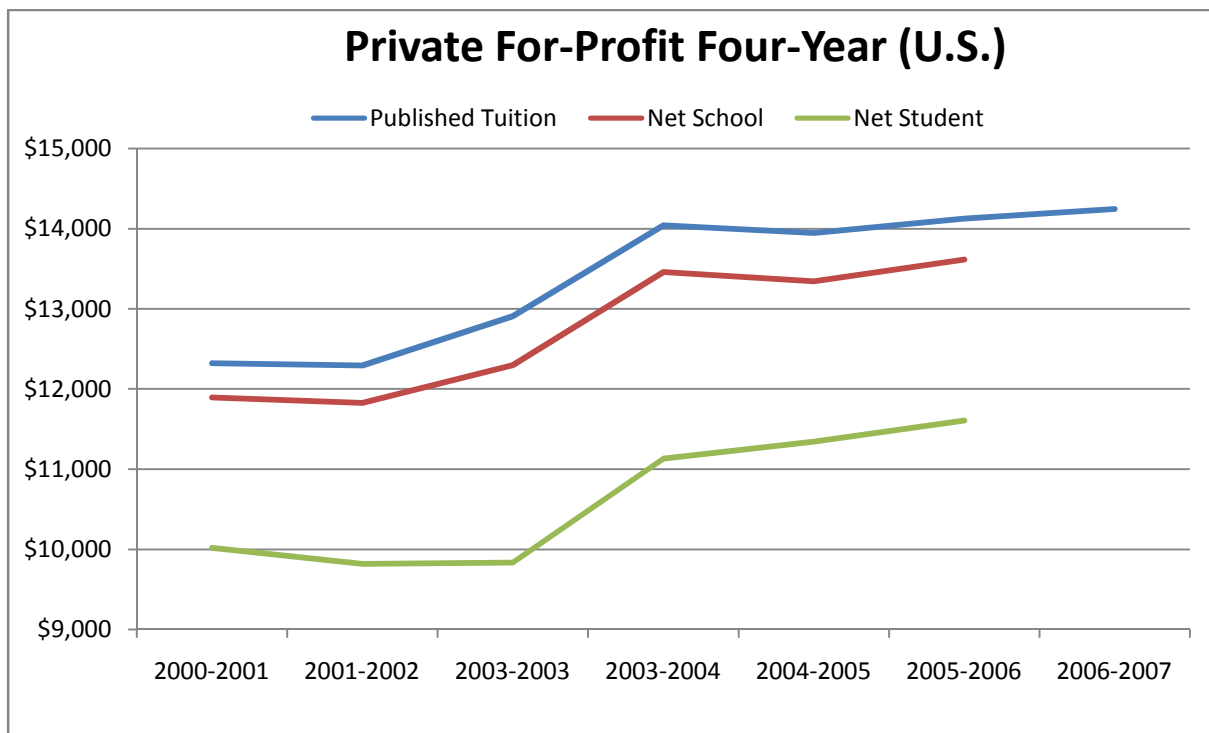
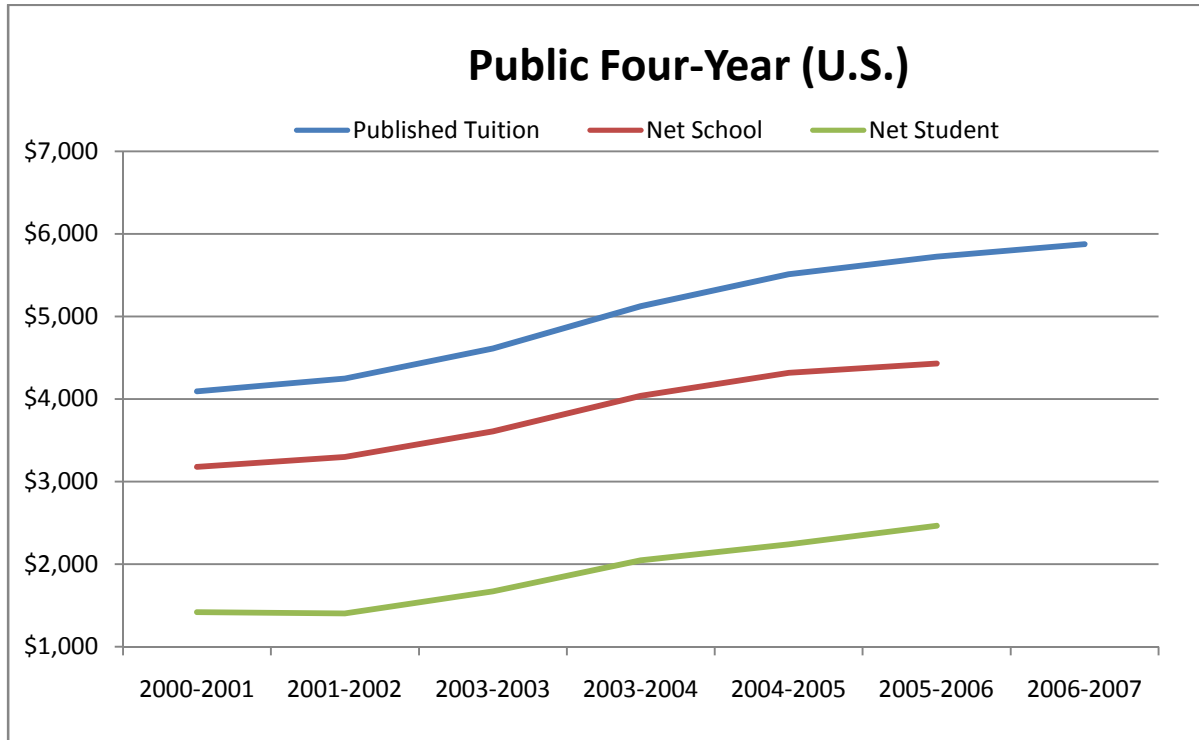
This report documents the changes in college tuition over the past seven years at the national and state levels. It looks at four and two year schools, both public and private. Each graph contains three pieces of information: published tuition, net school, and net student.

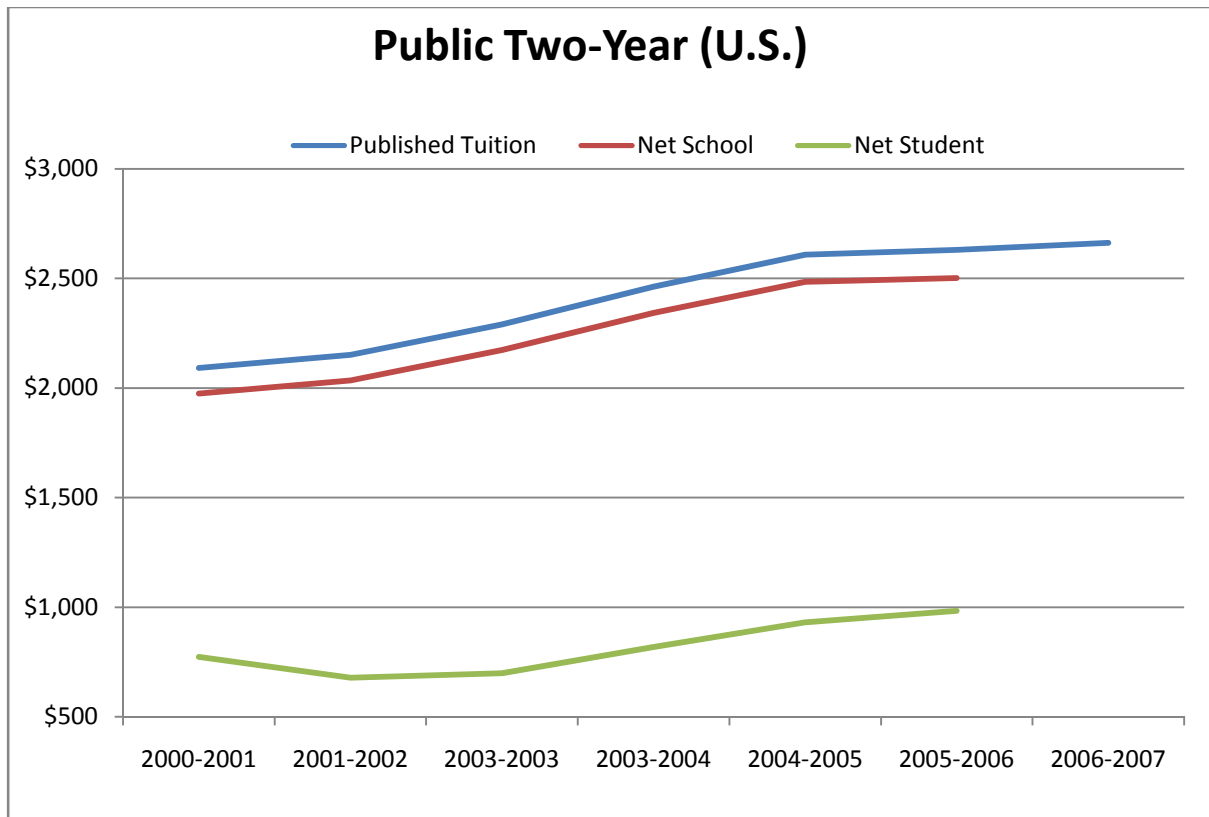
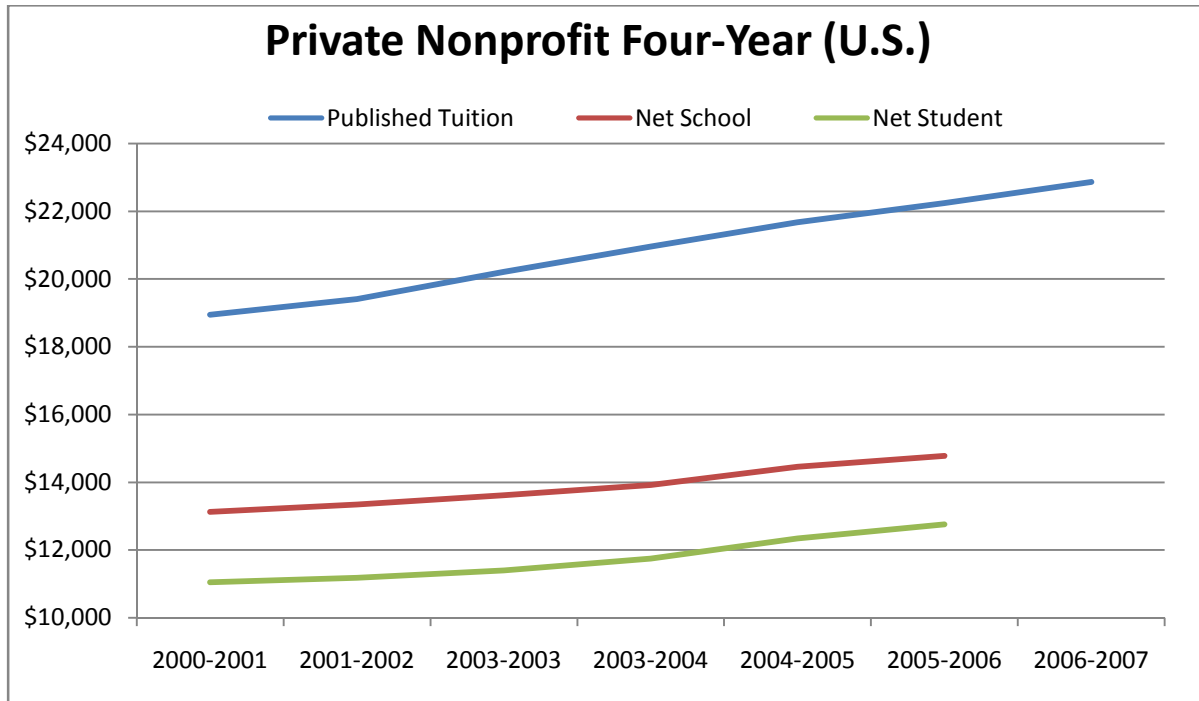
- Published Tuition is the sticker price of a school.
- Net School is the average revenue per student for the school.
- Net Student is the average out of pocket costs per student.

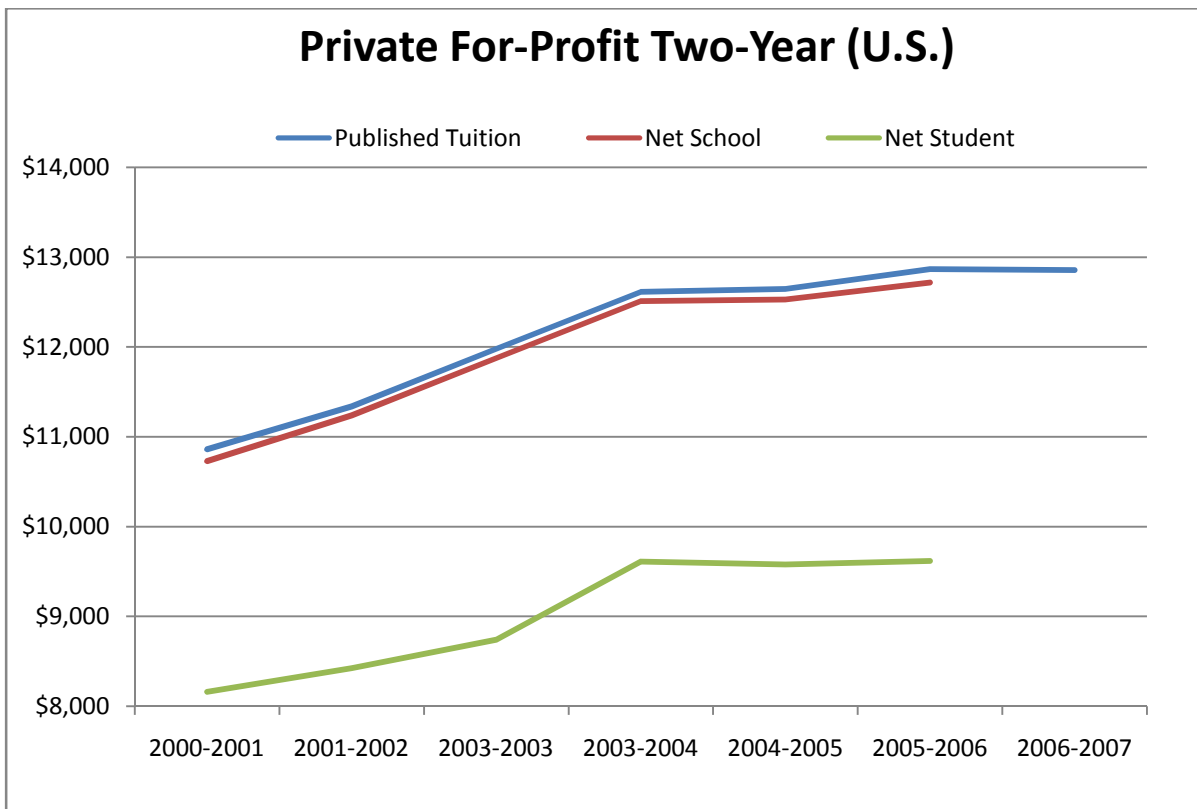
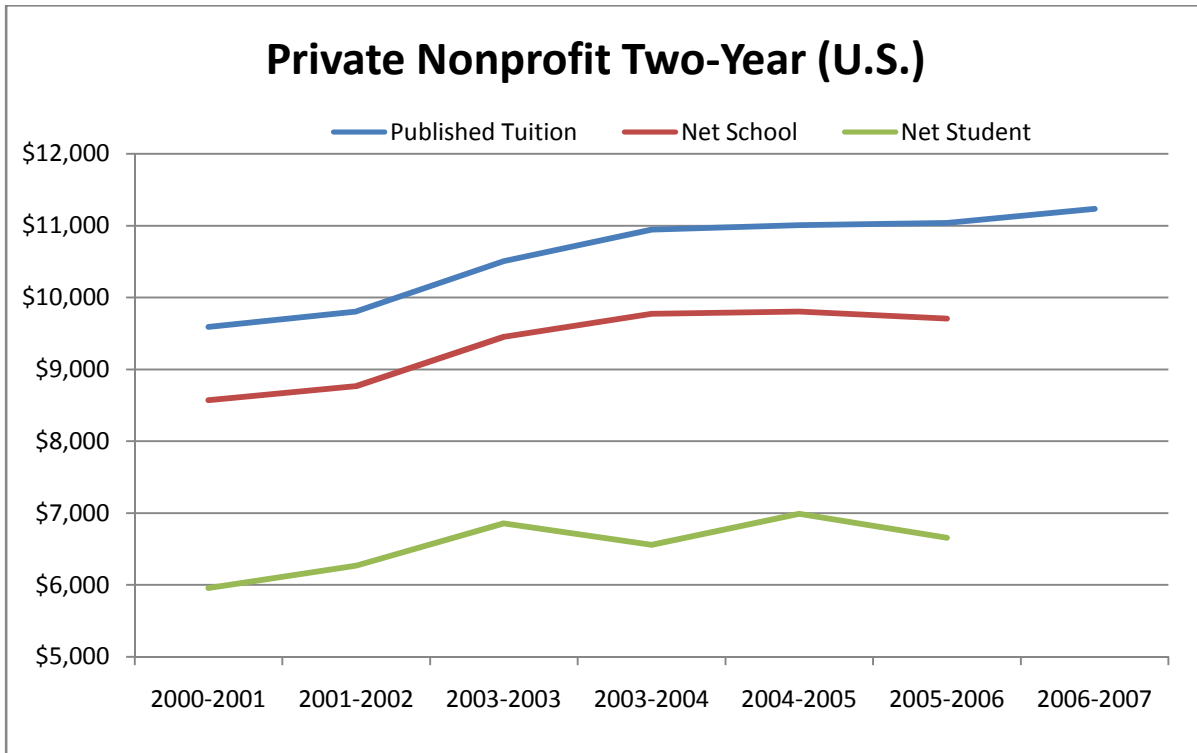
---

<sup>6</sup> Slightly overestimating the net tuition for each school is, in our opinion, superior to overestimating it for some and underestimating it for others. Furthermore, estimates of the tax benefits by type of school are used in the only study that does account for them.

### United States









### Net Student Tuition 2-year Public Schools

State	2000- 2001	2001- 2002	2003- 2003	2003- 2004	2004- 2005	2005- 2006
Alaska	-\$12	\$5	\$23	\$6	\$24	\$49
Alabama	\$1,214	\$1,528	\$1,371	\$1,669	\$1,901	\$2,266
Arkansas	-\$204	-\$129	-\$418	-\$161	-\$294	-\$105
Arizona	-\$292	\$2,000	\$2,203	\$2,117	\$2,422	\$2,514
California	-\$750	-\$910	-\$869	-\$822	-\$754	-\$731
Colorado	\$580	\$298	\$281	\$307	-\$46	\$504
Connecticut	\$696	\$587	\$650	\$1,123	\$1,198	\$1,316
District of Columbia	\$0	\$0	\$0	\$0	\$0	\$0
Delaware	\$1,370	\$1,042	\$1,315	\$1,038	\$1,356	\$1,410
Florida	\$93	-\$532	-\$427	-\$491	-\$446	-\$268
Georgia	\$547	\$372	\$283	\$382	\$357	\$588
Hawaii	\$1,460	\$1,311	\$1,304	\$1,467	\$1,753	\$1,769
Iowa	\$1,093	\$894	\$900	\$875	\$967	\$1,048
Idaho	\$4,872	\$4,413	\$4,617	\$4,692	\$5,045	\$4,548
Illinois	\$861	\$494	\$575	\$652	\$662	\$889
Indiana	\$501	\$182	\$365	\$582	\$501	\$676
Kansas	-\$777	\$433	-\$648	-\$126	\$33	-\$992
Kentucky	\$356	\$299	\$165	\$5	-\$307	\$484
Louisiana	\$1,110	\$1,156	\$1,412	\$1,801	\$1,669	\$1,662
Massachusetts	\$3,758	\$3,681	\$3,898	\$4,103	\$4,082	\$4,147
Maryland	\$1,177	\$542	\$951	\$1,189	\$799	\$1,182
Maine	\$1,796	\$1,783	\$1,091	\$1,754	\$1,661	\$1,743
Michigan	\$1,591	\$1,721	\$1,930	\$2,364	\$2,775	\$2,883
Minnesota	\$1,258	\$925	\$1,278	\$1,421	\$1,427	\$1,599
Missouri	-\$637	-\$954	-\$638	-\$927	-\$721	-\$521
Mississippi	\$93	\$913	\$622	\$839	\$624	\$744
Montana	\$130	-\$100	-\$123	-\$100	-\$43	\$4
North Carolina	\$868	\$668	-\$91	-\$39	\$1,231	\$1,666
North Dakota	\$491	\$351	\$652	\$530	\$597	\$418
Nebraska	\$3,700	\$3,761	\$3,348	\$4,188	\$4,794	\$5,130
New Hampshire	\$2,763	\$2,614	\$2,462	\$2,884	\$2,951	\$2,957
New Jersey	-\$739	-\$827	-\$843	-\$958	-\$746	-\$695

New Mexico	\$311	\$628	\$692	\$166	\$983	\$504
Nevada	\$1,069	\$569	\$984	\$779	\$893	\$1,188
New York	\$1,292	\$1,094	\$1,213	\$1,374	\$1,536	\$1,497
Ohio	\$292	-\$64	-\$377	-\$226	\$200	\$91
Oklahoma	\$692	\$720	\$943	\$1,255	\$1,191	\$1,406
Oregon	\$4,108	\$3,990	\$3,897	\$4,038	\$4,365	\$4,687
Pennsylvania	\$1,312	\$1,110	\$1,442	\$1,311	\$1,420	\$1,515
Rhode Island	\$651	\$1,133	\$374	\$755	\$910	\$902
South Carolina	\$1,575	\$1,848	\$2,138	\$1,599	\$1,842	\$2,009
South Dakota	\$581	\$554	\$399	\$671	\$599	\$526
Tennessee	\$584	\$459	\$288	\$457	\$613	\$719
Texas	\$584	\$459	\$288	\$457	\$613	\$719
Utah	-\$402	\$177	\$956	\$539	\$377	\$946
Virginia	\$30	-\$63	-\$17	\$436	\$739	\$977
Vermont	\$3,041	\$2,083	\$2,117	\$1,932	\$2,556	\$2,724
Washington	\$979	\$893	\$1,143	\$1,230	\$1,267	\$1,430
Wisconsin	\$1,572	\$1,251	\$1,232	\$1,611	\$1,804	\$1,728
West Virginia	\$135	-\$195	-\$791	-\$537	-\$384	-\$339
Wyoming	-\$45	\$54	-\$265	-\$498	-\$224	-\$114

## Net Student Tuition 2-year Private Schools

State	2000- 2001	2001- 2002	2003- 2003	2003- 2004	2004- 2005	2005- 2006
Alaska	N/A	N/A	N/A	N/A	N/A	N/A
Alabama	\$5,707	\$7,314	\$7,264	\$7,442	\$8,104	\$7,976
Arkansas	\$14,804	\$17,749	\$25,269	\$26,934	\$10,554	\$8,795
Arizona	\$9,761	\$9,129	\$9,621	\$9,399	\$9,736	\$9,369
California	\$11,367	\$11,637	\$13,345	\$14,042	\$14,175	\$12,955
Colorado	\$8,045	\$9,095	\$9,641	\$10,423	\$9,540	\$9,654
Connecticut	\$11,472	\$12,283	\$12,569	\$11,791	\$11,486	\$9,940
District of Columbia	\$0	\$0	\$0	\$0	\$0	\$0
Delaware	\$9,792	\$10,983	\$11,949	\$9,985	\$12,378	\$10,929
Florida	\$5,184	\$4,862	\$4,748	\$5,103	\$5,335	\$5,716
Georgia	\$7,480	\$6,954	\$8,941	\$9,034	\$9,072	\$7,410
Hawaii	\$8,630	\$5,997	\$6,697	\$7,913	\$7,563	\$8,097
Iowa	N/A	N/A	N/A	N/A	N/A	N/A
Idaho	\$10,066	\$10,725	\$11,411	\$12,047	\$11,596	\$11,273
Illinois	\$5,432	\$5,855	\$5,242	\$5,371	\$6,258	\$6,517
Indiana	\$5,346	\$5,336	\$6,189	\$5,553	\$6,281	\$6,365
Kansas	\$6,935	\$8,094	\$7,768	\$7,831	\$8,691	\$8,394
Kentucky	\$17,349	\$15,772	\$18,115	\$18,503	\$8,470	\$8,062
Louisiana	\$11,131	\$12,259	\$12,804	\$13,815	\$16,408	\$16,957
Massachusetts	N/A	N/A	N/A	N/A	N/A	N/A
Maryland	\$6,286	\$4,533	\$3,853	\$4,976	\$6,137	\$4,149
Maine	\$10,821	\$10,383	\$11,179	\$12,190	\$12,853	\$12,988
Michigan	\$7,248	\$8,241	\$8,391	\$9,239	\$9,548	\$10,207
Minnesota	\$7,877	\$7,253	\$6,333	\$6,282	\$7,816	\$7,627
Missouri	\$6,450	\$4,711	\$5,255	\$7,047	\$7,092	\$8,870
Mississippi	-\$3,243	\$929	-\$670	-\$1,850	-\$1,230	\$1,323
Montana	\$7,628	\$8,598	\$8,898	\$8,948	\$8,927	\$8,254
North Carolina	\$1,387	\$253	-\$86	\$822	\$659	\$2,526
North Dakota	\$1,298	\$3,310	\$3,040	\$3,316	\$3,112	\$1,911
Nebraska	\$19,021	\$18,489	\$22,982	\$22,990	\$13,500	\$14,546
New Hampshire	\$7,966	\$5,113	\$12,085	\$15,408	\$16,999	\$16,374
New Jersey	N/A	N/A	N/A	N/A	N/A	N/A
New Mexico	\$10,057	\$10,409	\$9,552	\$11,499	\$12,233	\$10,192
Nevada	\$6,353	\$6,605	\$7,250	\$8,370	\$8,109	\$8,167
New York	\$6,282	\$6,775	\$5,937	\$6,576	\$7,201	\$7,613
Ohio	\$4,873	\$4,968	\$5,972	\$6,081	\$6,485	\$7,168

Oklahoma	\$8,585	\$8,300	\$8,080	\$10,747	\$10,175	\$9,948
Oregon	\$8,153	\$7,929	\$8,305	\$9,167	\$9,713	\$9,505
Pennsylvania	\$10,496	\$11,782	\$12,994	\$14,543	\$11,227	\$11,283
Rhode Island	\$5,331	\$5,925	\$4,066	\$4,289	\$4,418	\$6,365
South Carolina	\$5,368	\$4,482	\$5,333	\$4,457	\$6,336	\$5,523
South Dakota	\$4,265	\$5,066	\$3,848	\$4,796	\$5,157	\$4,874
Tennessee	\$10,474	\$11,559	\$11,983	\$11,896	\$12,893	\$13,527
Texas	\$10,474	\$11,559	\$11,983	\$11,896	\$12,893	\$13,527
Utah	\$3,939	\$3,869	\$3,764	\$4,123	\$4,004	\$4,723
Virginia	\$6,277	\$6,584	\$6,859	\$8,165	\$8,859	\$8,909
Vermont	\$30,852	\$34,780	\$36,566	\$37,389	\$38,414	\$35,281
Washington	\$7,819	\$7,429	\$7,452	\$11,195	\$11,303	\$10,498
Wisconsin	\$2,318	\$3,963	\$5,891	\$2,461	\$2,869	\$2,776
West Virginia	\$3,880	\$3,174	\$4,373	\$3,574	\$3,892	\$5,235
Wyoming	N/A	N/A	N/A	N/A	N/A	N/A

## Net Student Tuition 4-year Public Schools

State	2000- 2001	2001- 2002	2003- 2003	2003- 2004	2004- 2005	2005- 2006
Alaska	\$1,582	\$1,170	\$1,931	\$2,182	\$1,355	\$2,668
Alabama	\$390	\$425	\$293	\$416	\$455	\$371
Arkansas	-\$419	\$526	\$494	\$1,107	\$1,093	\$708
Arizona	\$1,233	\$934	\$847	\$930	\$1,122	\$761
California	\$170	\$10	\$18	\$334	\$547	\$844
Colorado	\$1,764	\$1,841	\$1,954	\$2,222	\$2,263	\$2,533
Connecticut	\$3,222	\$2,763	\$3,223	\$3,614	\$3,949	\$3,969
District of Columbia	-\$1,337	\$1,295	\$1,606	-\$667	\$421	-\$790
Delaware	\$2,340	\$2,373	\$2,625	\$3,194	\$3,574	\$4,034
Florida	-\$143	-\$855	-\$573	-\$868	-\$820	-\$696
Georgia	\$1,789	\$1,612	\$1,970	\$2,474	\$2,416	\$2,663
Hawaii	\$2,185	\$2,342	\$2,709	\$2,674	\$3,483	\$3,332
Iowa	\$1,832	\$819	\$1,294	\$563	\$1,149	\$2,436
Idaho	\$2,388	\$2,508	\$3,375	\$3,266	\$4,279	\$4,555
Illinois	\$1,689	\$1,664	\$2,907	\$3,325	\$3,294	\$3,538
Indiana	\$1,574	\$1,668	\$1,860	\$2,225	\$2,421	\$2,664
Kansas	\$779	\$316	\$12	\$580	\$1,191	\$1,405
Kentucky	\$234	\$134	-\$118	\$340	\$145	\$137
Louisiana	\$2,621	\$2,755	\$3,563	\$4,561	\$5,372	\$5,326
Massachusetts	\$2,703	\$2,730	\$3,195	\$3,902	\$4,328	\$4,277
Maryland	\$1,323	\$1,544	\$1,745	\$2,599	\$2,446	\$2,553
Maine	\$1,843	\$2,013	\$2,266	\$3,153	\$3,312	\$3,587
Michigan	\$2,704	\$3,139	\$3,527	\$4,146	\$4,817	\$4,913
Minnesota	\$1,400	\$1,583	\$2,142	\$2,896	\$2,875	\$3,446
Missouri	\$466	\$1,003	\$990	\$883	\$942	\$671
Mississippi	\$1,924	\$1,625	\$1,873	\$1,956	\$2,246	\$2,236
Montana	\$251	\$698	\$1,015	\$1,076	\$1,029	\$1,192
North Carolina	\$1,811	\$1,648	\$2,053	\$2,361	\$3,163	\$3,985
North Dakota	\$1,928	\$1,897	\$2,084	\$2,426	\$2,380	\$2,568
Nebraska	\$4,377	\$4,702	\$4,837	\$5,100	\$5,210	\$5,860
New Hampshire	\$3,586	\$3,437	\$3,877	\$4,589	\$4,697	\$5,259
New Jersey	-\$446	-\$461	-\$388	-\$394	-\$361	\$8
New Mexico	\$512	\$319	\$646	\$250	\$658	\$1,417
Nevada	\$1,638	\$1,072	\$1,223	\$1,915	\$1,782	\$1,922

New York	\$3,096	\$3,221	\$4,028	\$4,435	\$5,051	\$4,938
Ohio	\$133	-\$43	-\$64	\$618	\$862	\$1,152
Oklahoma	\$2,477	\$2,386	\$2,636	\$2,988	\$3,520	\$3,651
Oregon	\$4,438	\$4,449	\$5,117	\$5,691	\$6,031	\$6,408
Pennsylvania	\$2,475	\$1,747	\$3,632	\$3,038	\$2,952	\$3,313
Rhode Island	\$1,228	\$1,459	\$960	\$1,150	\$1,769	\$2,143
South Carolina	\$2,121	\$2,150	\$1,977	\$2,477	\$2,372	\$2,534
South Dakota	\$791	\$1,103	\$1,238	\$1,985	\$19	\$370
Tennessee	\$1,231	\$712	\$912	\$1,490	\$1,878	\$2,107
Texas	\$1,231	\$712	\$912	\$1,490	\$1,878	\$2,107
Utah	\$1,513	\$1,586	\$1,786	\$1,703	\$1,872	\$2,140
Virginia	\$1,467	\$2,363	\$3,016	\$3,398	\$3,521	\$3,579
Vermont	\$4,694	\$3,618	\$3,324	\$3,880	\$3,976	\$4,791
Washington	\$2,049	\$2,170	\$2,233	\$2,527	\$2,672	\$2,904
Wisconsin	\$2,829	\$2,843	\$2,910	\$3,621	\$4,099	\$4,802
West Virginia	\$1,123	\$1,134	\$680	\$1,025	\$1,170	\$1,338
Wyoming	-\$1,329	-\$1,396	-\$1,035	-\$1,656	-\$2,229	-\$1,849

## Net Student Tuition 4-year Private Schools

<b>State</b>	<b>2000- 2001</b>	<b>2001- 2002</b>	<b>2003- 2003</b>	<b>2003- 2004</b>	<b>2004- 2005</b>	<b>2005- 2006</b>
Alaska	\$5,468	\$6,755	\$7,778	\$6,686	\$14,511	\$10,554
Alabama	\$3,380	\$2,962	\$1,757	\$5,154	\$5,862	\$5,180
Arkansas	\$4,816	\$5,001	\$5,298	\$5,971	\$6,256	\$6,989
Arizona	\$9,582	\$9,004	\$9,434	\$9,879	\$9,270	\$9,737
California	\$12,594	\$12,723	\$13,782	\$14,311	\$15,621	\$16,200
Colorado	\$12,795	\$13,635	\$13,460	\$13,174	\$15,131	\$16,356
Connecticut	\$15,931	\$15,794	\$16,250	\$16,850	\$17,607	\$17,671
District of Columbia	\$15,166	\$15,119	\$15,340	\$15,792	\$16,821	\$17,301
Delaware	\$7,137	\$7,105	\$7,967	\$7,483	\$8,567	\$8,645
Florida	\$11,683	\$11,240	\$11,664	\$11,438	\$12,240	\$12,153
Georgia	\$7,292	\$7,091	\$6,580	\$6,857	\$6,368	\$7,166
Hawaii	\$7,546	\$8,307	\$9,035	\$9,278	\$9,017	\$9,386
Iowa	\$2,709	\$3,946	\$3,009	\$3,286	\$2,711	\$2,671
Idaho	\$11,631	\$11,348	\$11,453	\$11,913	\$12,723	\$12,914
Illinois	\$11,796	\$11,261	\$11,383	\$11,886	\$12,070	\$12,001
Indiana	\$6,887	\$6,956	\$6,390	\$7,164	\$7,674	\$9,018
Kansas	\$4,906	\$4,130	\$3,908	\$4,697	\$5,065	\$5,527
Kentucky	\$10,595	\$10,584	\$11,514	\$11,561	\$11,276	\$20,461
Louisiana	\$16,417	\$16,455	\$17,063	\$17,070	\$18,059	\$18,461
Massachusetts	\$15,421	\$16,131	\$15,737	\$17,262	\$18,066	\$18,005
Maryland	\$13,592	\$11,532	\$12,335	\$12,468	\$12,270	\$12,358
Maine	\$6,702	\$7,379	\$6,387	\$7,075	\$6,990	\$7,127
Michigan	\$11,435	\$11,512	\$11,964	\$12,405	\$13,035	\$12,816
Minnesota	\$9,003	\$8,306	\$9,267	\$8,962	\$9,916	\$9,980
Missouri	\$4,419	\$5,617	\$5,946	\$4,860	\$4,470	\$3,685
Mississippi	\$5,557	\$5,535	\$5,977	\$7,378	\$7,130	\$7,266
Montana	\$11,827	\$11,625	\$11,739	\$11,674	\$12,328	\$12,479
North Carolina	\$4,331	\$3,742	\$4,040	\$4,193	\$4,806	\$5,194
North Dakota	\$7,515	\$8,361	\$8,353	\$8,173	\$8,714	\$8,427
Nebraska	\$14,305	\$14,646	\$13,829	\$13,982	\$14,782	\$15,304
New Hampshire	\$11,212	\$11,454	\$11,408	\$11,991	\$11,750	\$11,582
New Jersey	\$13,264	\$10,076	\$12,143	\$12,169	\$11,568	\$13,572
New Mexico	\$11,280	\$9,974	\$10,518	\$11,584	\$13,075	\$12,441
Nevada	\$12,701	\$13,076	\$13,312	\$13,601	\$14,301	\$14,721
New York	\$9,719	\$10,122	\$9,877	\$10,283	\$10,710	\$11,007

Ohio	\$5,913	\$6,298	\$5,809	\$6,227	\$7,146	\$6,612
Oklahoma	\$11,952	\$12,113	\$12,587	\$13,132	\$13,129	\$14,327
Oregon	\$12,652	\$13,236	\$13,494	\$13,841	\$14,641	\$14,925
Pennsylvania	\$16,835	\$16,681	\$17,540	\$17,923	\$18,595	\$18,810
Rhode Island	\$6,352	\$7,232	\$6,324	\$6,833	\$6,356	\$6,801
South Carolina	\$6,494	\$8,268	\$7,365	\$8,446	\$8,349	\$8,195
South Dakota	\$9,563	\$9,770	\$9,671	\$9,858	\$9,675	\$12,194
Tennessee	\$8,401	\$8,090	\$8,573	\$9,724	\$10,067	\$10,425
Texas	\$8,401	\$8,090	\$8,573	\$9,724	\$10,067	\$10,425
Utah	\$2,214	\$2,845	\$1,915	\$2,733	\$2,150	\$2,794
Virginia	\$8,607	\$8,612	\$8,858	\$9,330	\$9,657	\$10,757
Vermont	\$10,926	\$10,876	\$11,066	\$11,455	\$13,195	\$12,807
Washington	\$11,332	\$13,367	\$11,817	\$12,010	\$12,962	\$13,394
Wisconsin	\$9,779	\$9,413	\$9,149	\$10,285	\$11,323	\$11,472
West Virginia	\$6,272	\$5,605	\$4,066	\$4,444	\$5,859	\$5,735
Wyoming	N/A	N/A	N/A	N/A	N/A	N/A



### 2005-2006 Highest Net Student Tuition & Fees: 4-year Public Schools

Rank	School	Dollars
1	Miami University-Oxford	\$11,399 <sup>7</sup>
2	University of Pittsburgh-Main Campus	\$9,808
3	Benjamin Franklin Institute of Technology	\$9,015
4	St Mary's College of Maryland	\$8,692
5	Pennsylvania State University-Penn State Main Campus	\$8,663
6	Pennsylvania State University-Penn State Berks	\$8,339
7	SUNY Maritime College	\$7,904
8	Pennsylvania State University-Penn State Erie-Behrend College	\$7,743
9	Pennsylvania College of Technology	\$7,708
10	Pennsylvania State University-Penn State Altoona	\$7,662
11	Pennsylvania State University-Penn State Delaware County	\$7,492
12	University of Pittsburgh-Johnstown	\$7,413
13	University of Pittsburgh-Greensburg	\$7,413
14	Pennsylvania State University-Penn State York	\$7,289
15	Pennsylvania State University-Penn State Lehigh Valley	\$7,243
16	Pennsylvania State University-Penn State Hazleton	\$7,238
17	University of Massachusetts-Dartmouth	\$7,206
18	Pennsylvania State University-Penn State New Kensington	\$7,186
19	Pennsylvania State University-Penn State Beaver	\$7,146
20	Pennsylvania State University-Penn State Worthington Scranton	\$6,984
21	Pennsylvania State University-Penn State Wilkes-Barre	\$6,654

<sup>7</sup> Due to the unique nature of tuition charges at Miami University, the figure reported here almost certainly overstates the net tuition at the school. The school charges all students the out-of-state tuition rate, but then gives large grants to all in-state students. Since the calculations above start from the in-state tuition, which is inflated at Miami, and not fully offset by the higher institutional grants (the Department of Education reports only the average institutional grant for all students, but out-of-state students don't receive the in-state grants, so they drag this figure down), the \$11,399 figure reported above overestimates net tuition. To remedy this, the school provided an estimate of institutional aid for in-state students for the 2005-2006 school year. Using this number, the net tuition at Miami University for 2005-2006 was \$7,745.

22	Pennsylvania State University-Penn State Abington	\$6,643
23	University of New Hampshire-Manchester	\$6,542
24	University of Minnesota-Duluth	\$6,478
25	Pennsylvania State University-Penn State Mont Alto	\$6,373
26	Pennsylvania State University-Penn State Fayette-Eberly Campus	\$6,359
27	Pennsylvania State University-Penn State Greater Allegheny	\$6,179
28	College of William and Mary	\$6,124
29	Rowan University	\$6,123
30	University of Massachusetts-Amherst	\$6,118
31	Montclair State University	\$6,022
32	The Richard Stockton College of New Jersey	\$5,870
33	University of New Hampshire-Main Campus	\$5,775
34	Maine Maritime Academy	\$5,669
35	Pennsylvania State University-Penn State Shenango	\$5,656
36	University of Wisconsin-Stout	\$5,652
37	William Paterson University of New Jersey	\$5,623
38	University of Illinois at Urbana-Champaign	\$5,602
39	University of Massachusetts-Lowell	\$5,601
40	Ohio University-Main Campus	\$5,581
41	Castleton State College	\$5,536
42	Pennsylvania State University-Penn State Schuylkil	\$5,449
43	Plymouth State University	\$5,386
44	Pennsylvania State University-Penn State Dubois	\$5,374
45	University of Connecticut-Avery Point	\$5,362
46	Vermont Technical College	\$5,326
47	Winona State University	\$5,308
48	University of Minnesota-Twin Cities	\$5,305
49	University of Cincinnati-Main Campus	\$5,296
50	Ferris State University	\$5,266

---

**2005-2006 Lowest Net Tuition & Fees: 4-year Public Schools<sup>8</sup>**

<b>Rank</b>	<b>School</b>	<b>Dollars</b>
1	New College of Florida	-\$3,929
2	Savannah State University	-\$2,606
3	University of New Orleans	-\$2,605
4	Sitting Bull College	-\$2,434
5	The University of Texas-Pan American	-\$2,287
6	Elizabeth City State University	-\$2,137
7	Albany State University	-\$1,955
8	Texas A & M International University	-\$1,796
9	University of Puerto Rico-Aguadilla	-\$1,794
10	University of Wyoming	-\$1,737
11	North Carolina A & T State University	-\$1,695
12	Chipola College	-\$1,632
13	New Mexico Institute of Mining and Technology	-\$1,498
14	University of Puerto Rico-Utuado	-\$1,496
15	Haskell Indian Nations University	-\$1,486
16	California State University-Dominguez Hills	-\$1,426
17	Northern New Mexico College	-\$1,414
18	New Mexico Highlands University	-\$1,409
19	CUNY Lehman College	-\$1,385
20	California State University-Los Angeles	-\$1,383
21	North Carolina Central University	-\$1,346
22	University of Puerto Rico-Arecibo	-\$1,339
23	Fort Valley State University	-\$1,337
24	Arizona State University at the Polytechnic Campus	-\$1,333
25	University of Florida	-\$1,312
26	Texas A & M University-Kingsville	-\$1,289
27	University of Puerto Rico in Ponce	-\$1,284
28	Fayetteville State University	-\$1,279
29	Georgia Southwestern State University	-\$1,264
30	University of Science and Arts of Oklahoma	-\$1,245
31	California State University-Fresno	-\$1,222
32	Mississippi University for Women	-\$1,218
33	University of Puerto Rico-Cayey University College	-\$1,127
34	University of Puerto Rico-Rio Piedras Campus	-\$1,074

<sup>8</sup> Recall that these calculations are for tuition and fees only. Thus negative values indicate that grant aid is sufficient to cover all tuition and fees, with some money left over for book, room and board, or other educational expenses

35	North Georgia College & State University	-\$1,051
36	Oklahoma Panhandle State University	-\$1,038
37	California State University-Bakersfield	-\$1,004
38	The University of Tennessee-Martin	-\$980
39	New Mexico State University-Main Campus	-\$956
40	Macon State College	-\$933
41	Eastern New Mexico University-Main Campus	-\$901
42	Georgia State University	-\$891
43	Texas Southern University	-\$881
44	Dalton State College	-\$869
45	South Texas College	-\$865
46	University of Puerto Rico-Mayaguez	-\$842
47	Tennessee Technological University	-\$762
48	University of Georgia	-\$757
49	University of the District of Columbia	-\$742
50	California State University-Northridge	-\$690

---

### 2005-2006 Highest Net Student Tuition & Fees: 4-year Private Schools

Rank	School	Dollars
1	Tulane University of Louisiana	\$33,346
2	Vanderbilt University	\$29,039
3	Rhode Island School of Design	\$25,683
4	Tufts University	\$24,787
5	Kenyon College	\$24,712
6	Loyola University New Orleans	\$24,410
7	George Washington University	\$24,298
8	Trinity College	\$24,201
9	New York University	\$23,963
10	Skidmore College	\$23,771
11	Sarah Lawrence College	\$23,608
12	Bucknell University	\$23,567
13	Brown University	\$23,545
14	Pitzer College	\$23,288
15	Bowdoin College	\$23,199
16	Vassar College	\$23,109
17	St John's College	\$22,959
18	Columbia University in the City of New York	\$22,724
19	Fairfield University	\$22,630
20	University of Pennsylvania	\$22,598
21	Washington University in St Louis	\$22,527
22	Cornell University	\$22,459
23	Colgate University	\$22,323
24	Bard College	\$22,320
25	College of the Holy Cross	\$22,318
26	California Institute of the Arts	\$22,286
27	Wesleyan University	\$22,215
28	Oberlin College	\$22,117
29	Boston College	\$21,979
30	Franklin and Marshall College	\$21,868
31	Georgetown University	\$21,774
32	Haverford College	\$21,721
33	Johns Hopkins University	\$21,611
34	Wheaton College	\$21,543
35	Manhattan School of Music	\$21,453
36	Reed College	\$21,310

37	University of Richmond	\$21,200
38	Lynn University	\$21,135
39	Scripps College	\$20,900
40	Duke University	\$20,760
41	Stanford University	\$20,755
42	Lehigh University	\$20,745
43	Villanova University	\$20,592
44	Loyola College in Maryland	\$20,580
45	Carnegie Mellon University	\$20,579
46	Hampshire College	\$20,556
47	Emory University	\$20,551
48	Coleman College	\$20,516
49	Hamilton College	\$20,509
50	Barnard College	\$20,508

---

**2005-2006 Lowest Net Tuition & Fees: 4-year Private Schools**

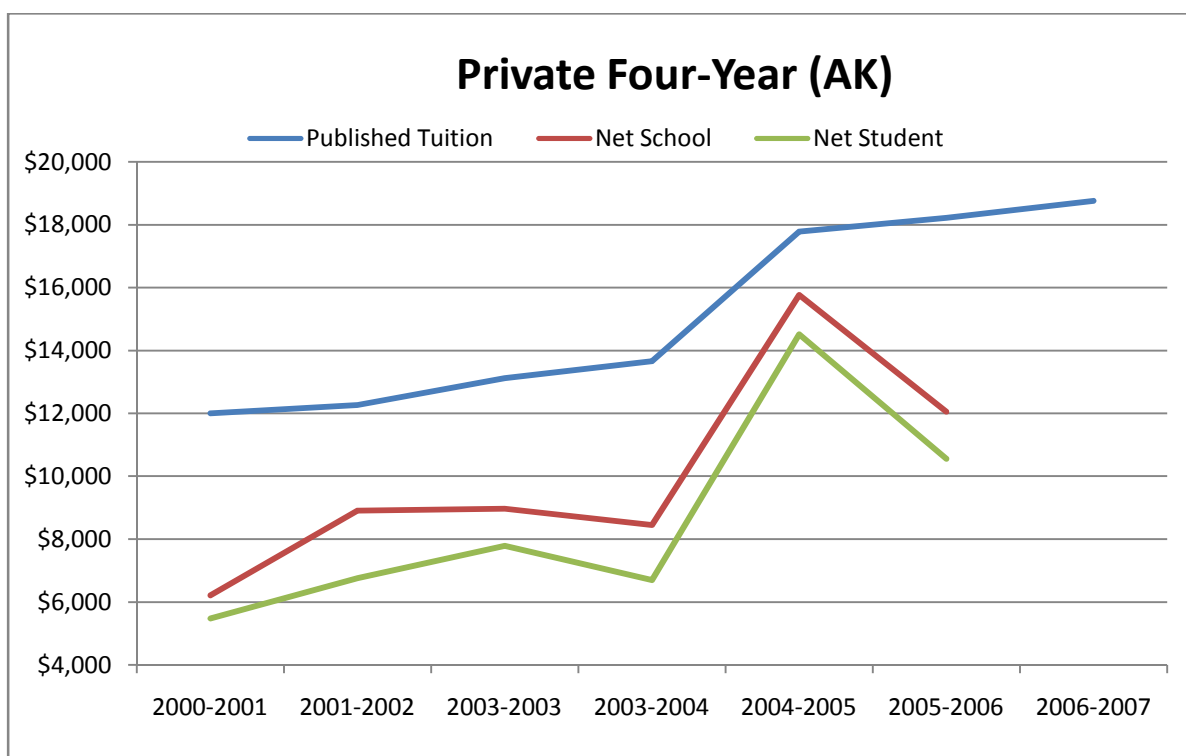
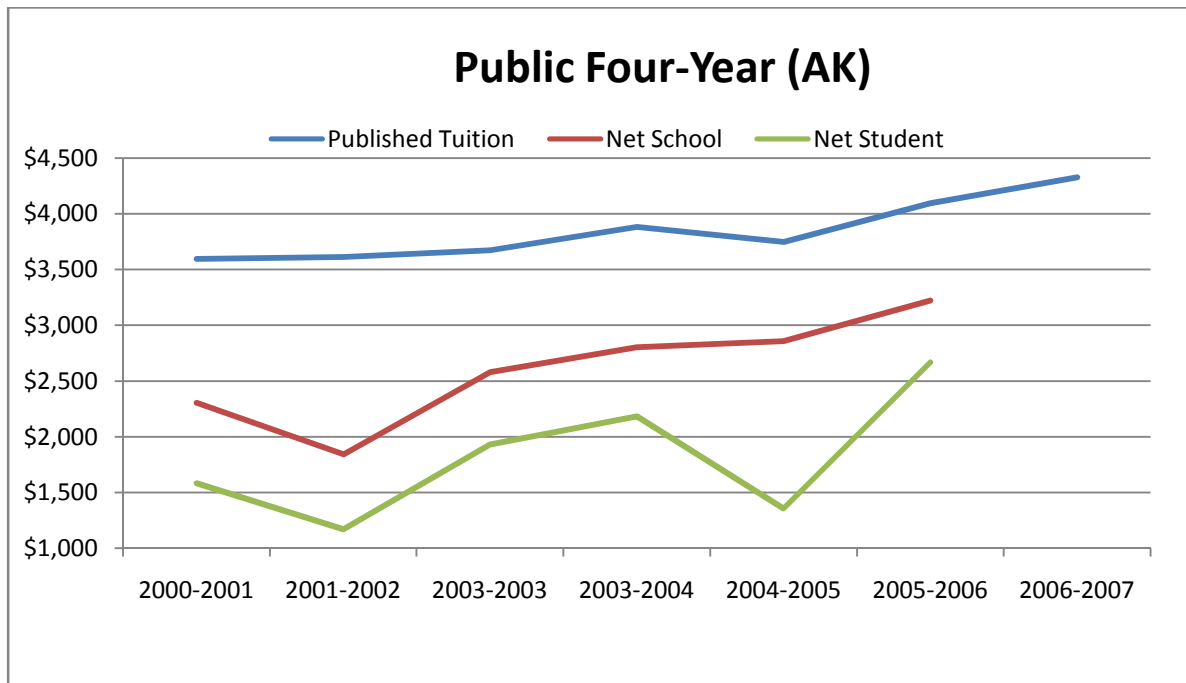
<b>Rank</b>	<b>School</b>	<b>Dollars</b>
1	Berea College	-\$27,264
2	Jarvis Christian College	-\$4,911
3	Turtle Mountain Community College	-\$2,068
4	Conception Seminary College	-\$1,871
5	Pacific Islands Bible College	-\$1,650
6	Rabbinical College of Ohr Shimon Yisroel	-\$1,608
7	Talmudical Academy-New Jersey	-\$1,417
8	American Baptist College	-\$1,102
9	Yeshiva Toras Chaim Talmudical Seminary	-\$1,076
10	Cooper Union for the Advancement of Science and Art	-\$955
11	Brigham Young University-Hawaii	-\$892
12	North Carolina Wesleyan College	-\$559
13	Yeshiva D'monsey Rabbinical College	-\$451
14	Touro College	-\$323
15	Mesivta of Eastern Parkway-Yeshiva Zichron Meilech	-\$267
16	Bethel College	-\$244
17	Rabbinical Seminary M'kor Chaim	-\$236
18	Talladega College	-\$209
19	Divine Word College	-\$163
20	Clear Creek Baptist Bible College	-\$112
21	Bais Medrash Elyon	-\$100
22	Yeshiva Gedolah Imrei Yosef D'spinka	\$0
23	Hobe Sound Bible College	\$18
24	Rabbinical College of Ch'san Sofer New York	\$96
25	Yeshiva Karlin Stolin	\$128
26	Jones College-Jacksonville	\$196
27	Caribbean University-Carolina	\$249
28	Allegheny Wesleyan College	\$273
29	Saint Louis Christian College	\$377
30	Sinte Gleska University	\$395
31	Gallaudet University	\$405
32	Yeshiva of Nitra Rabbinical College	\$445
33	College of Biblical Studies-Houston	\$458
34	Central Yeshiva Tomchei Tmimim Lubavitz	\$479
35	Caribbean University-Ponce	\$483
36	Southwestern Christian College	\$487

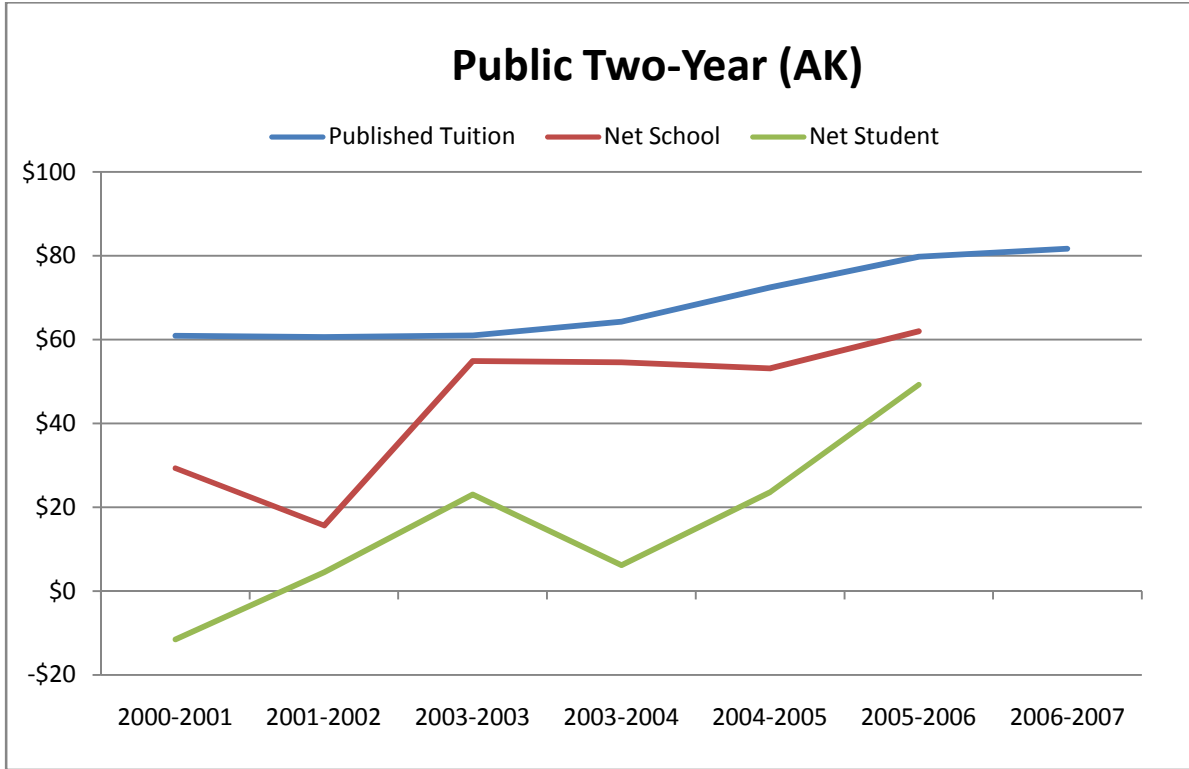
37	Texas College	\$580
38	Apex School of Theology	\$580
39	Bais Binyomin Academy	\$581
40	Rabbinical College Bobover Yeshiva Bnei Zion	\$621
41	Yeshiva of the Telshe Alumni	\$629
42	Caribbean University-Vega Baja	\$672
43	Kehilath Yakov Rabbinical Seminary	\$684
44	Baptist Missionary Association Theological Seminary	\$885
45	Brigham Young University-Idaho	\$893
46	American University of Puerto Rico	\$923
47	Donnelly College	\$932
48	Yeshivath Viznitz	\$959
49	Caribbean University-Bayamon	\$964
50	American University of Puerto Rico	\$971

---

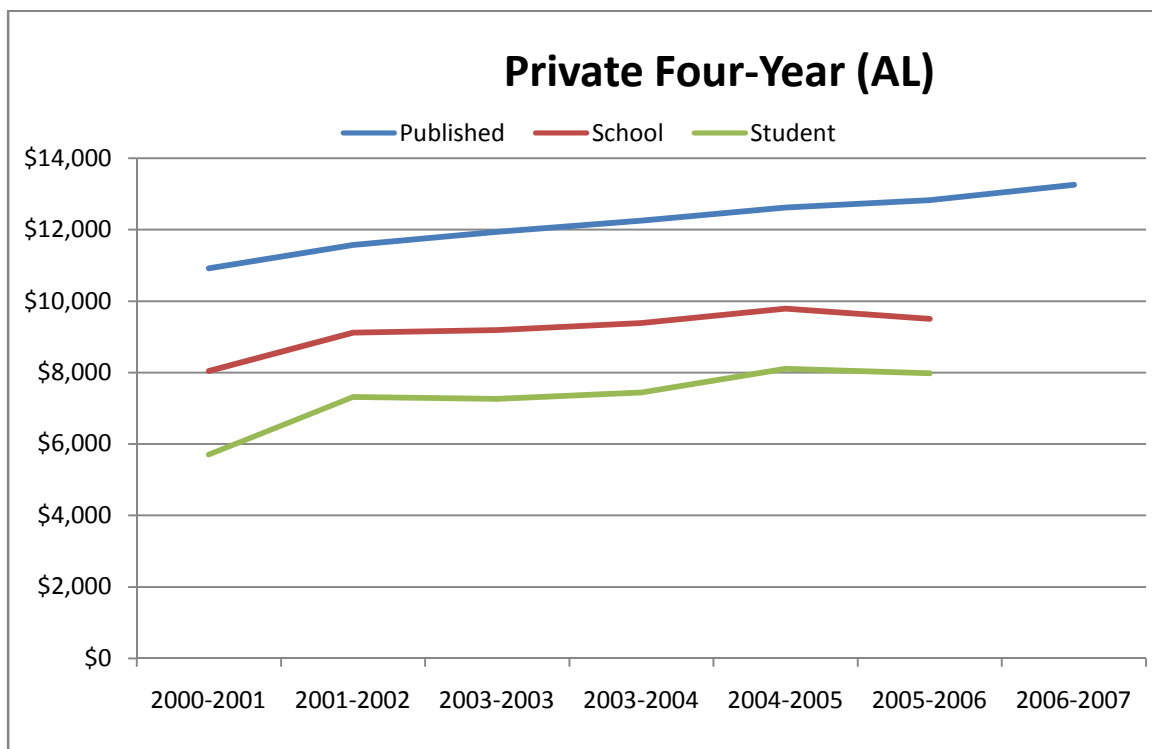
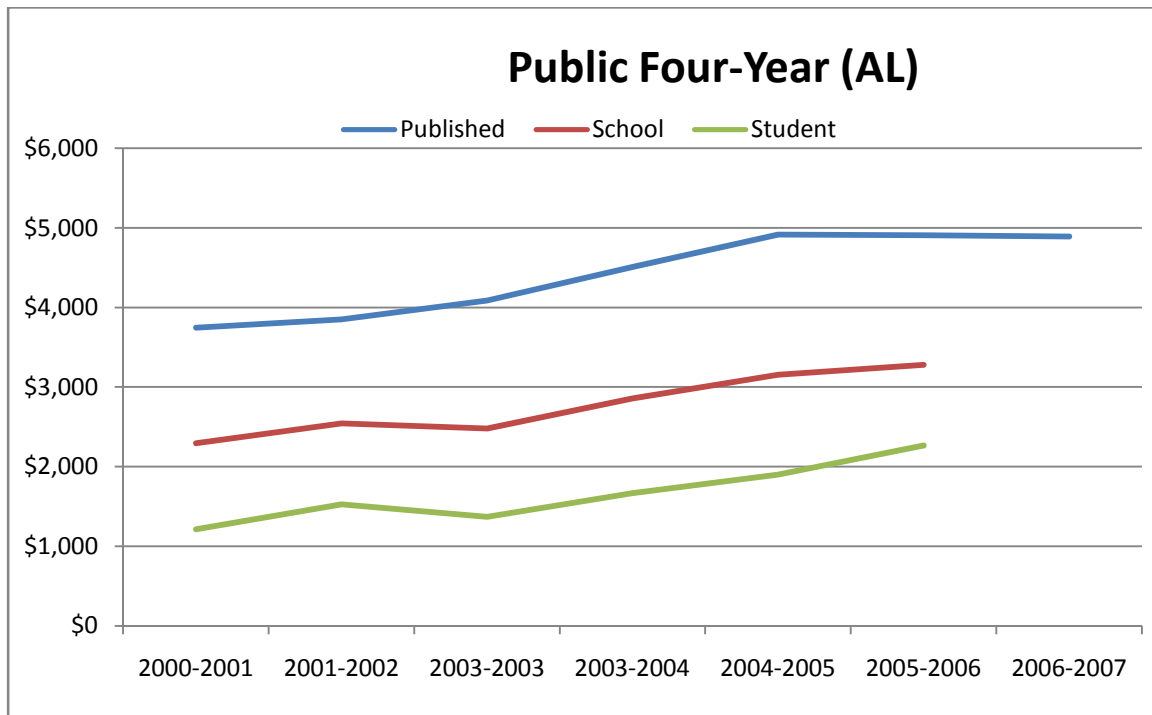


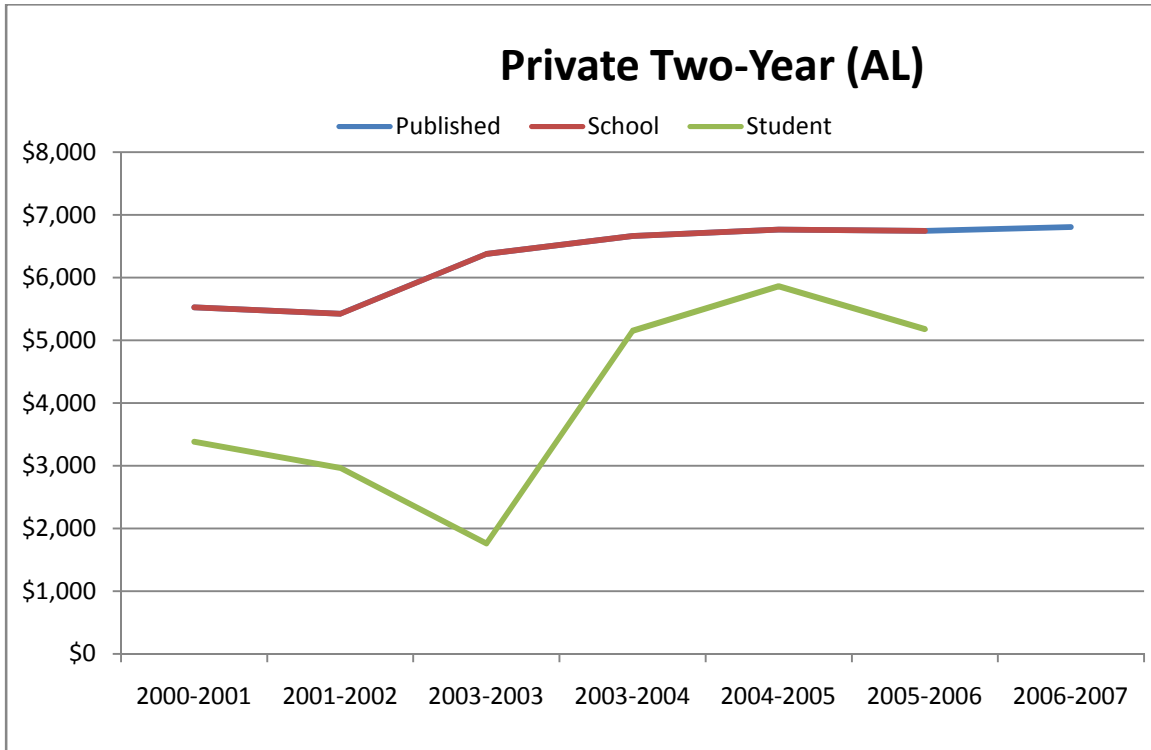
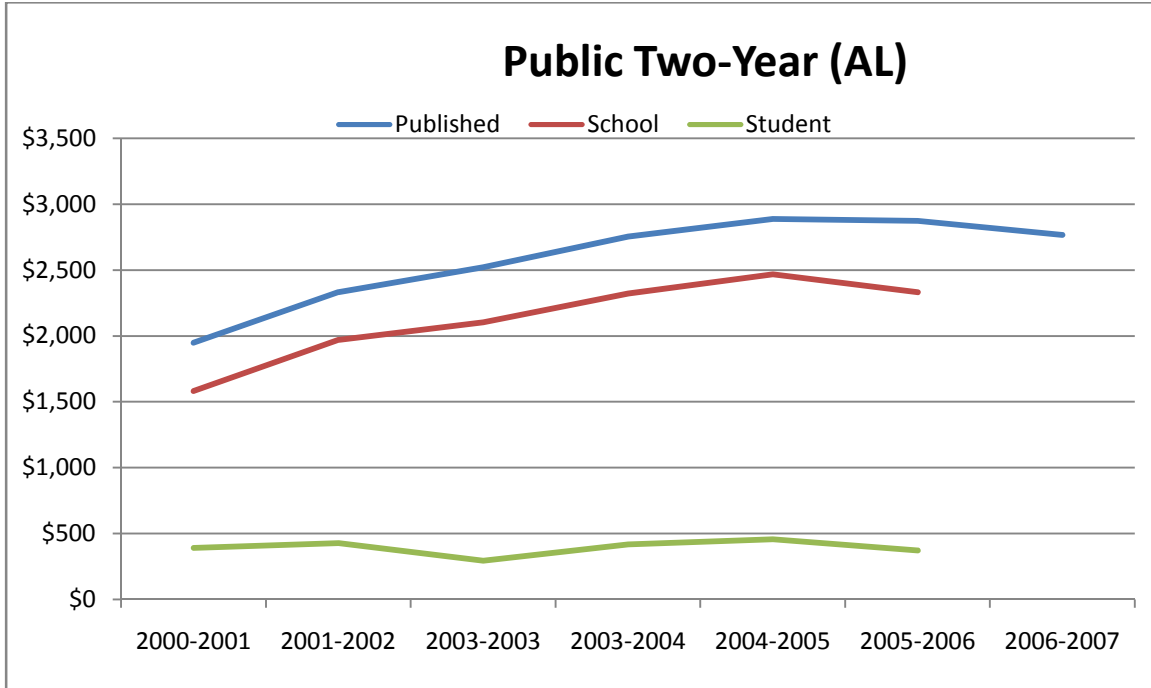
## Alaska



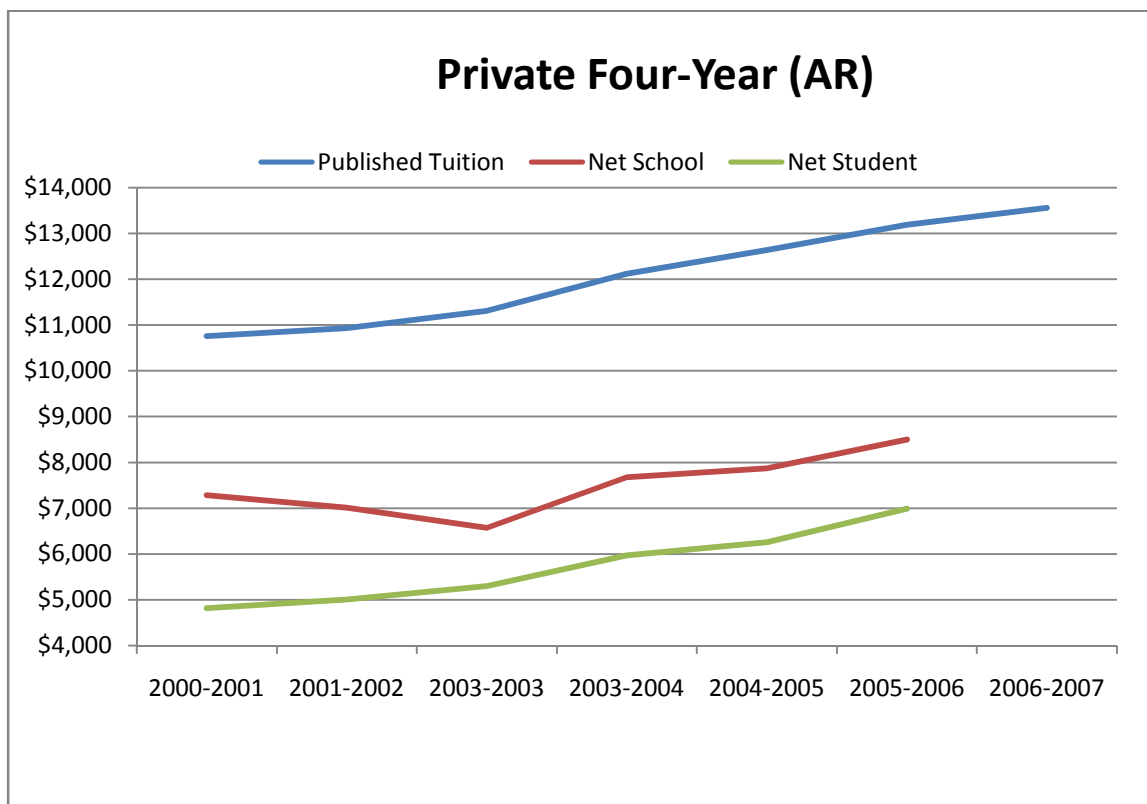
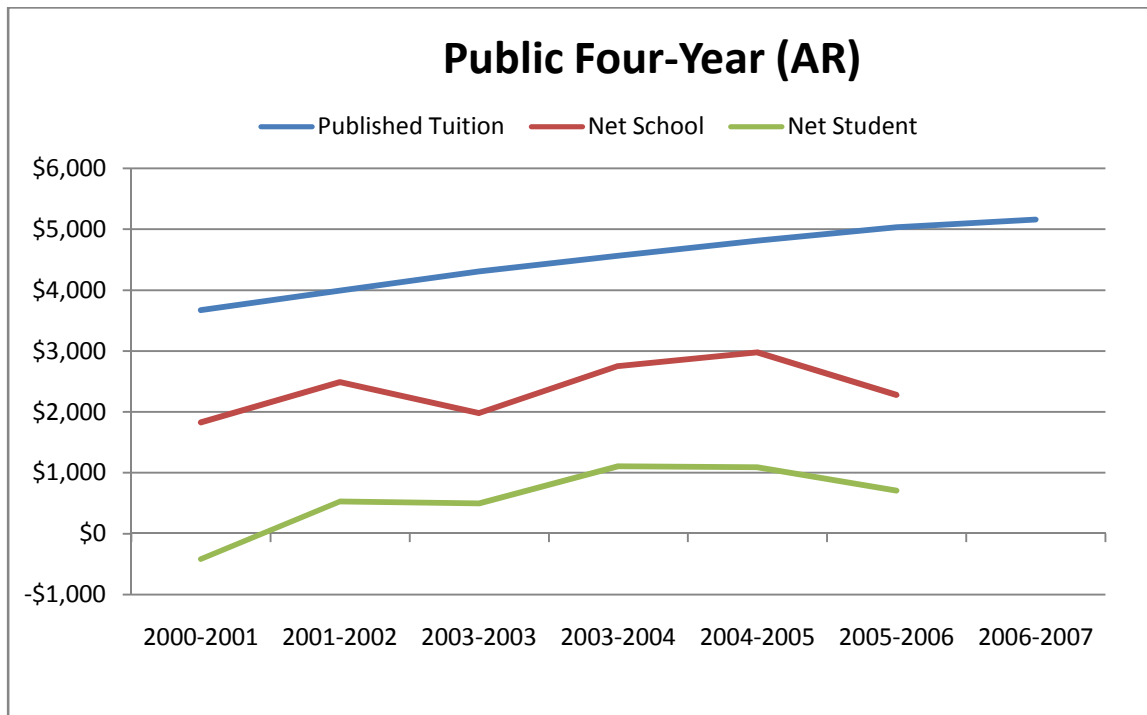


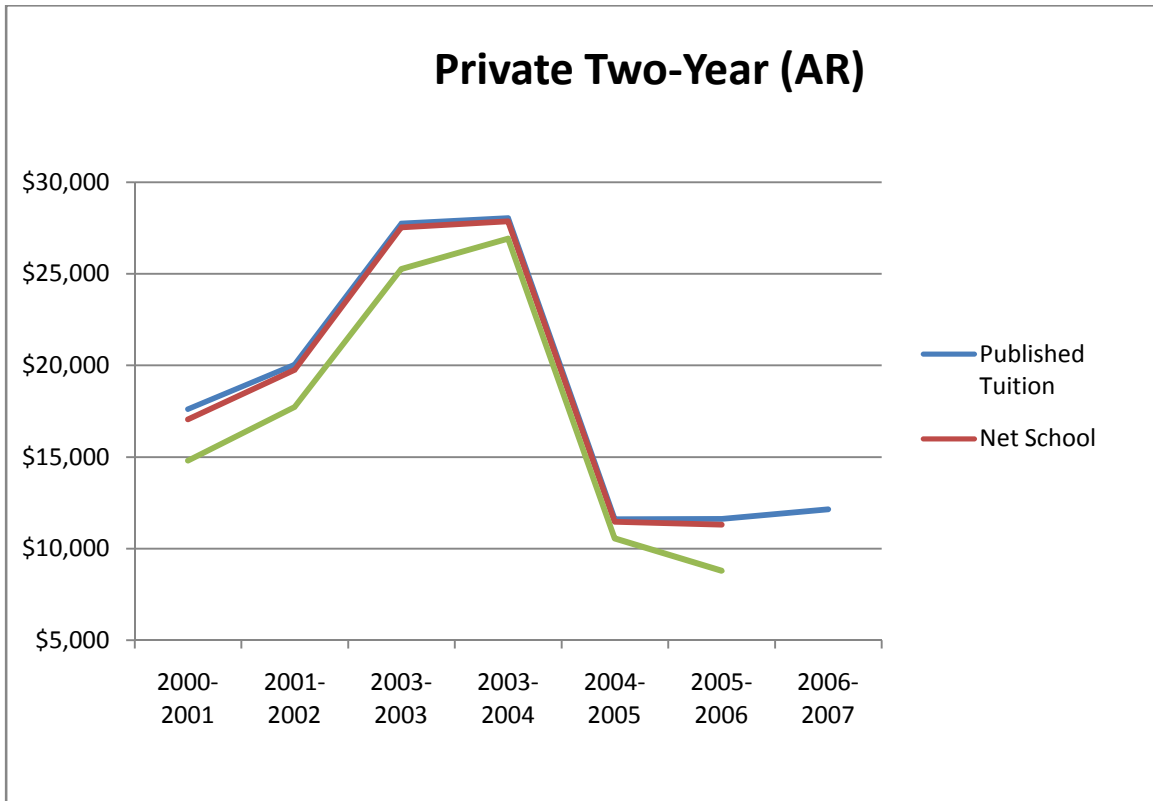
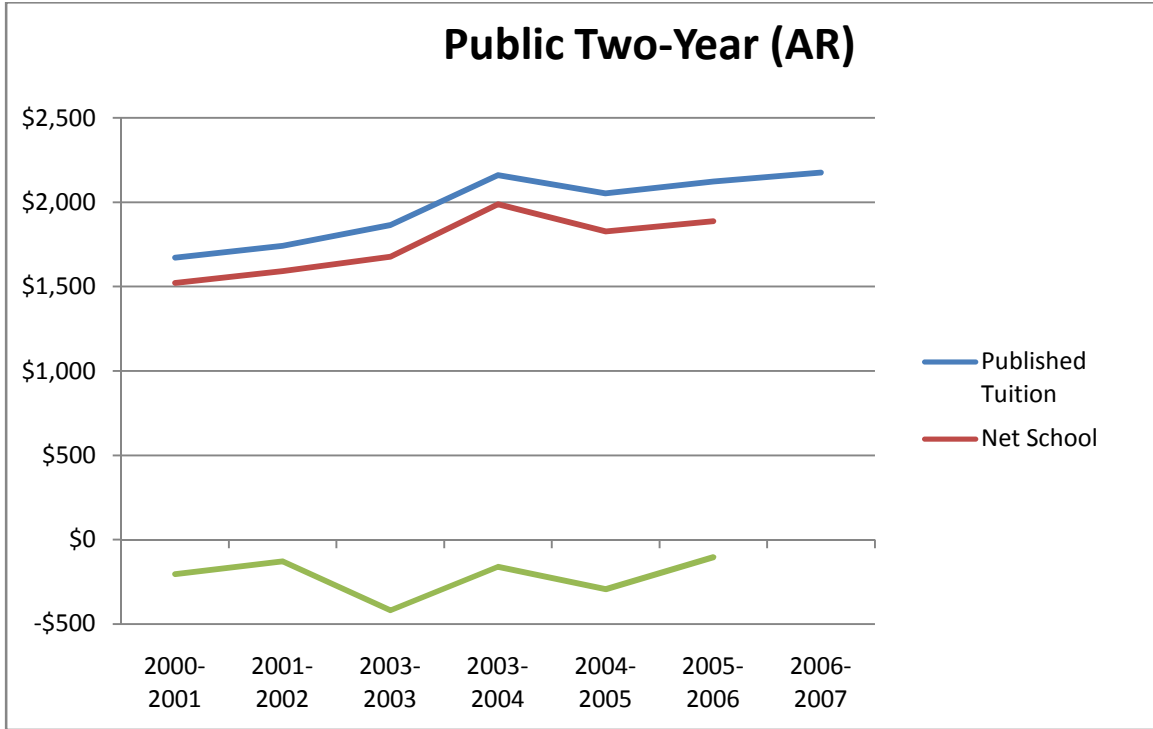
## Alabama



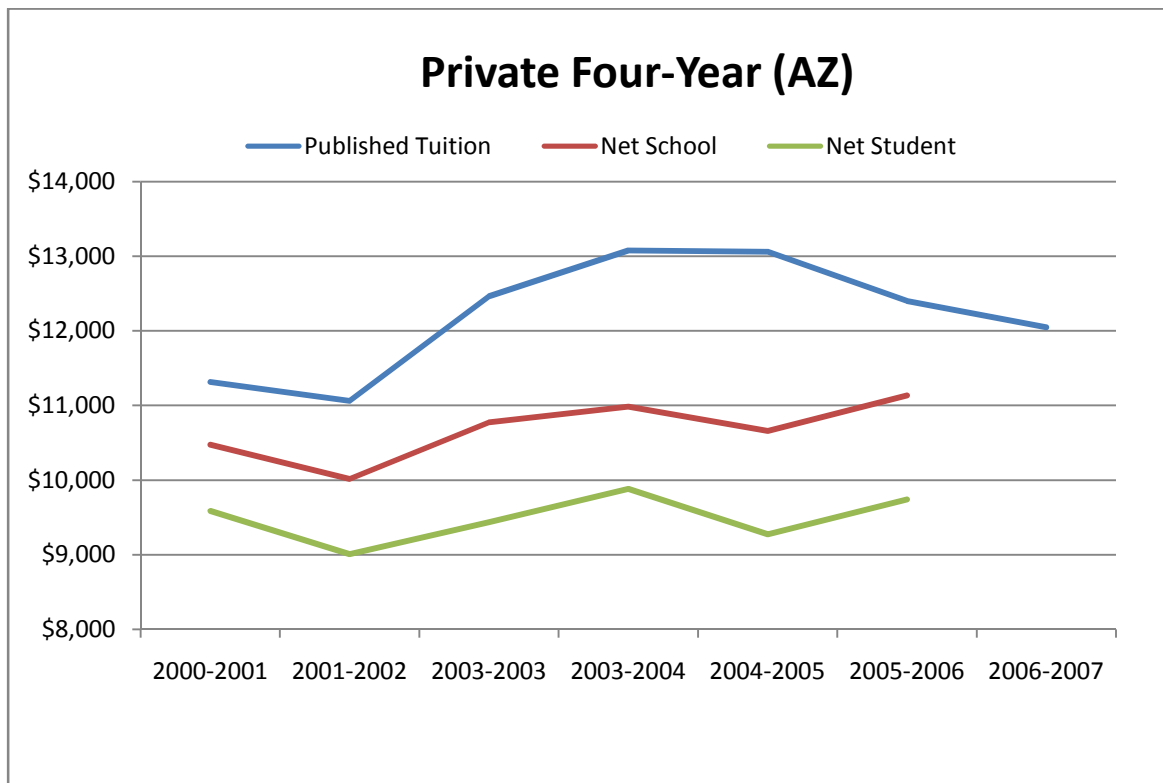
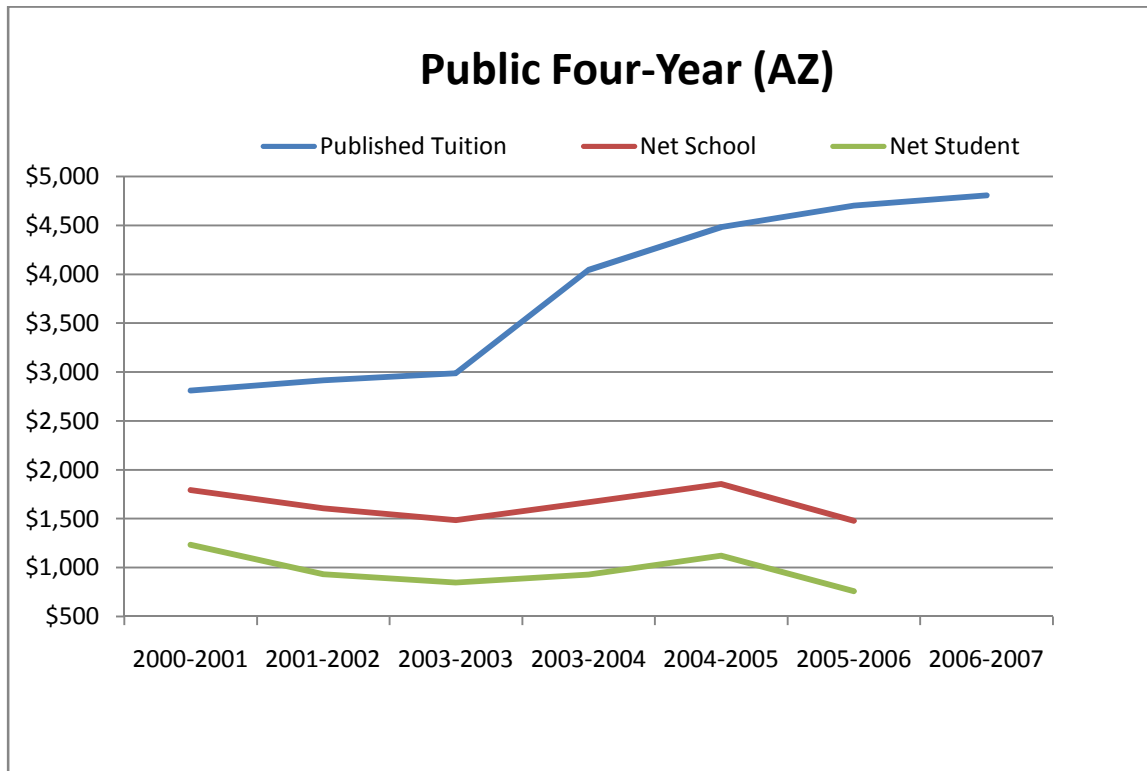


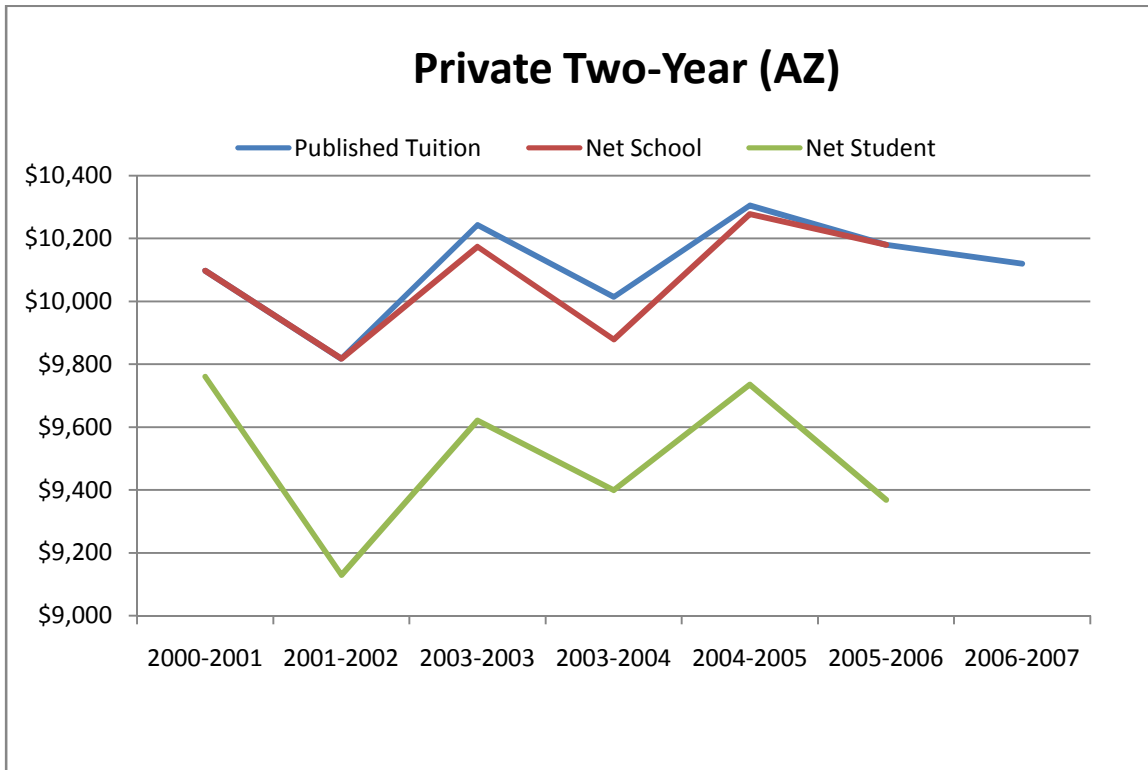
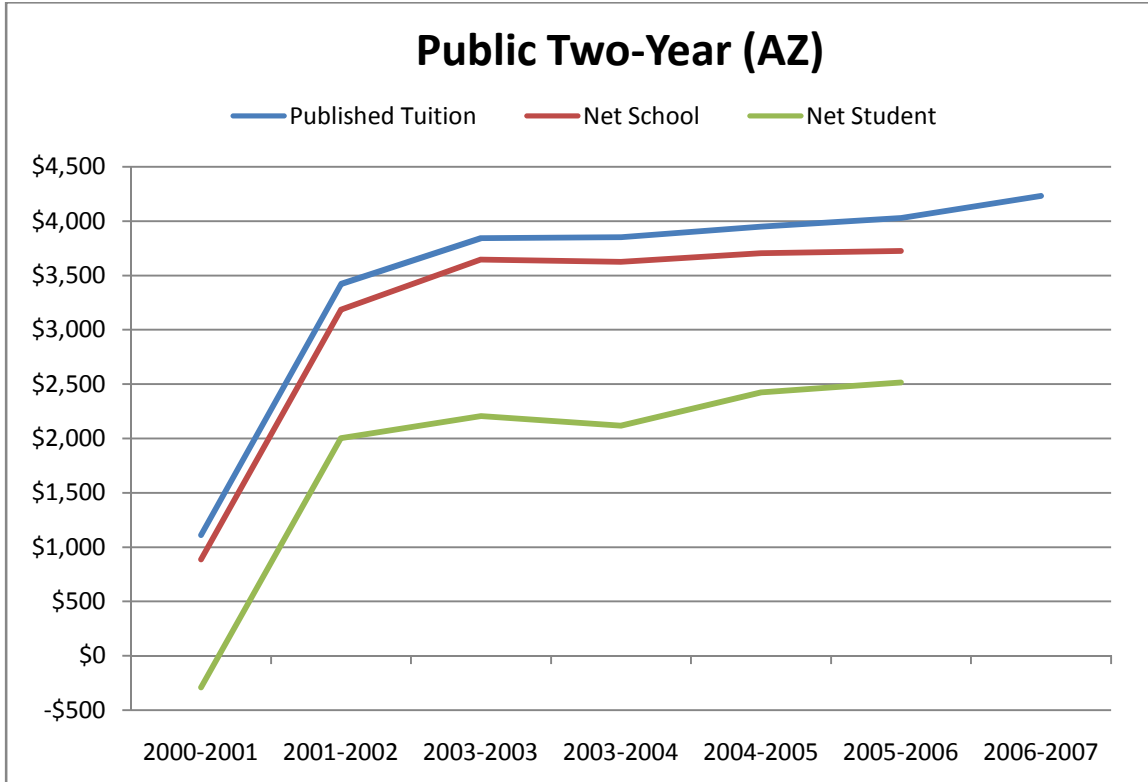
## Arkansas





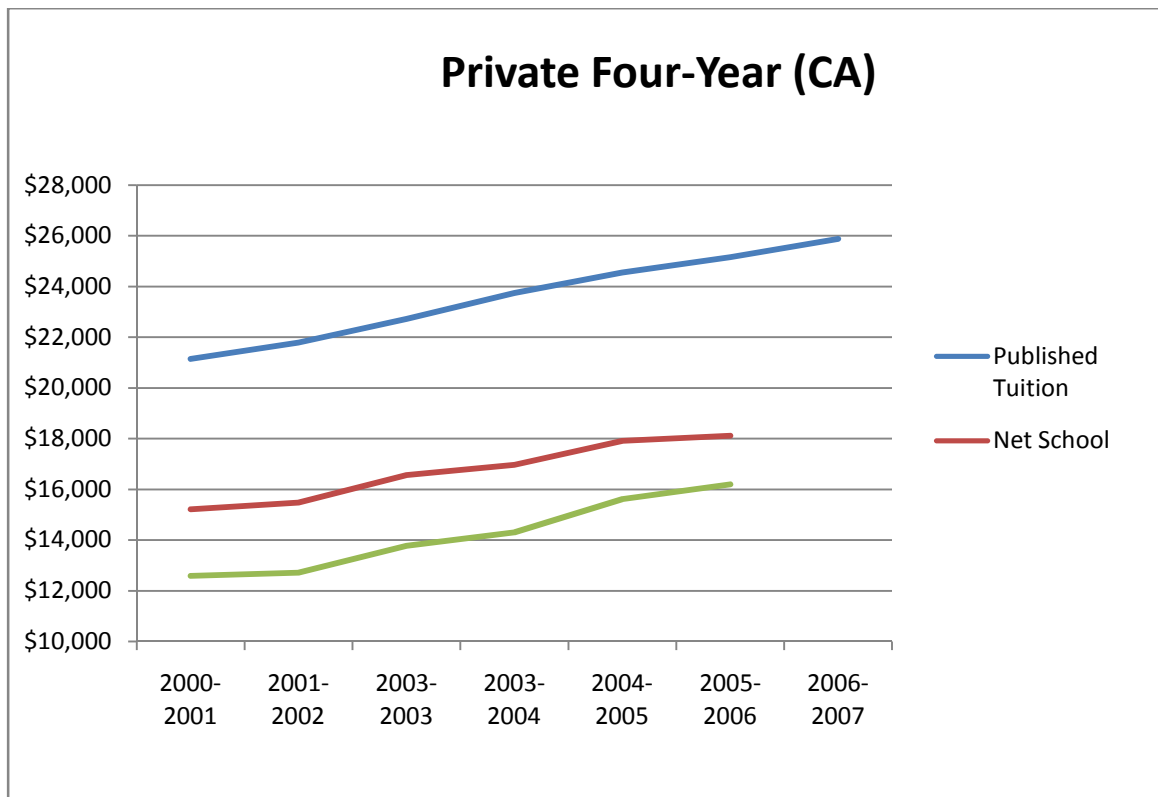
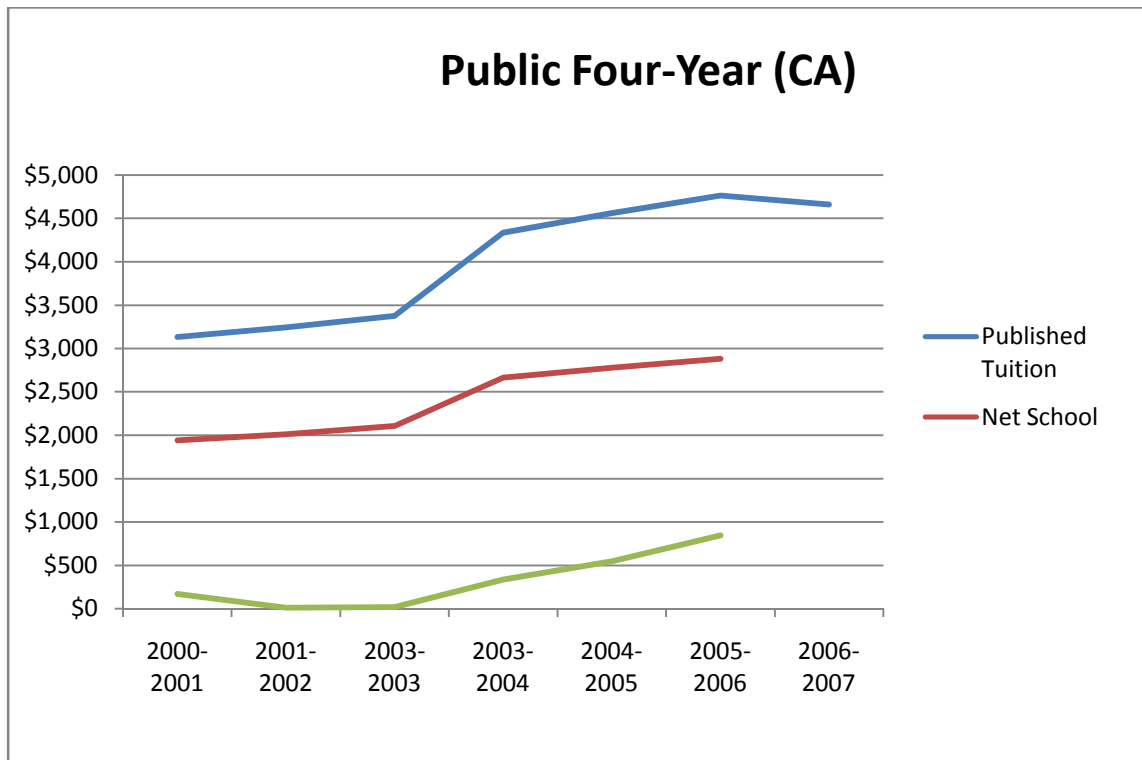
## Arizona

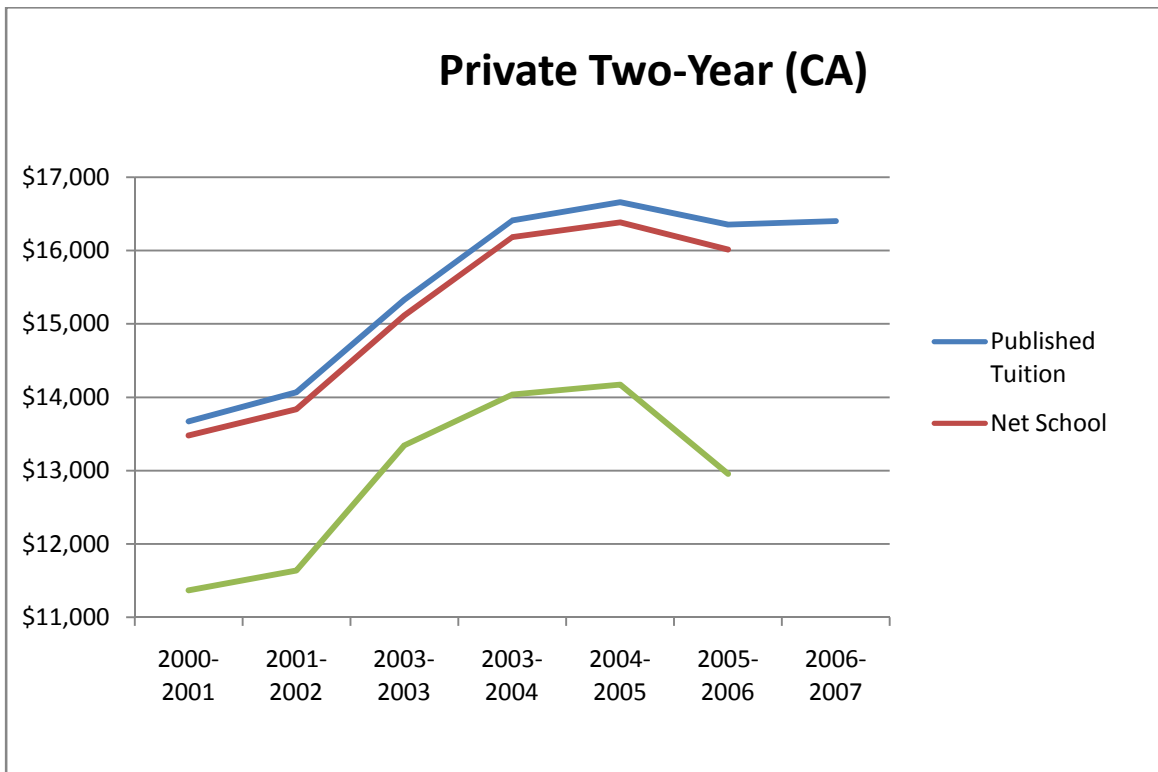
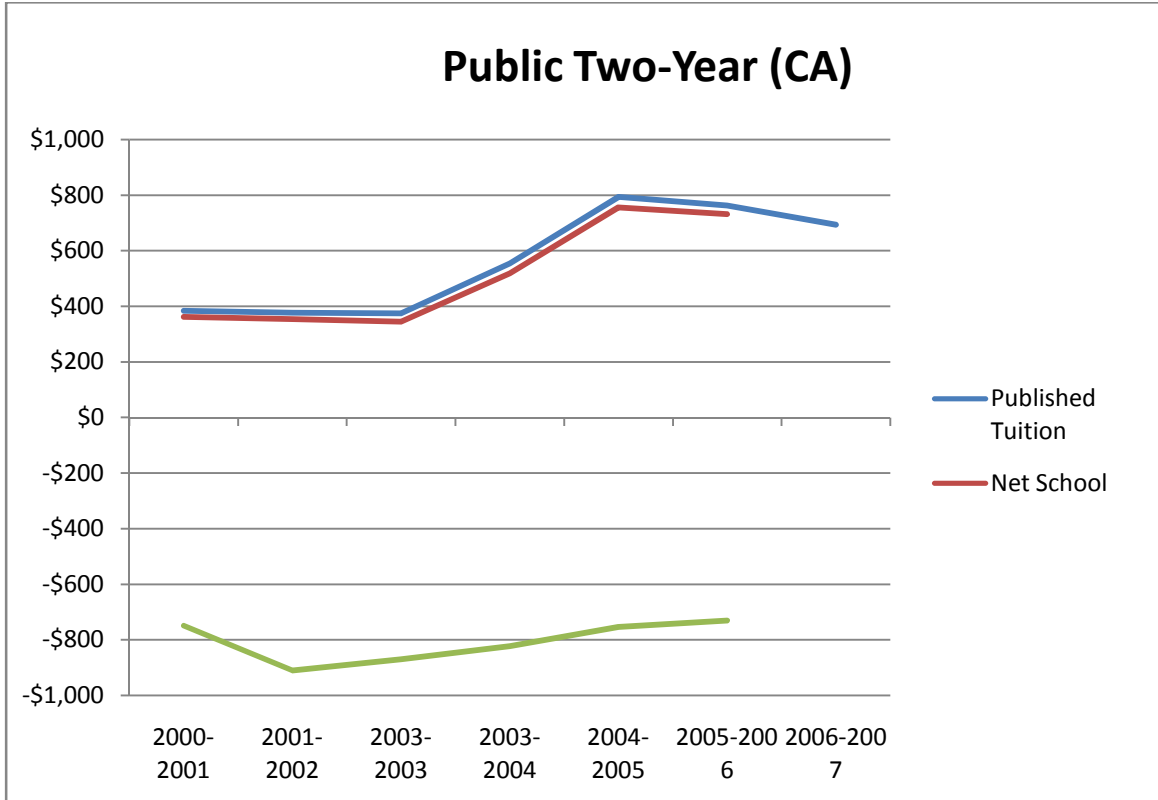




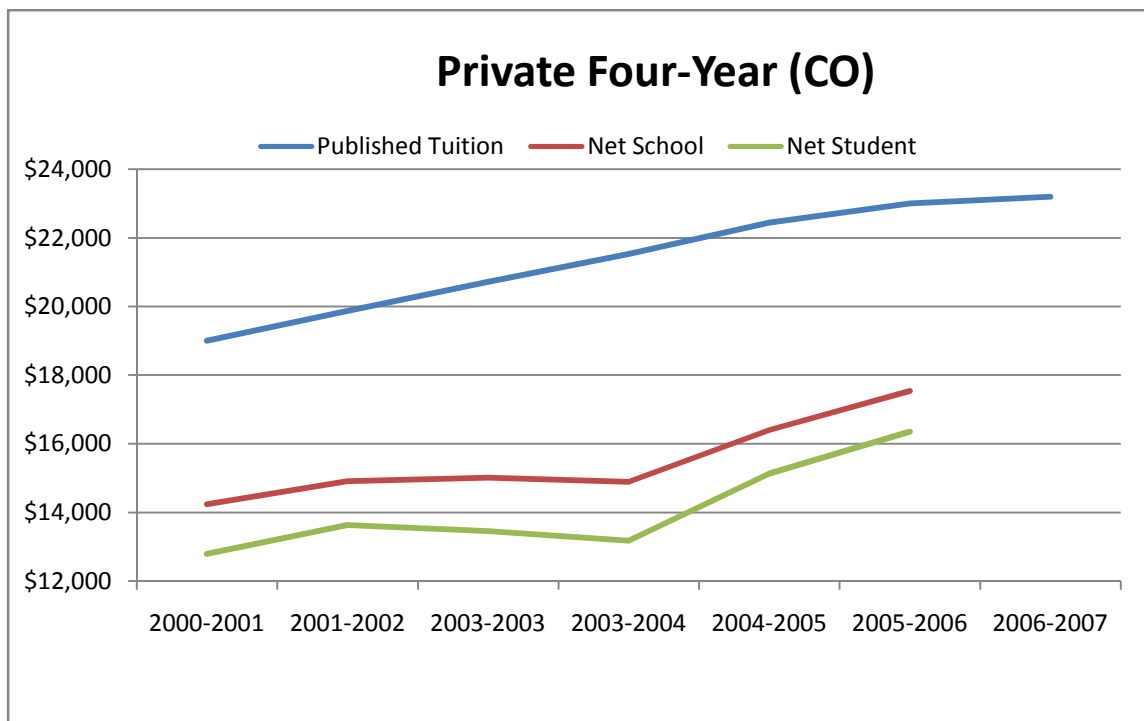
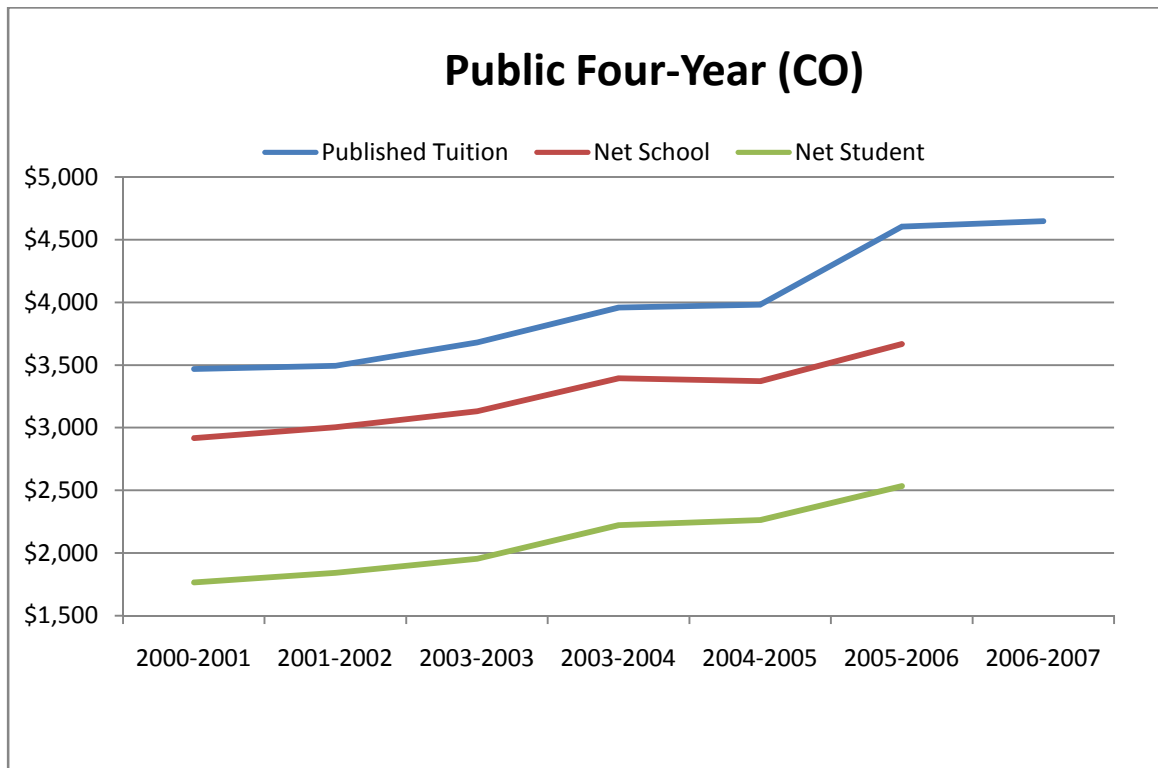


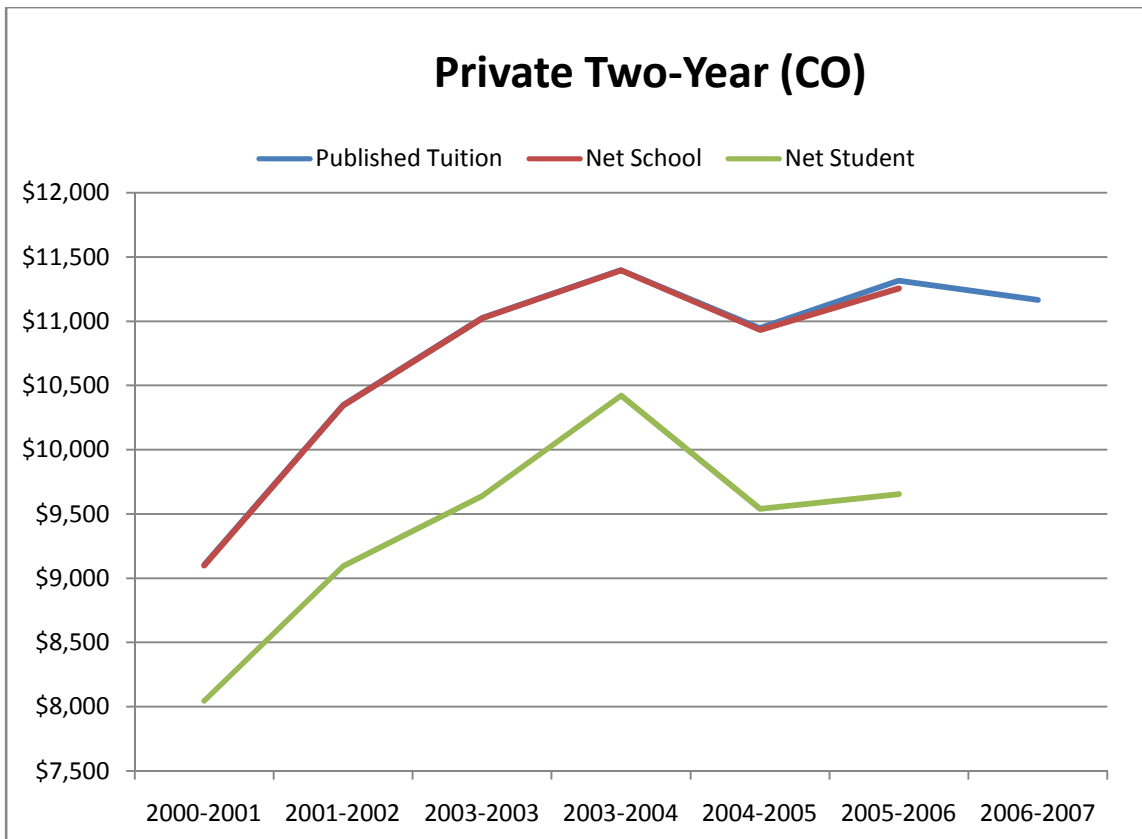
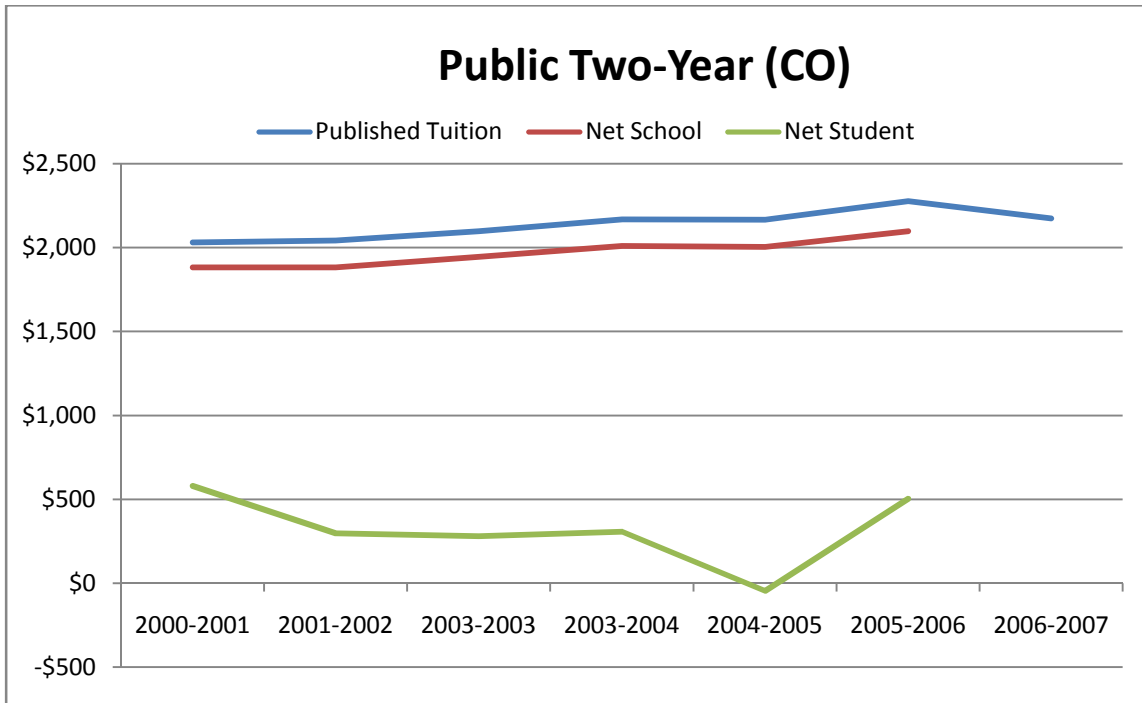
## California



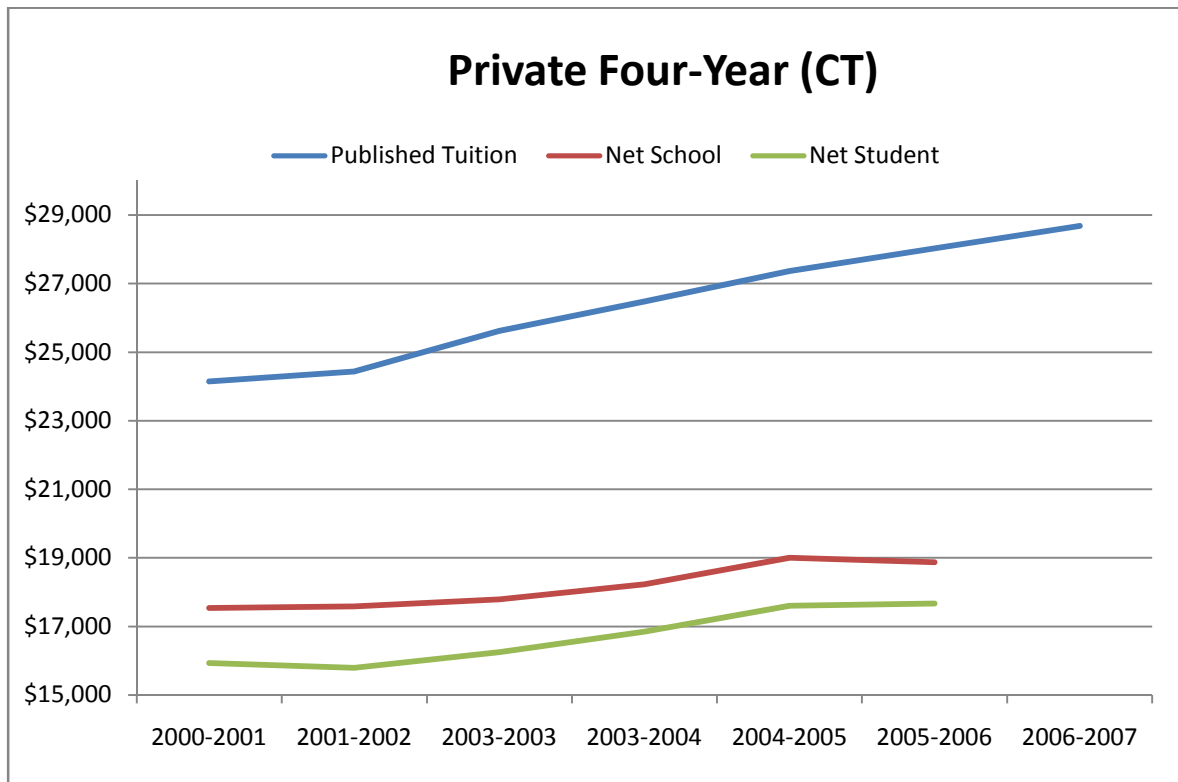
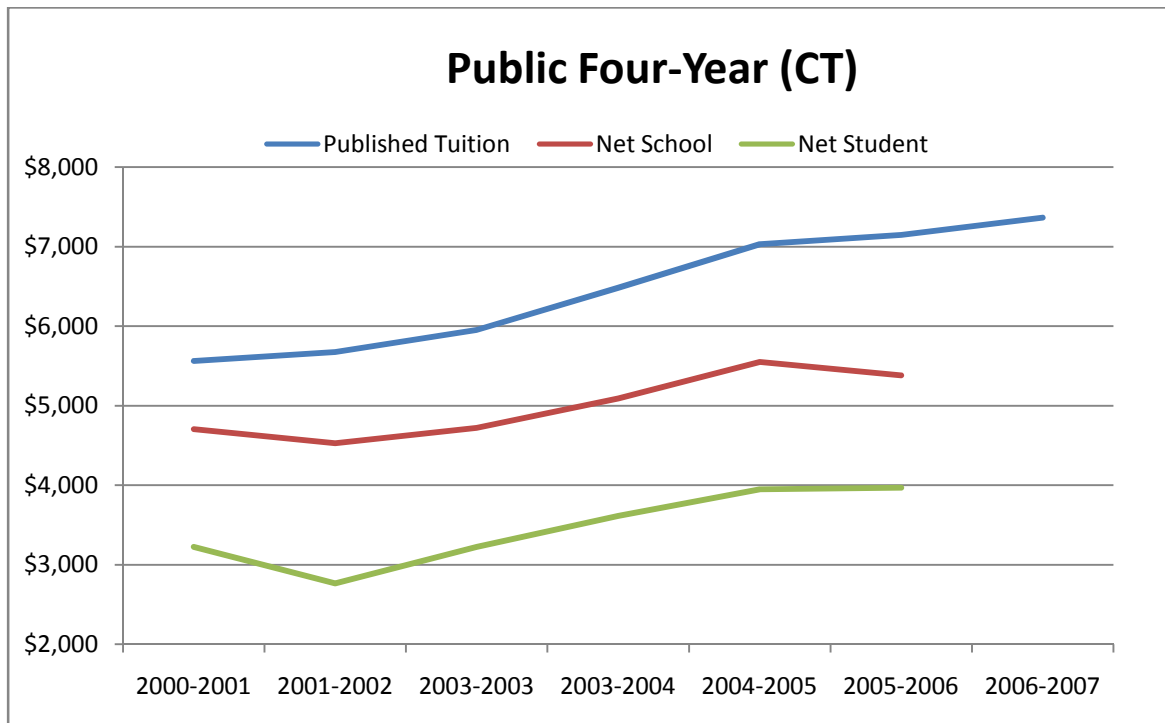


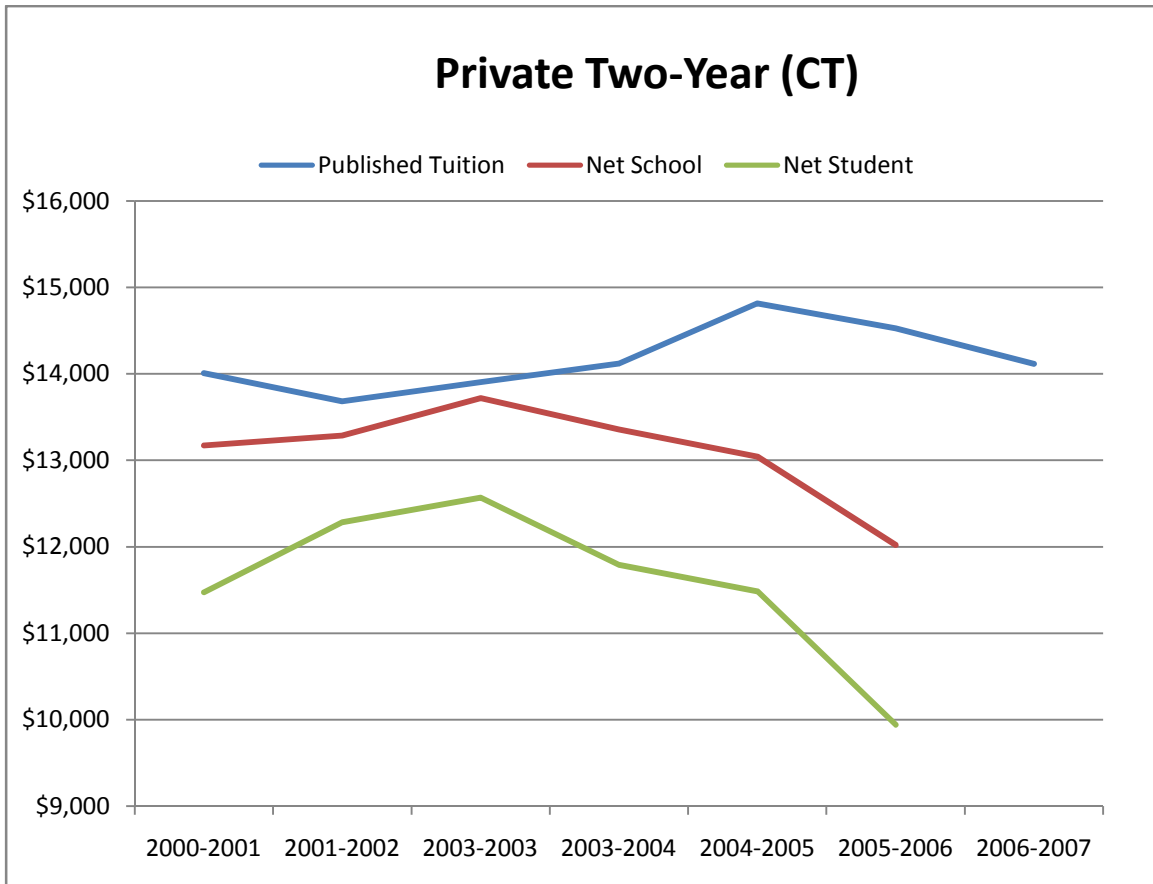
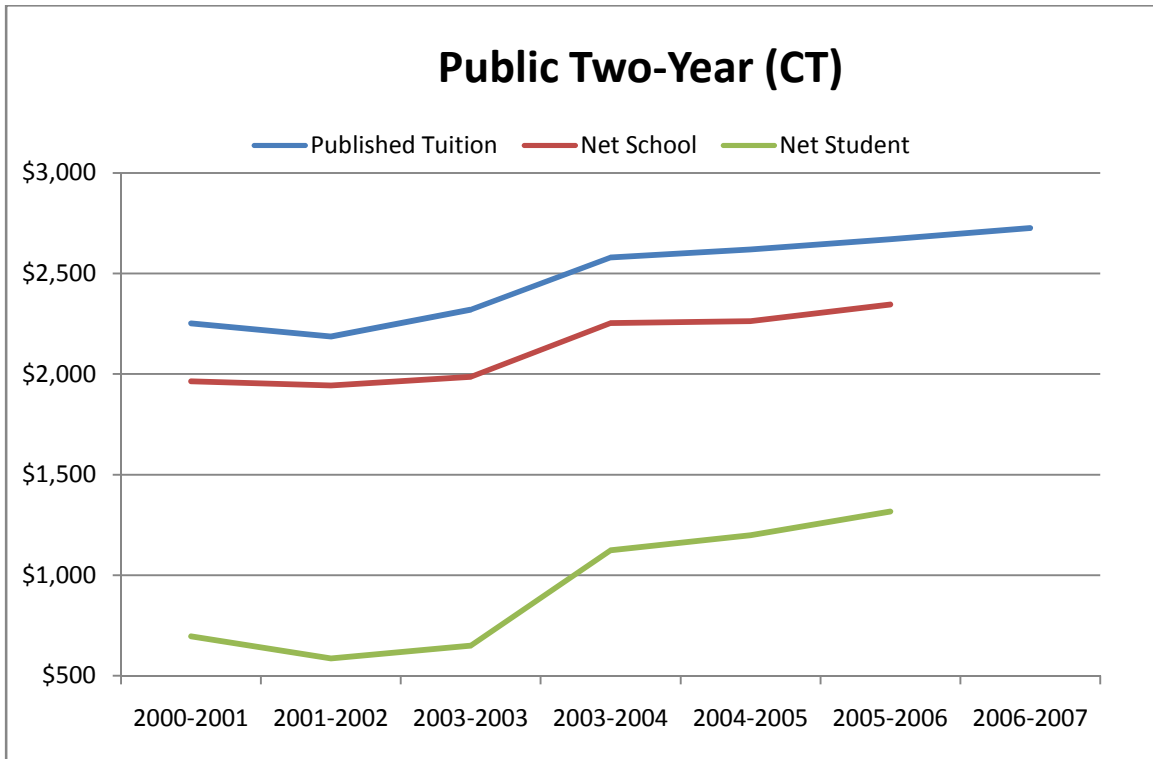
## Colorado



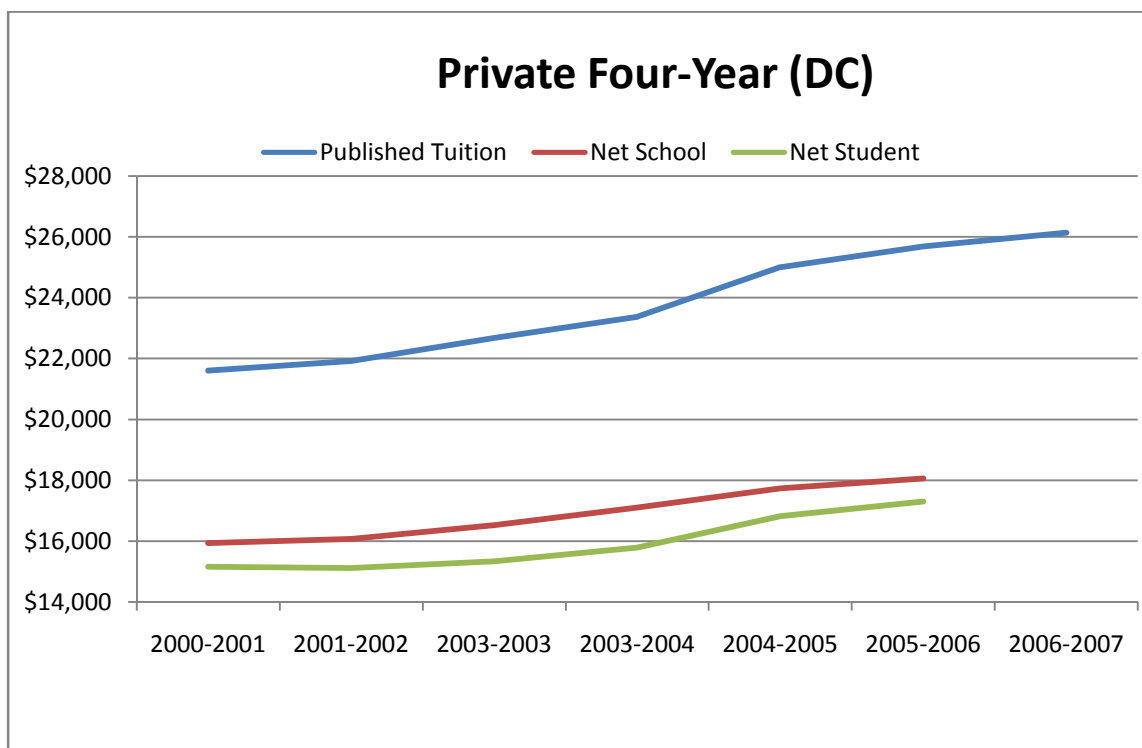
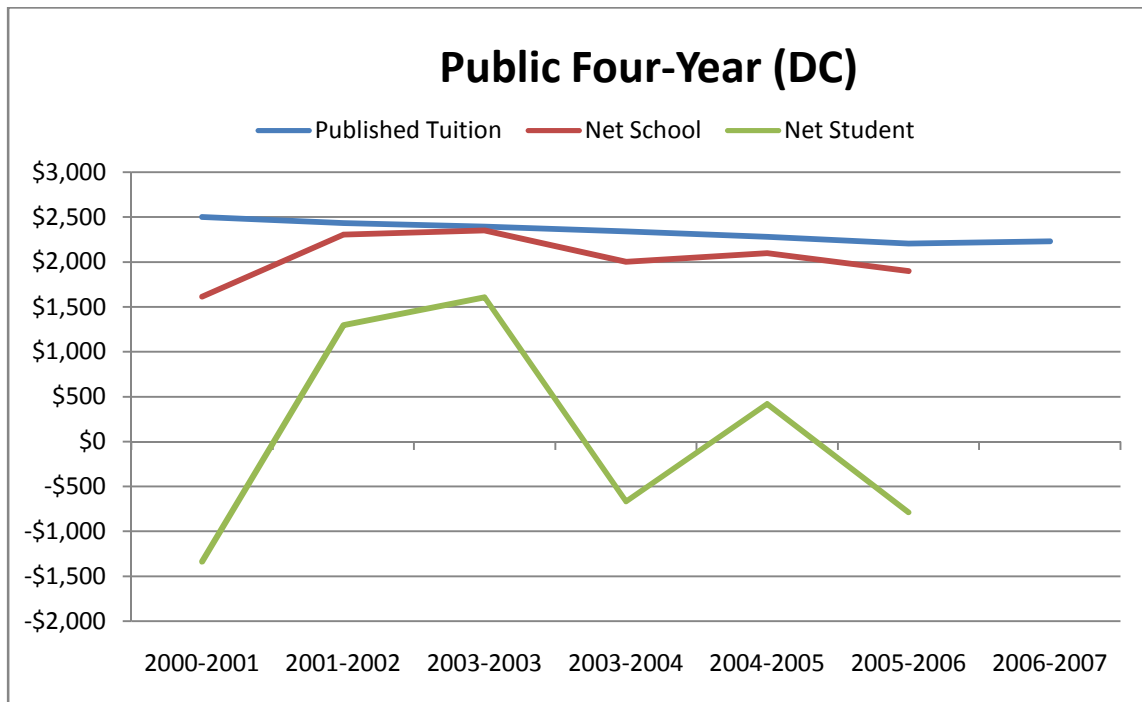


## Connecticut

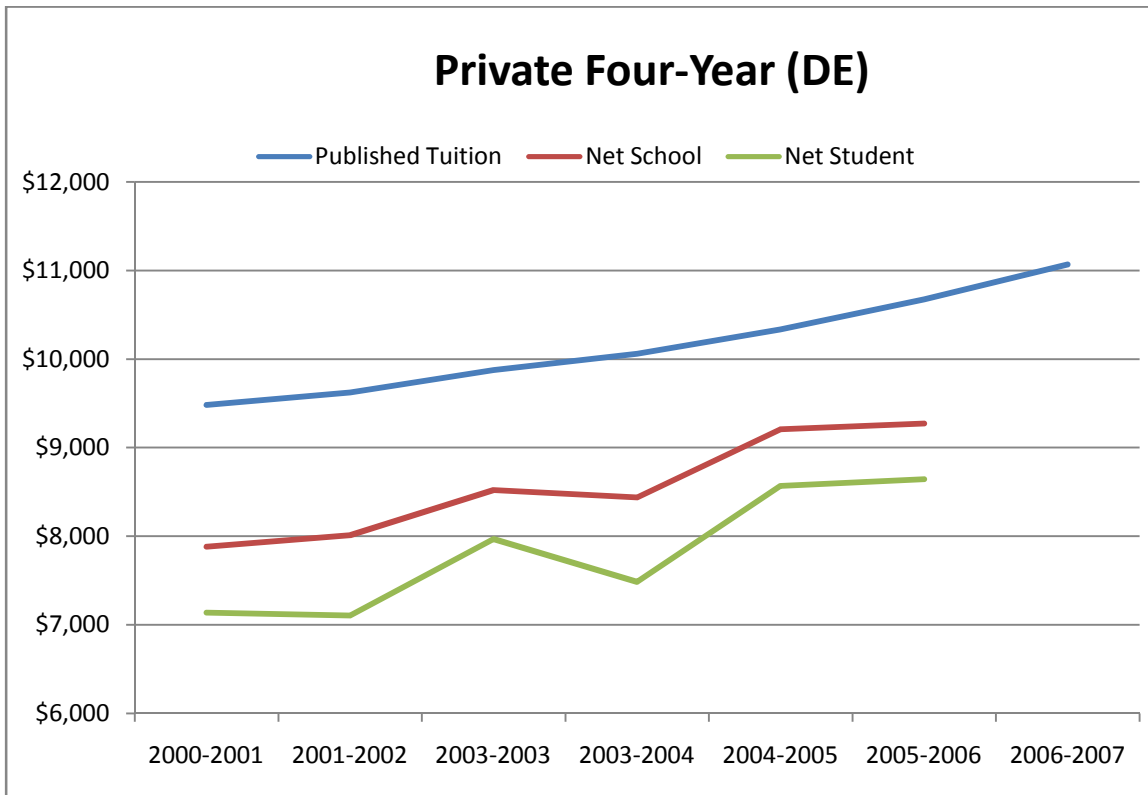
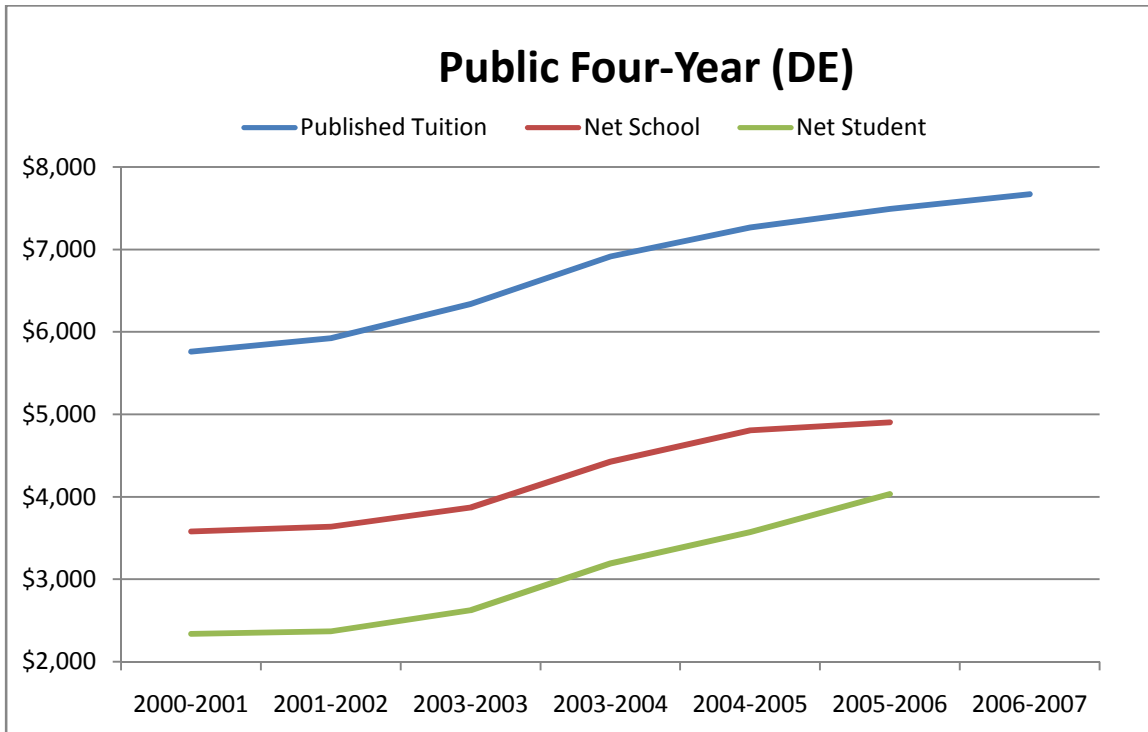




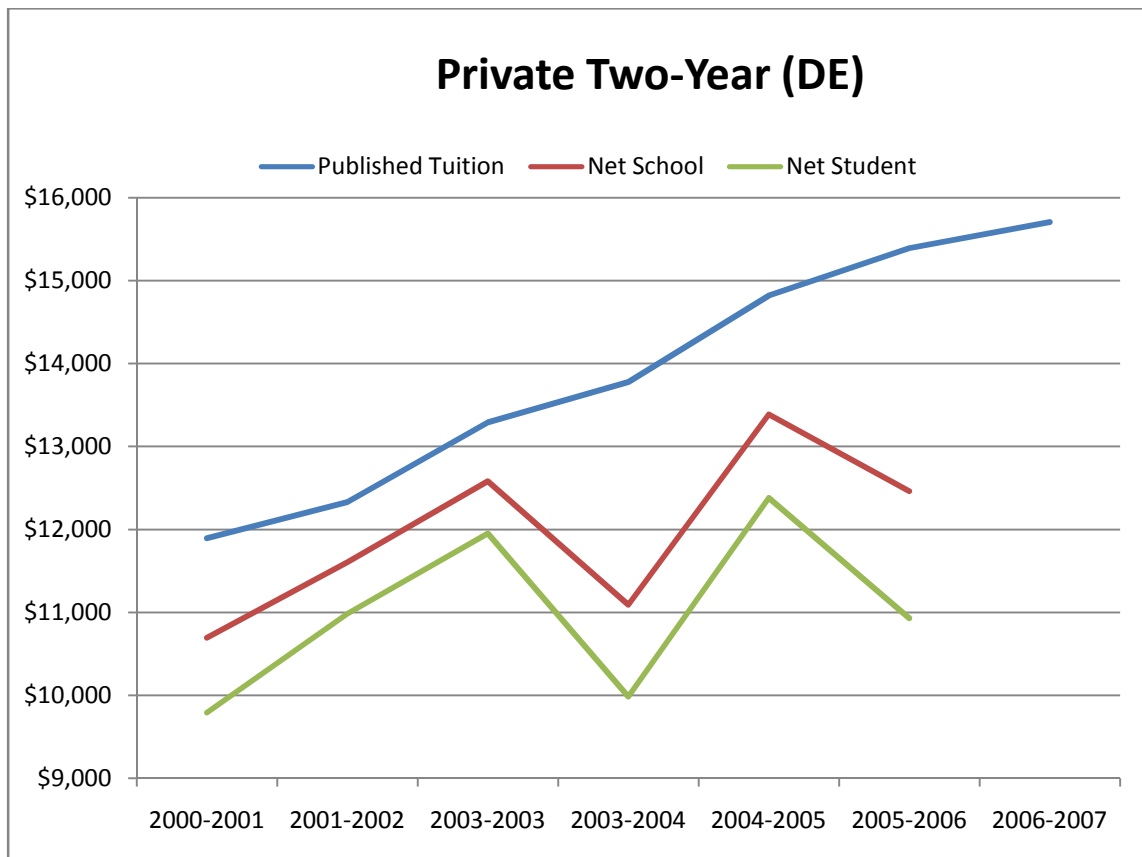
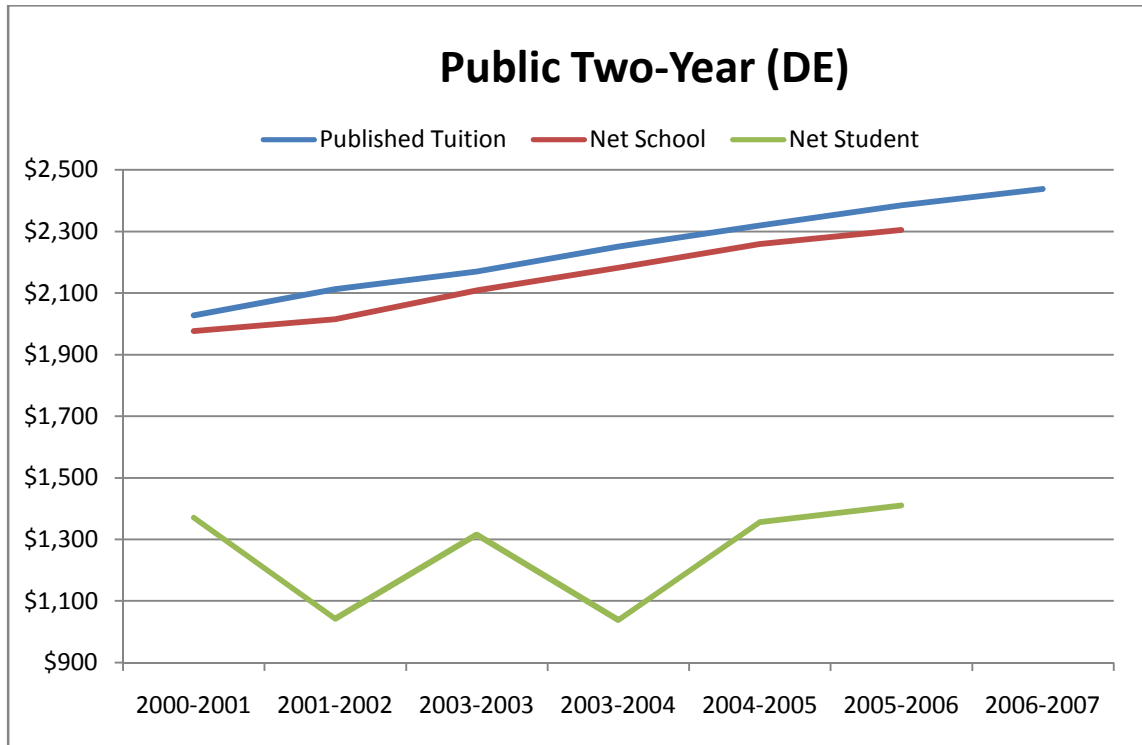
## District of Columbia



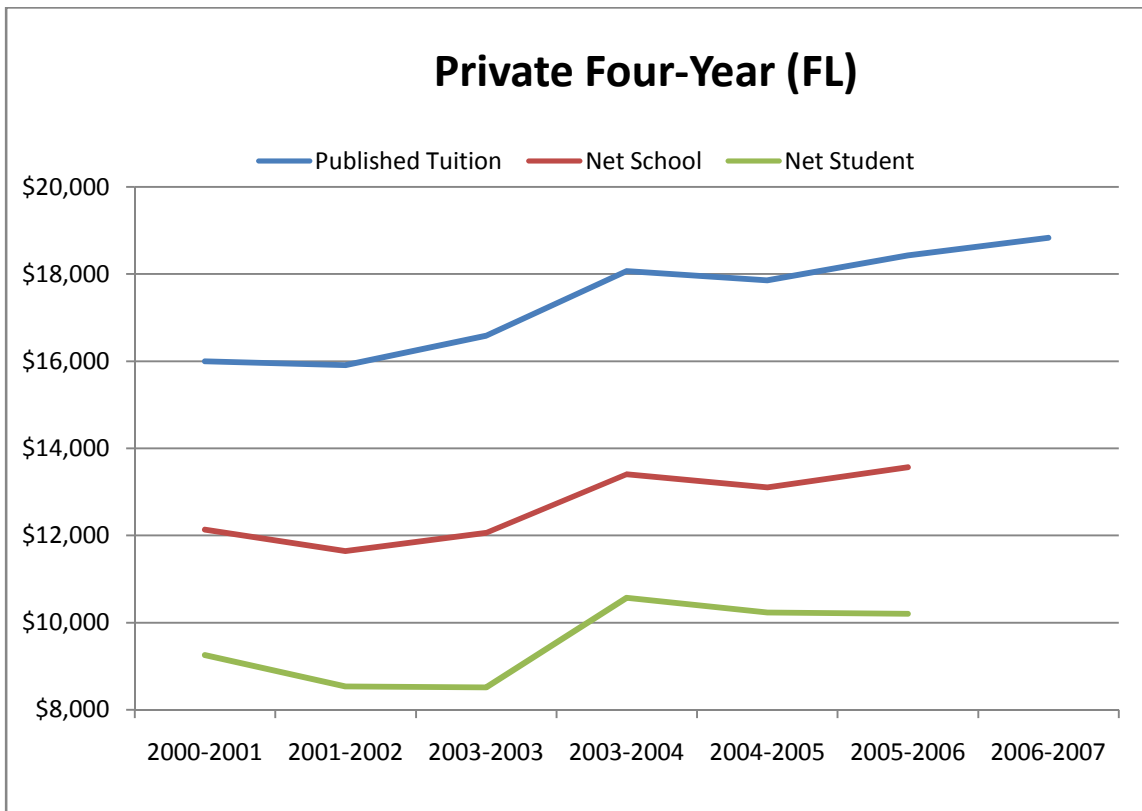
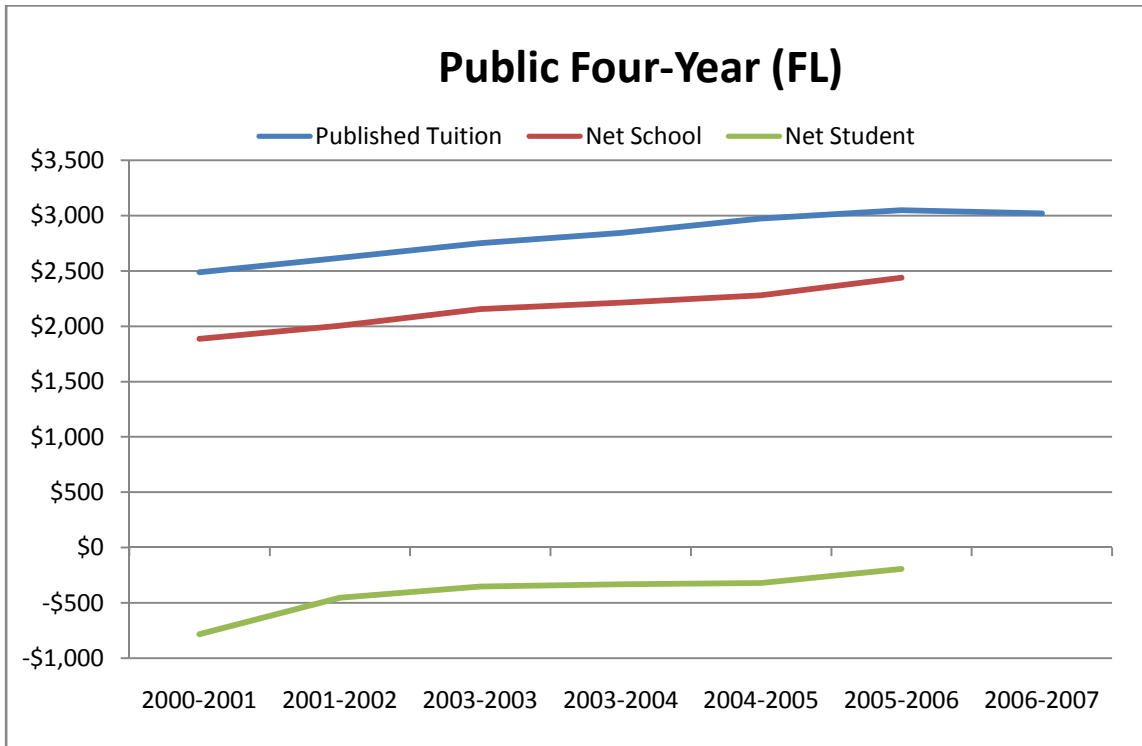
## Delaware

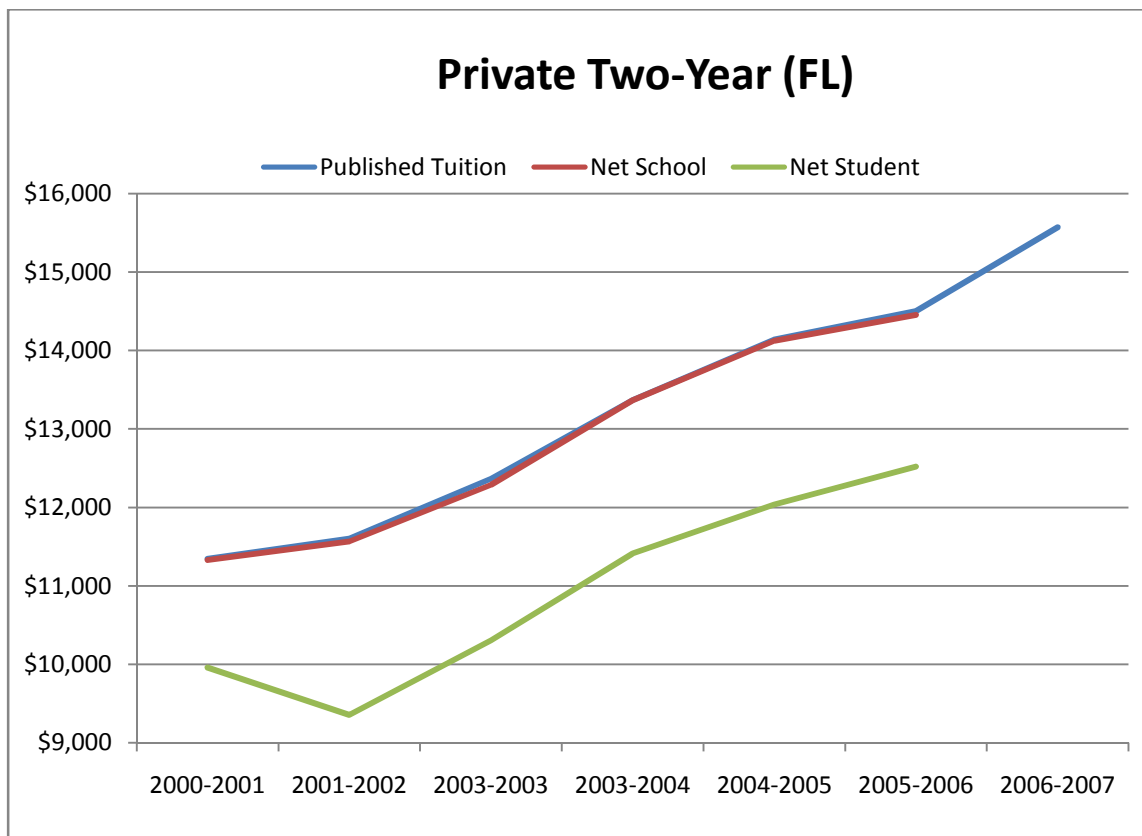
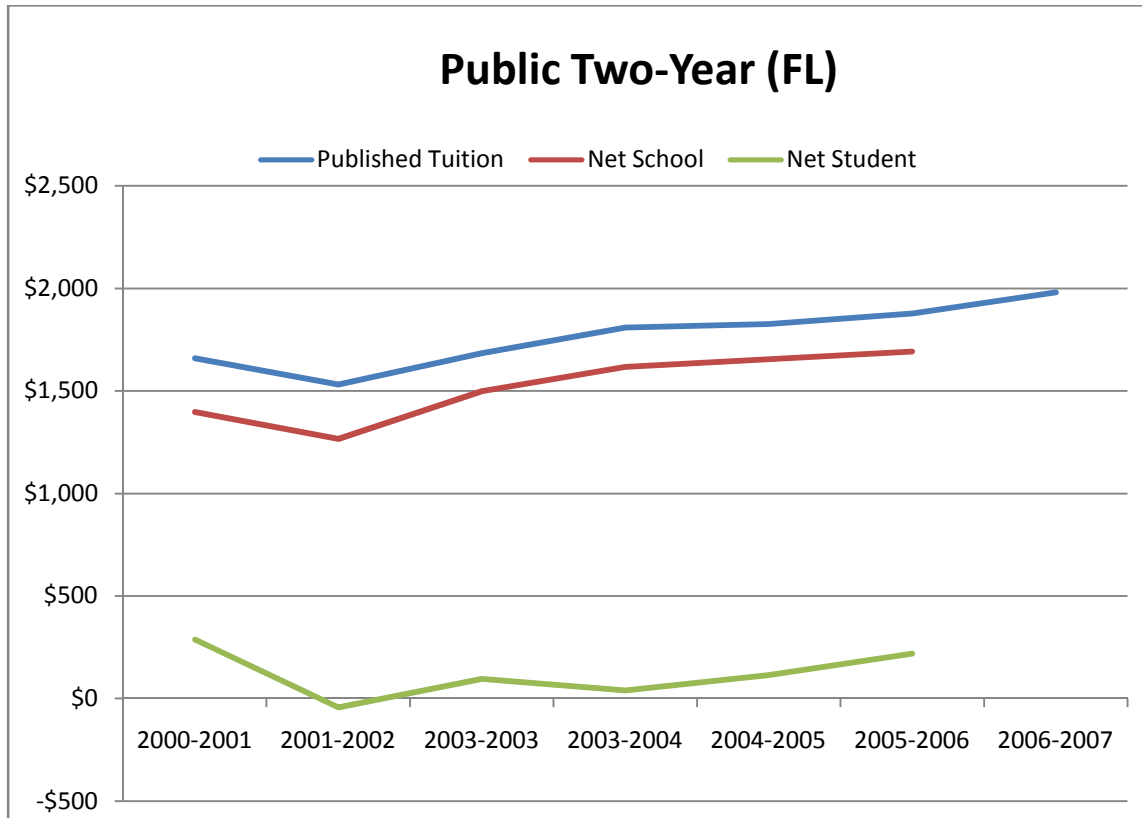




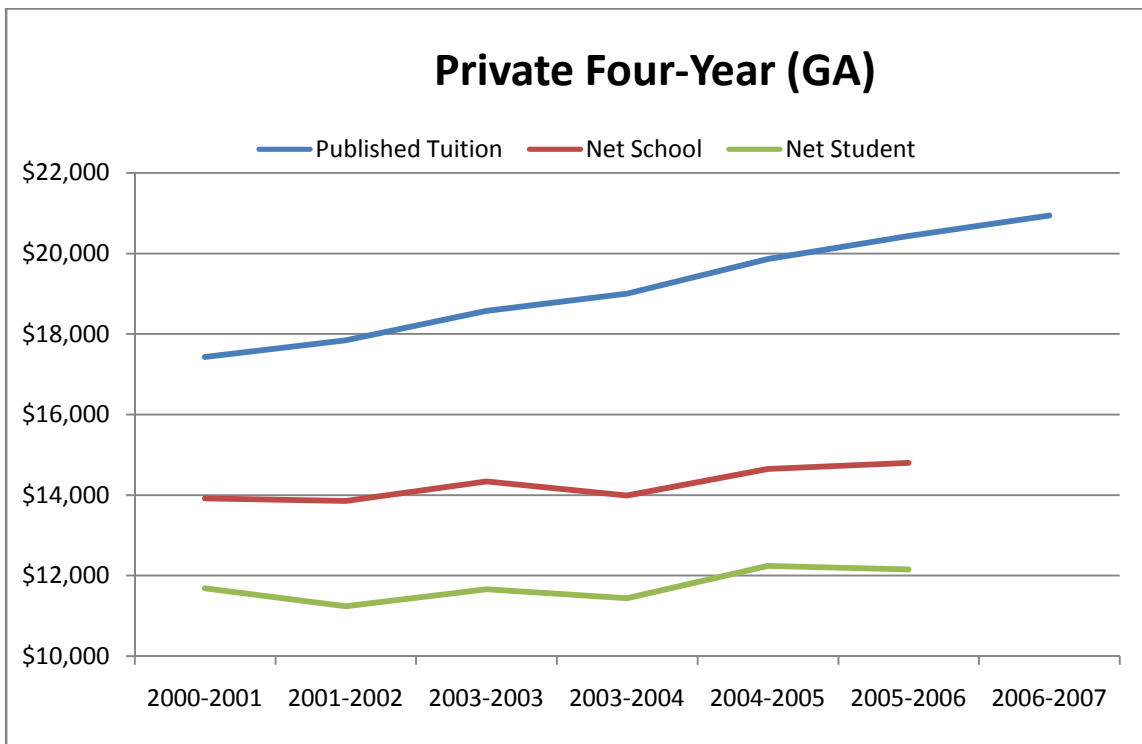
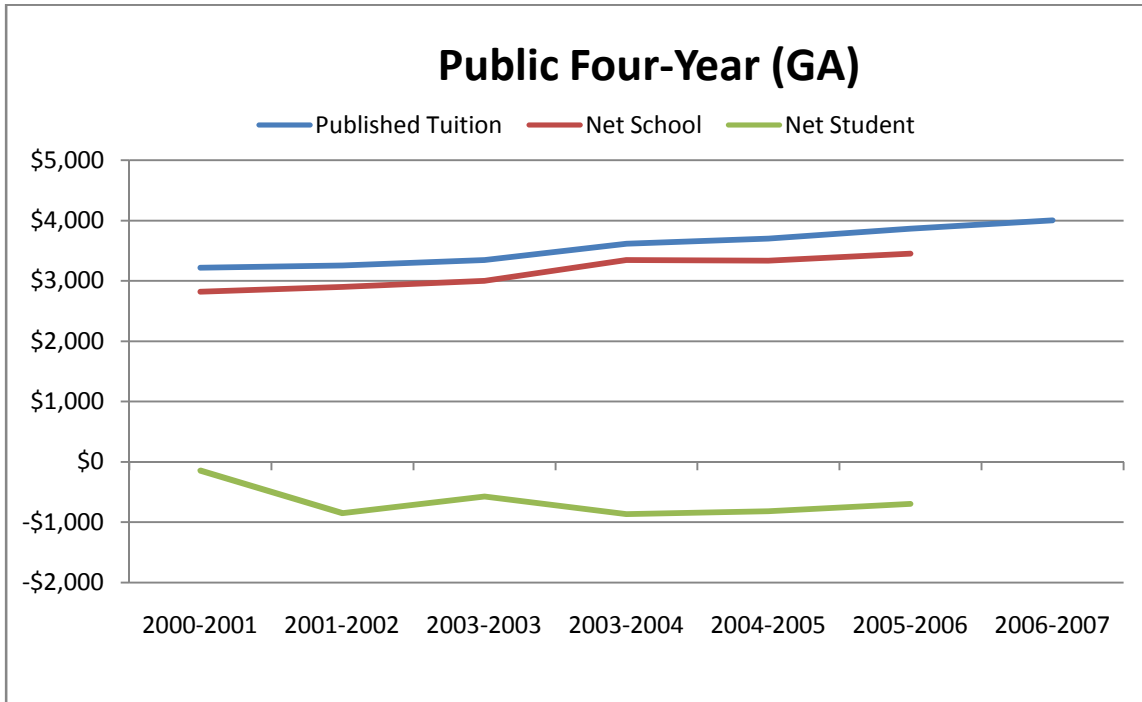


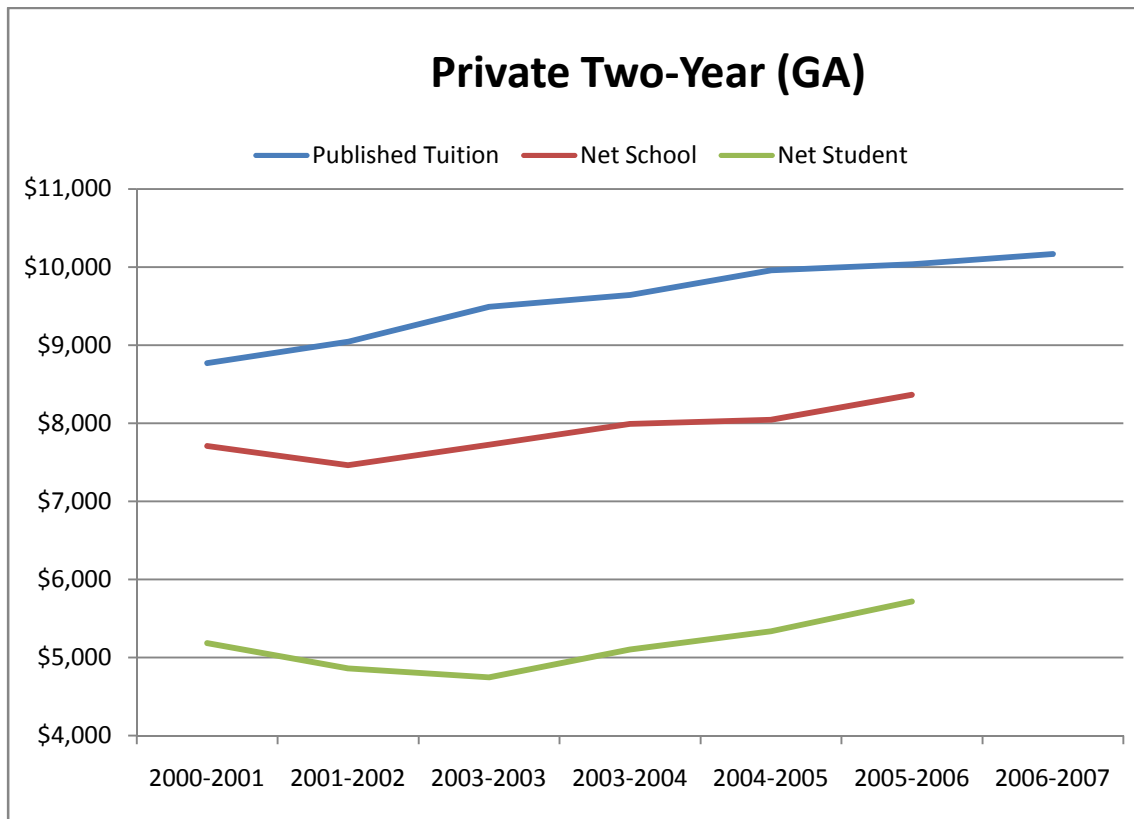
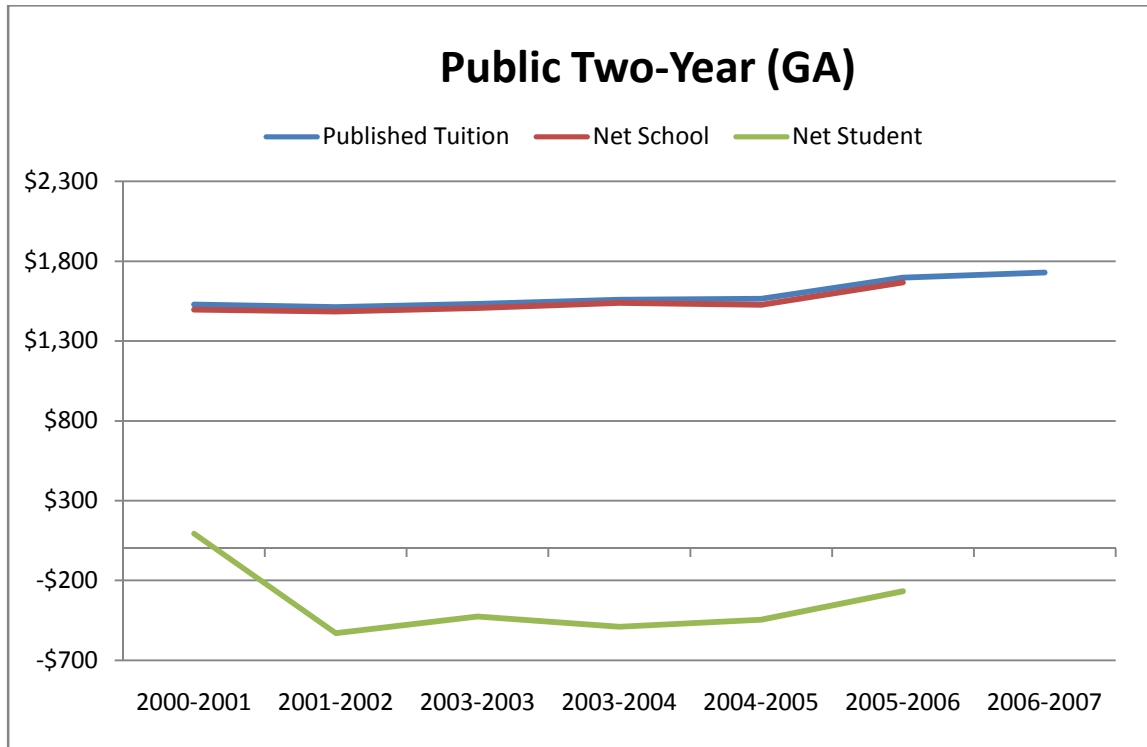
## Florida



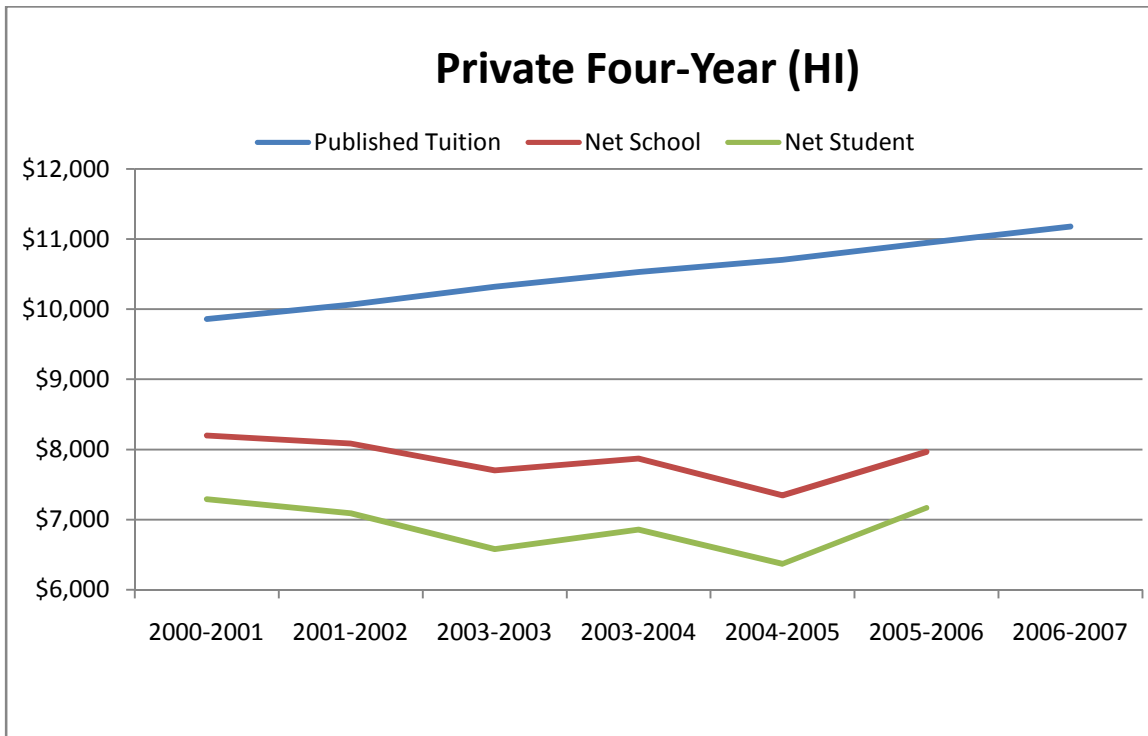
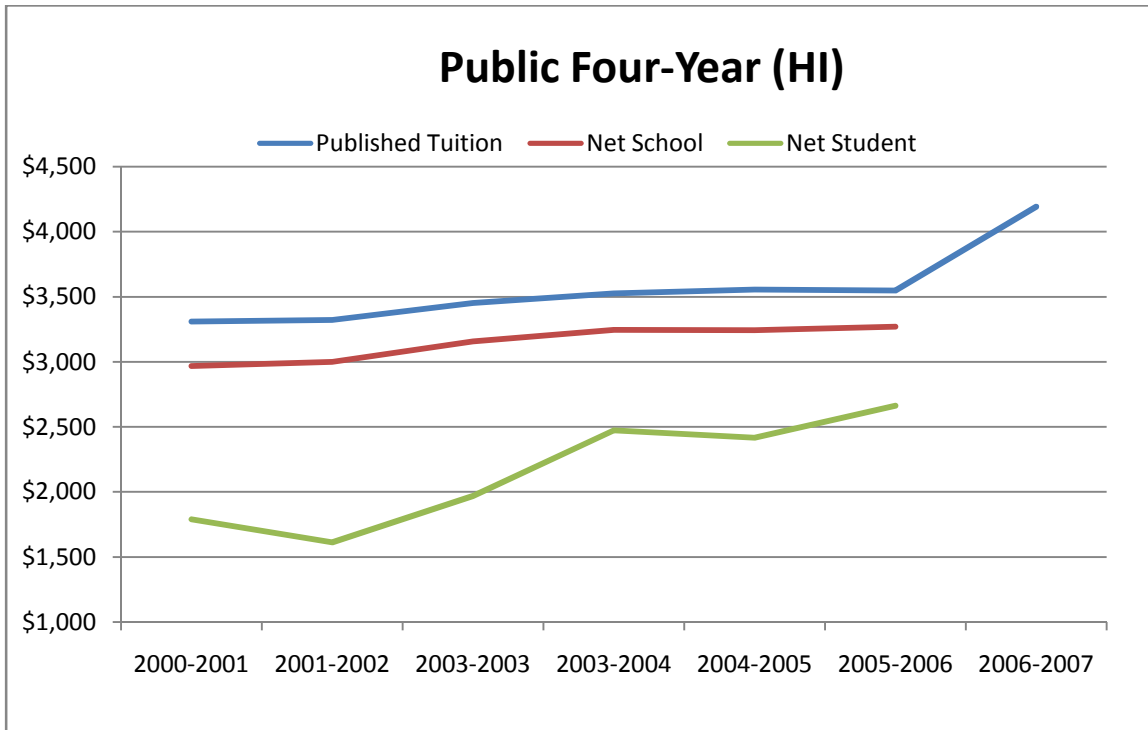


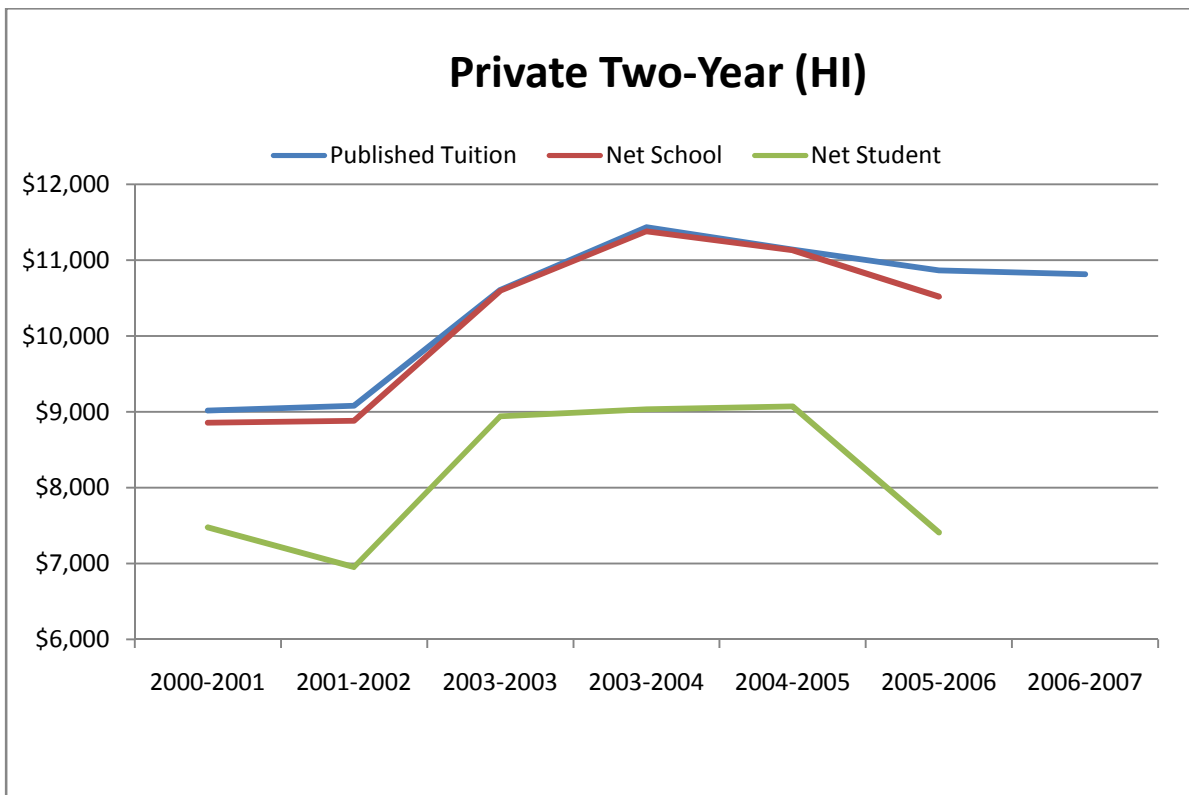
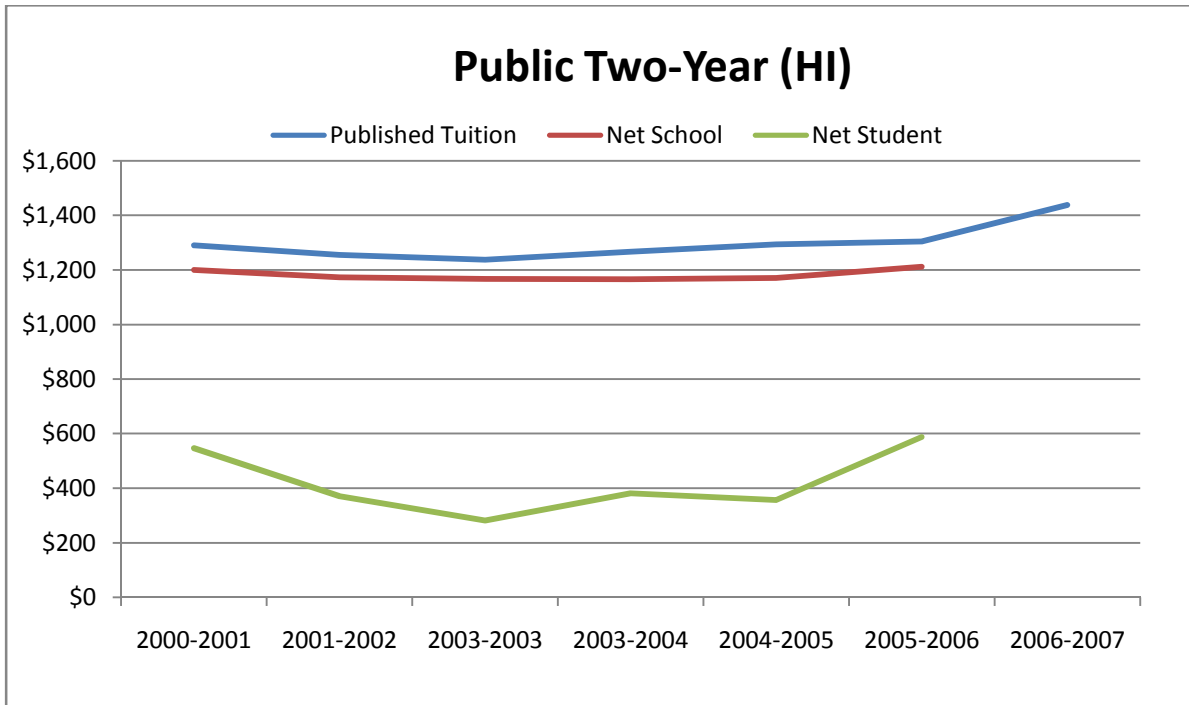
## Georgia



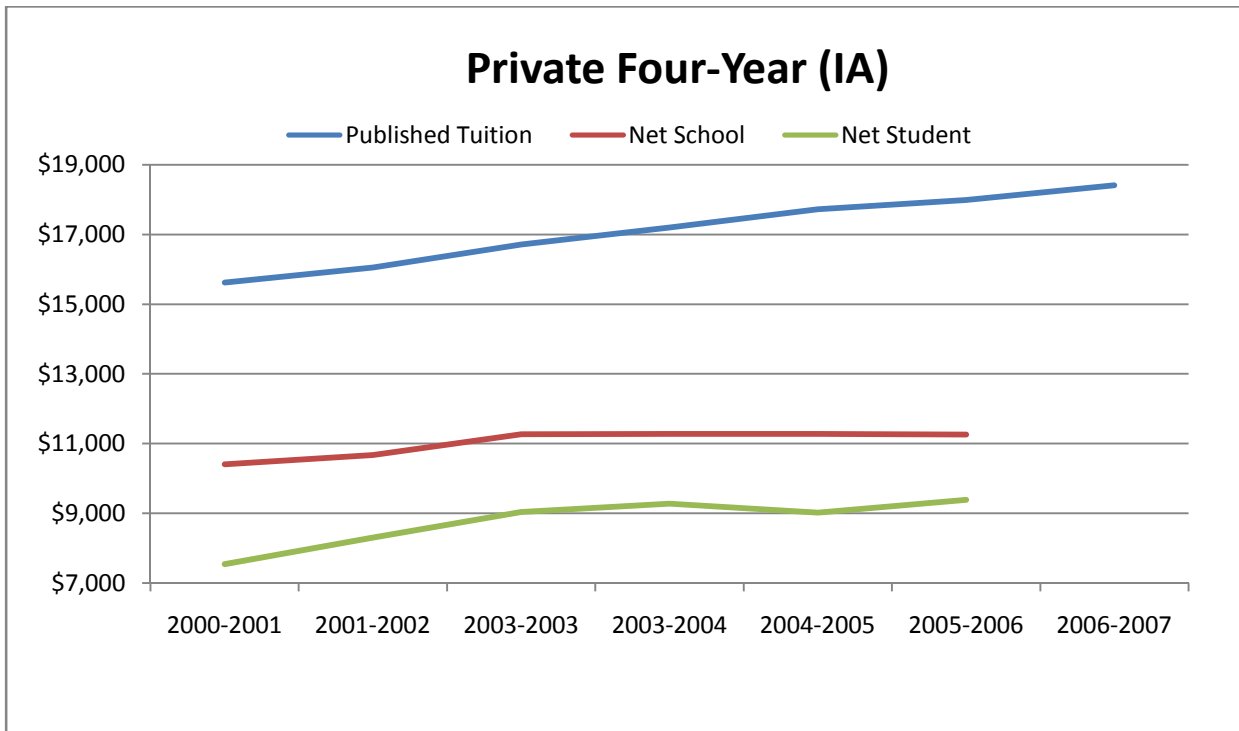
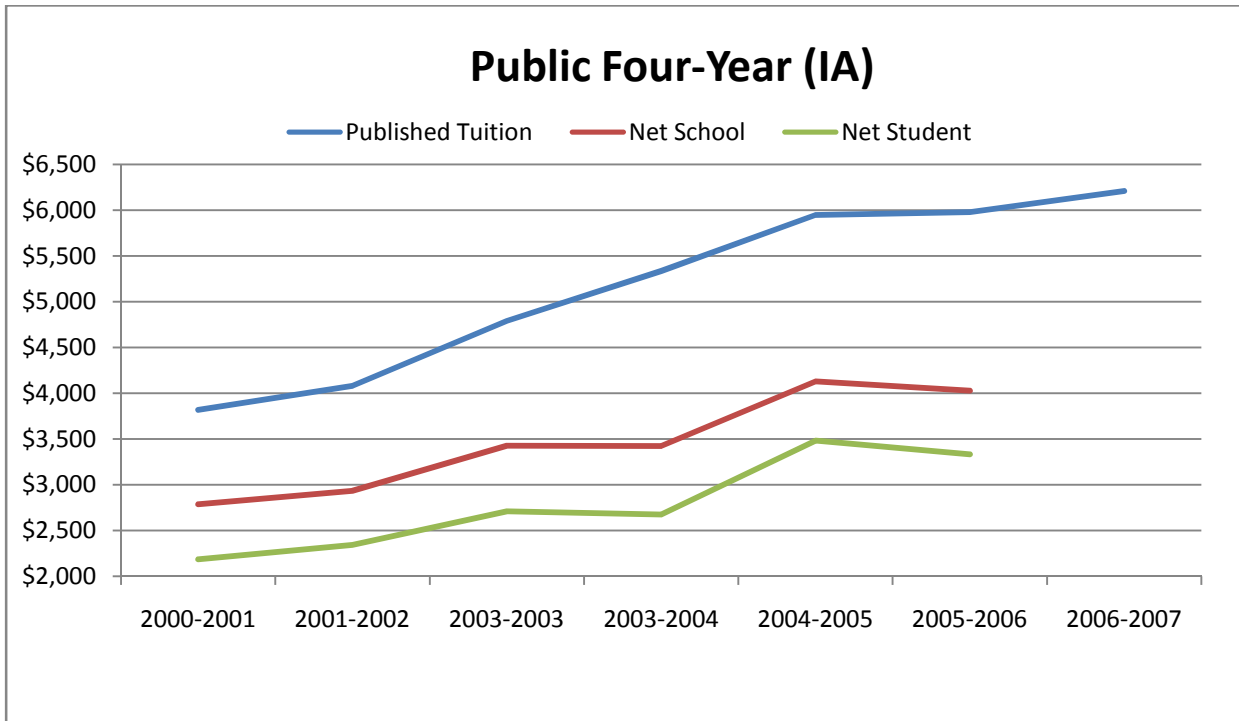


## Hawaii

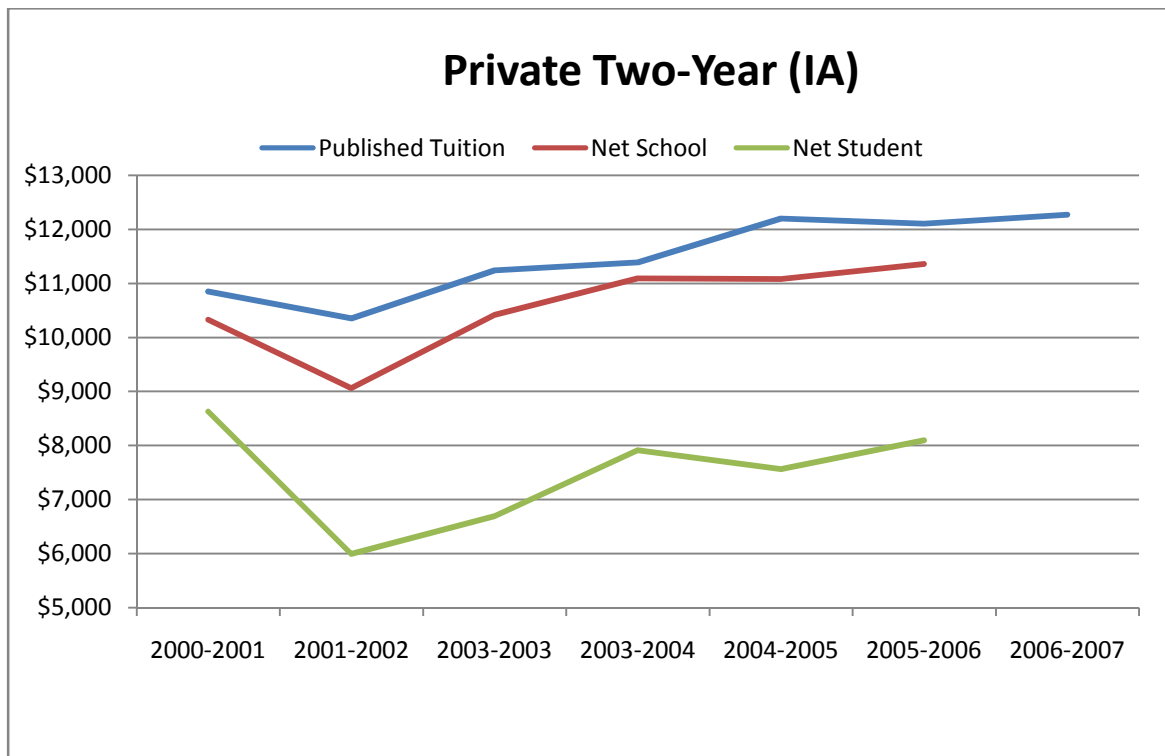
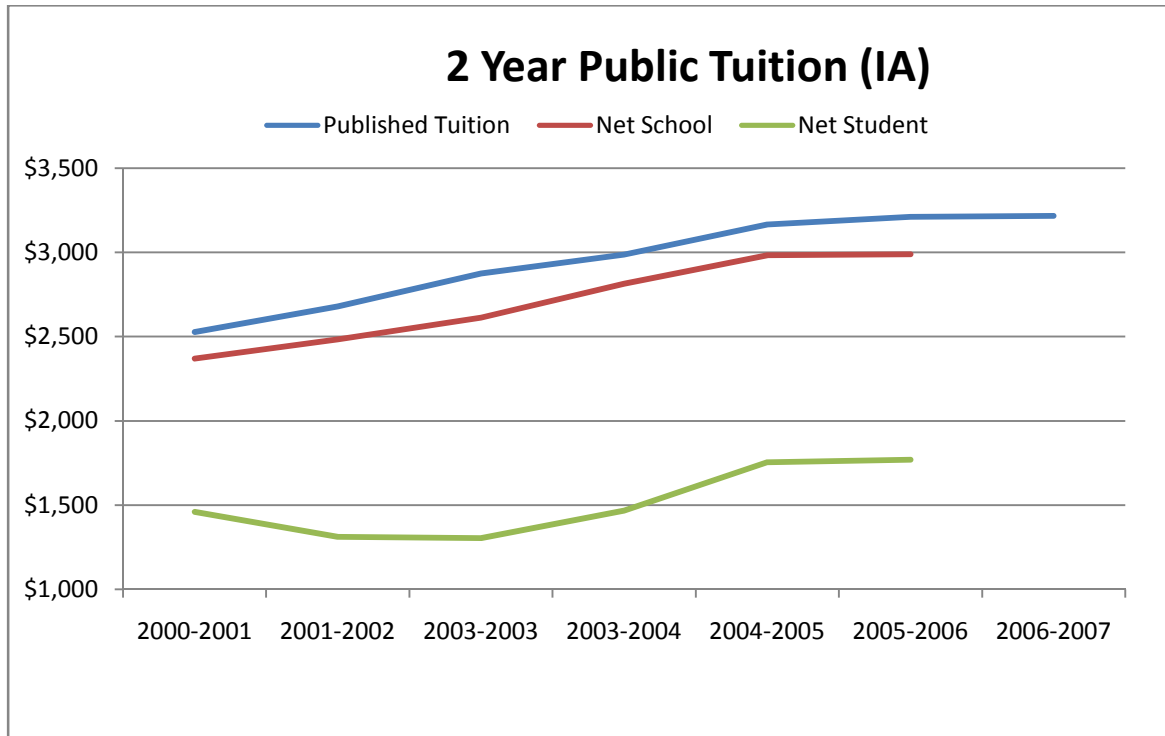




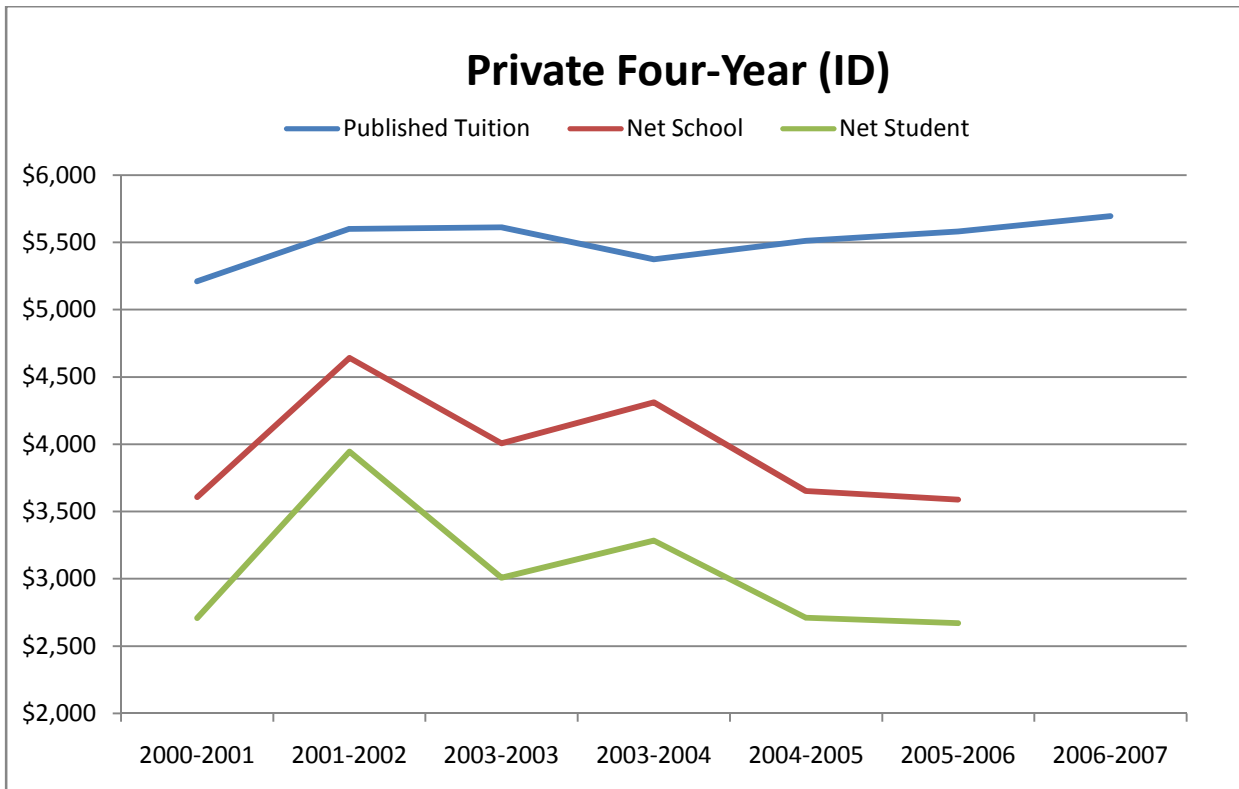
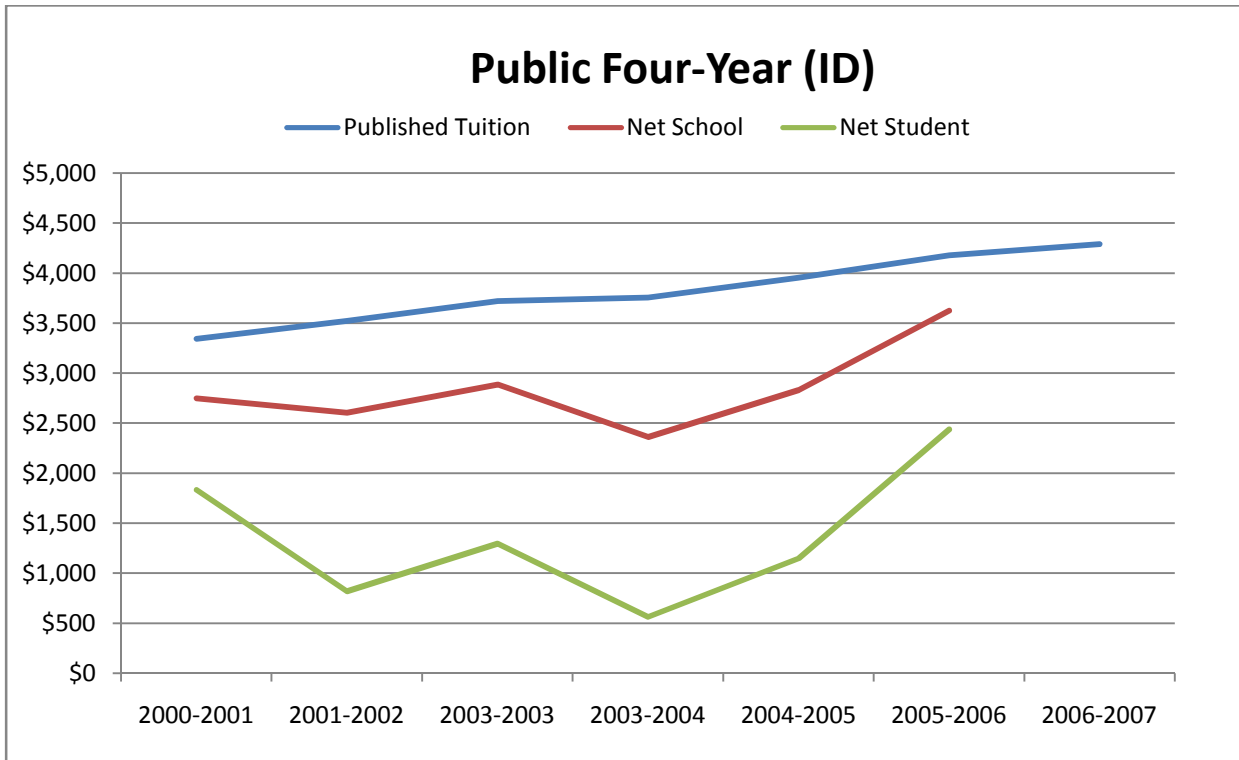
## Iowa

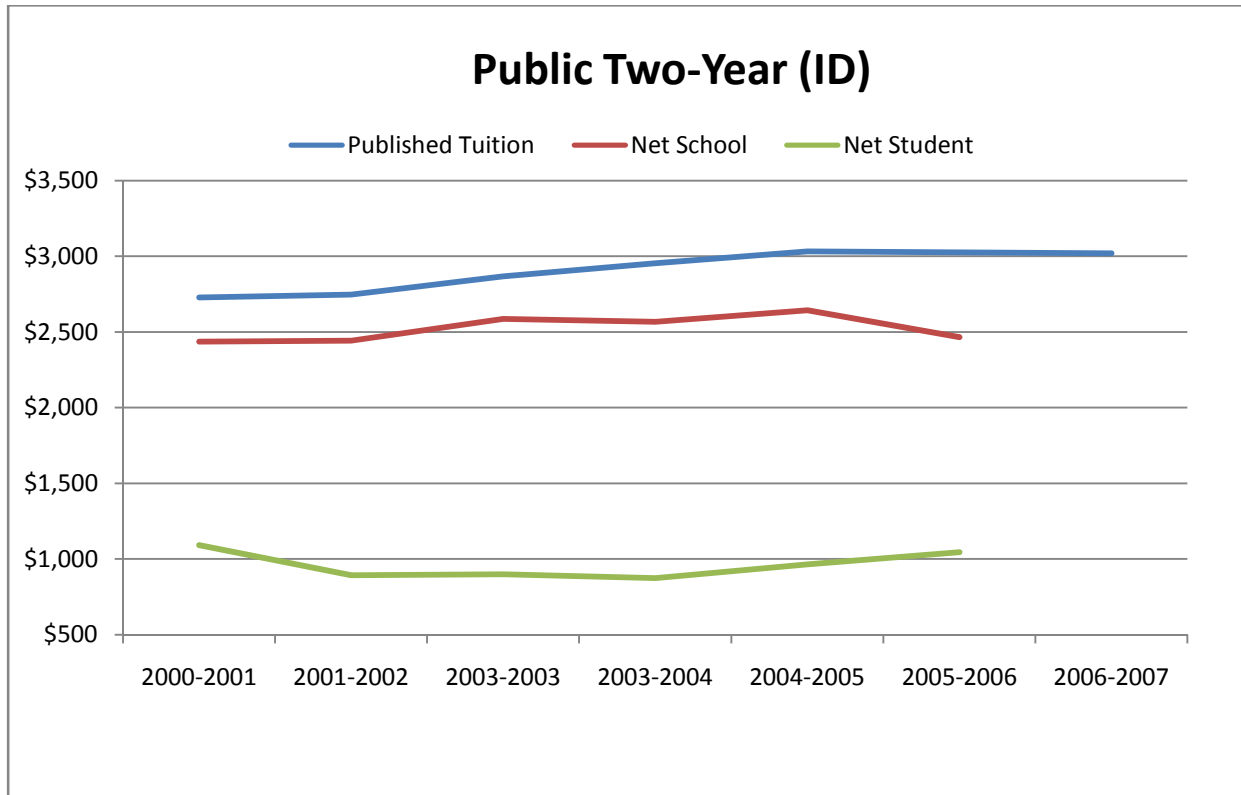




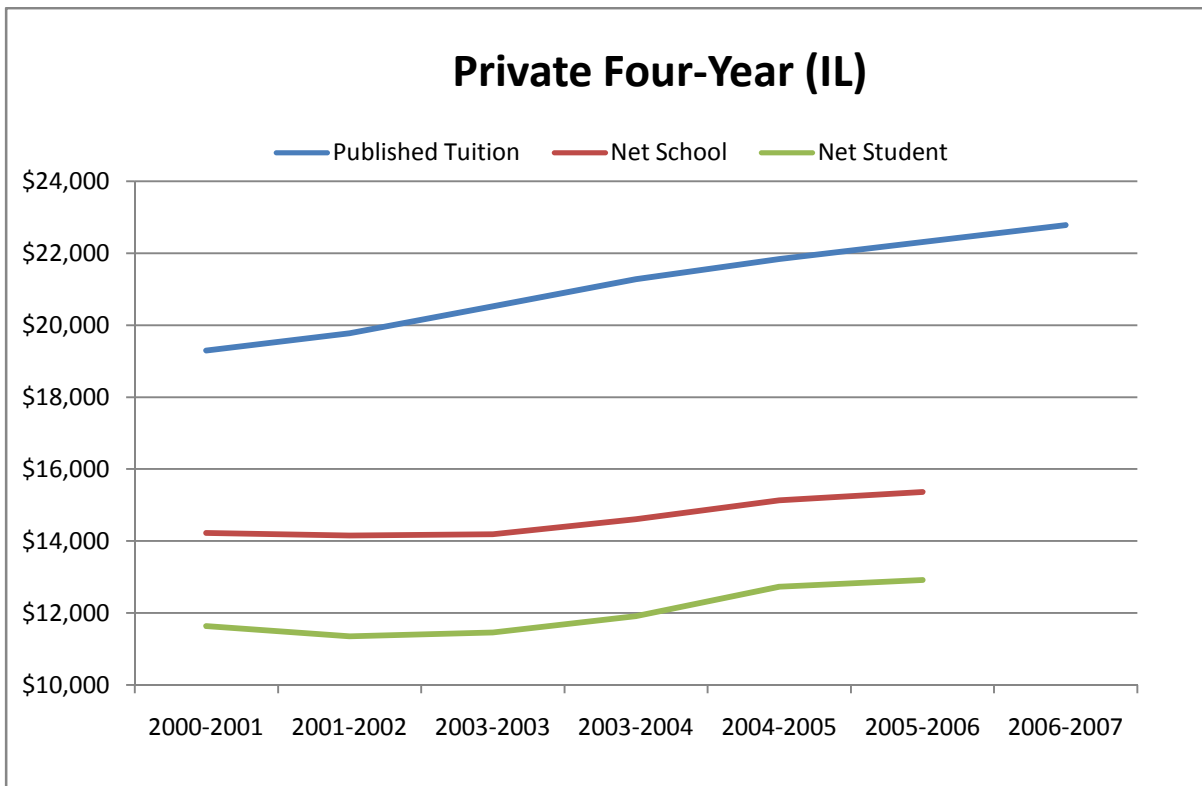
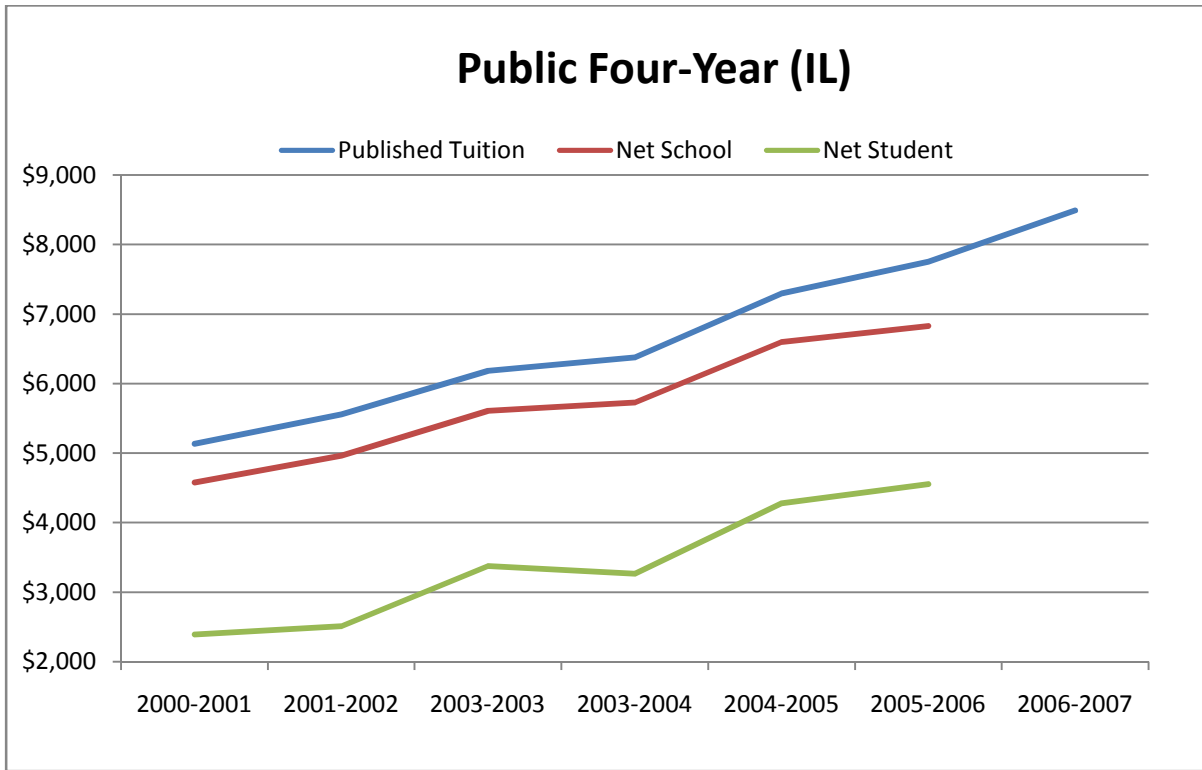


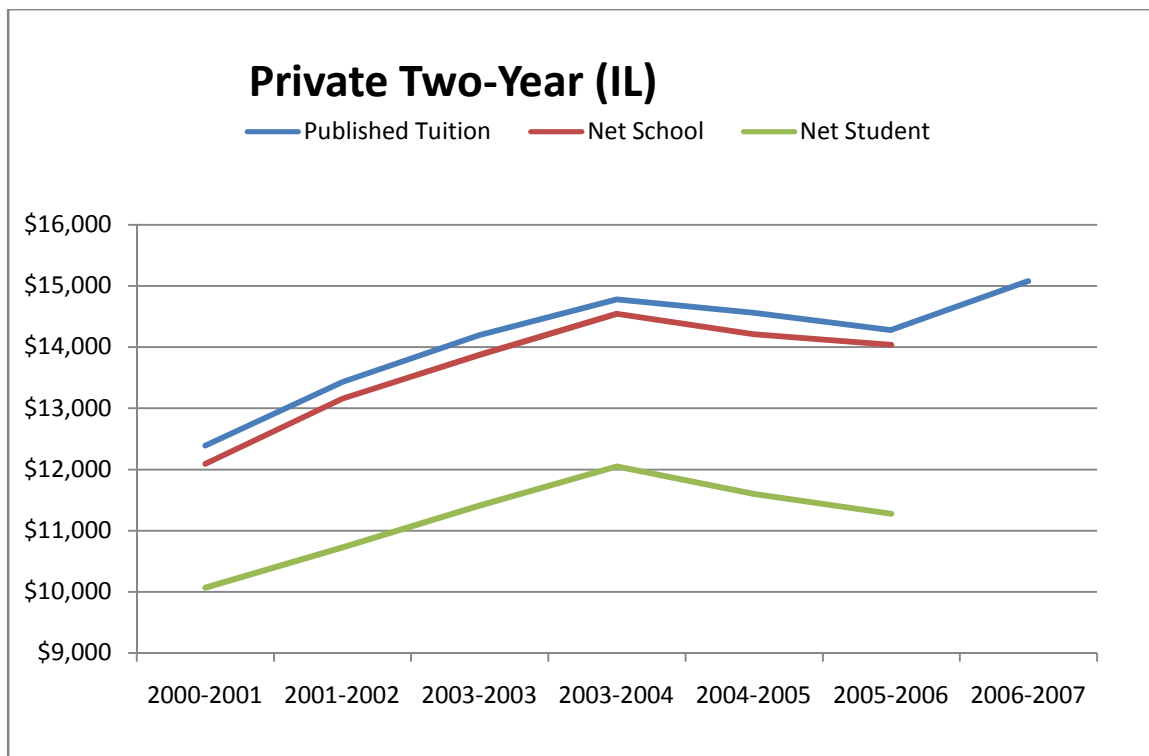
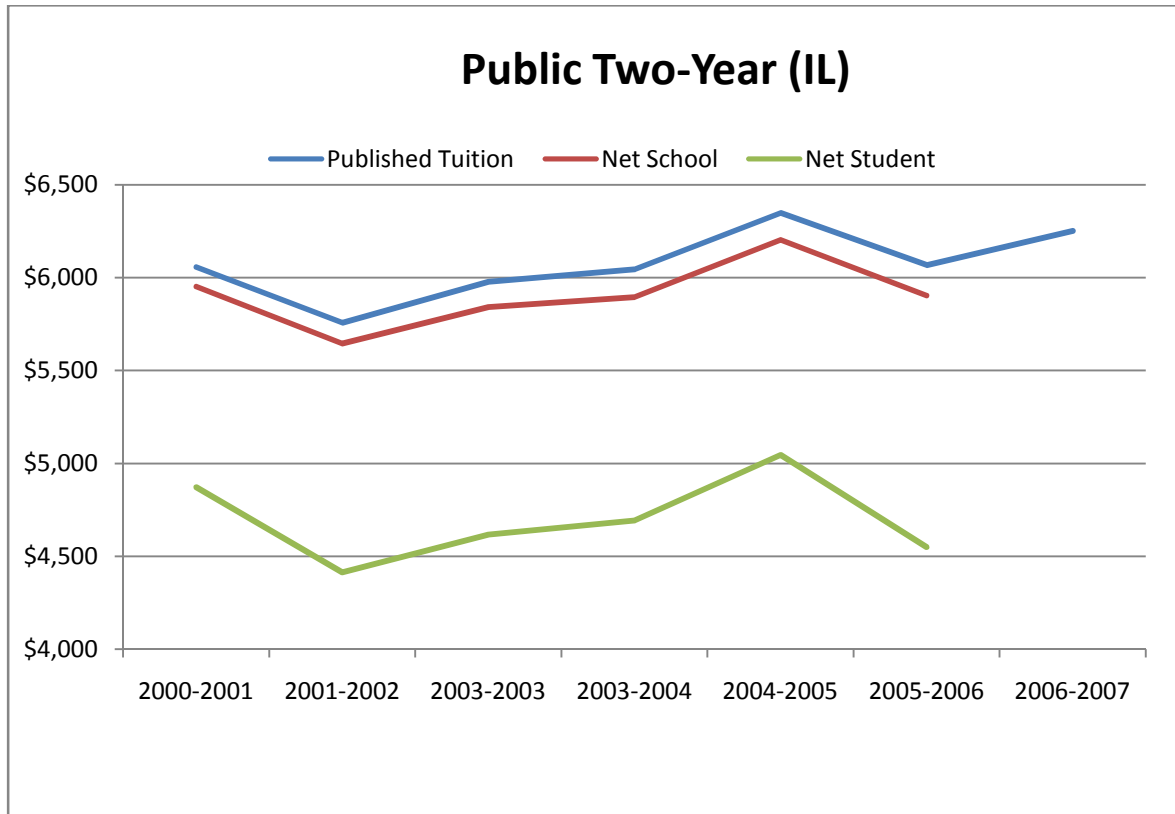
## Idaho



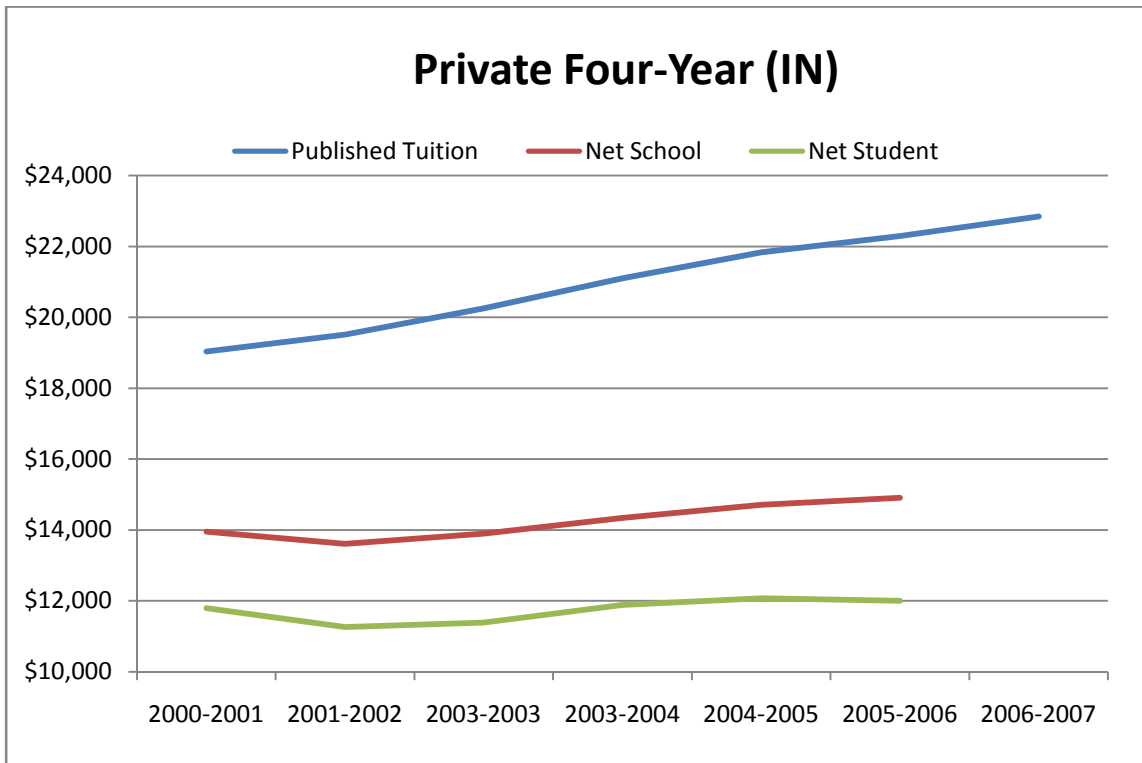
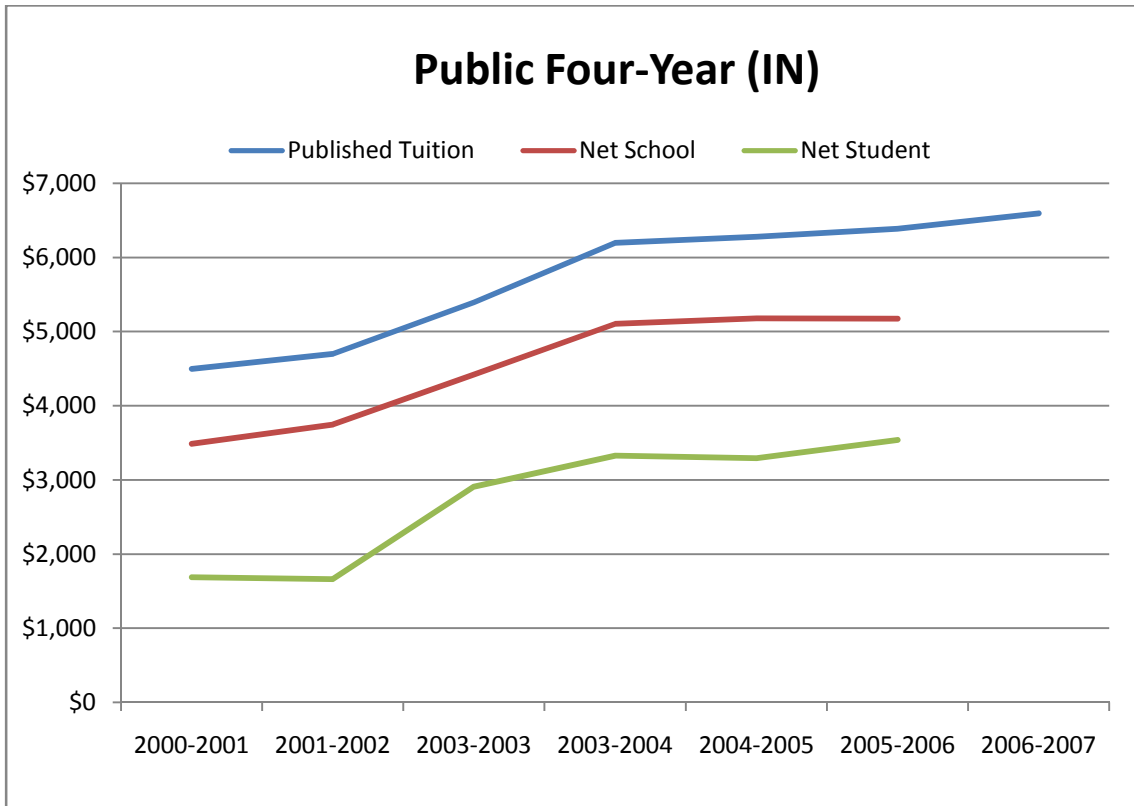


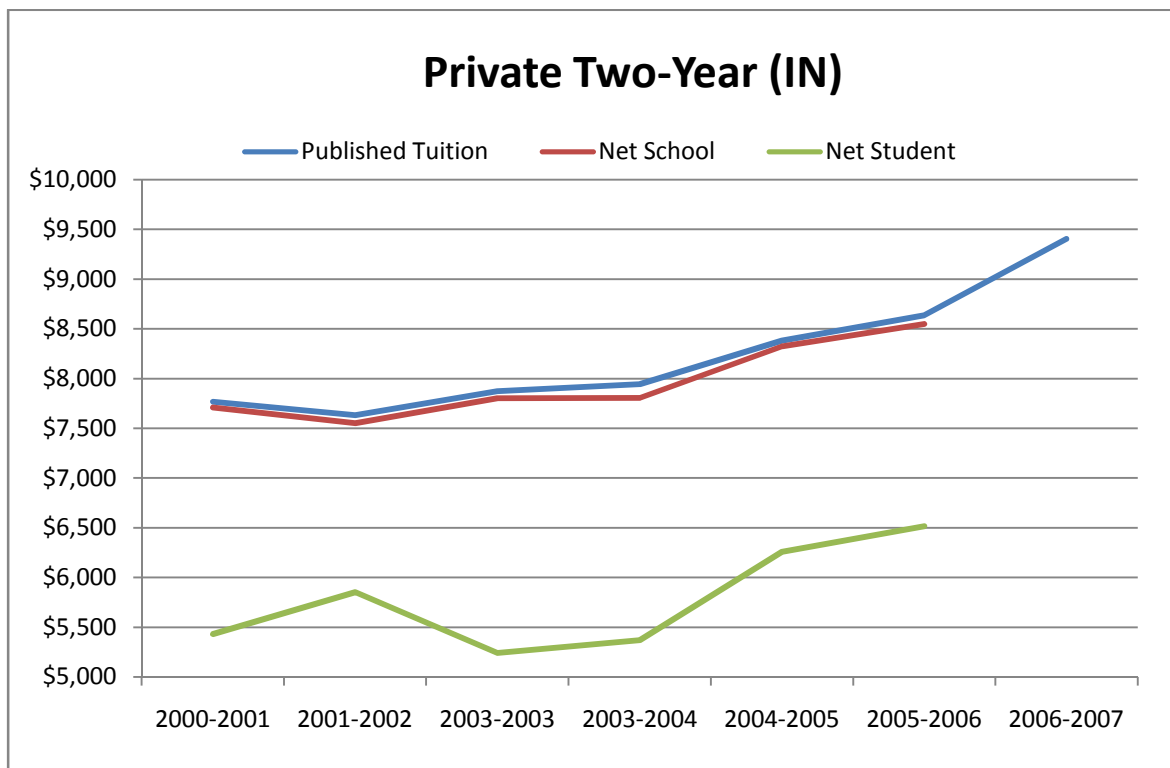
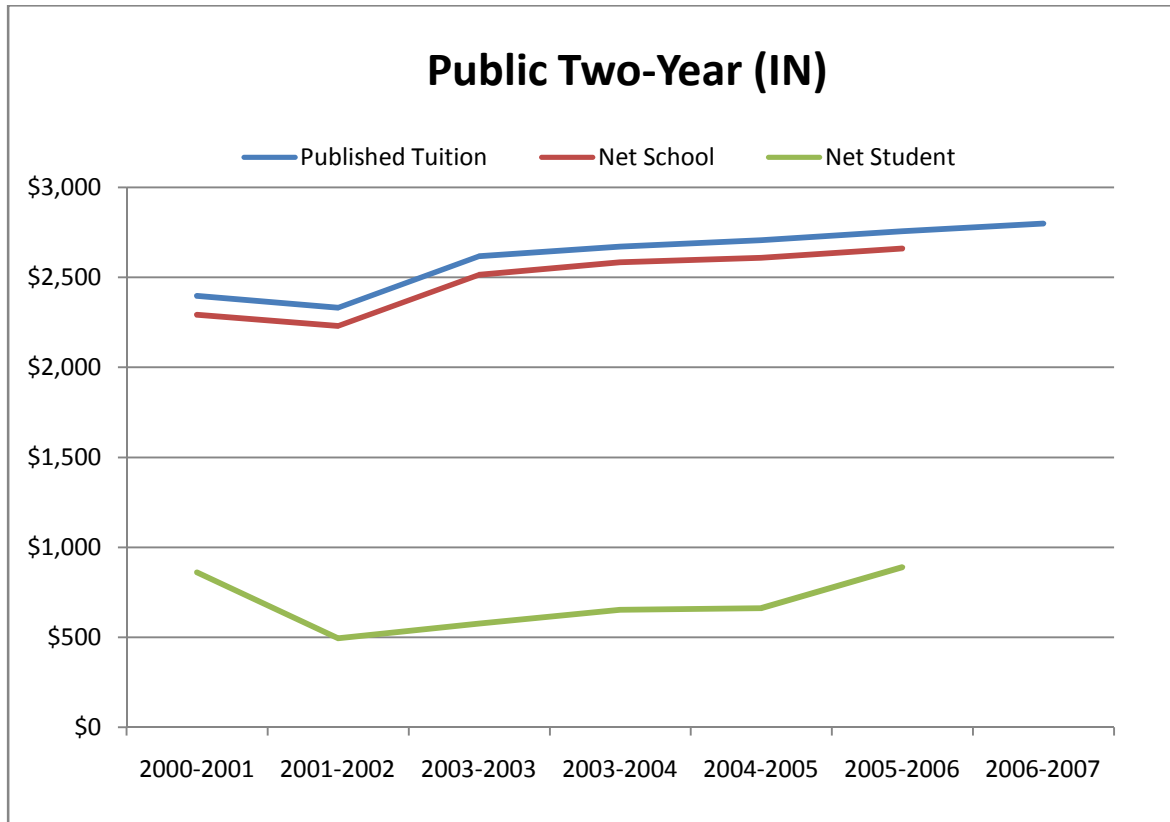
## Illinois



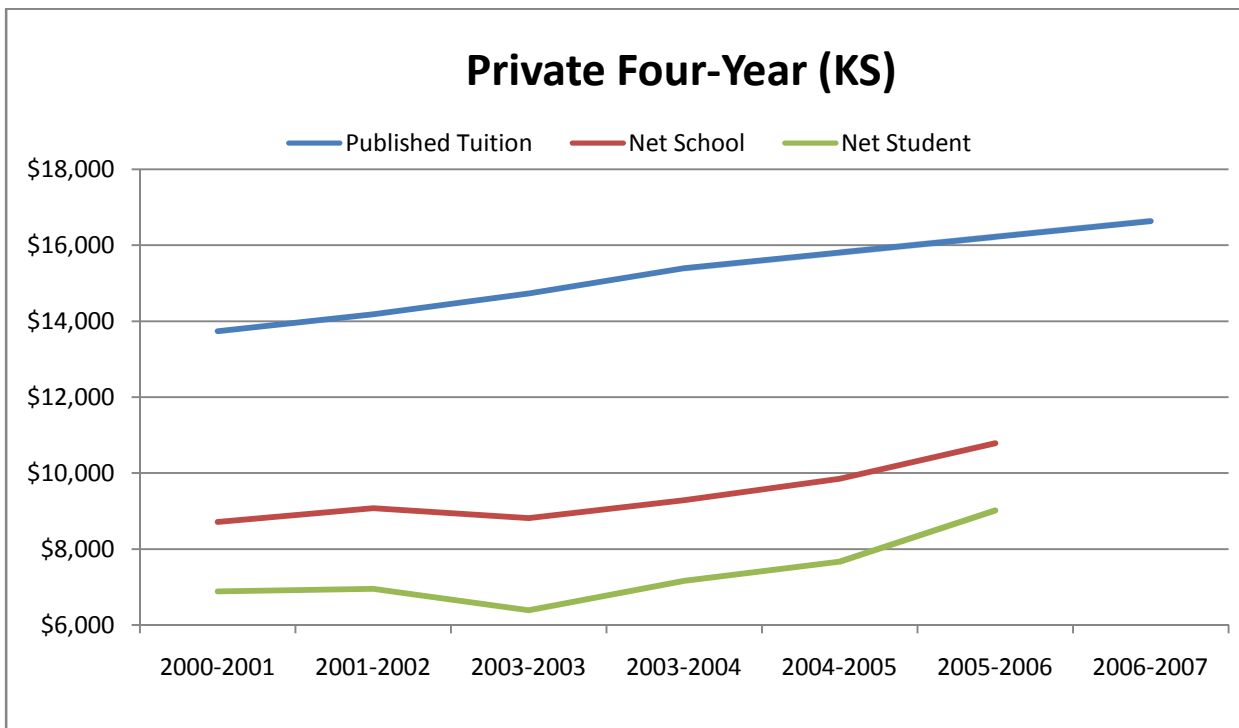
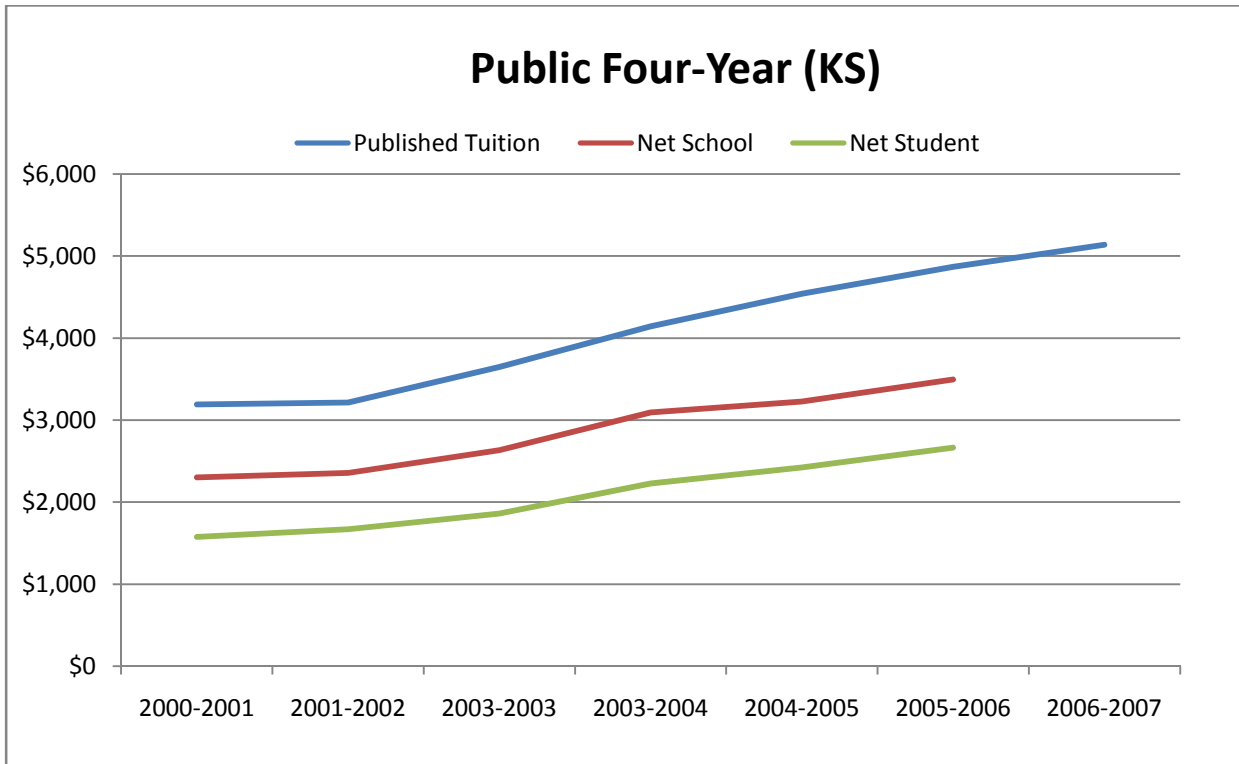


## Indiana

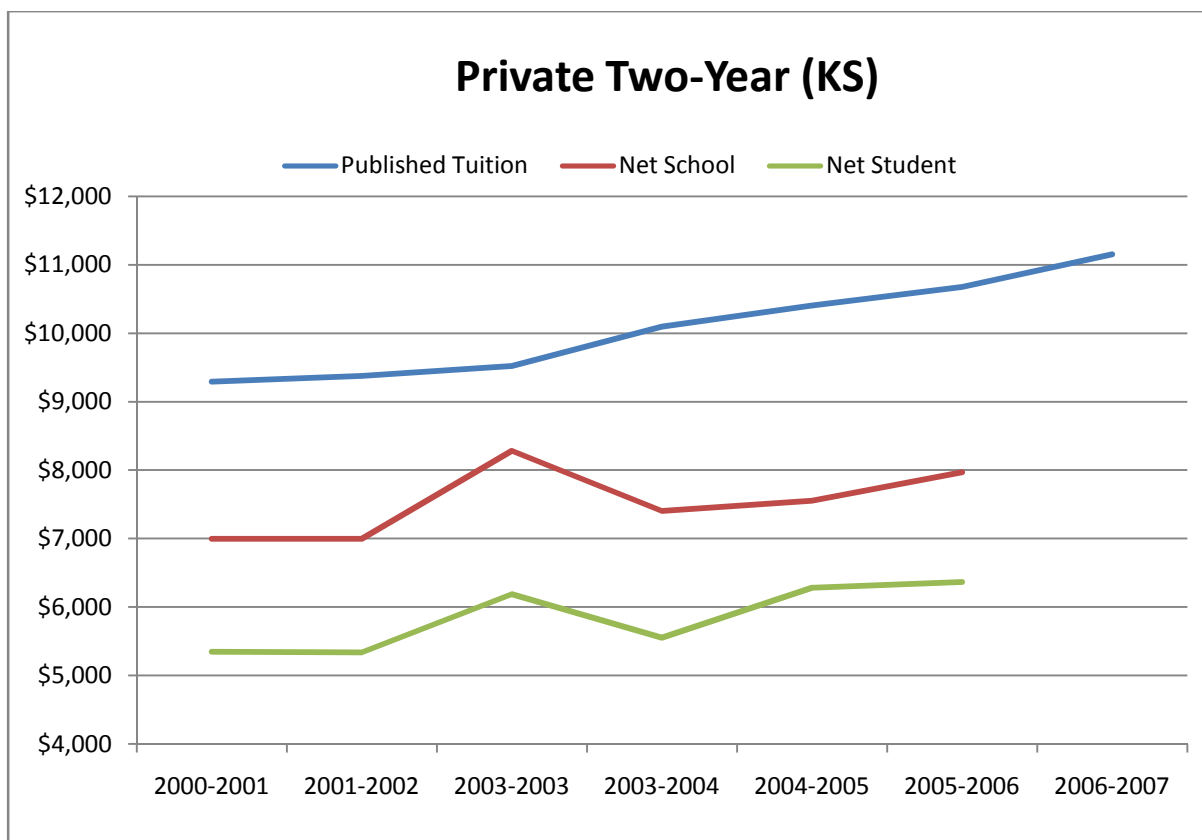
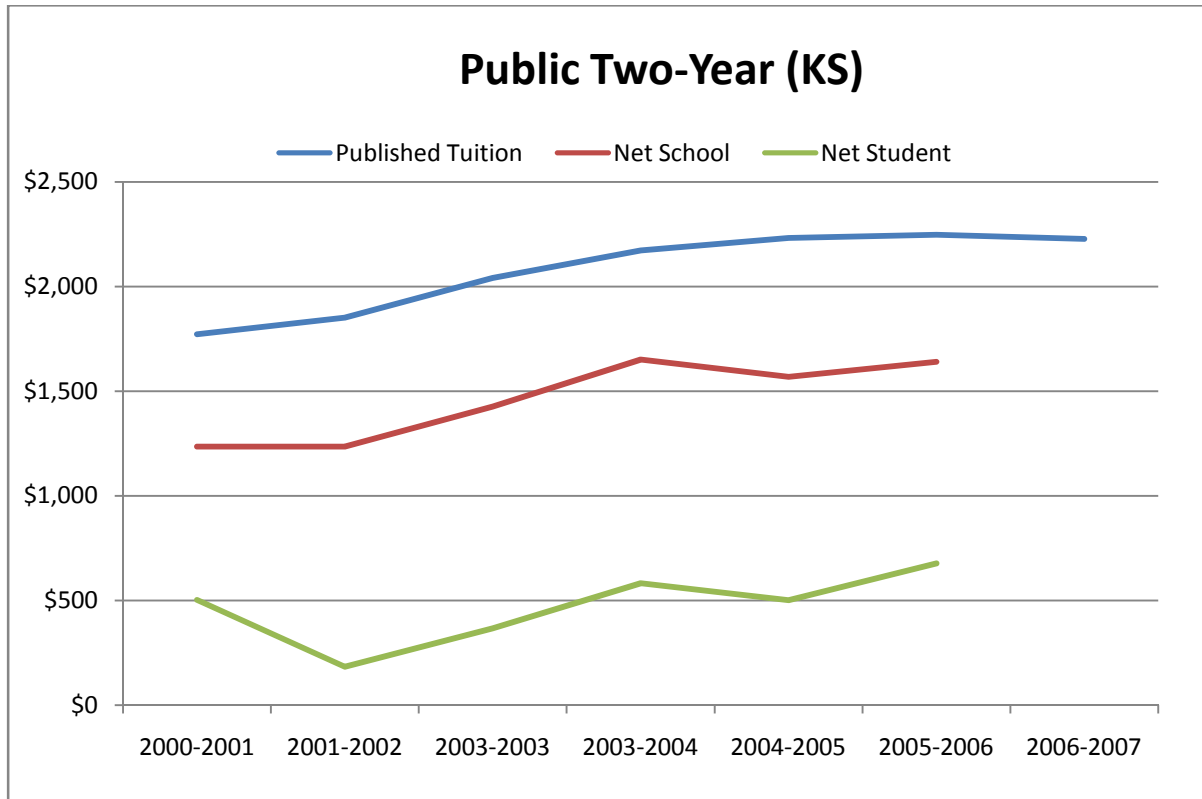




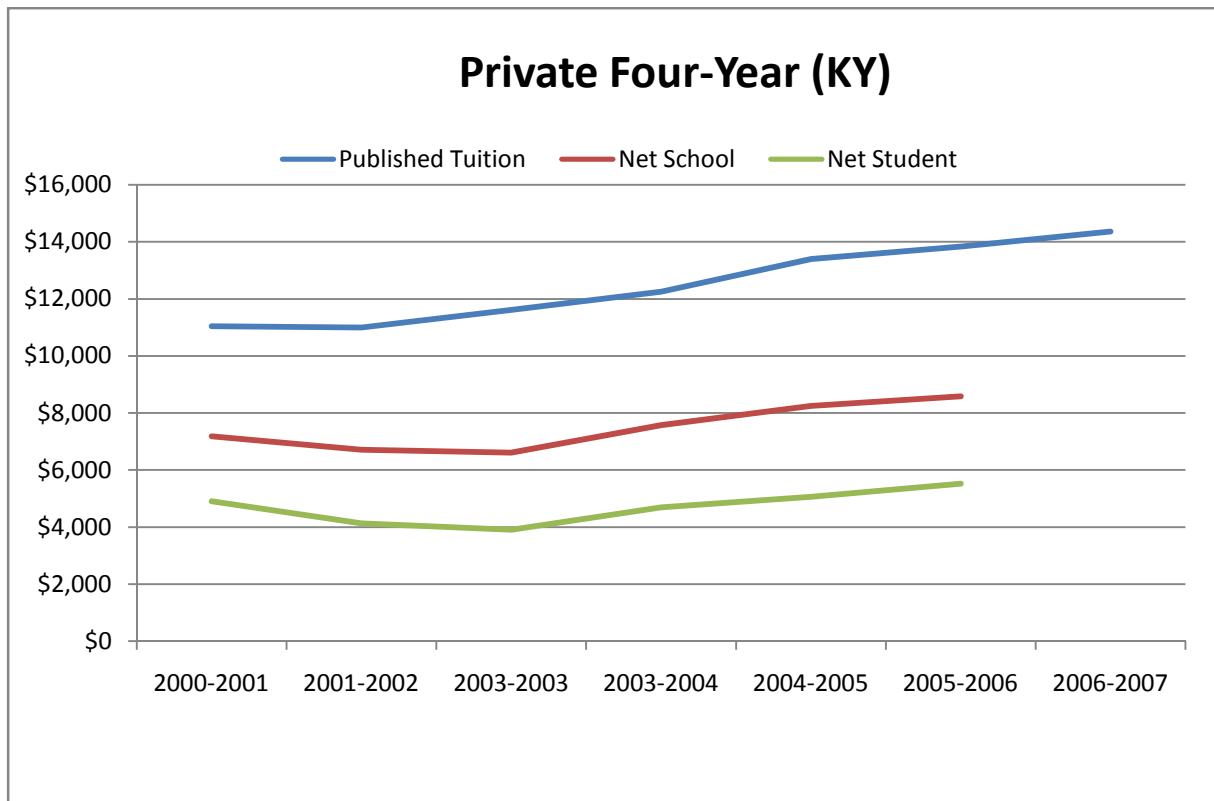
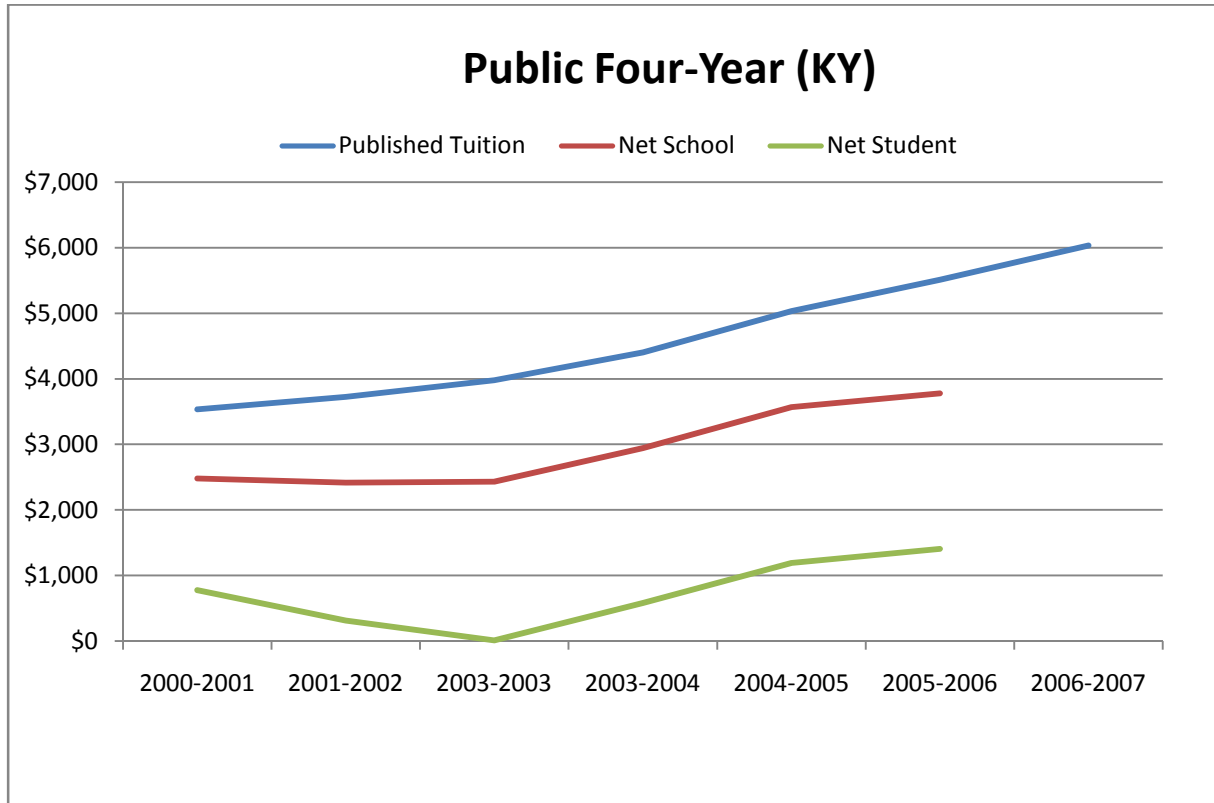
## Kansas

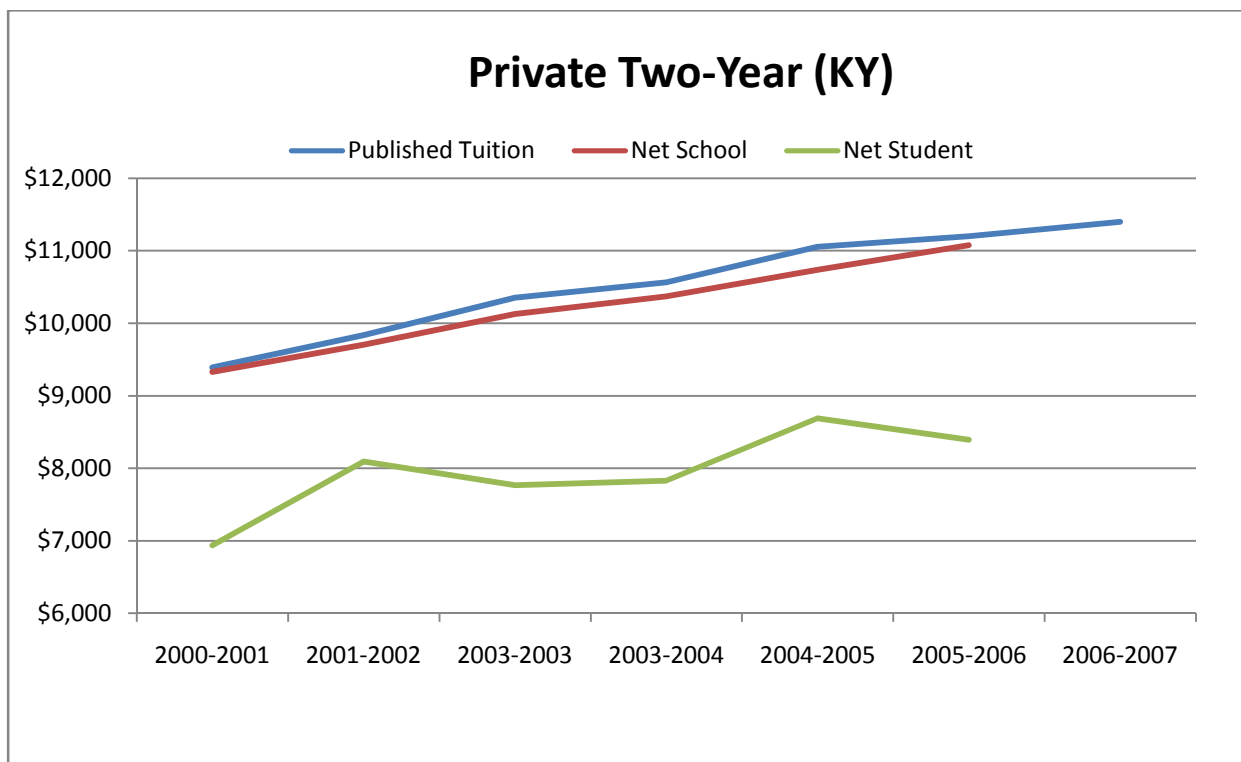
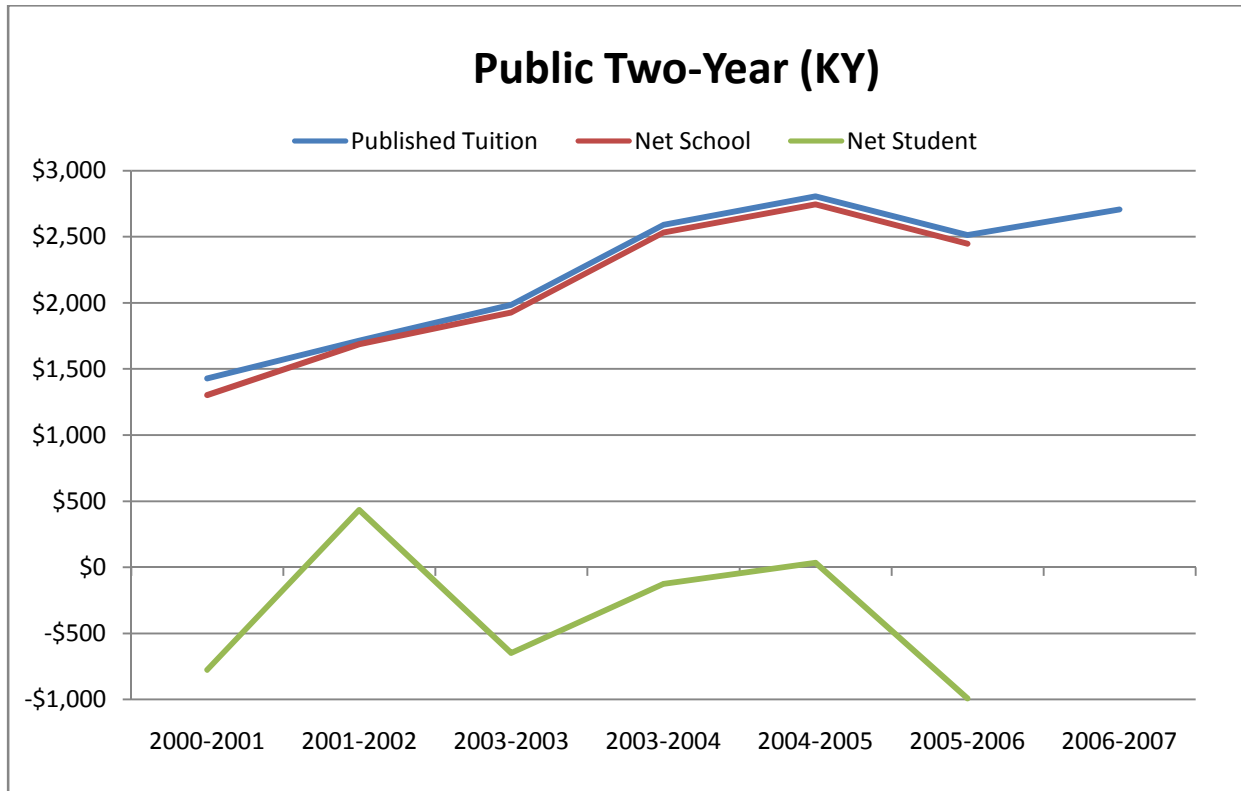




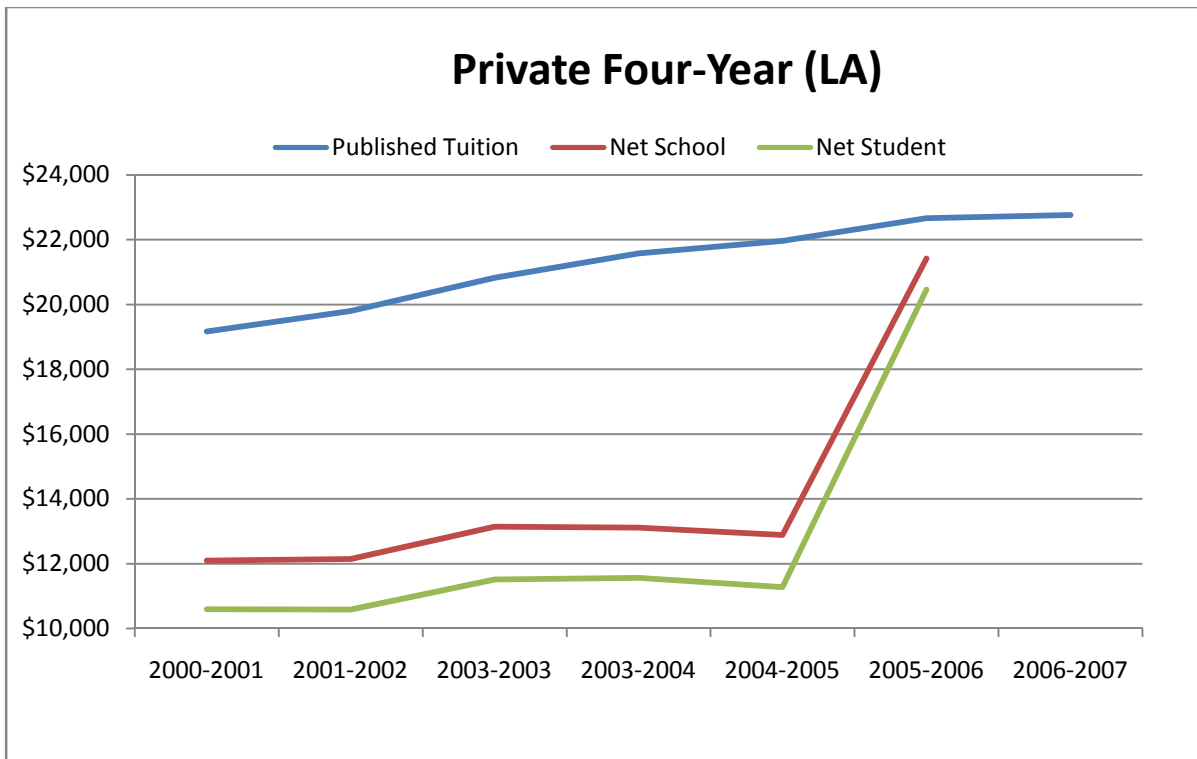
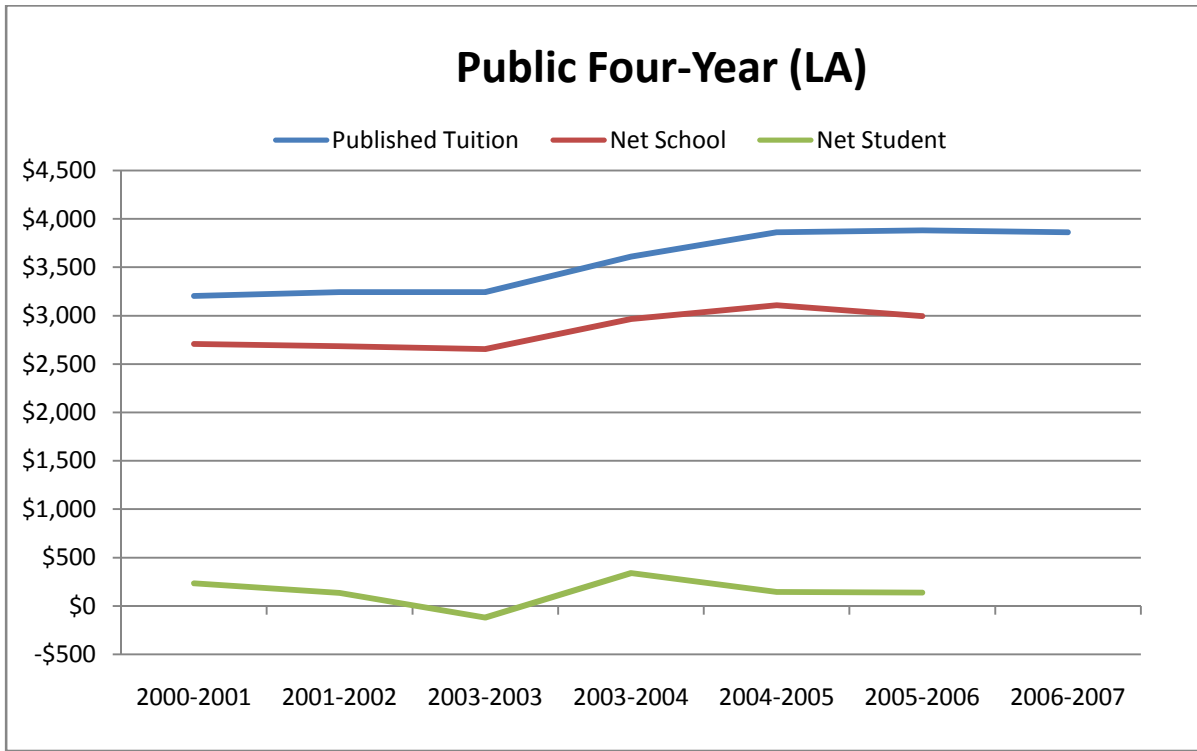


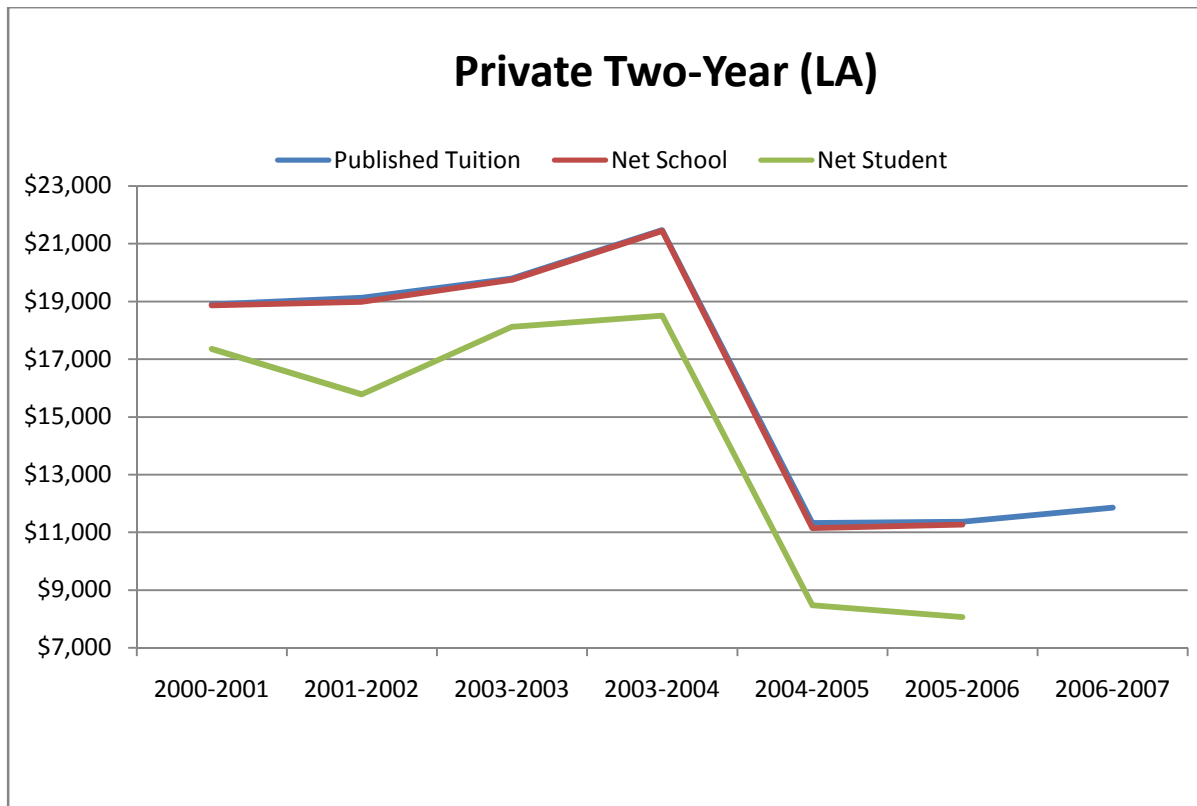
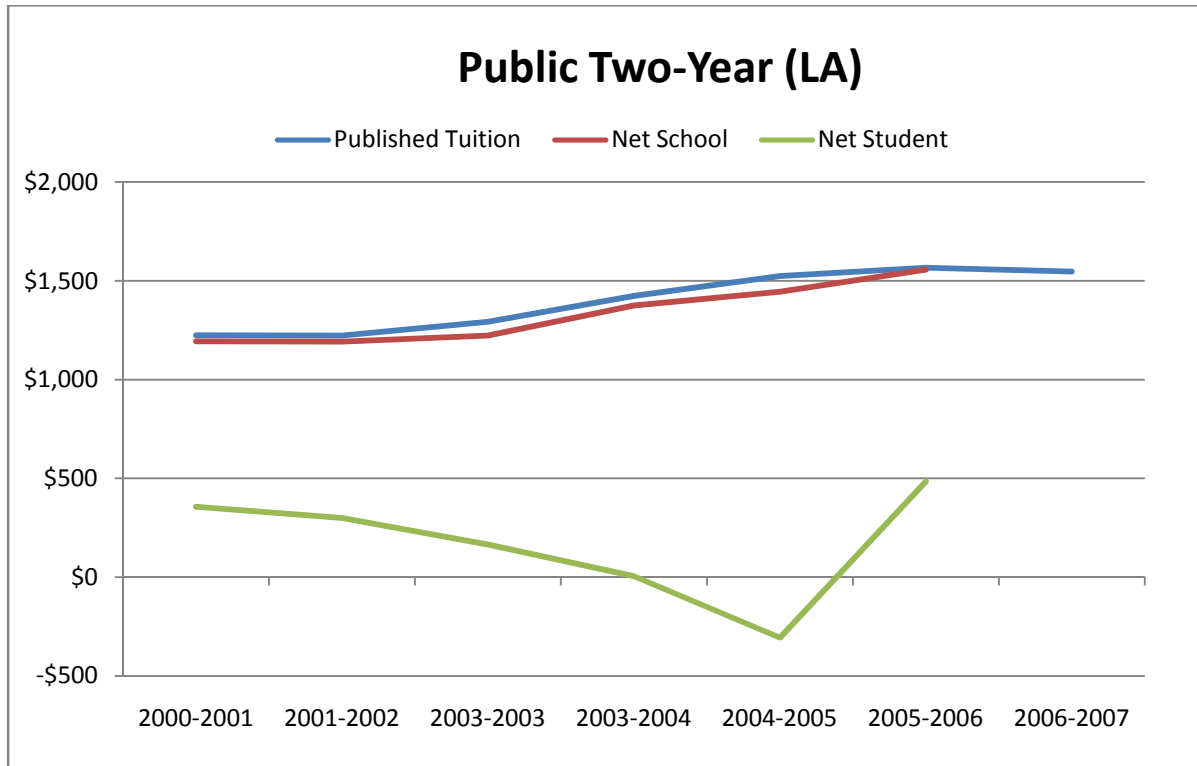
## Kentucky



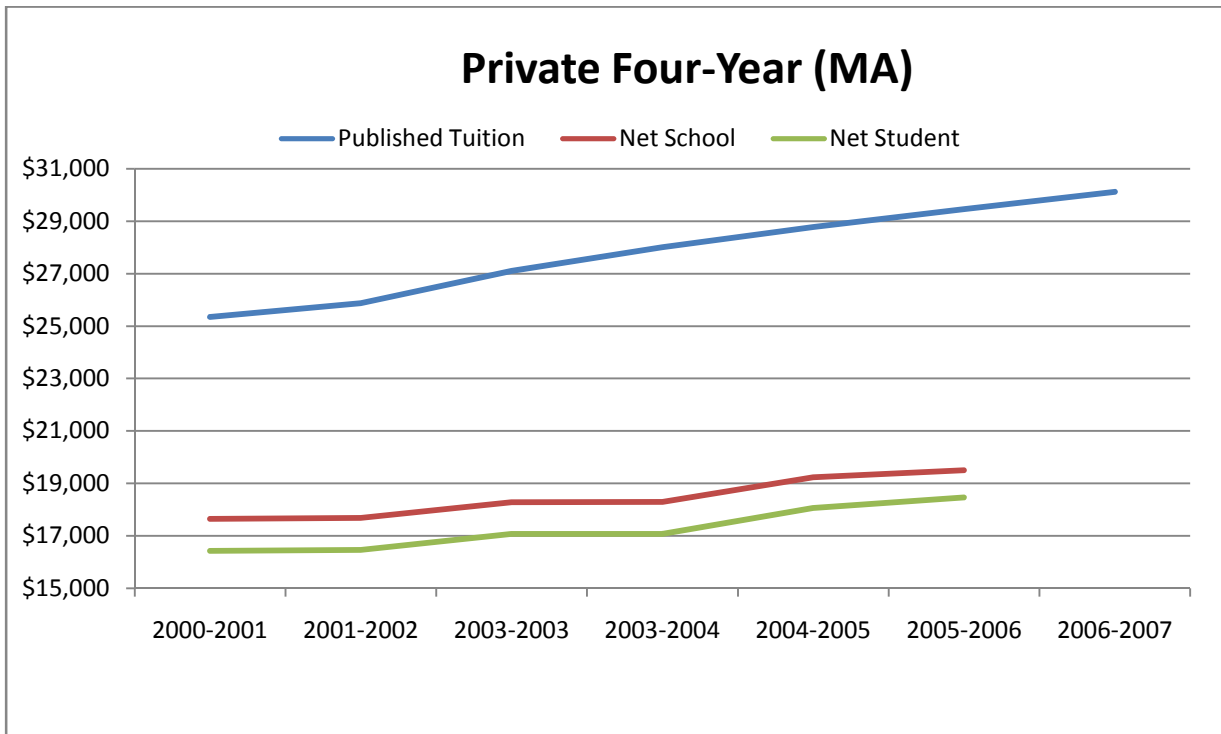
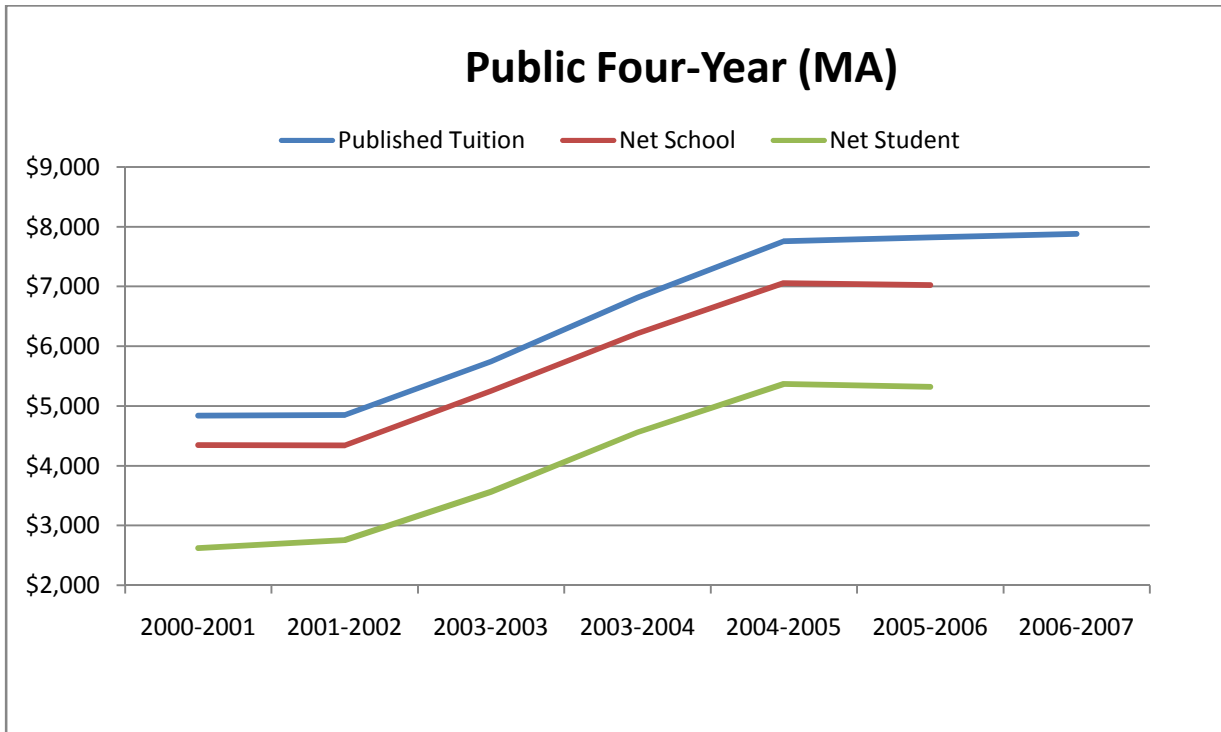


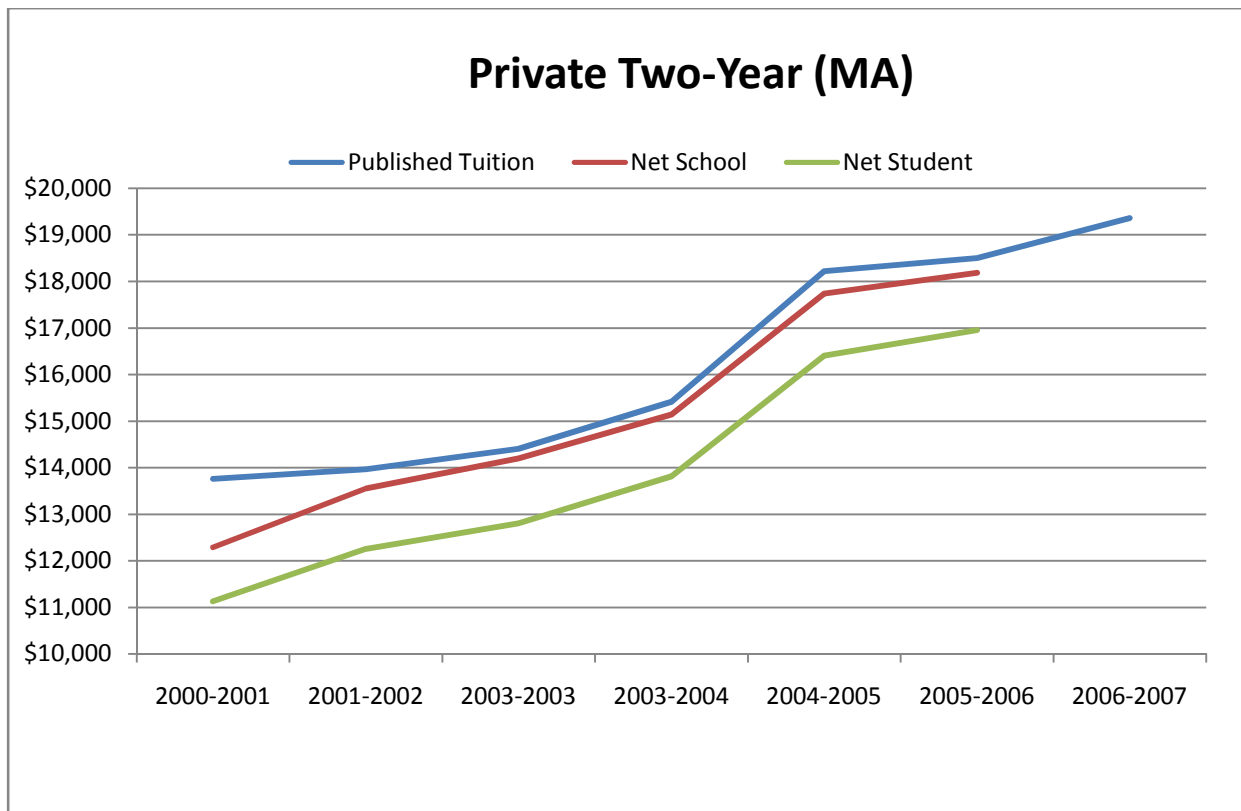
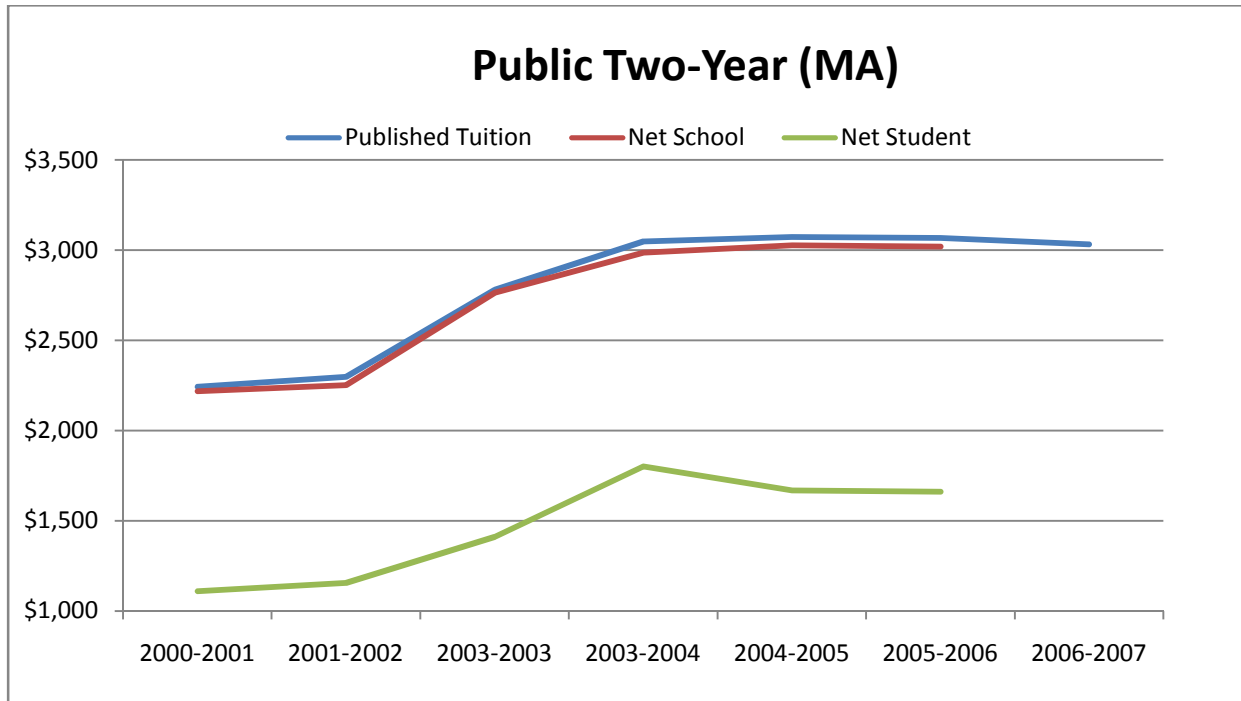
## Louisiana



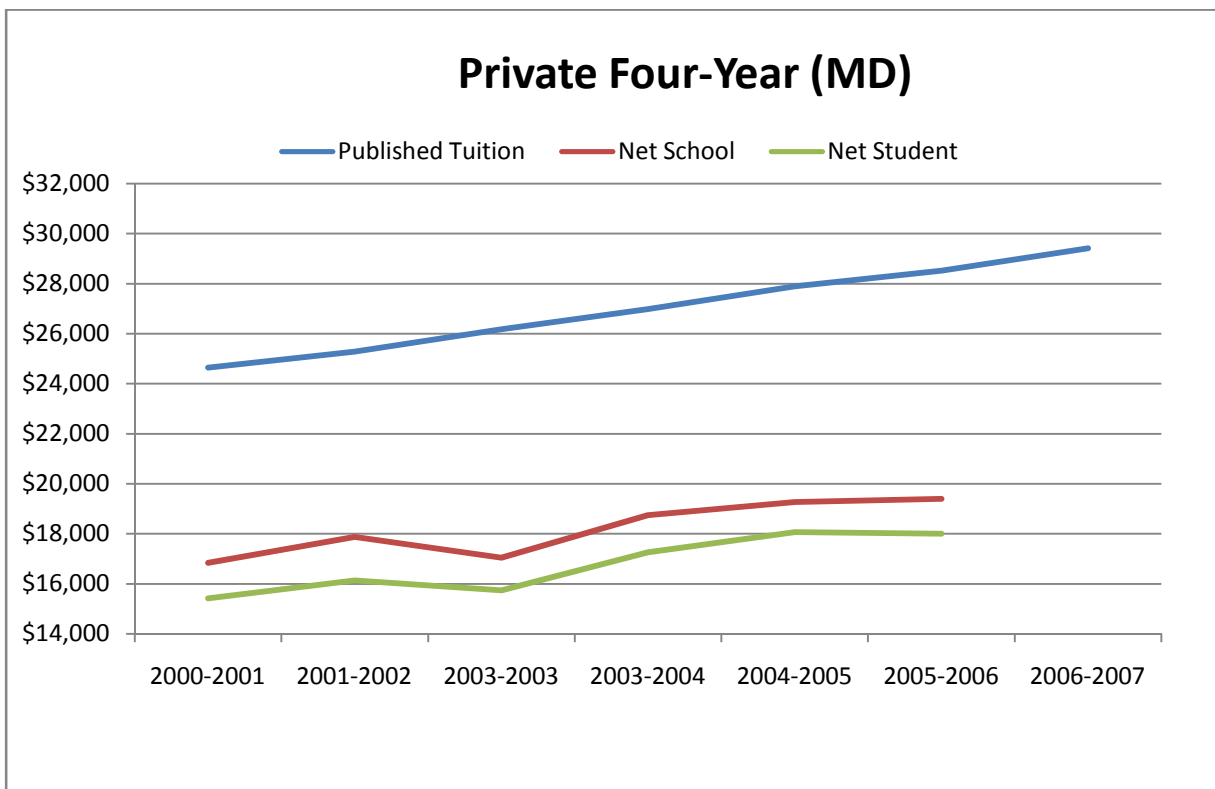
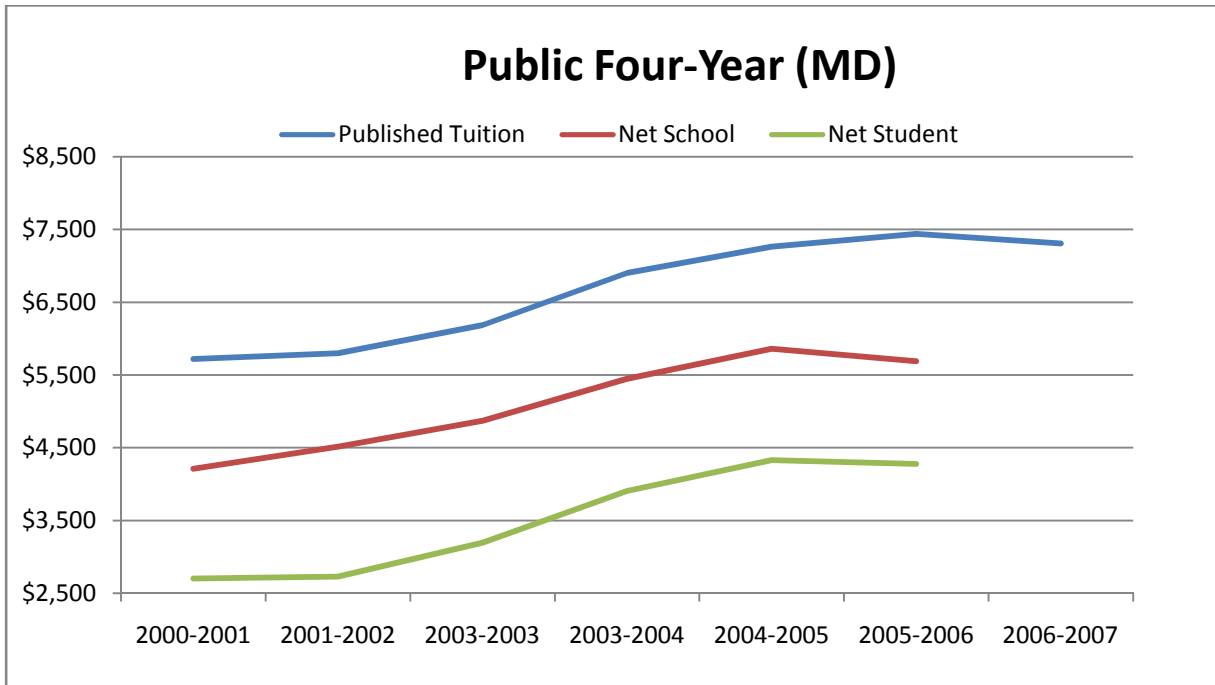


## Massachusetts

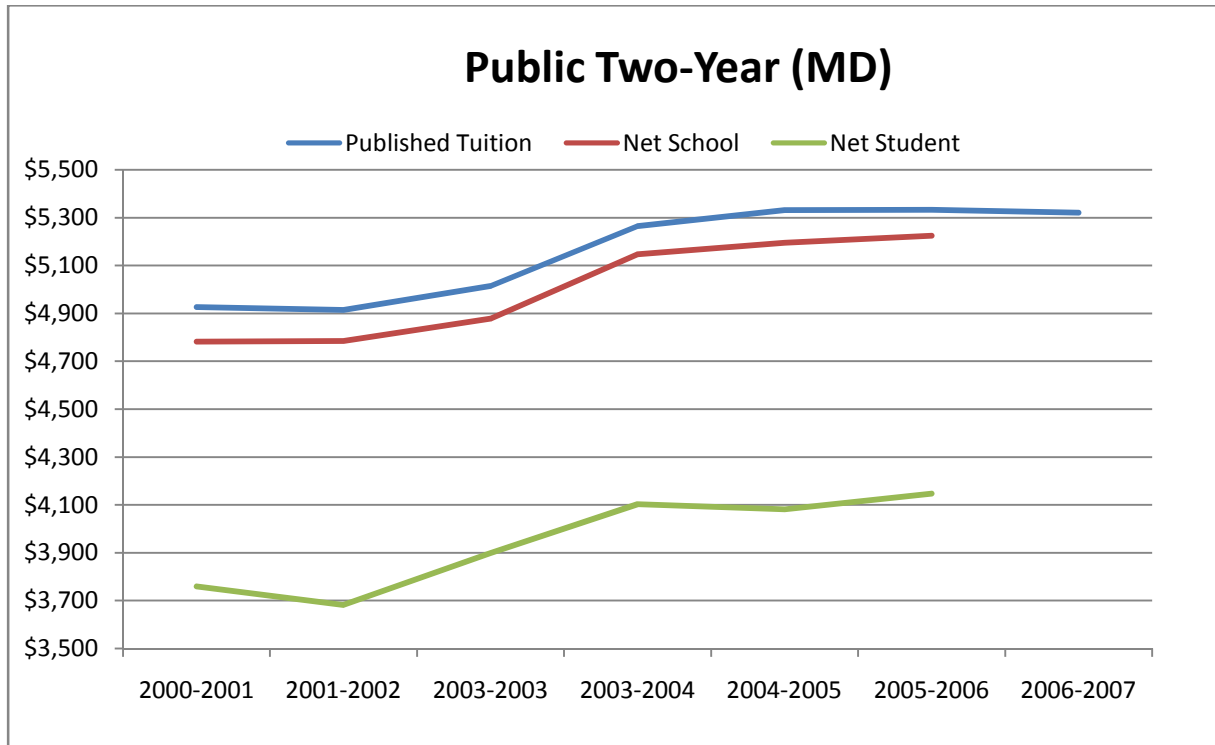




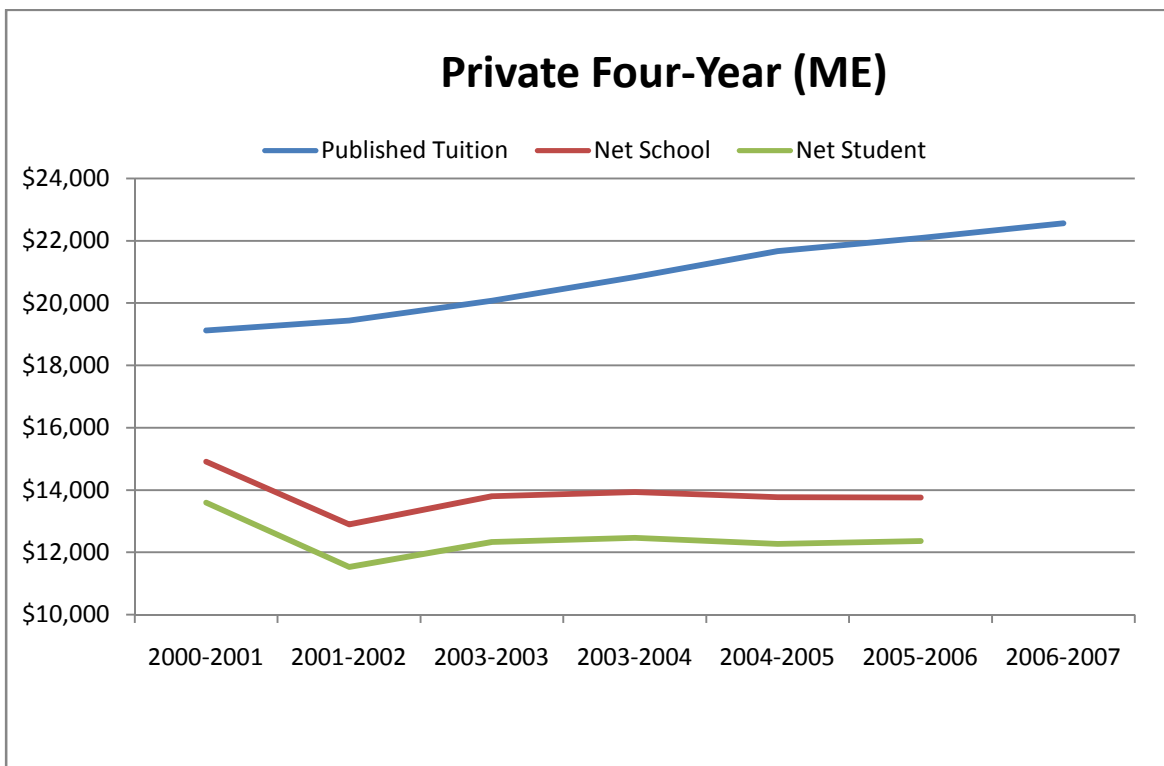
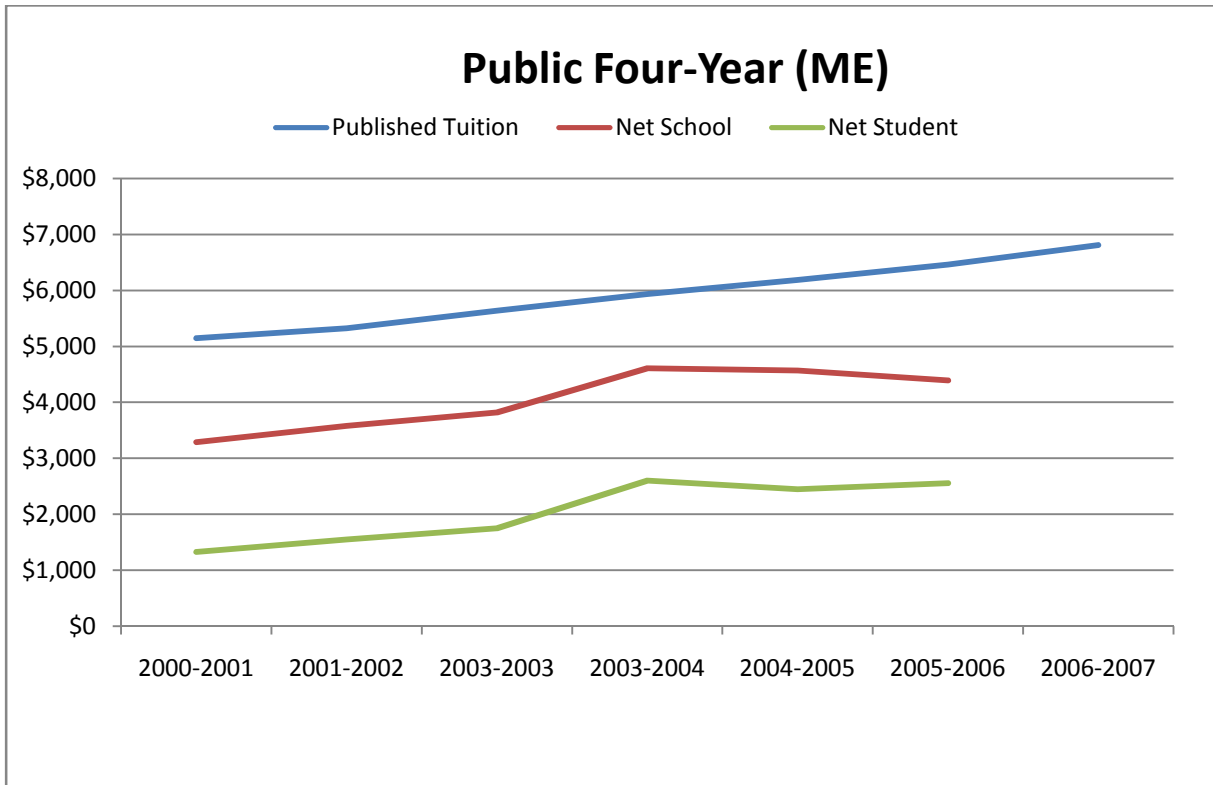
## Maryland

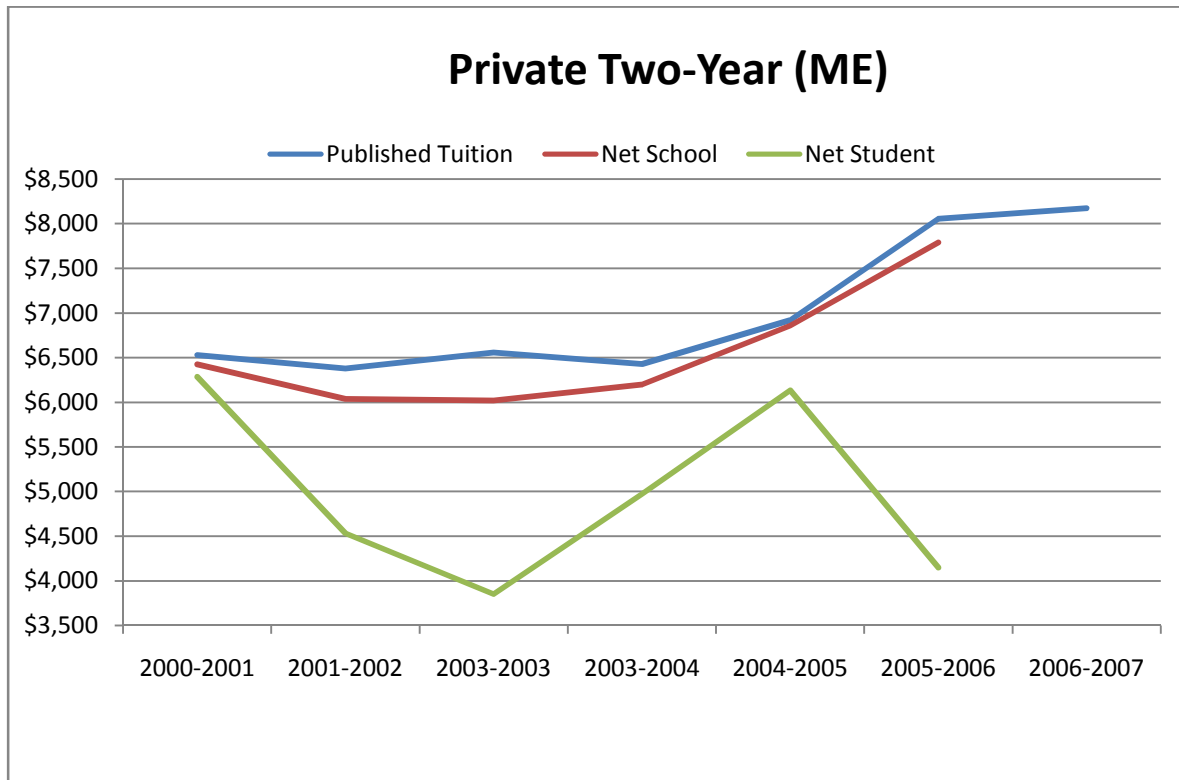
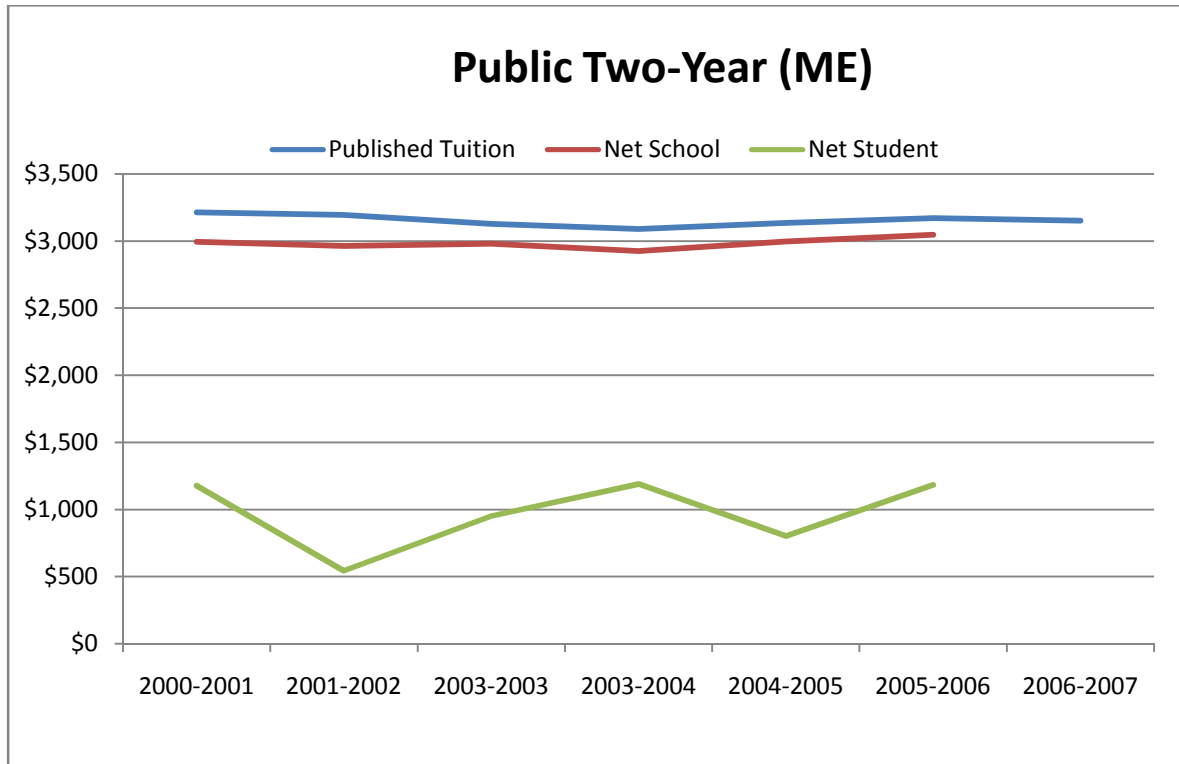




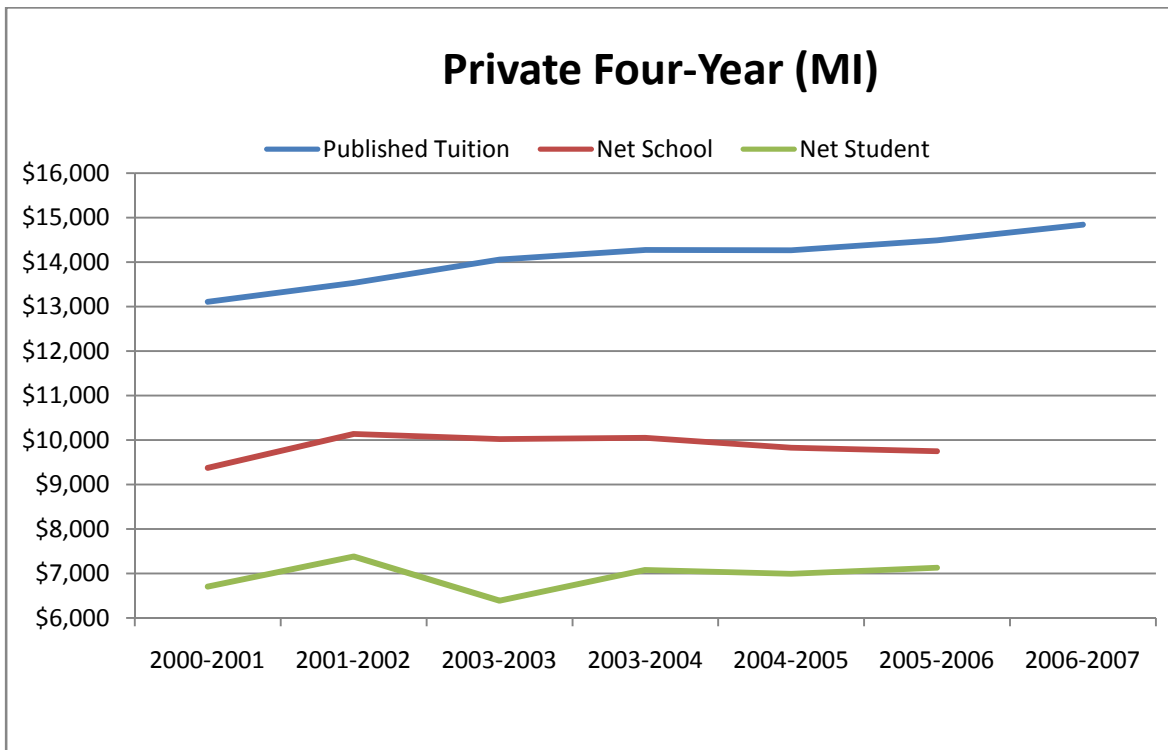
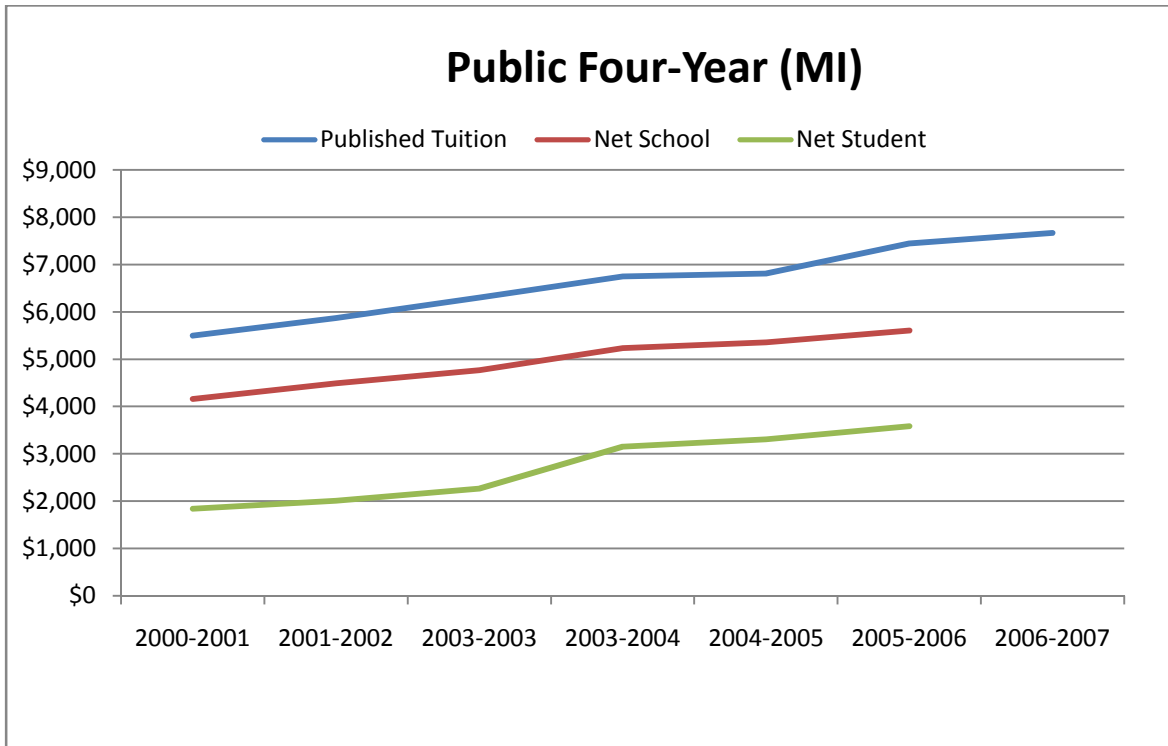


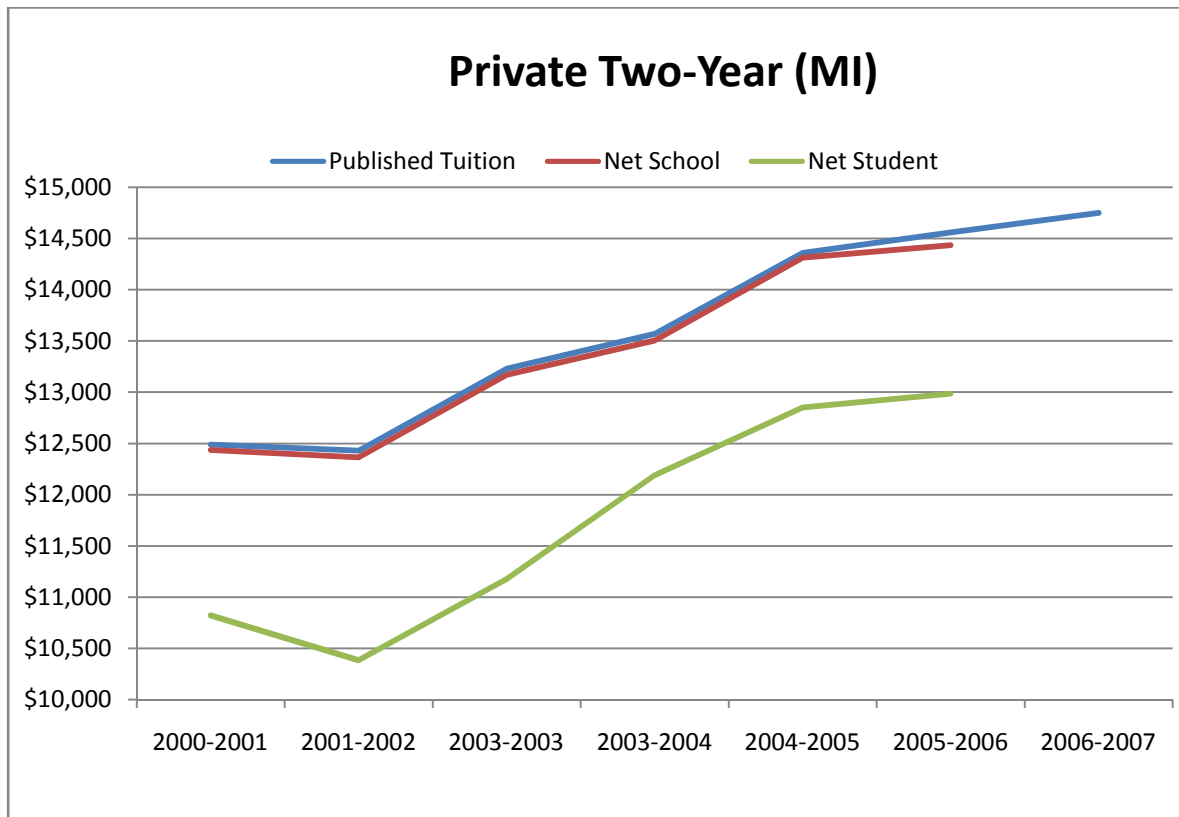
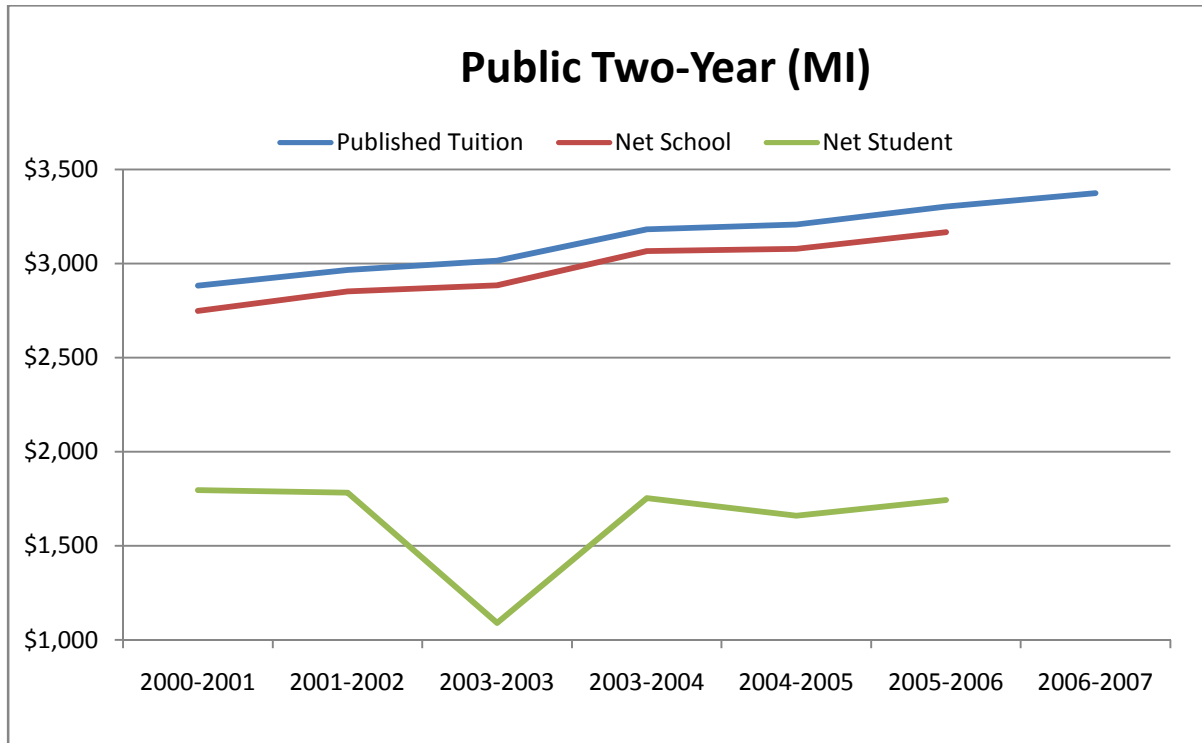
## Maine



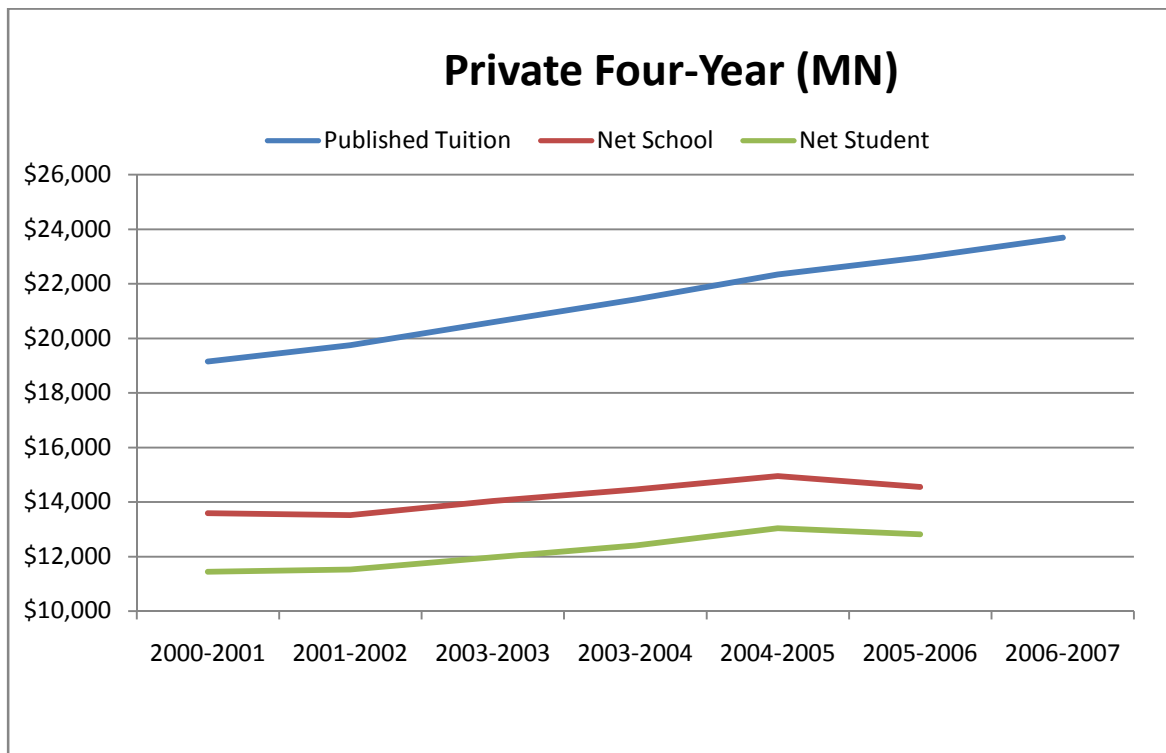
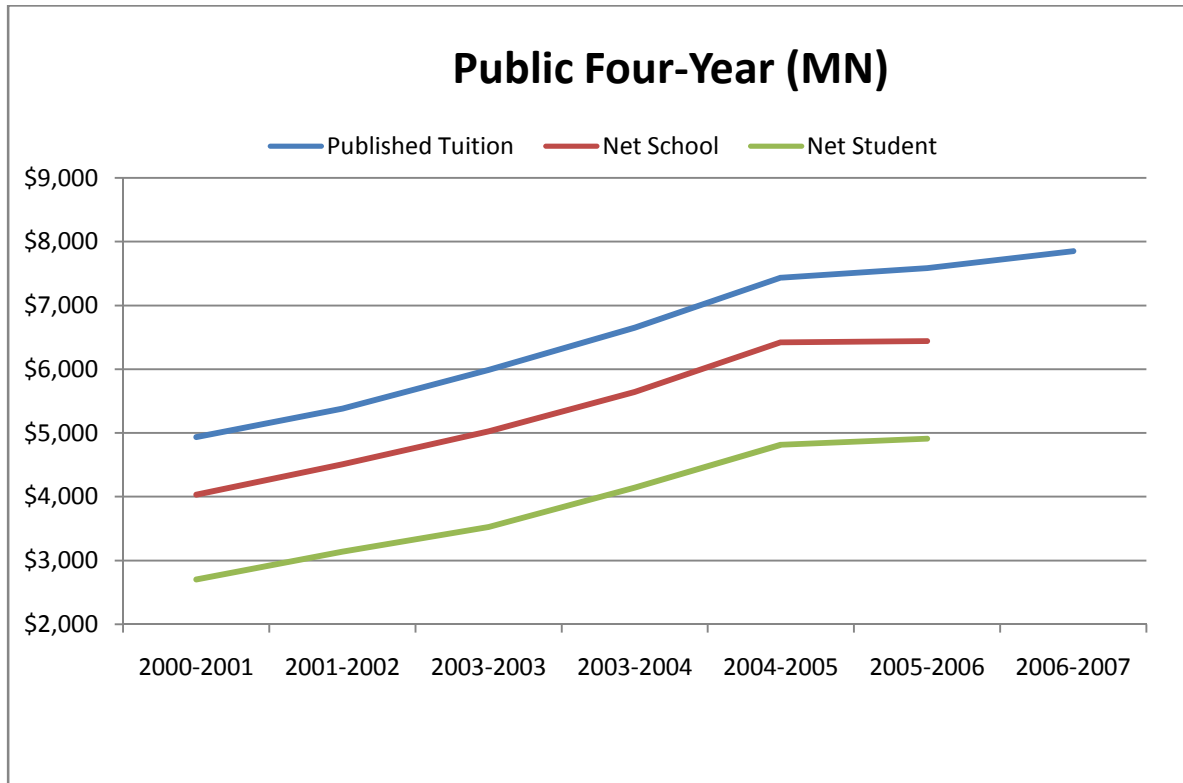


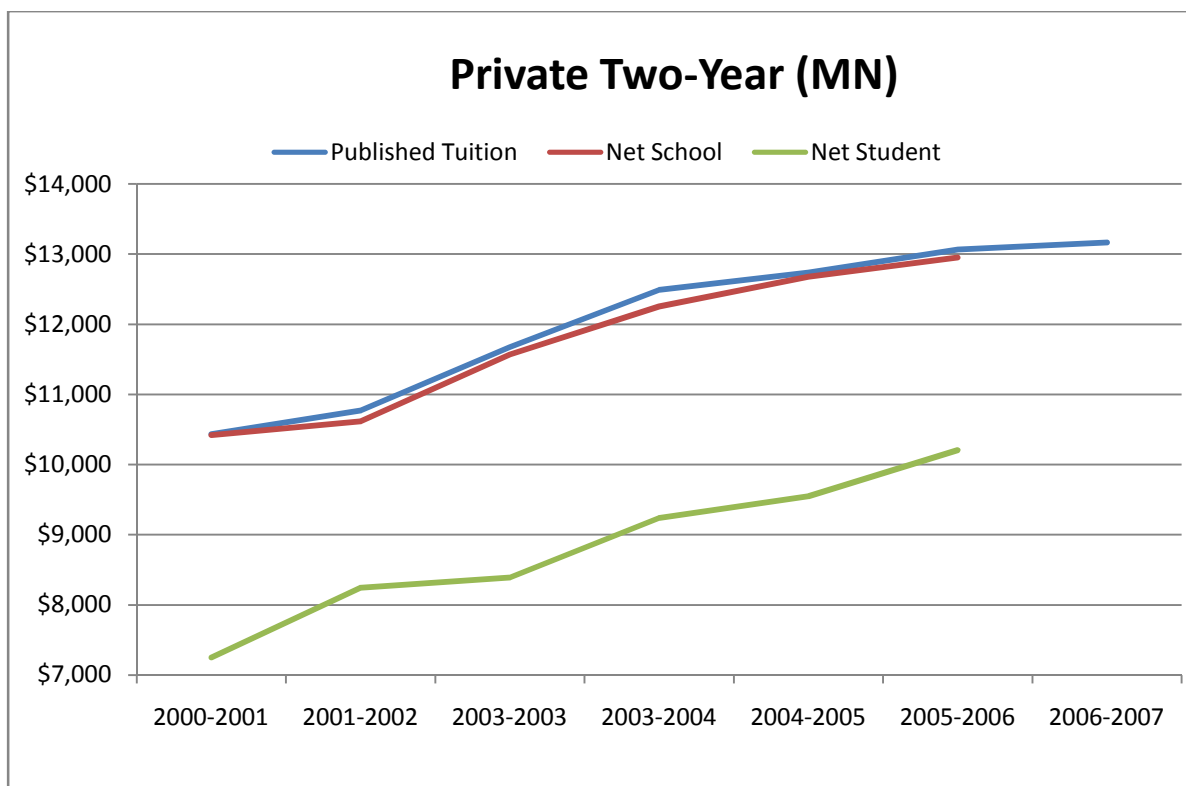
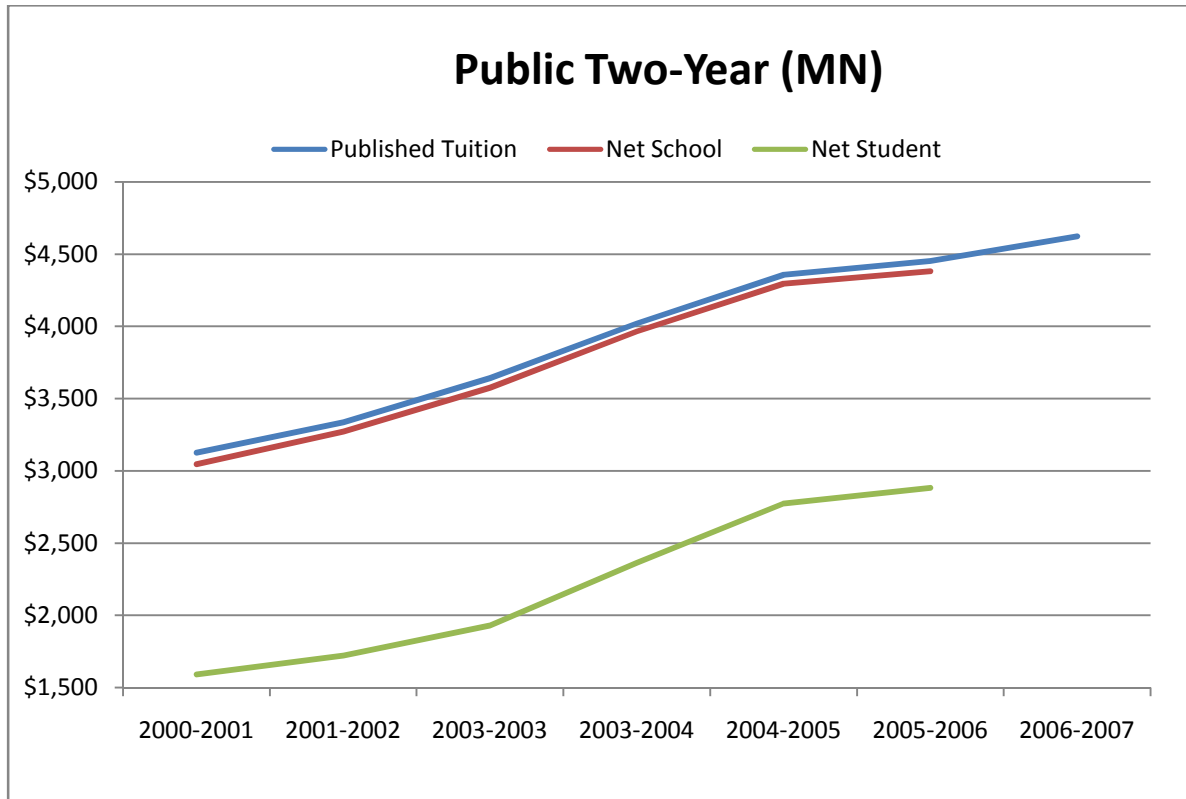
## Michigan



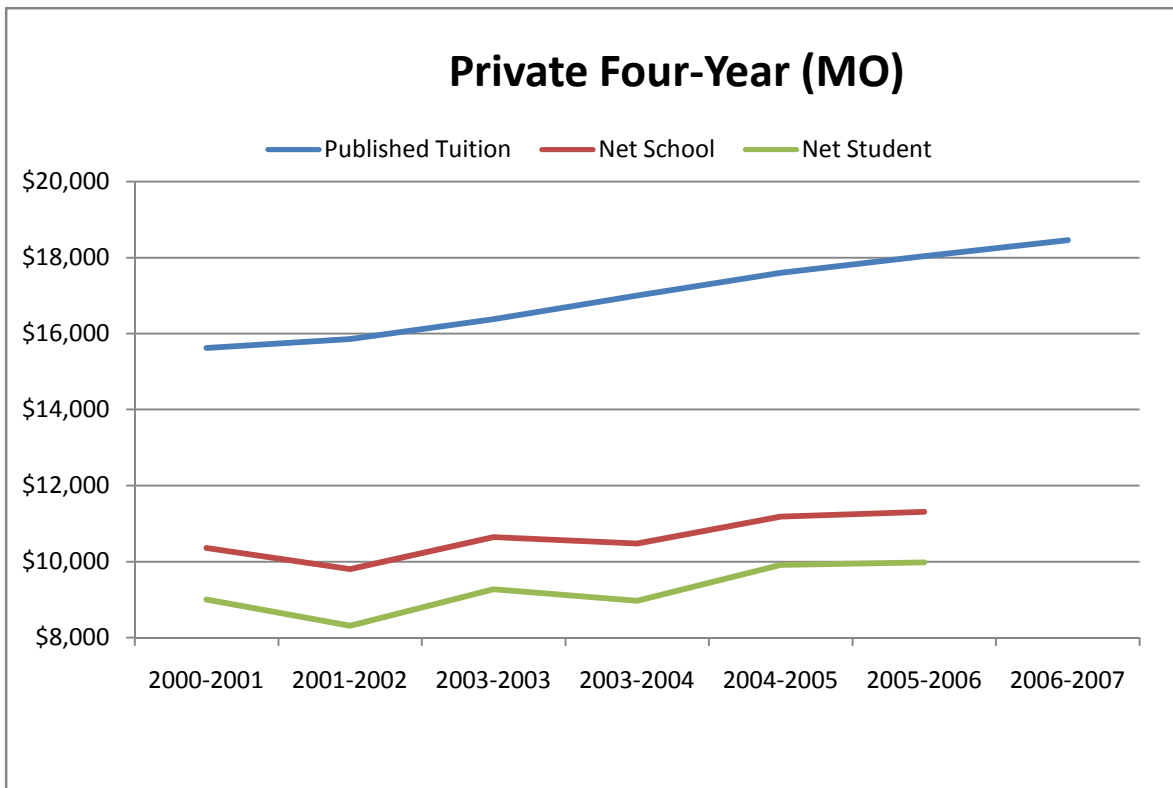
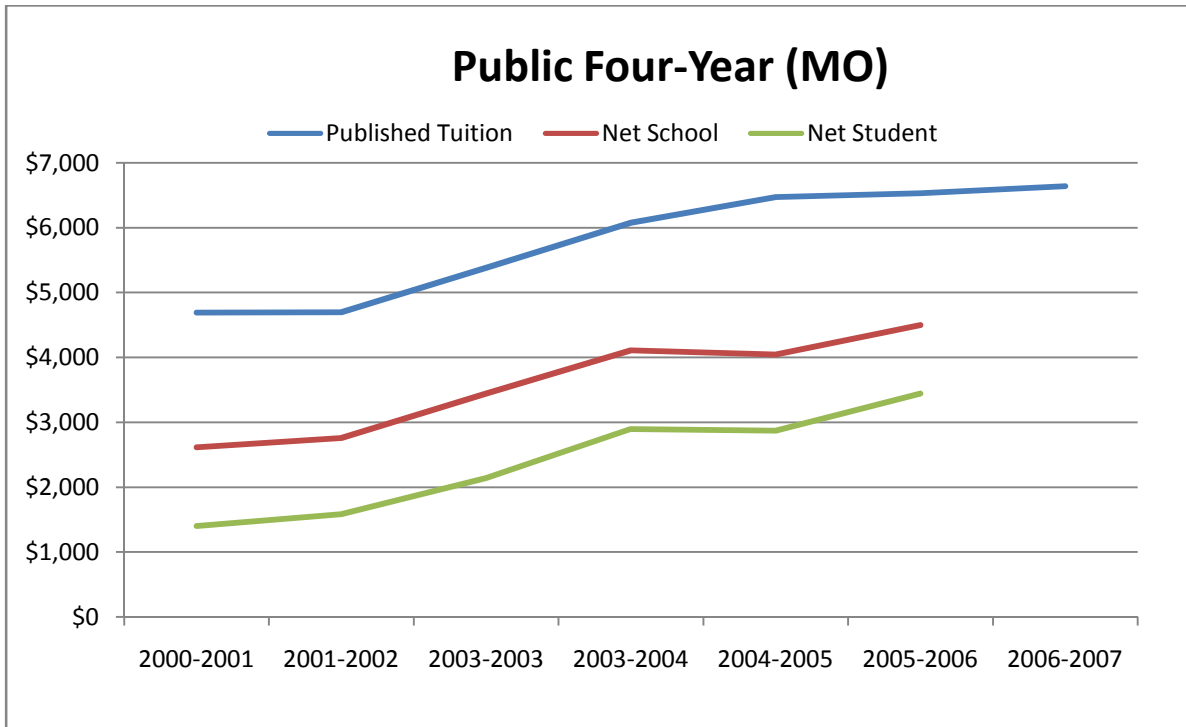


## Minnesota

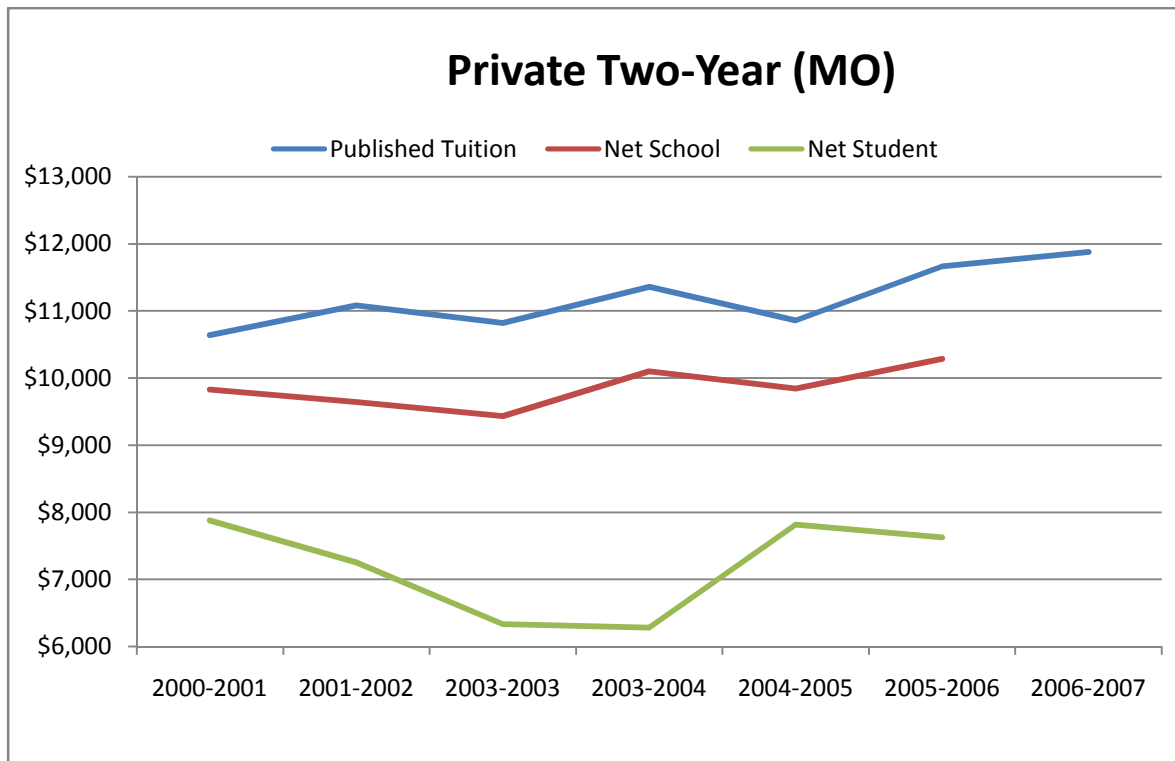
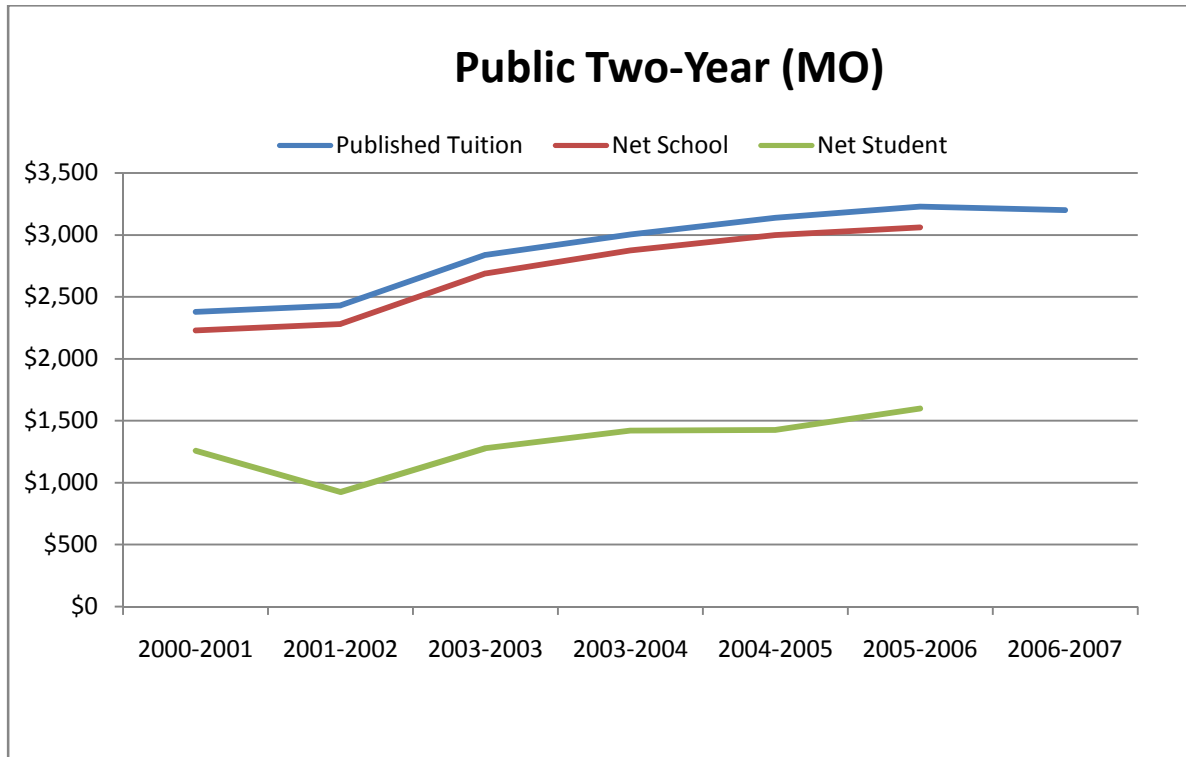




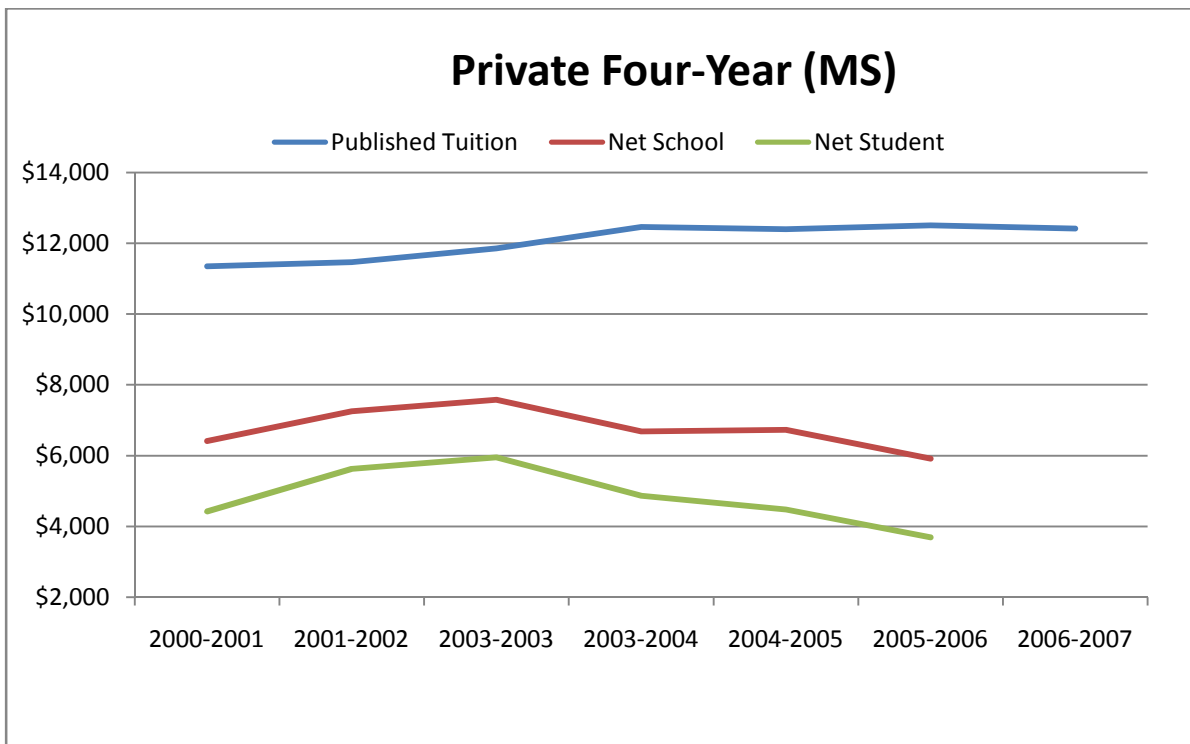
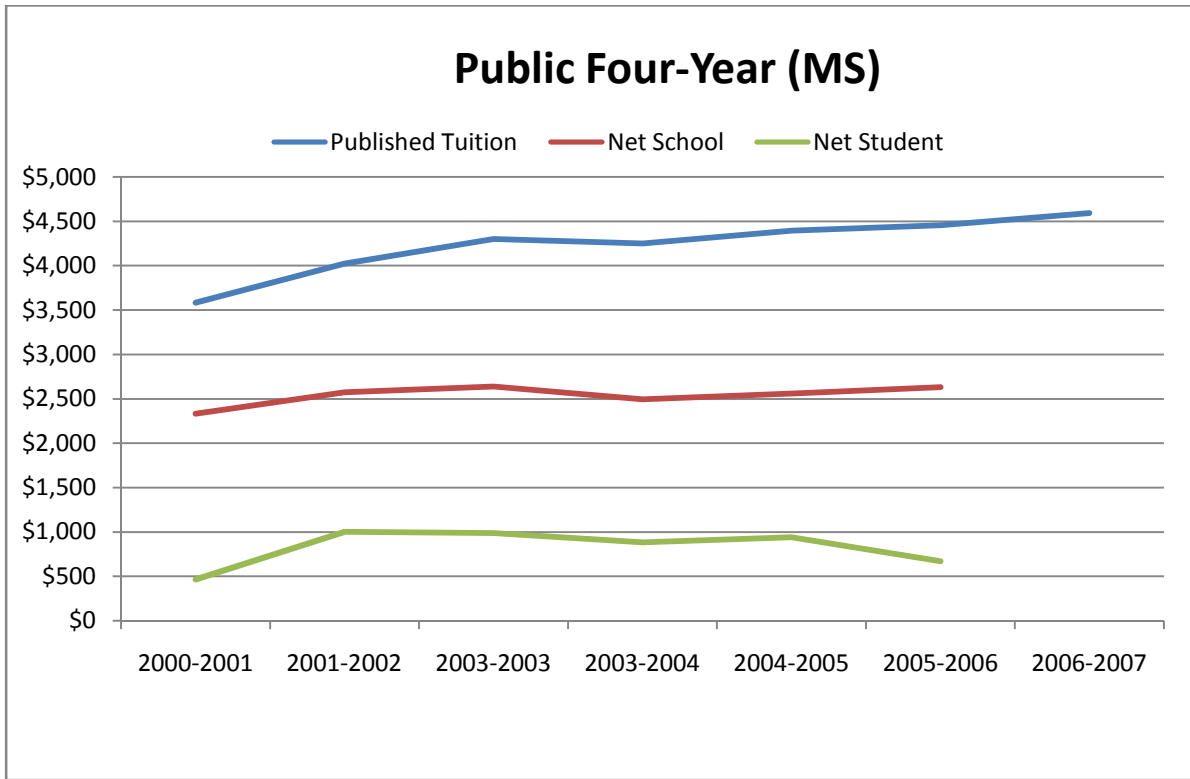
## Missouri

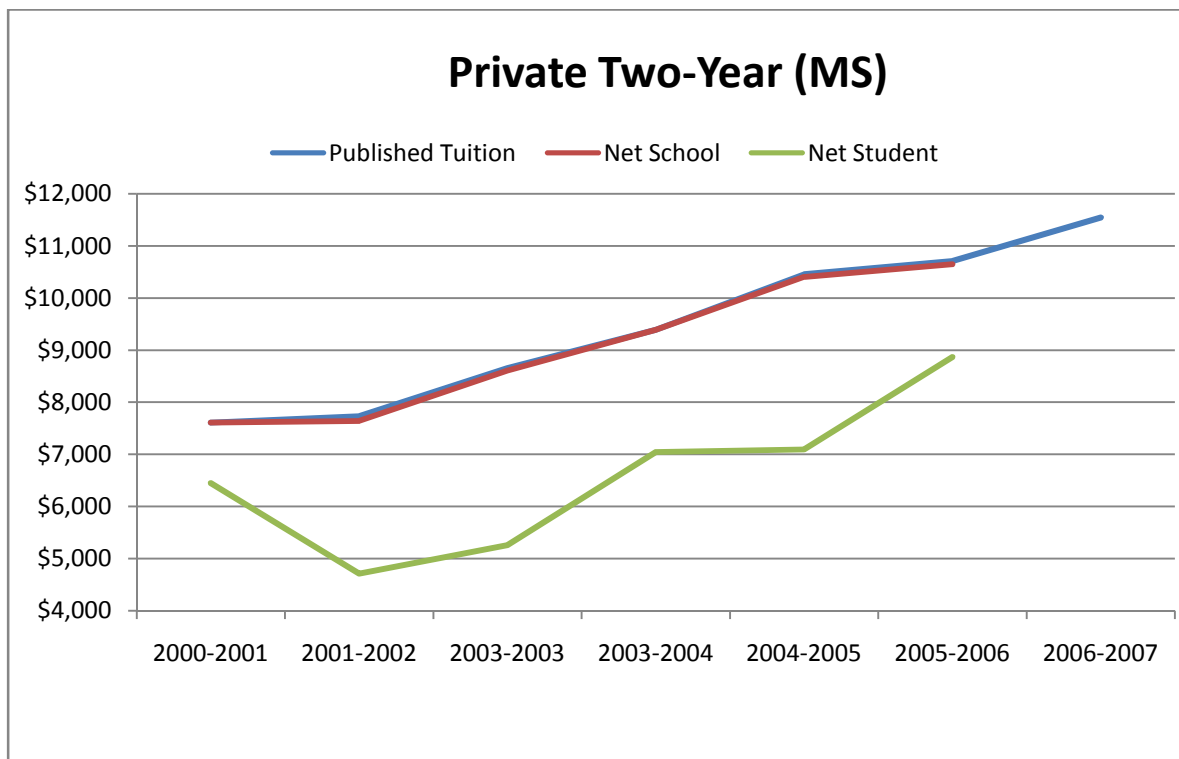
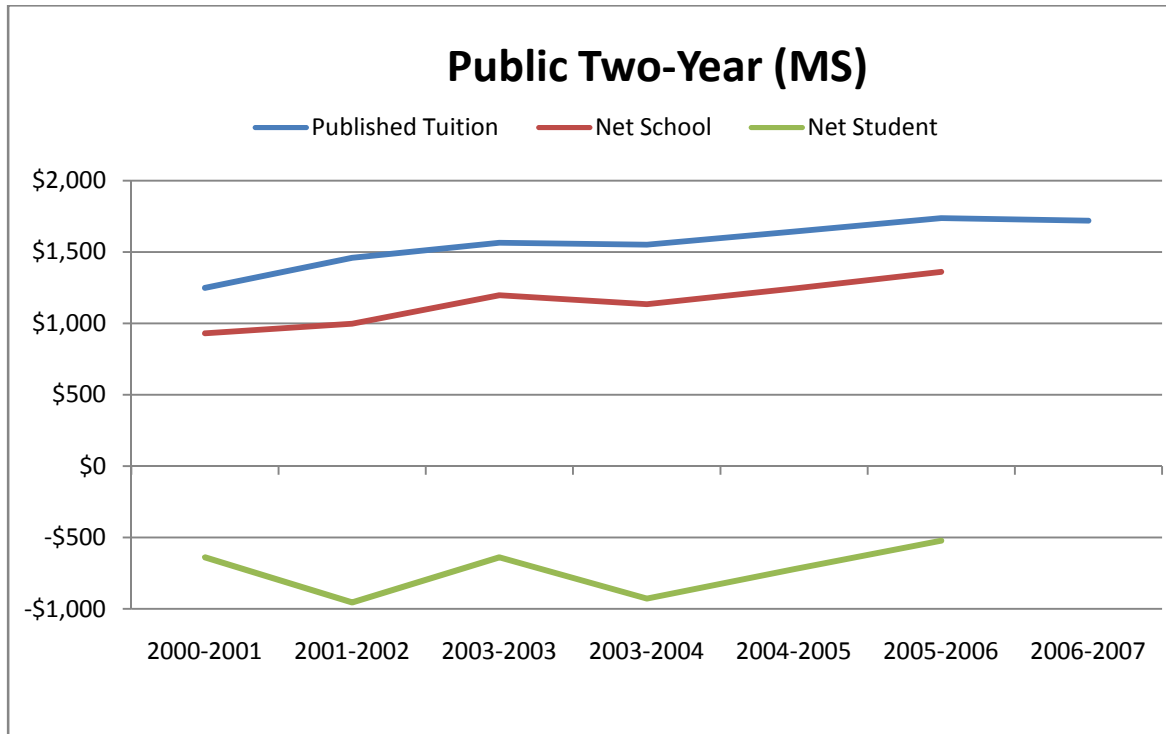




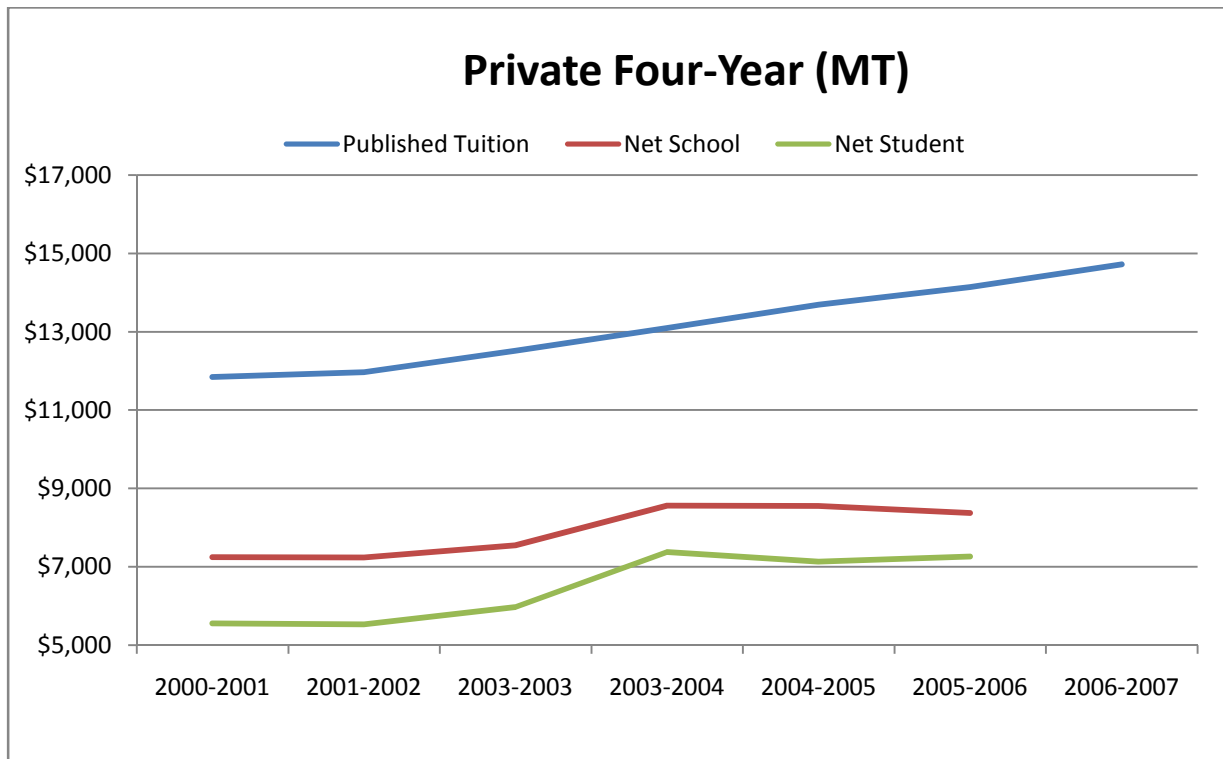
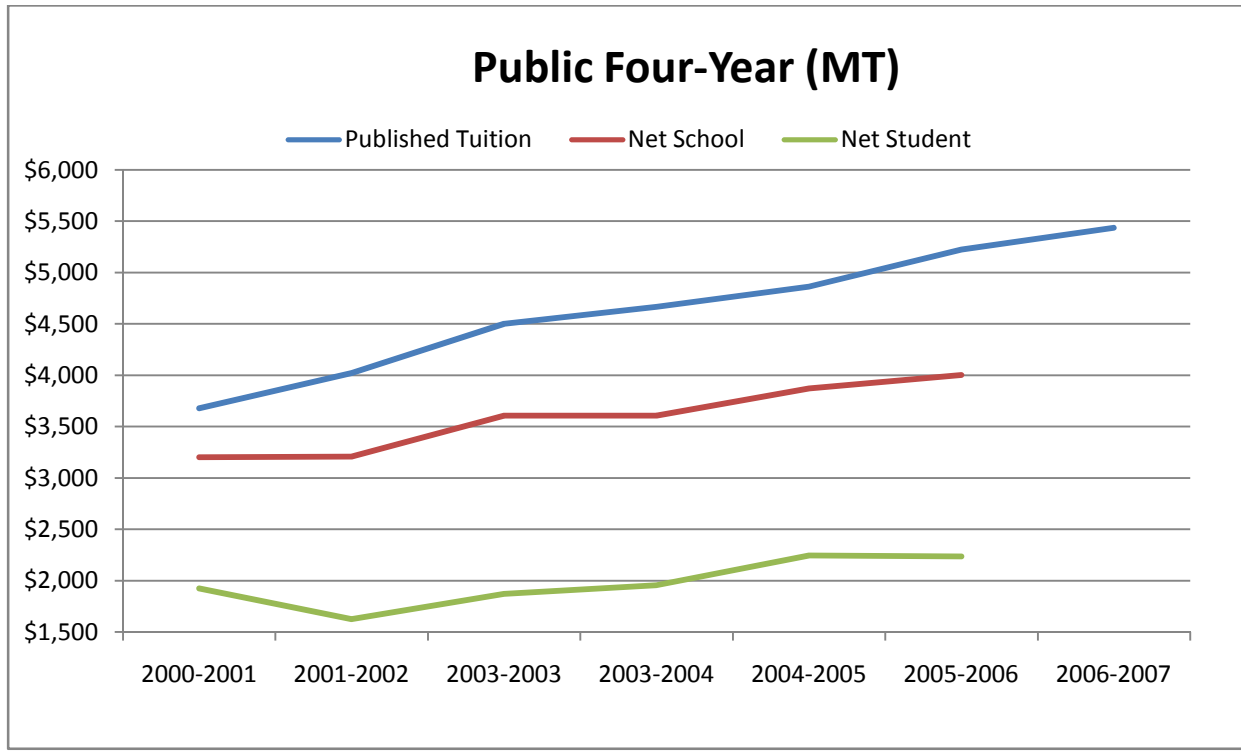


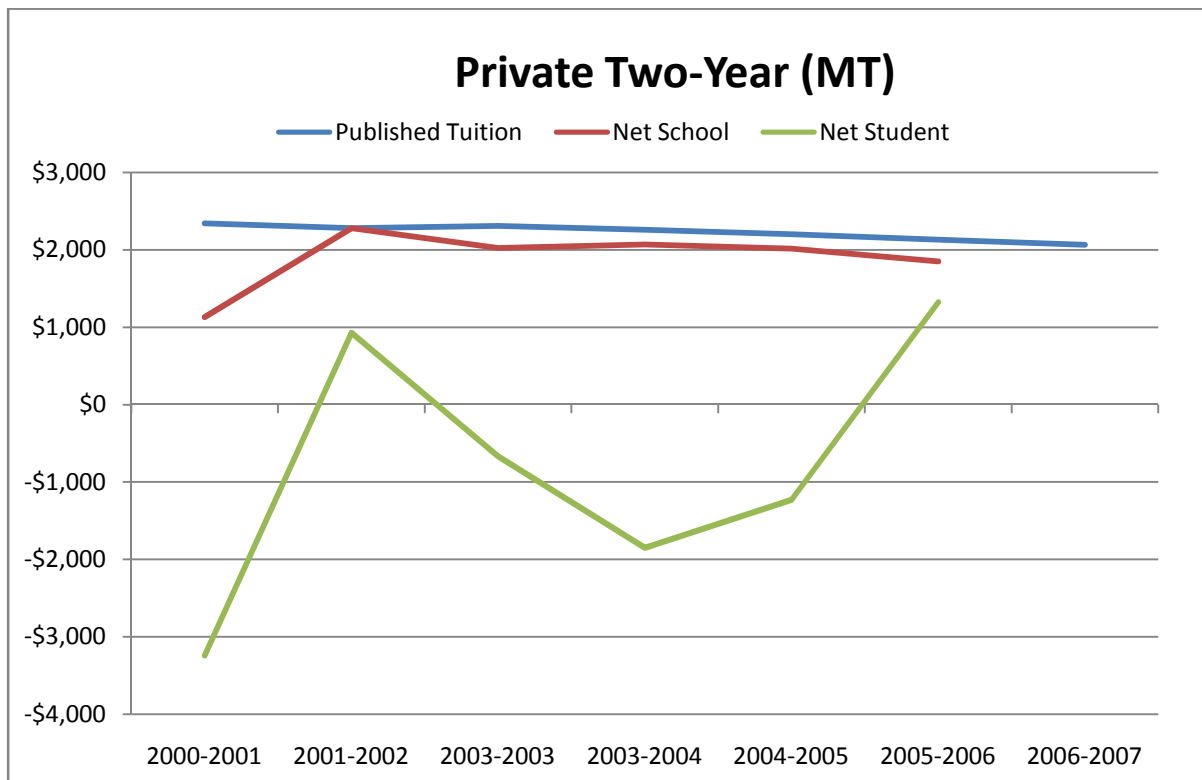
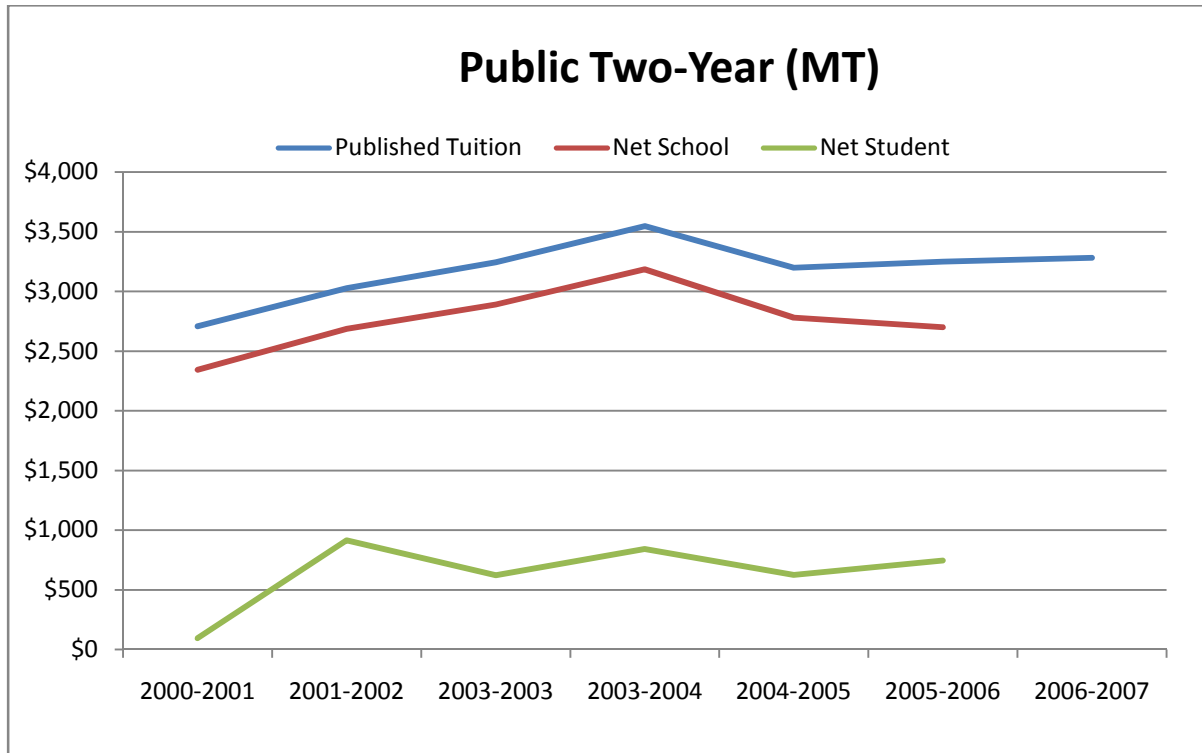
## Mississippi



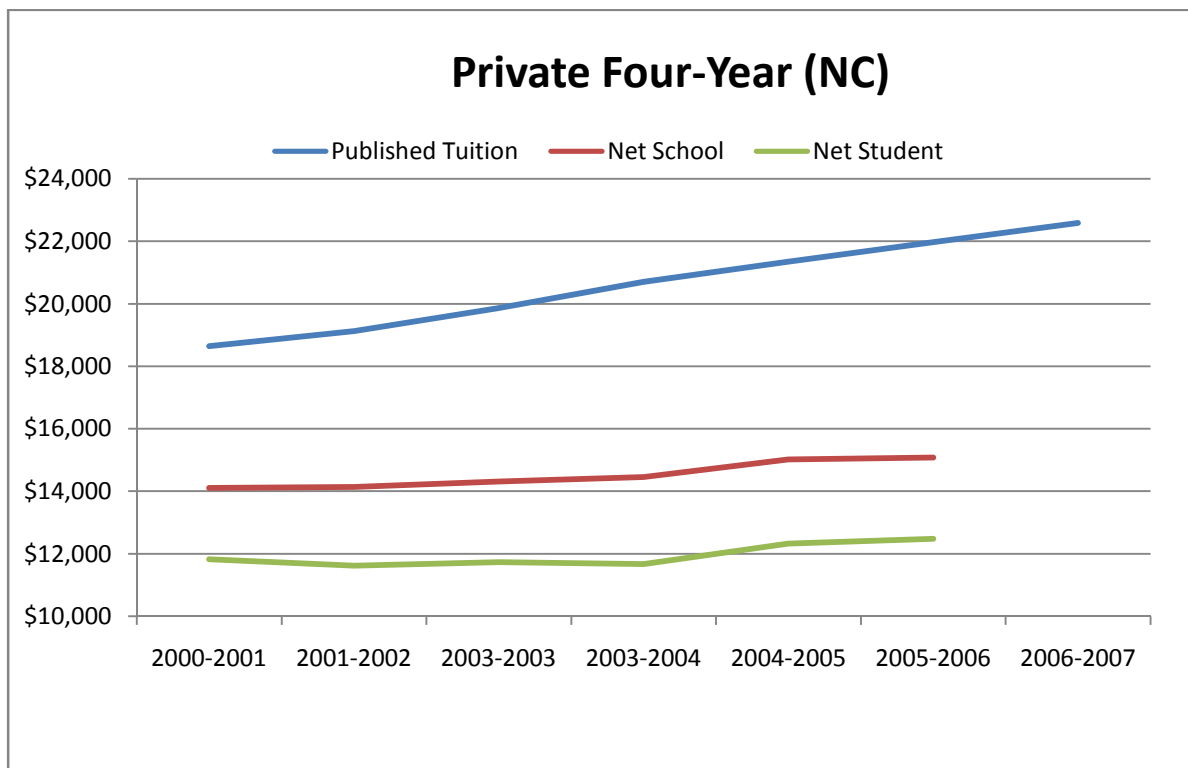
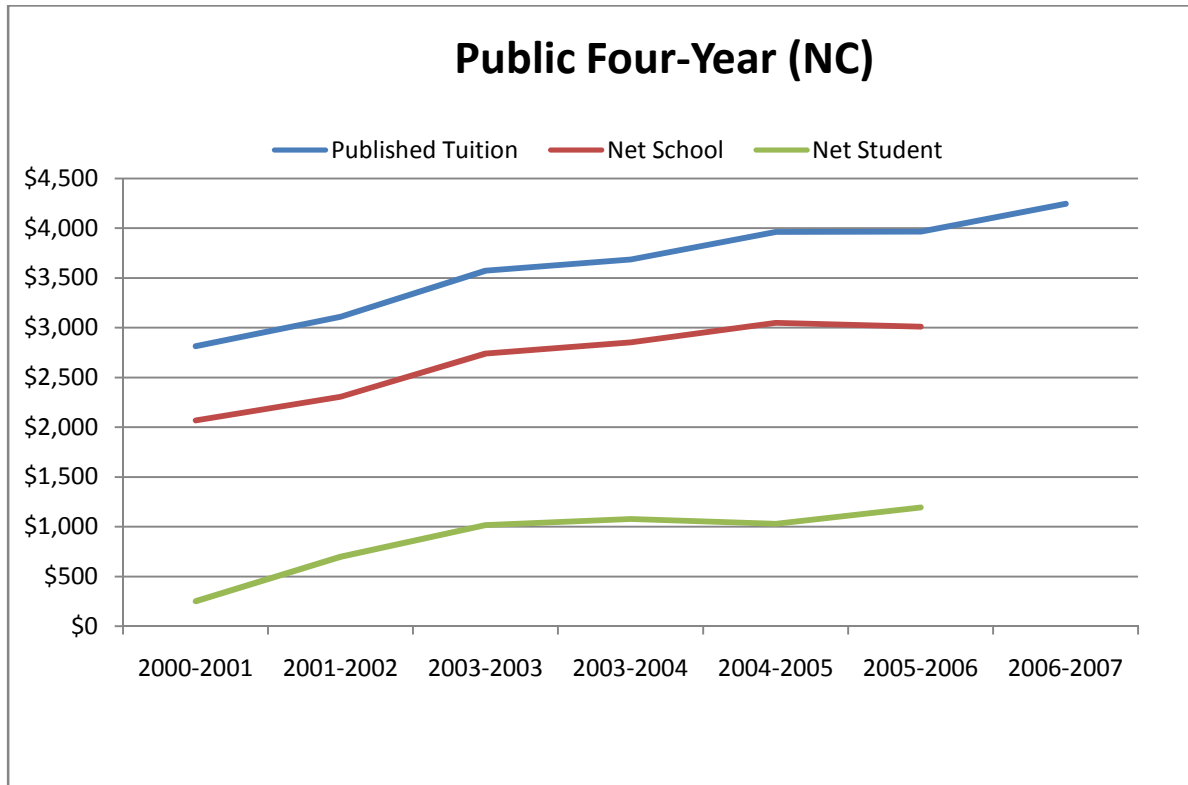


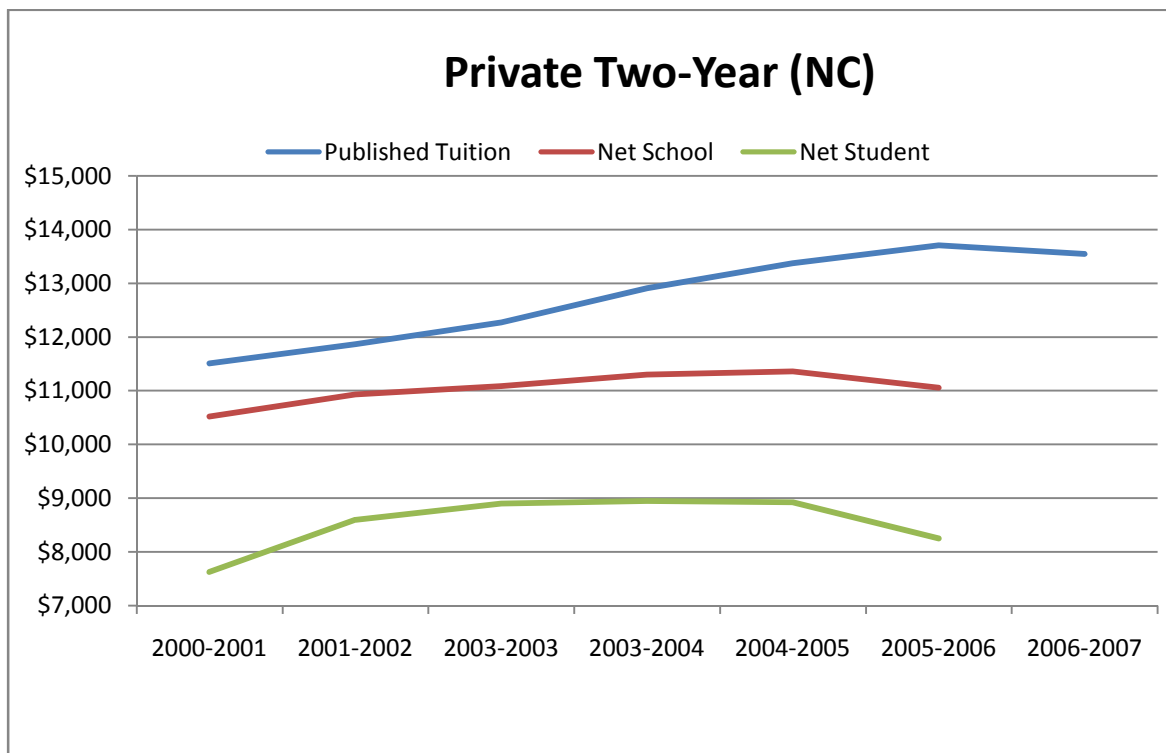
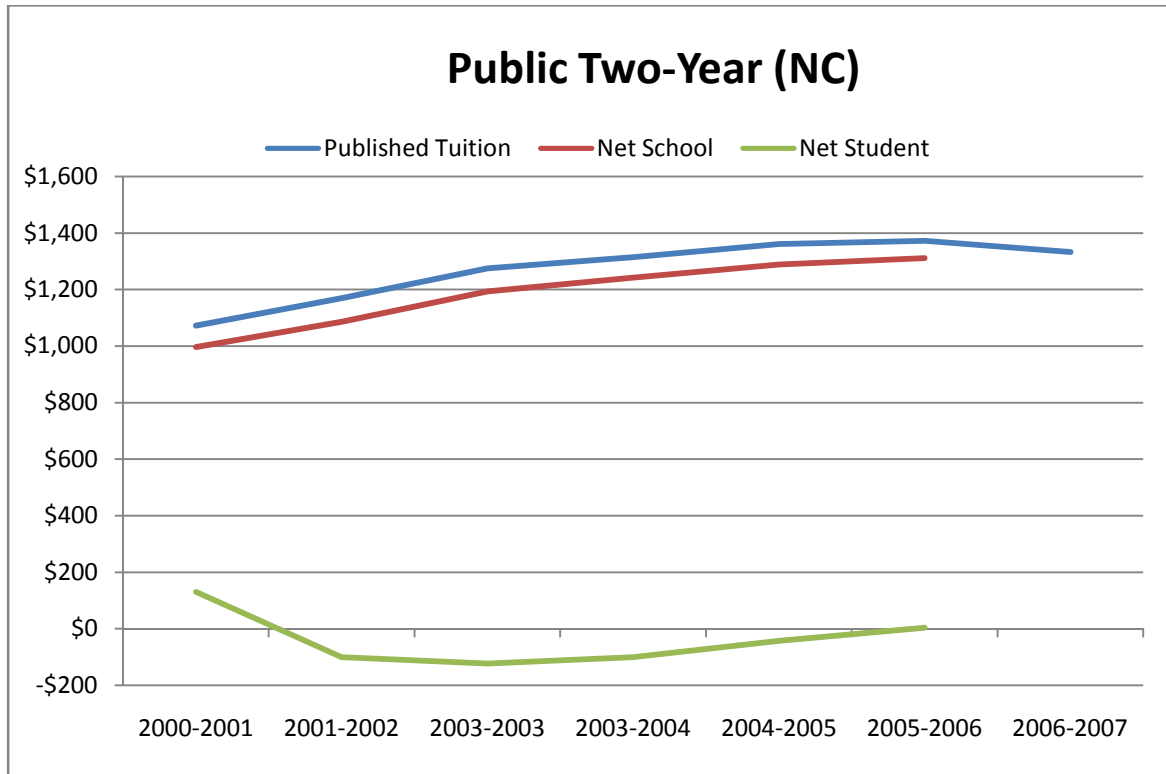
## Montana



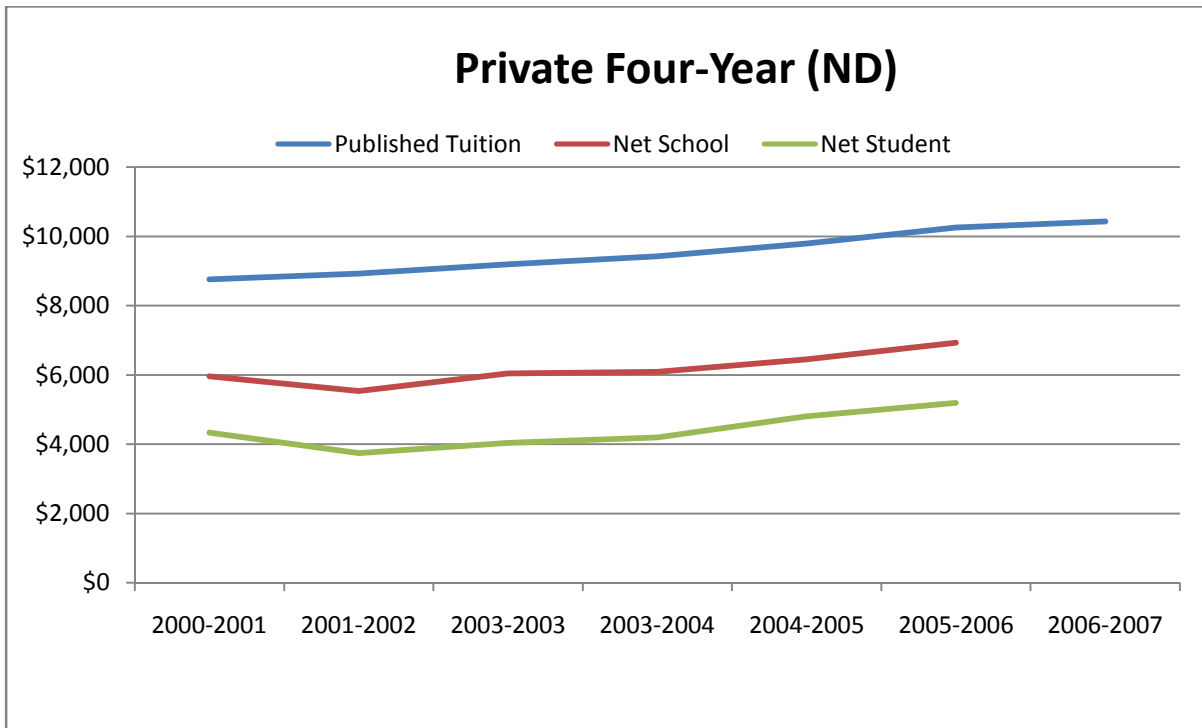
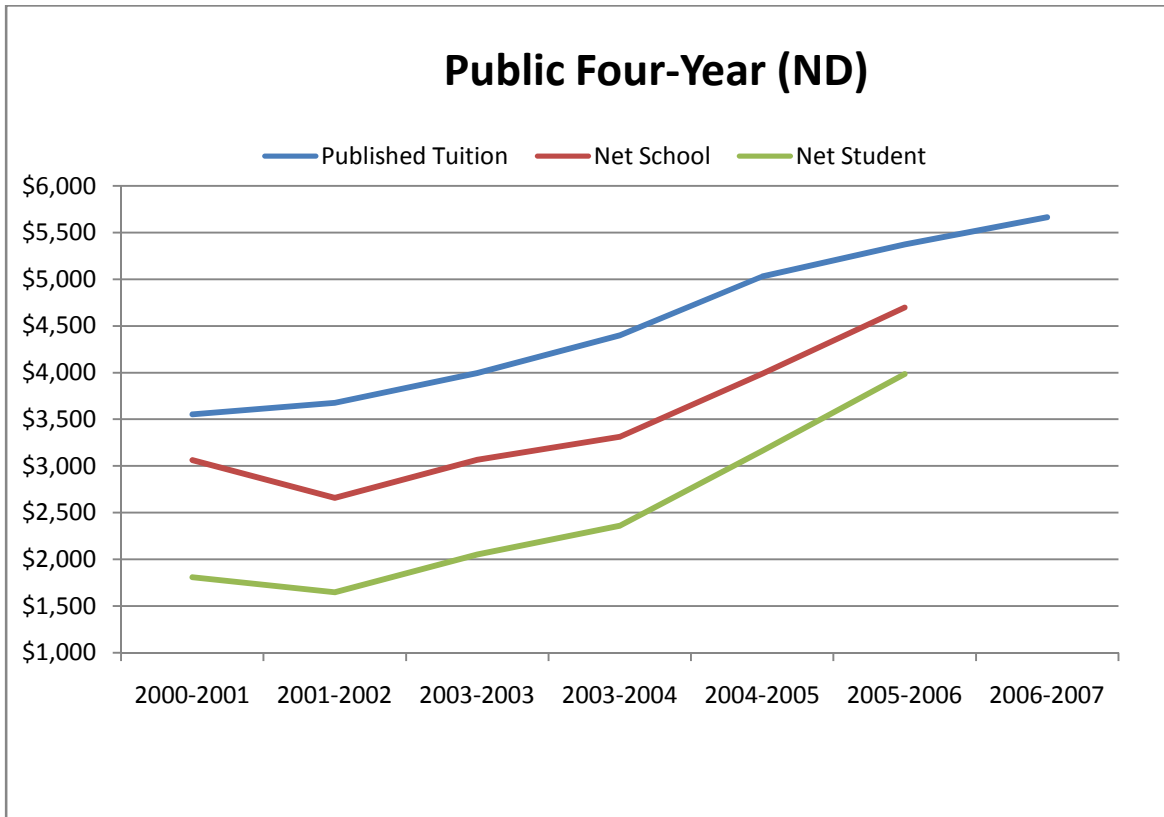


## North Carolina

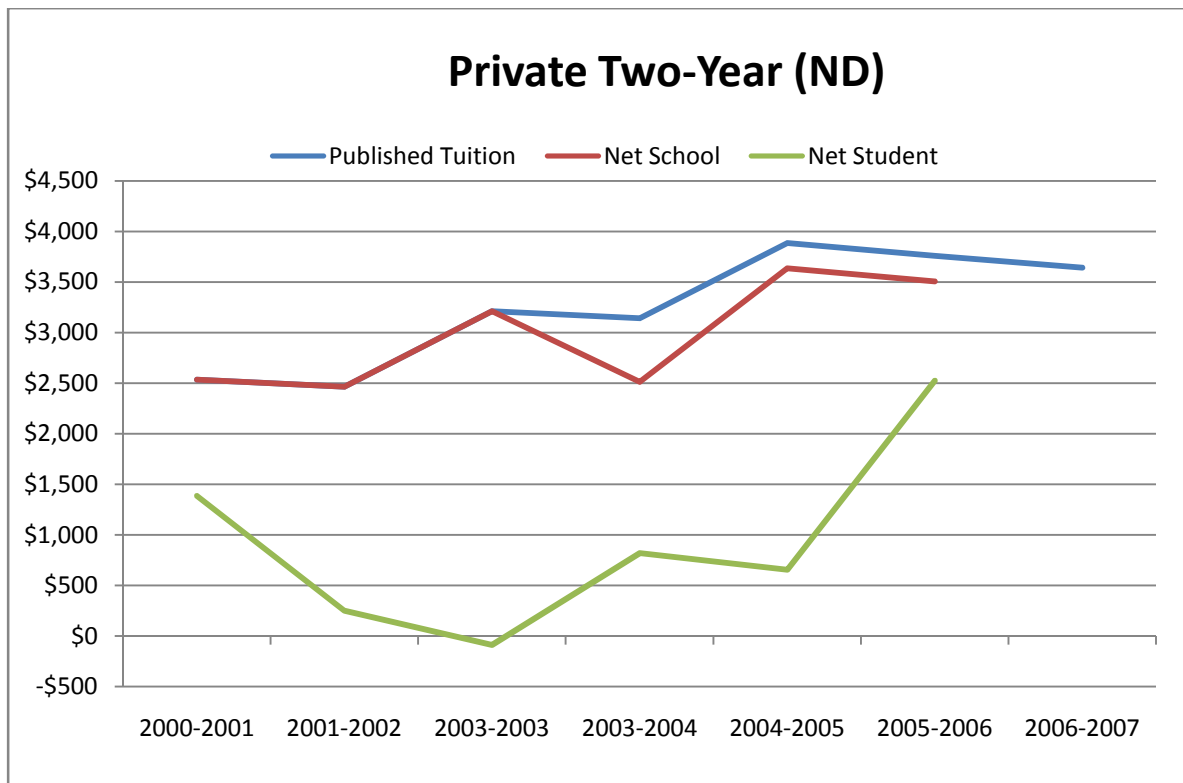
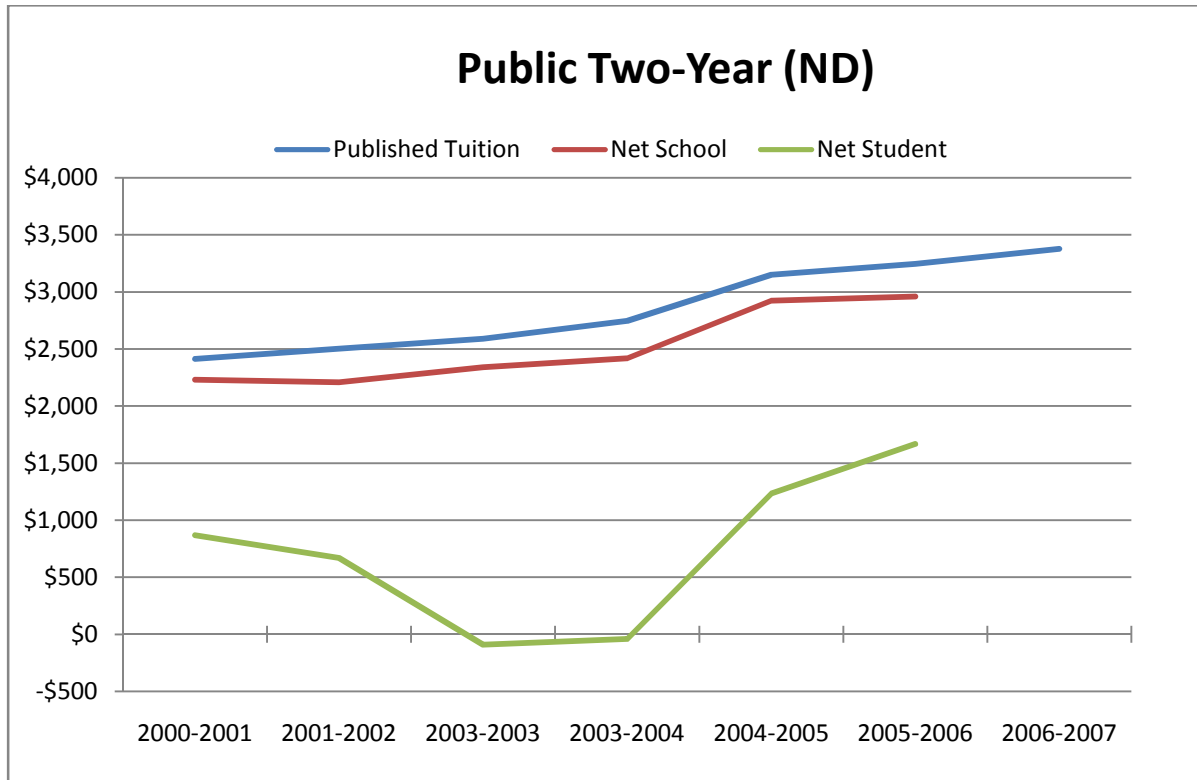




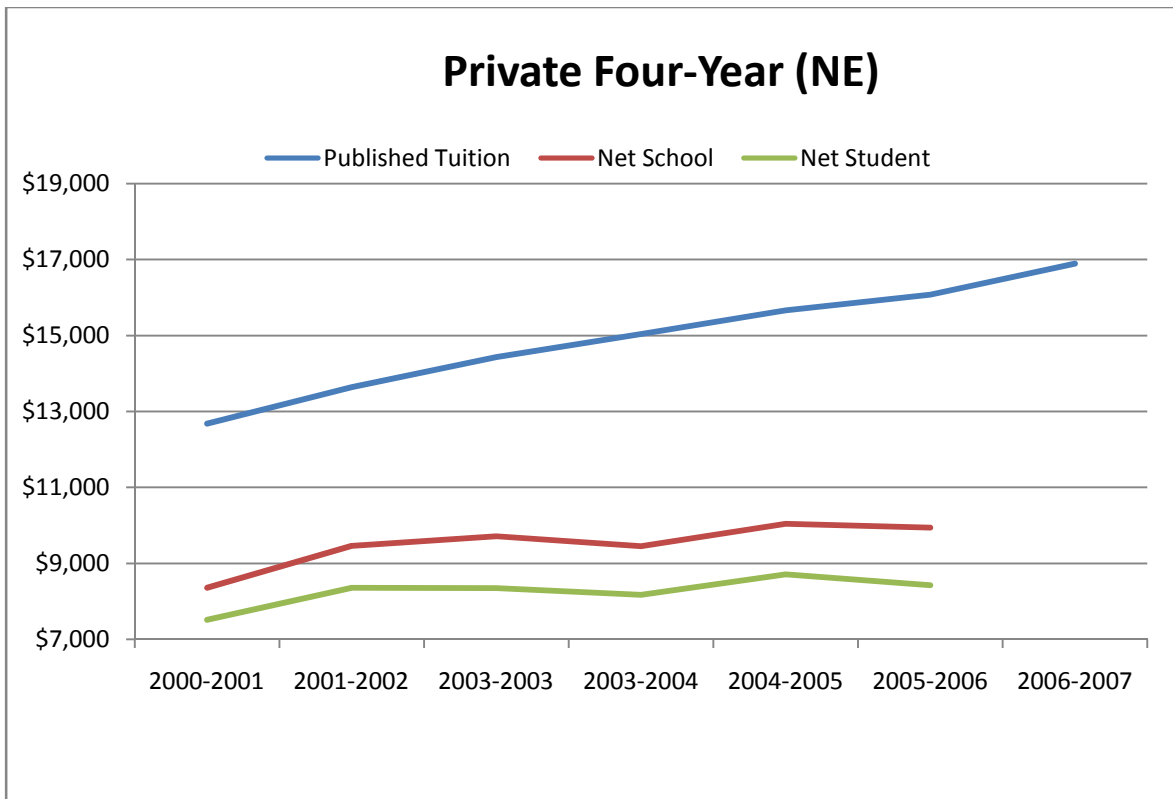
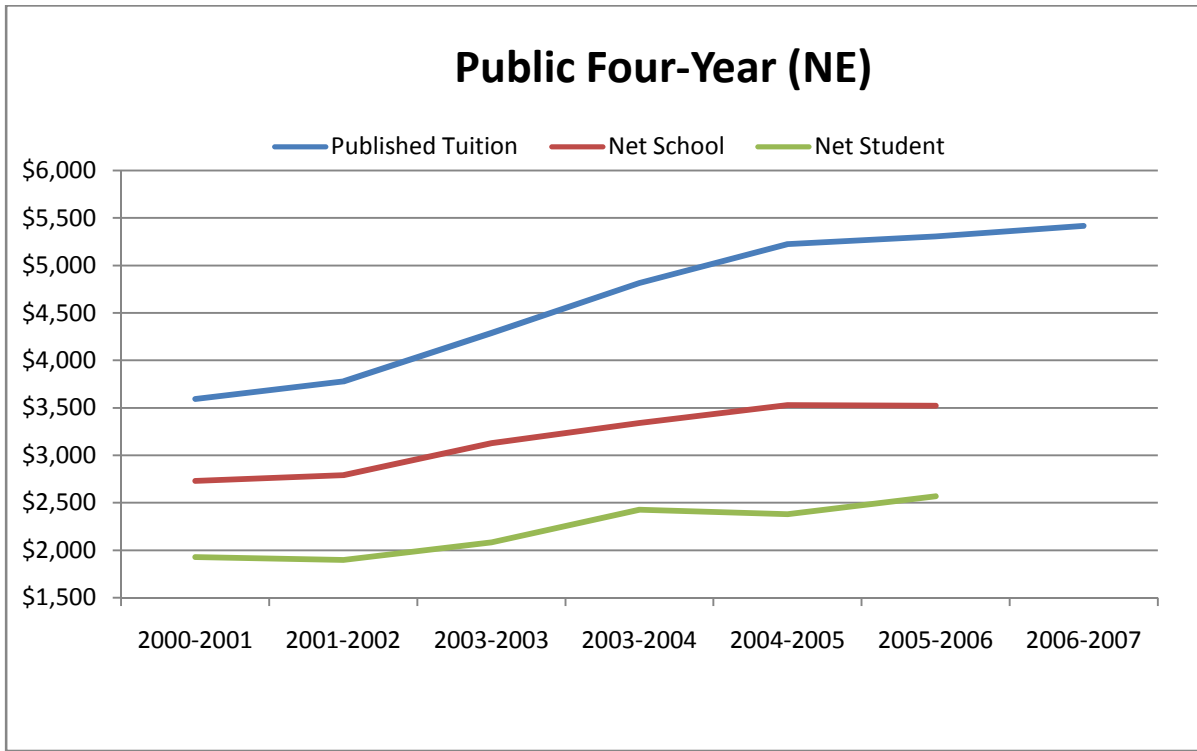
## North Dakota

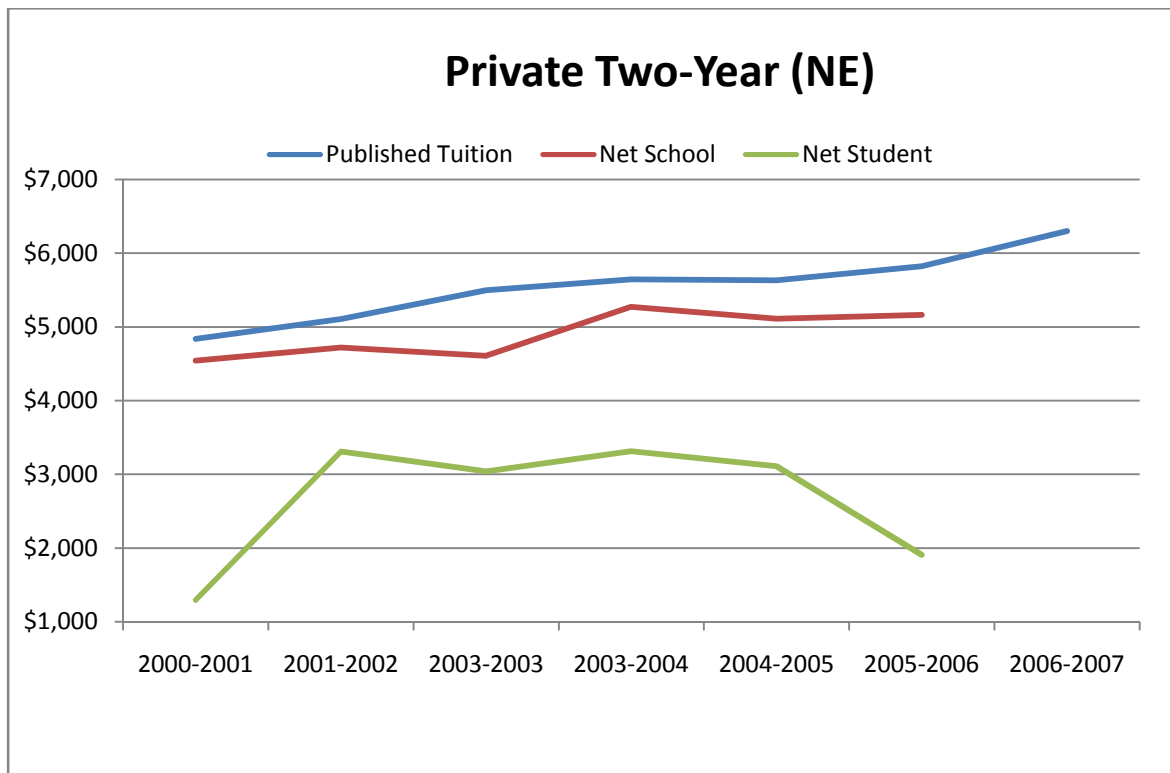
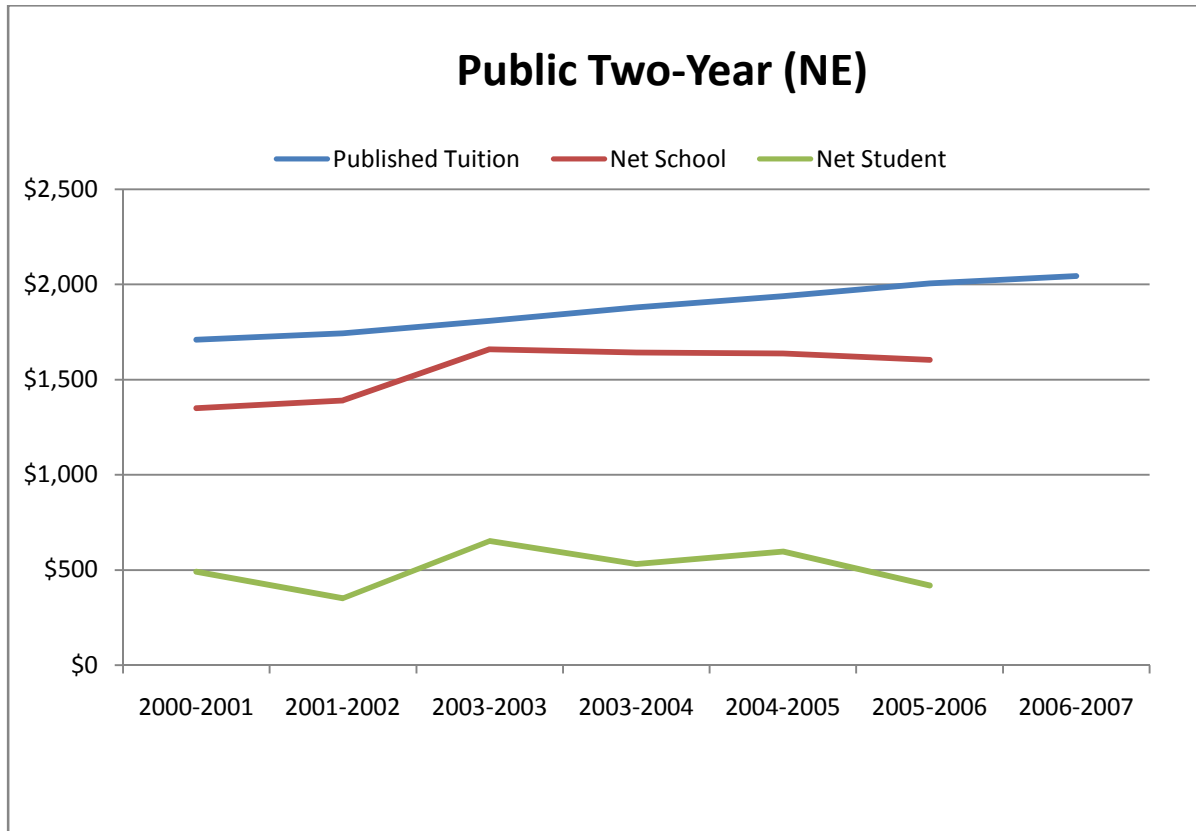




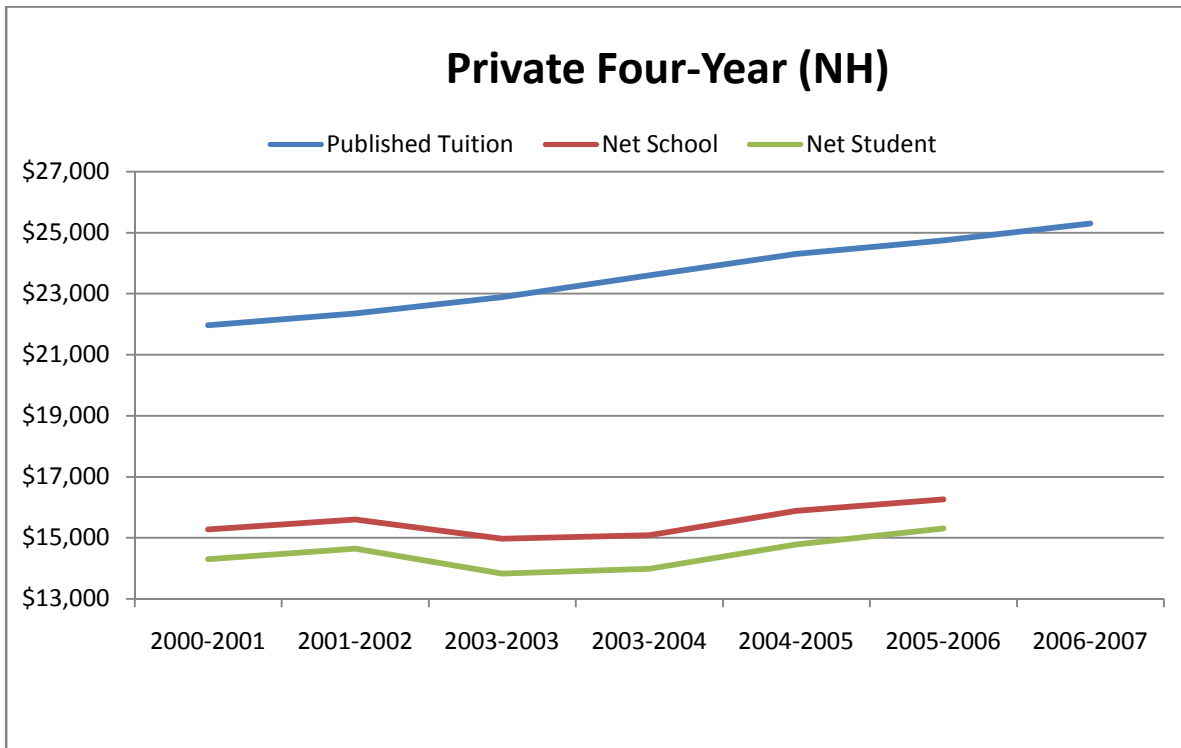
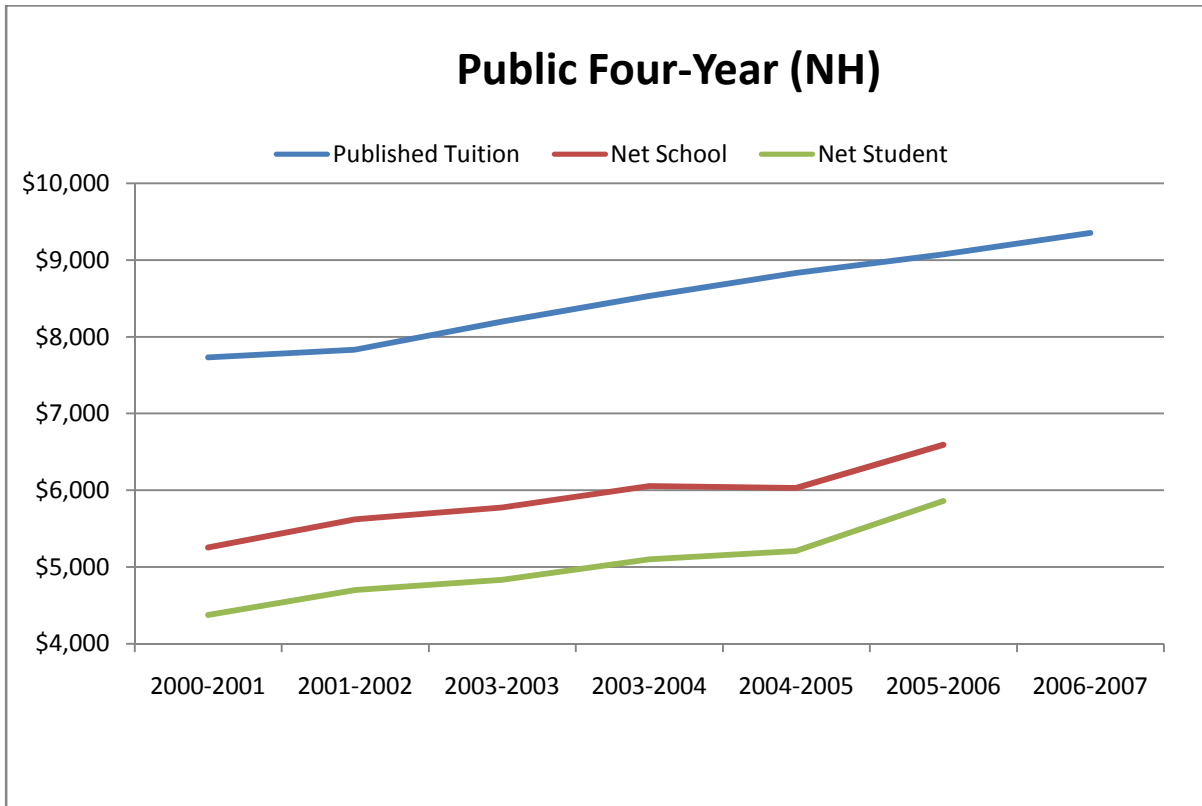


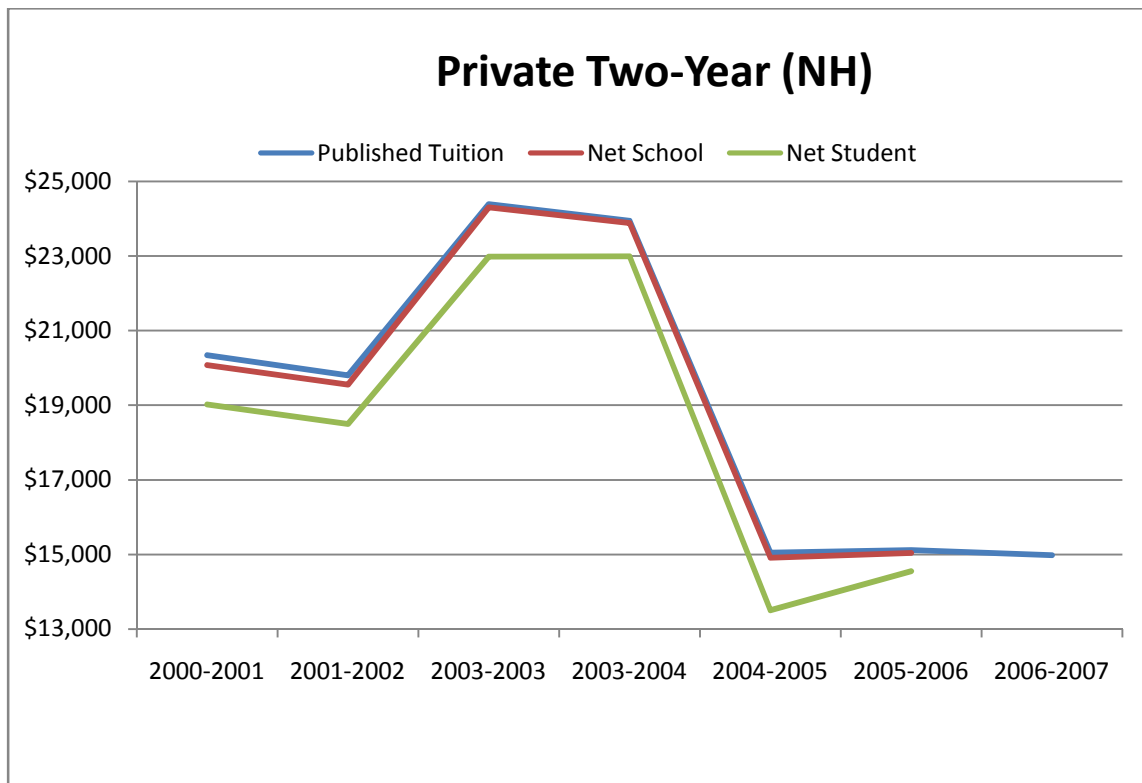
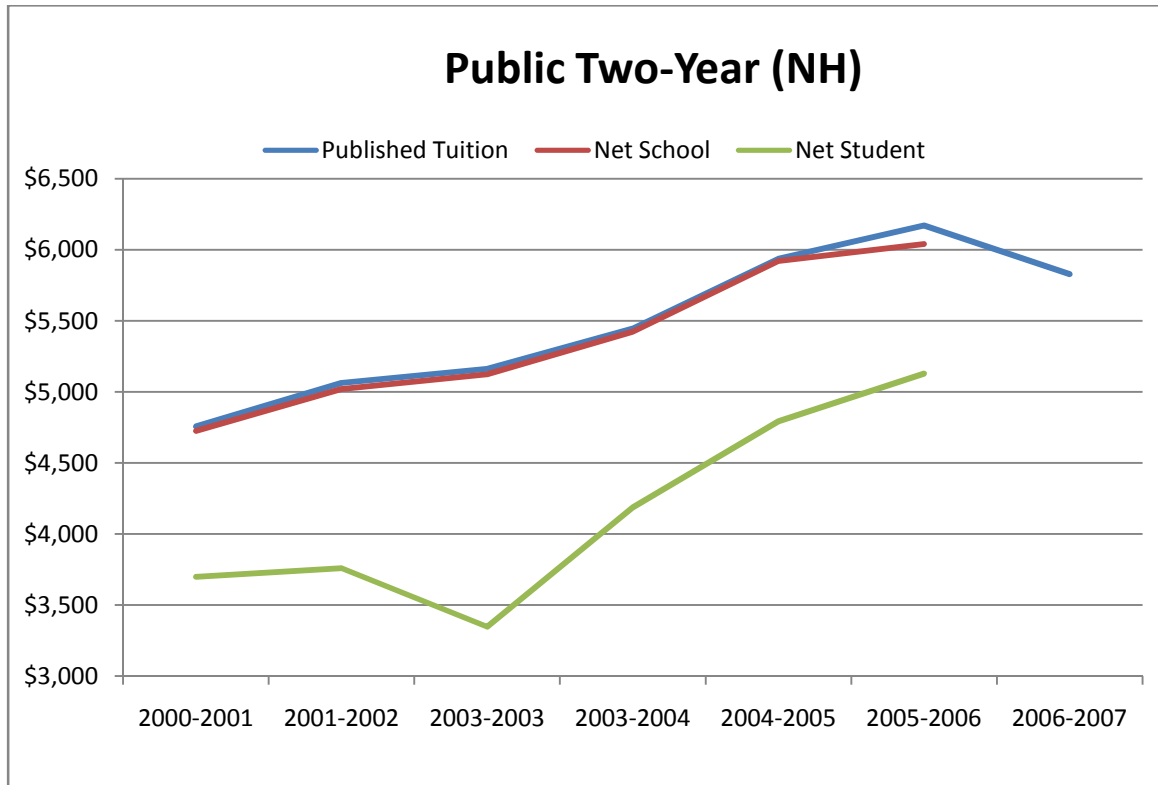
## Nebraska



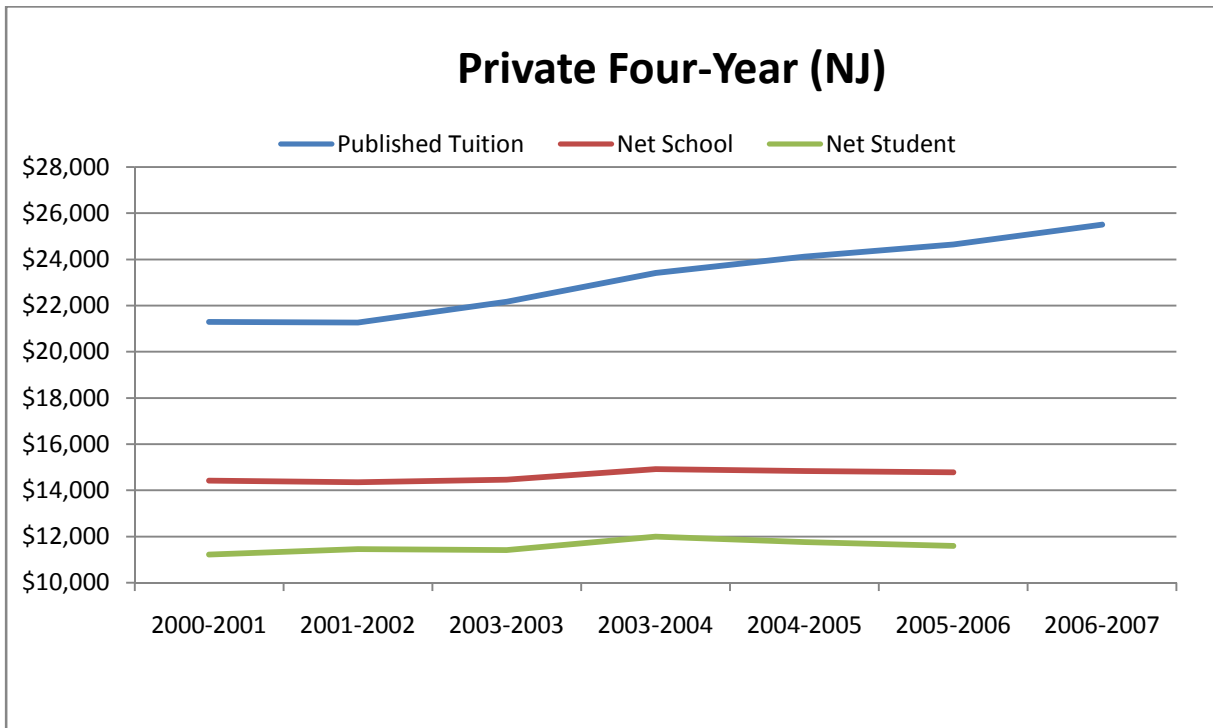
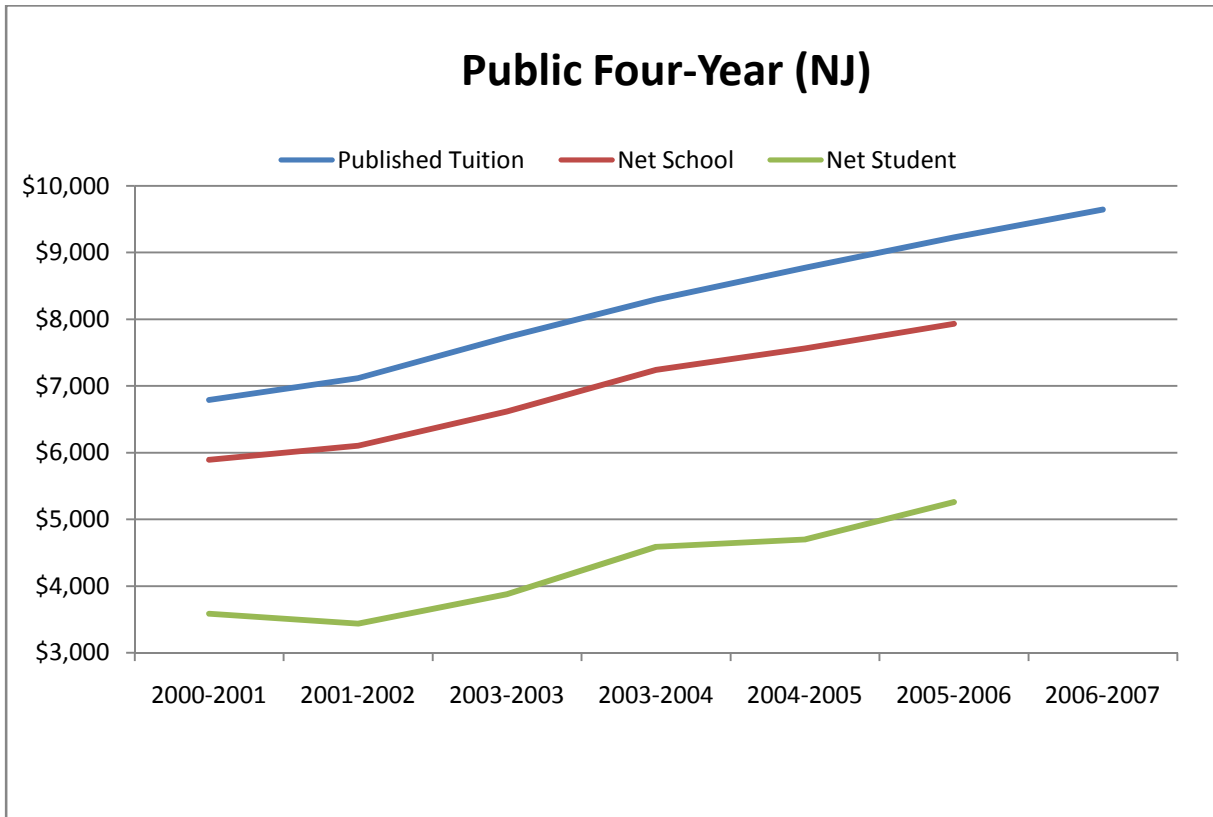


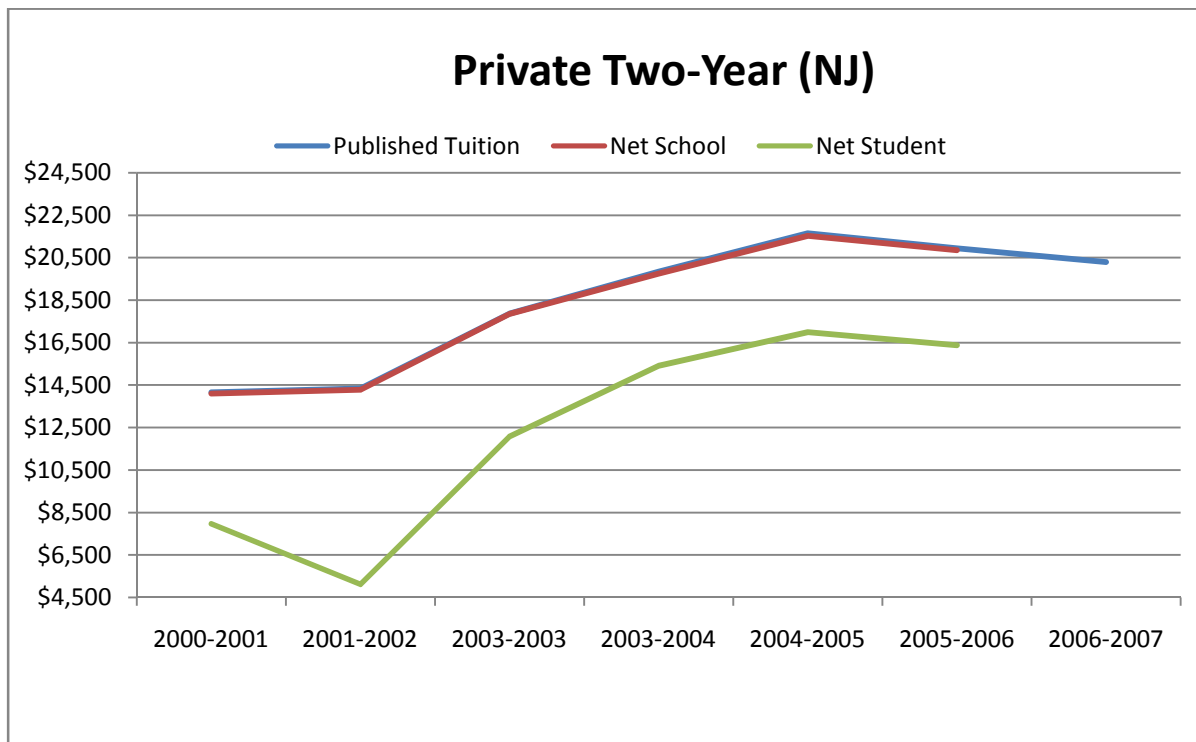
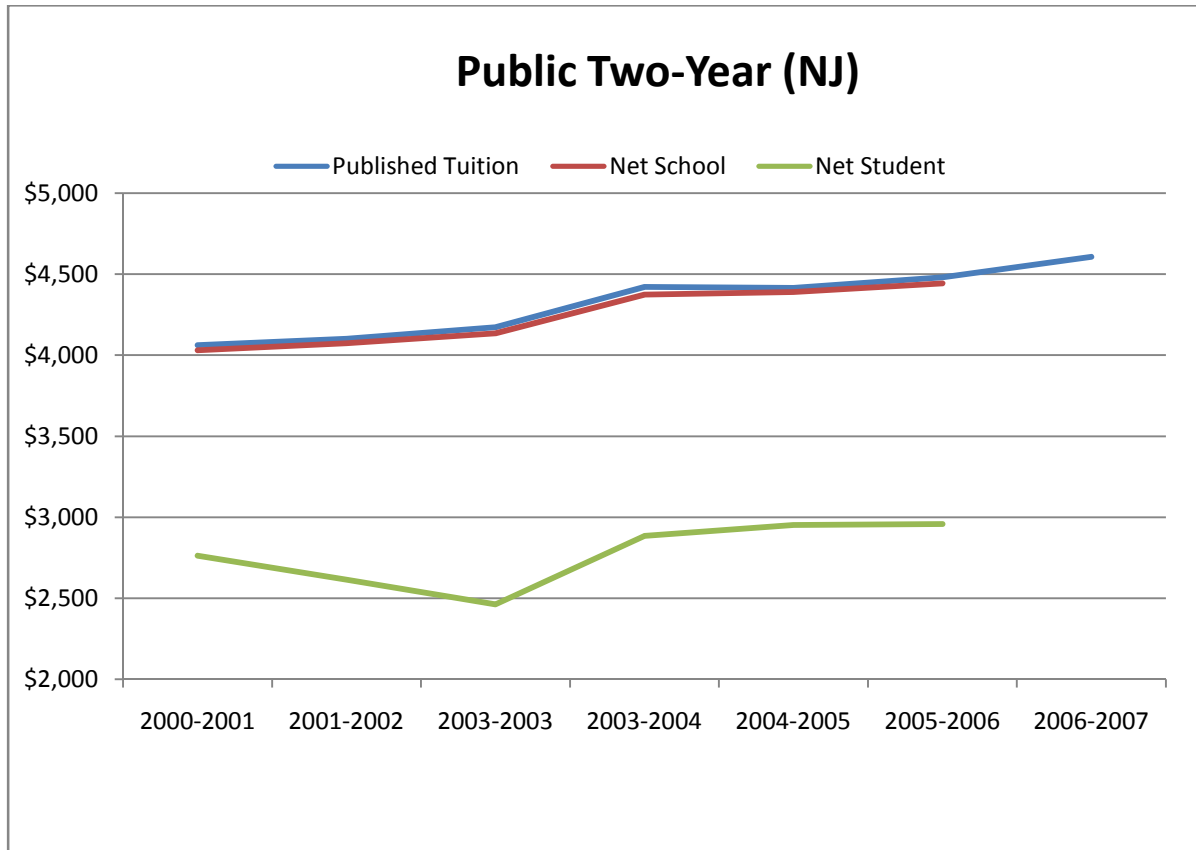
## New Hampshire



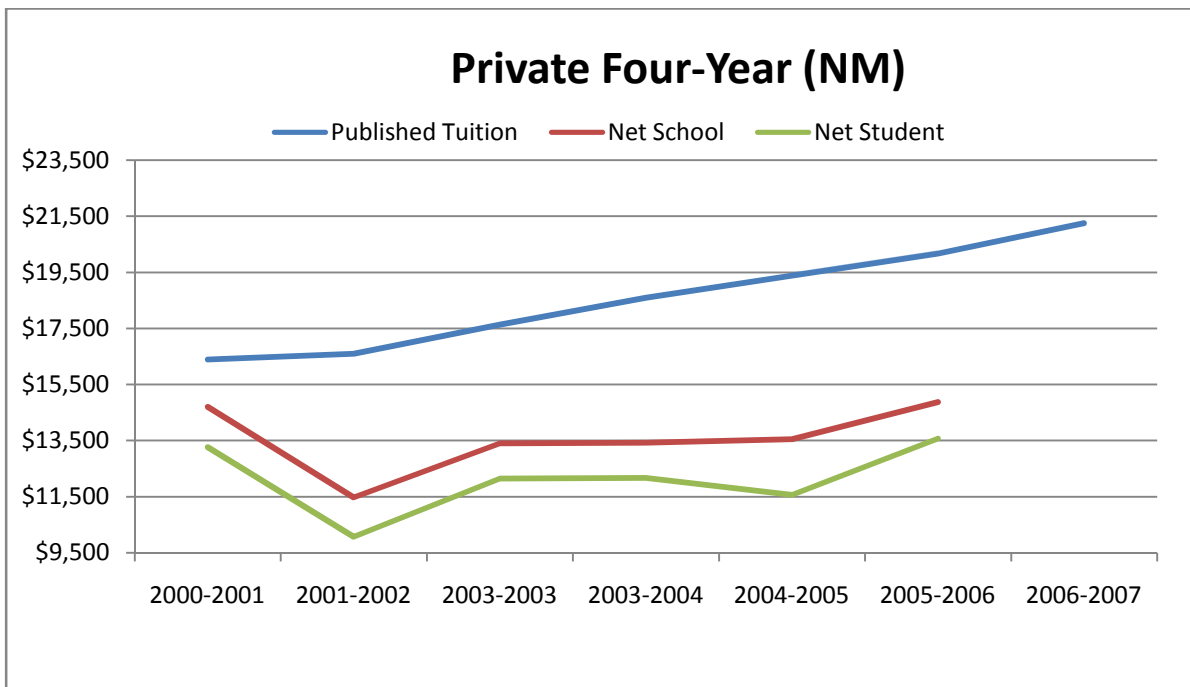
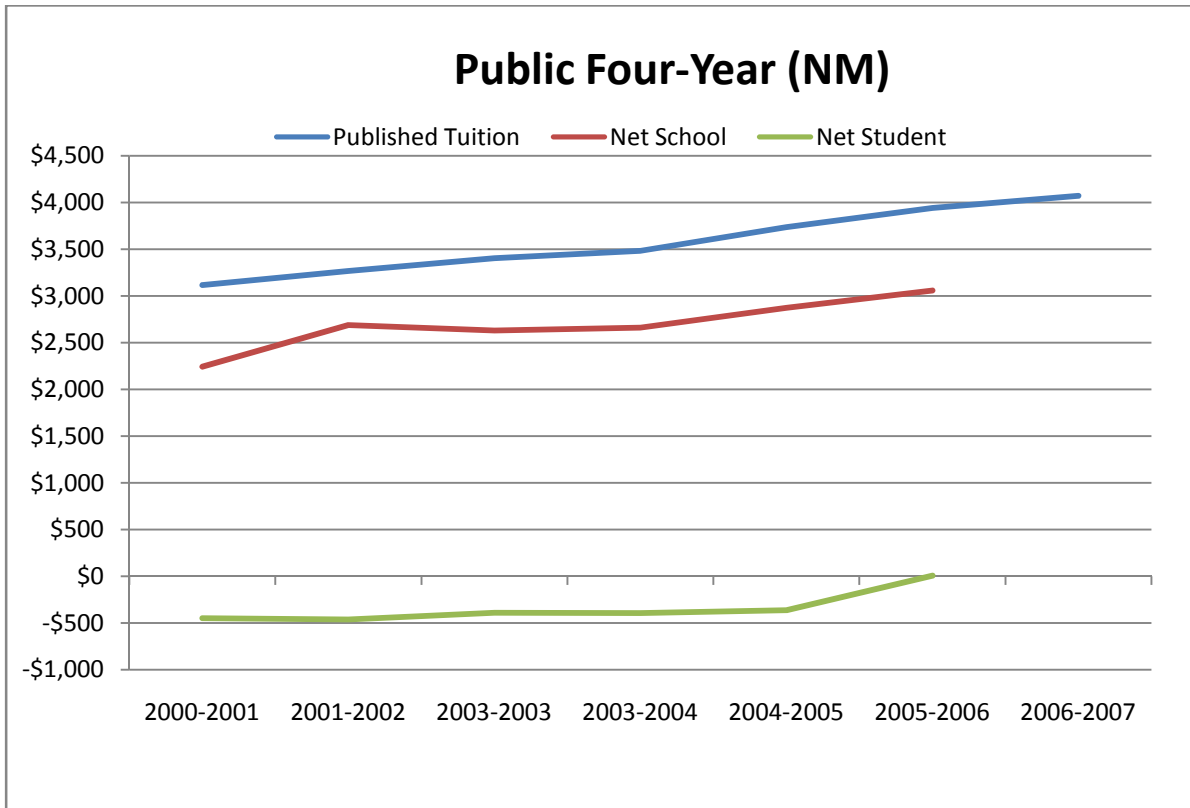


## New Jersey

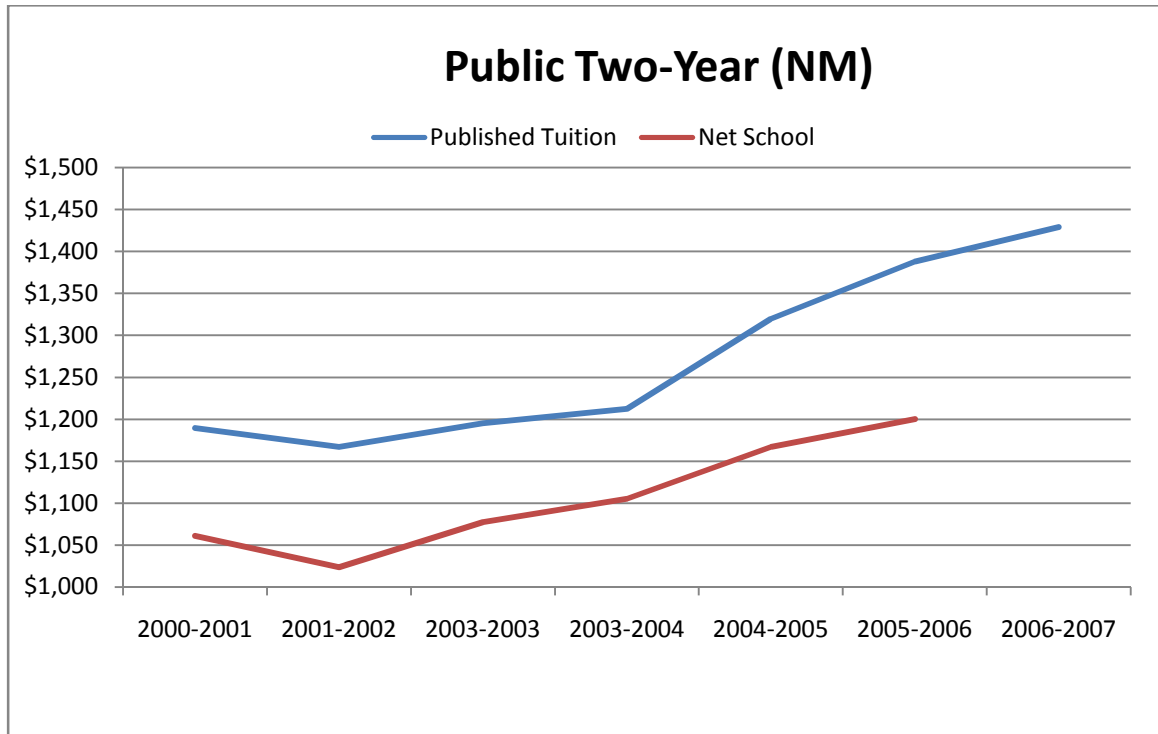




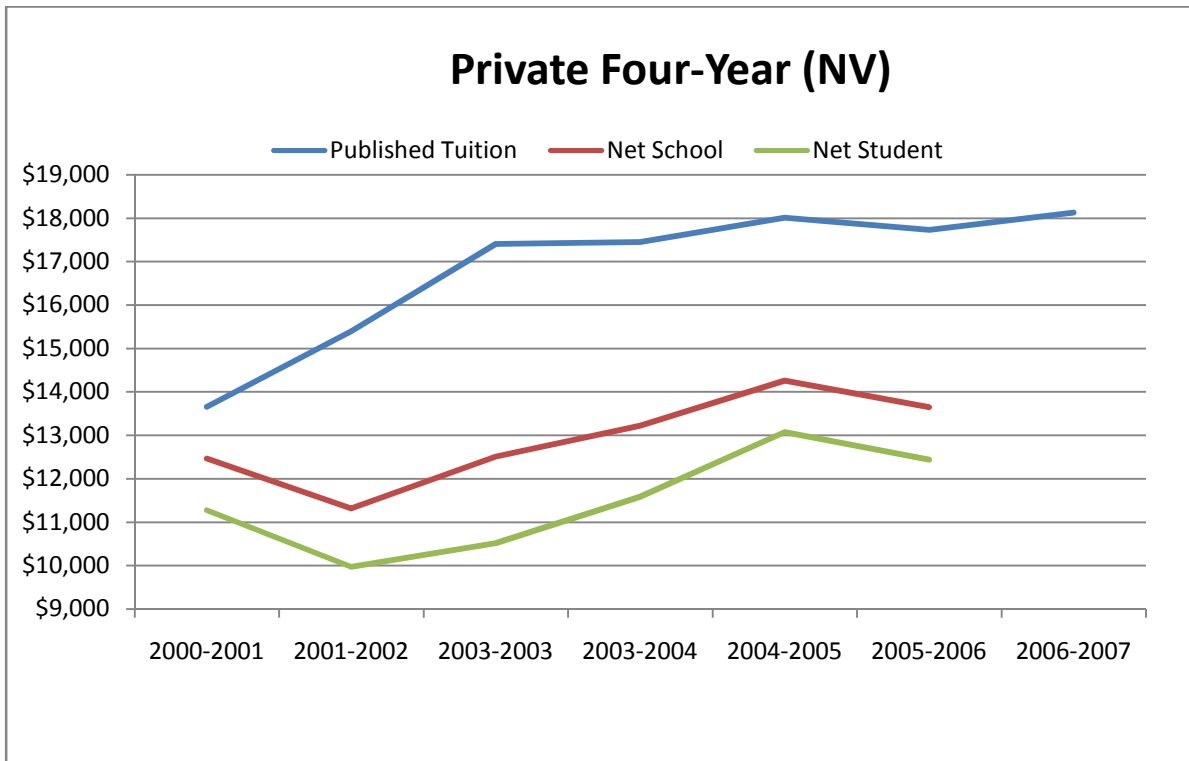
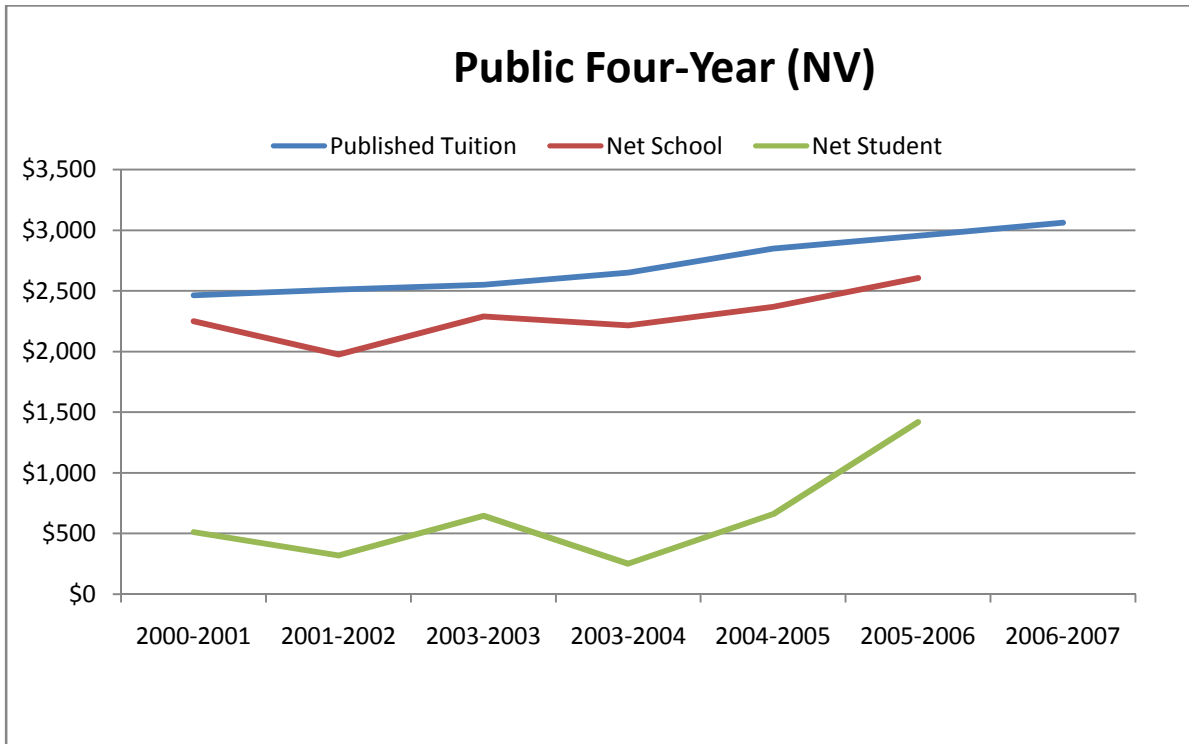
## New Mexico

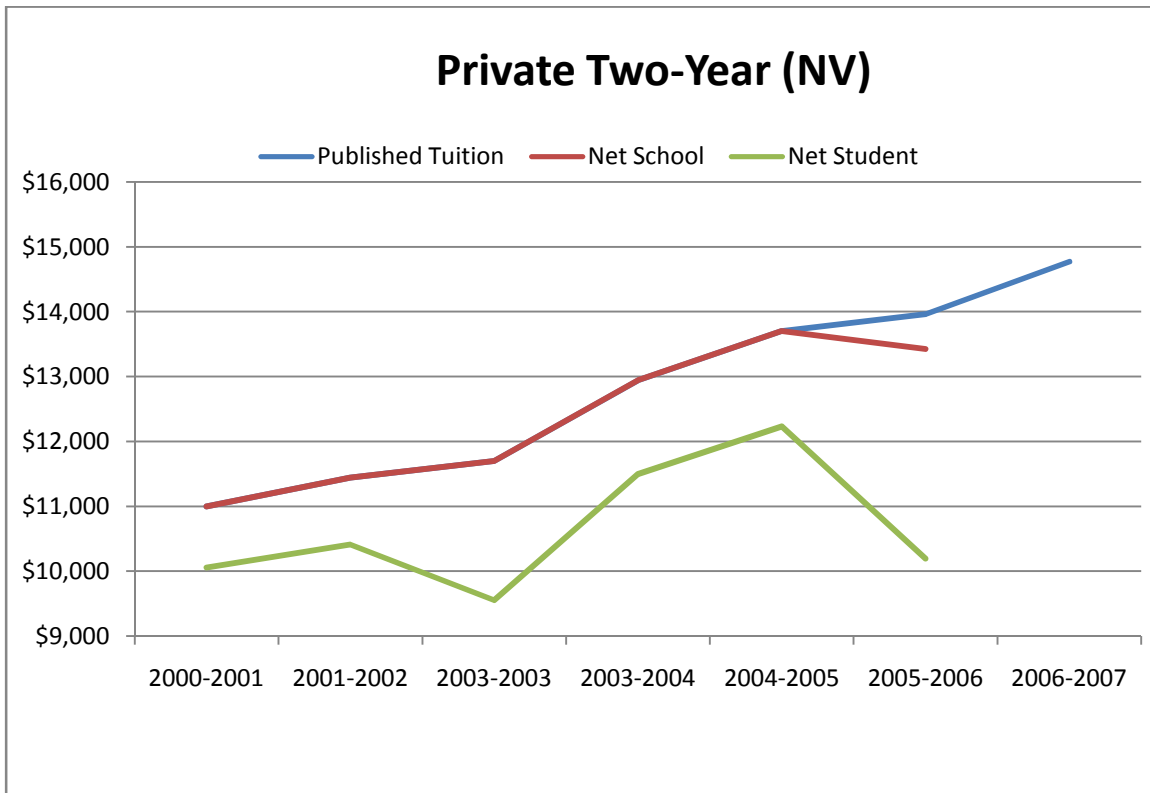
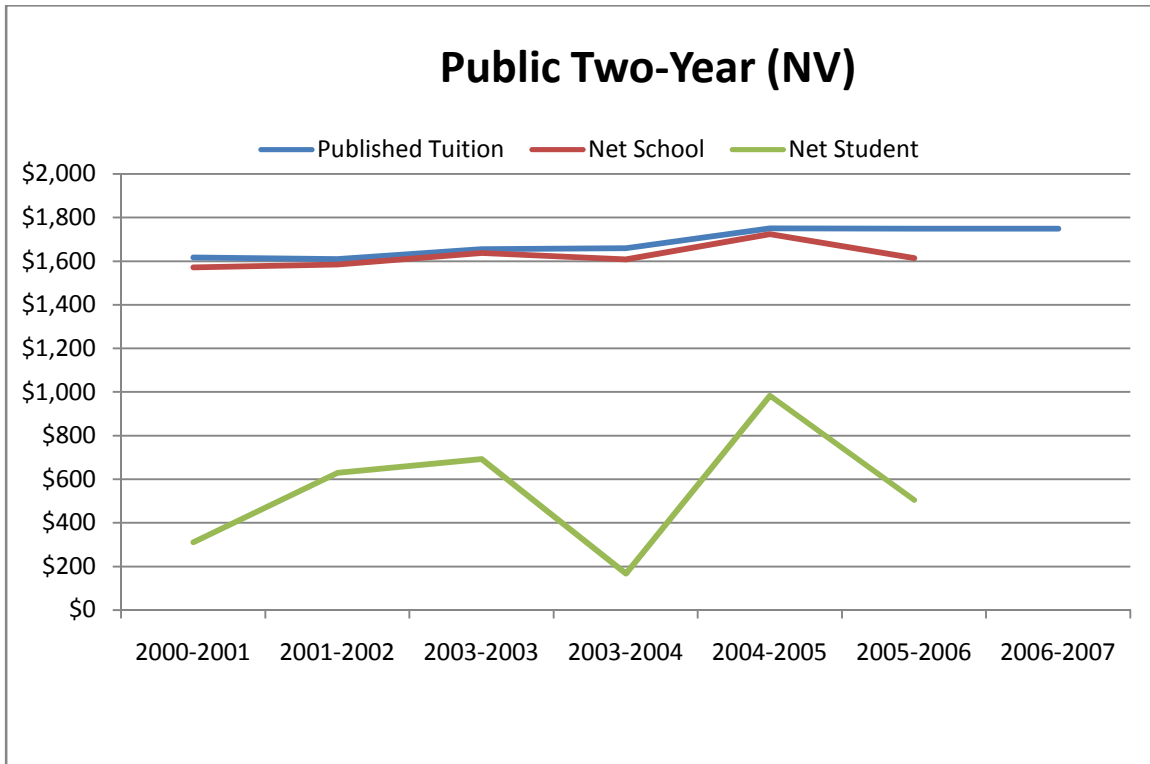




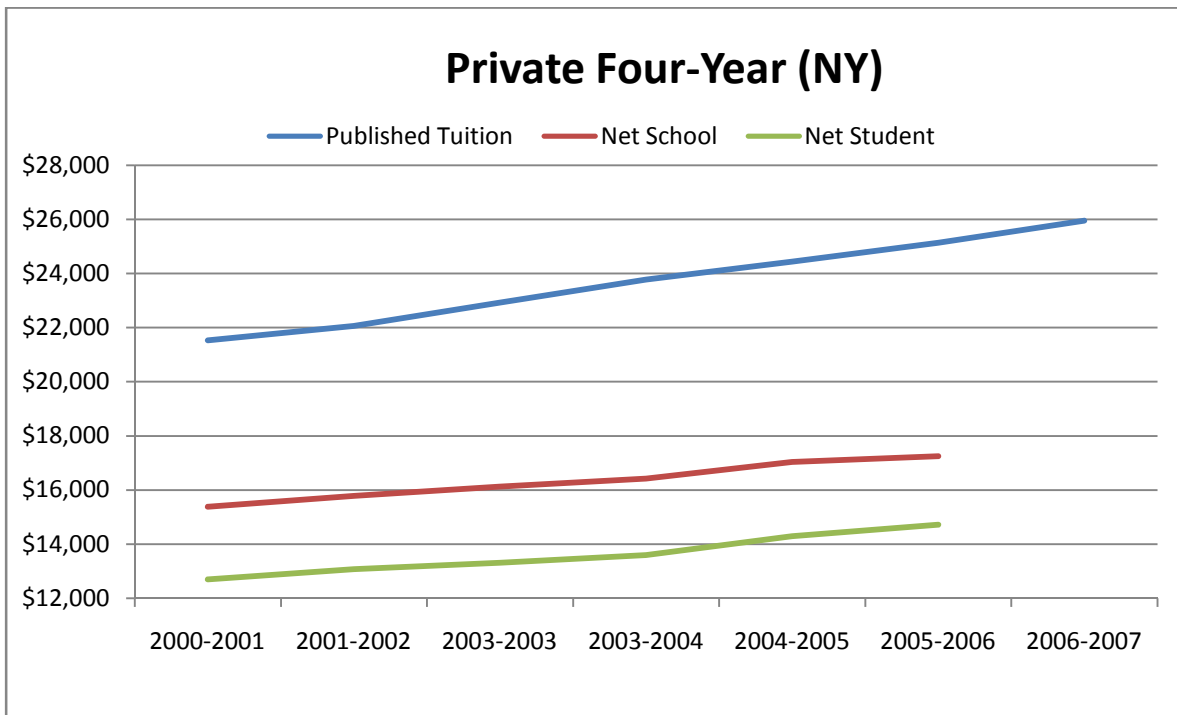
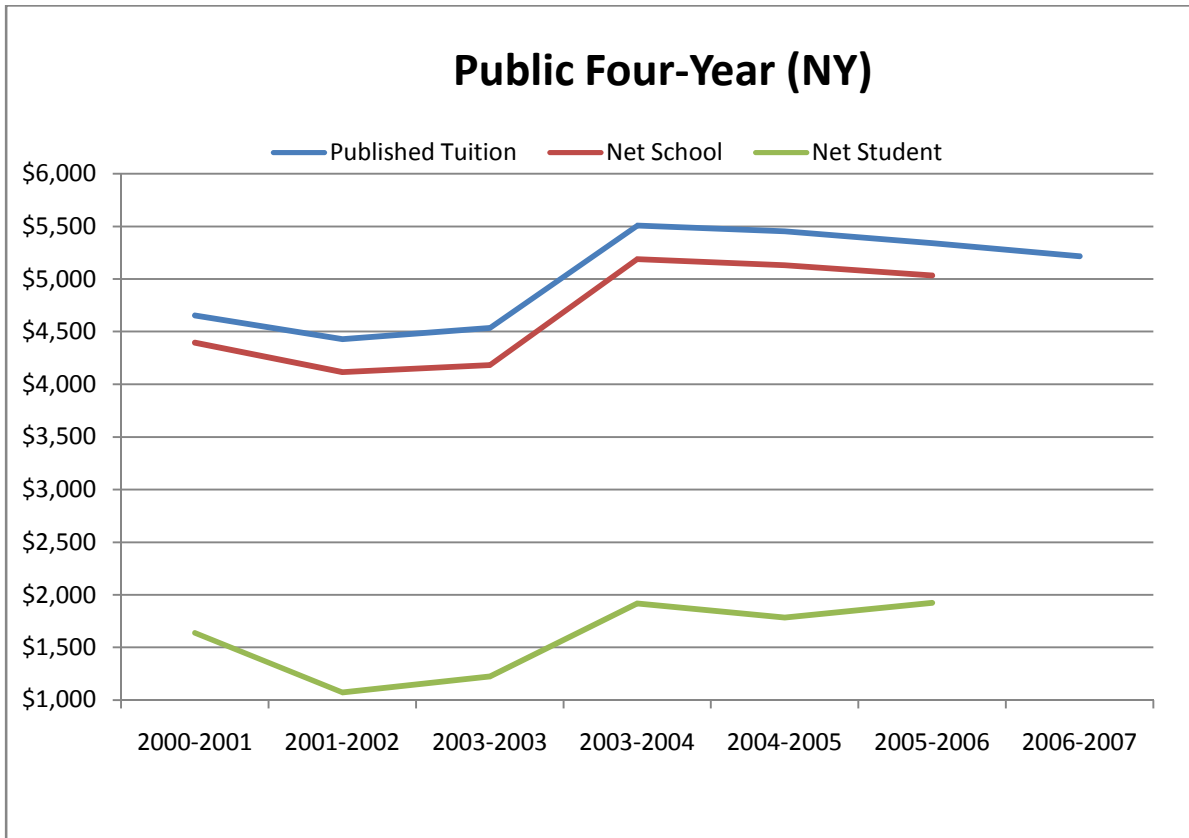


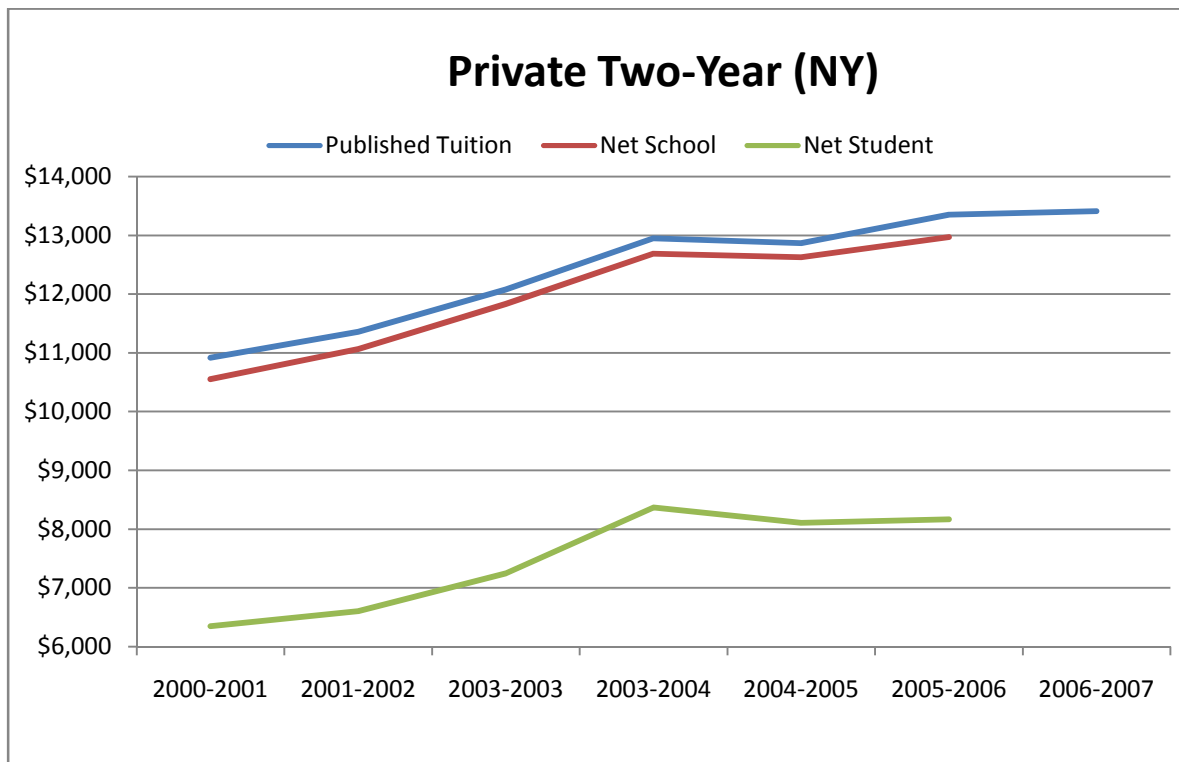
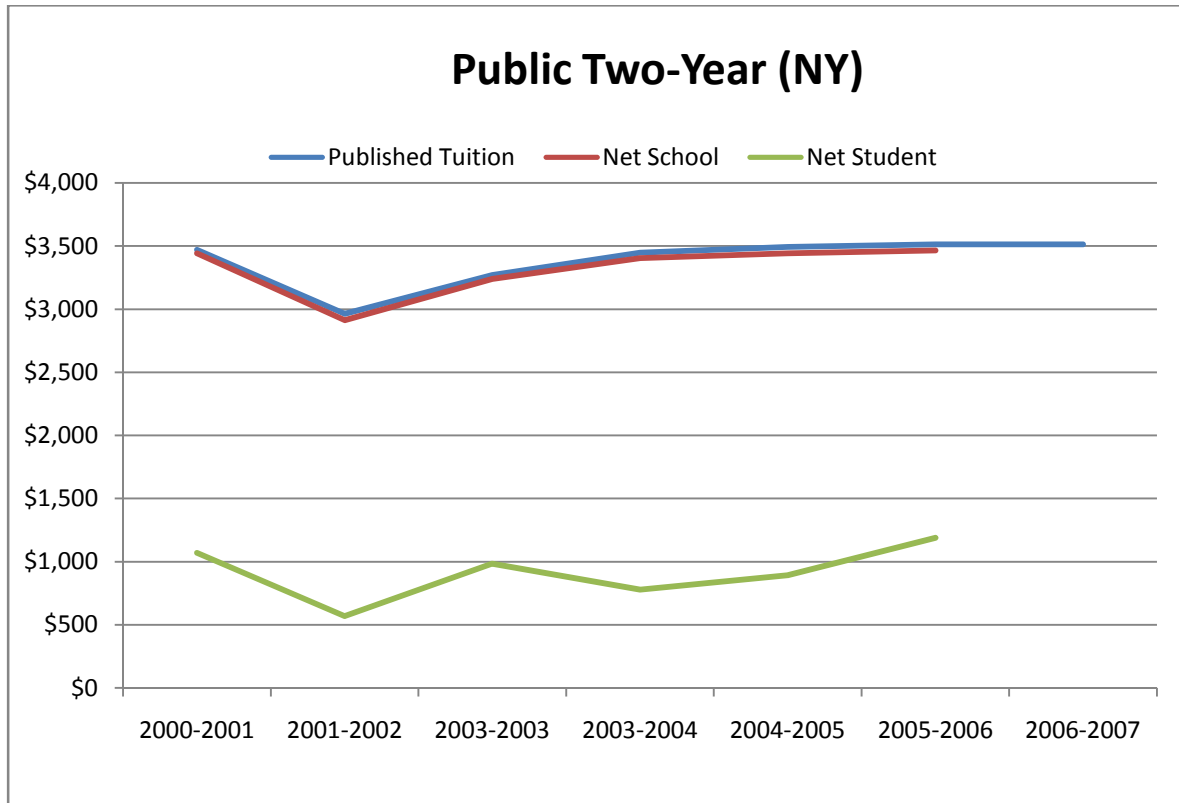
## Nevada



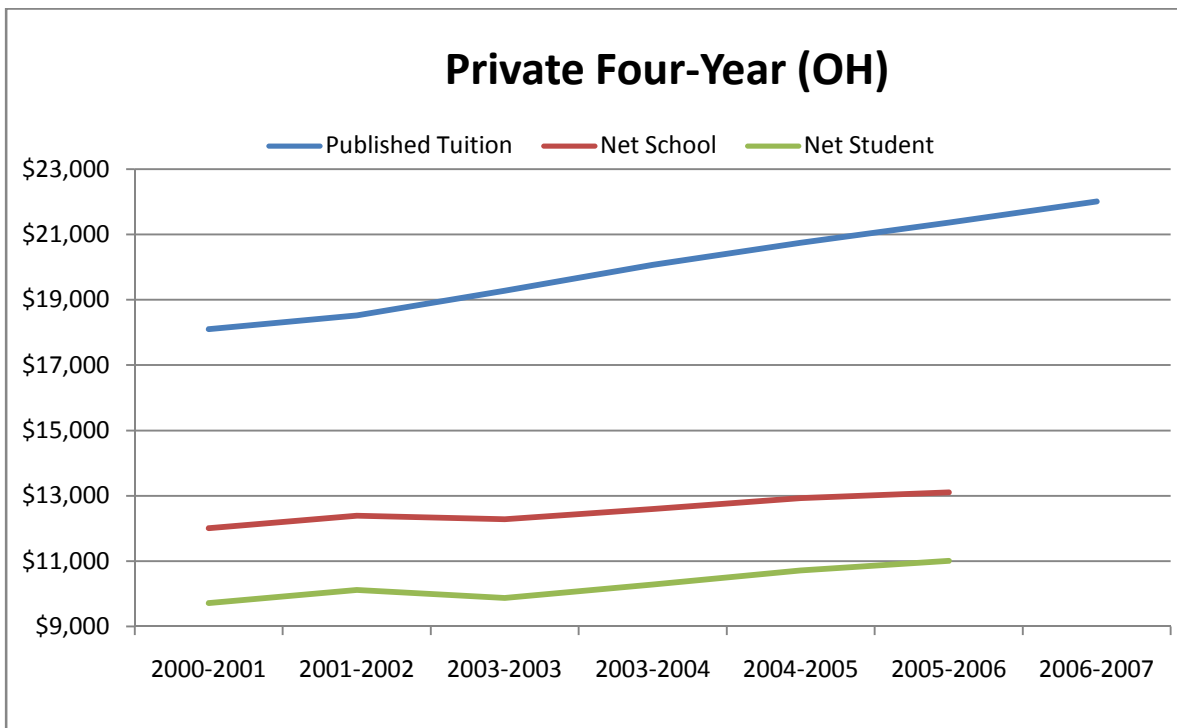
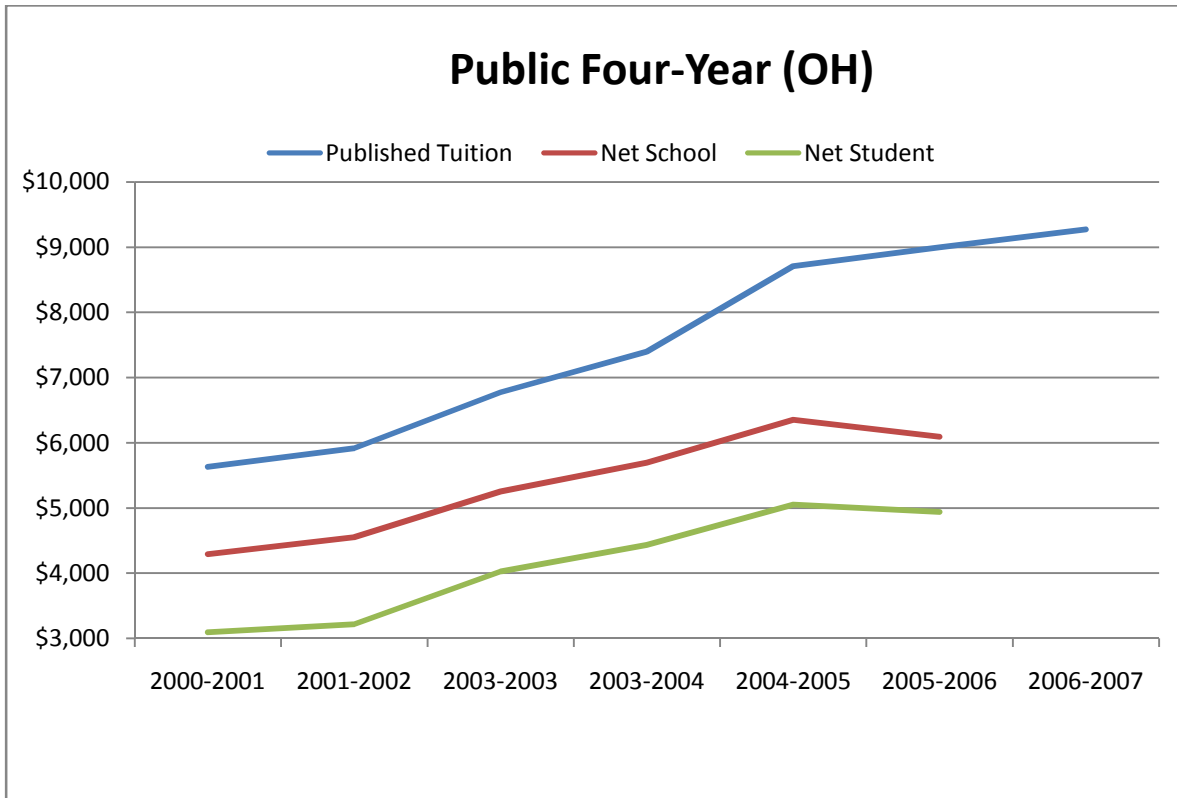


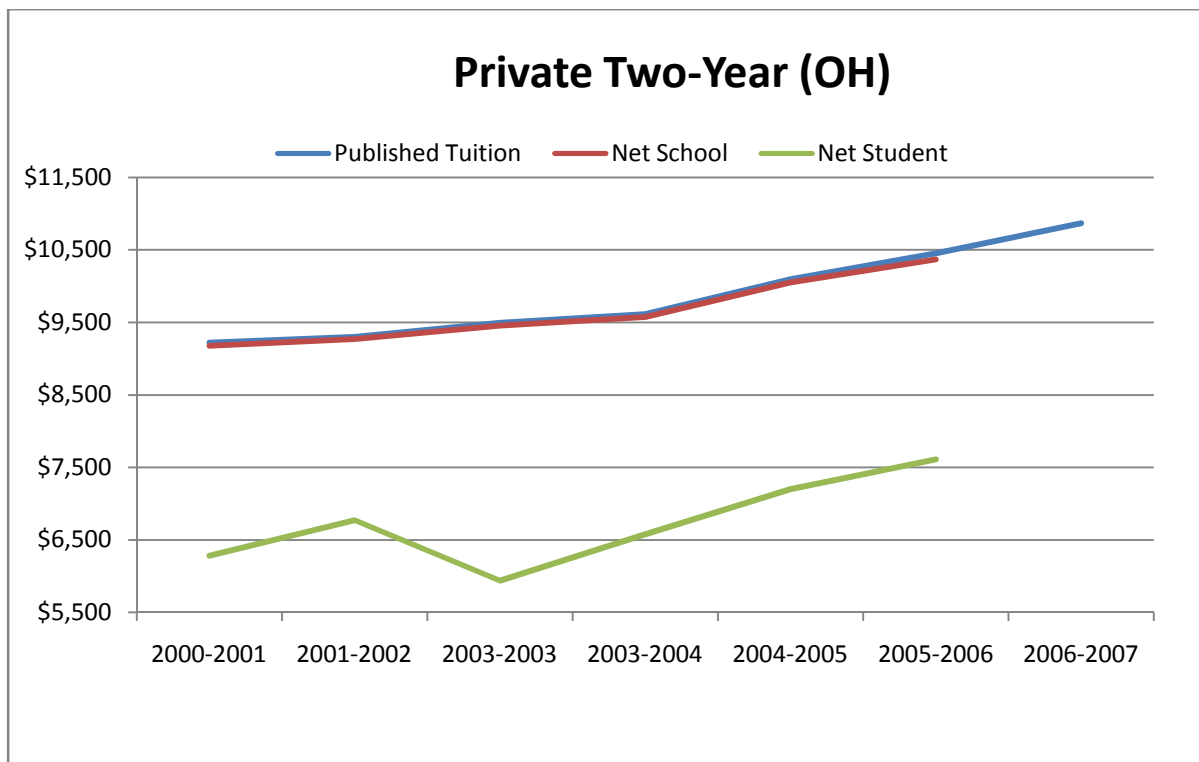
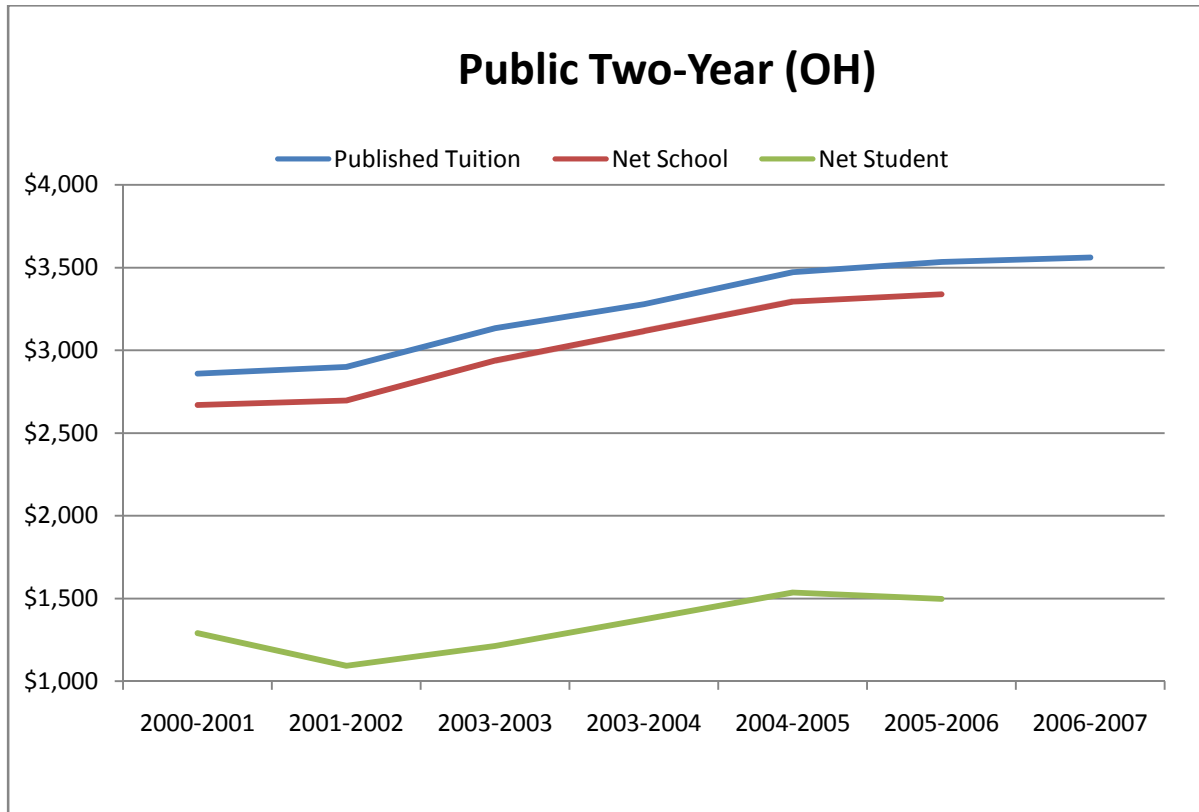
## New York



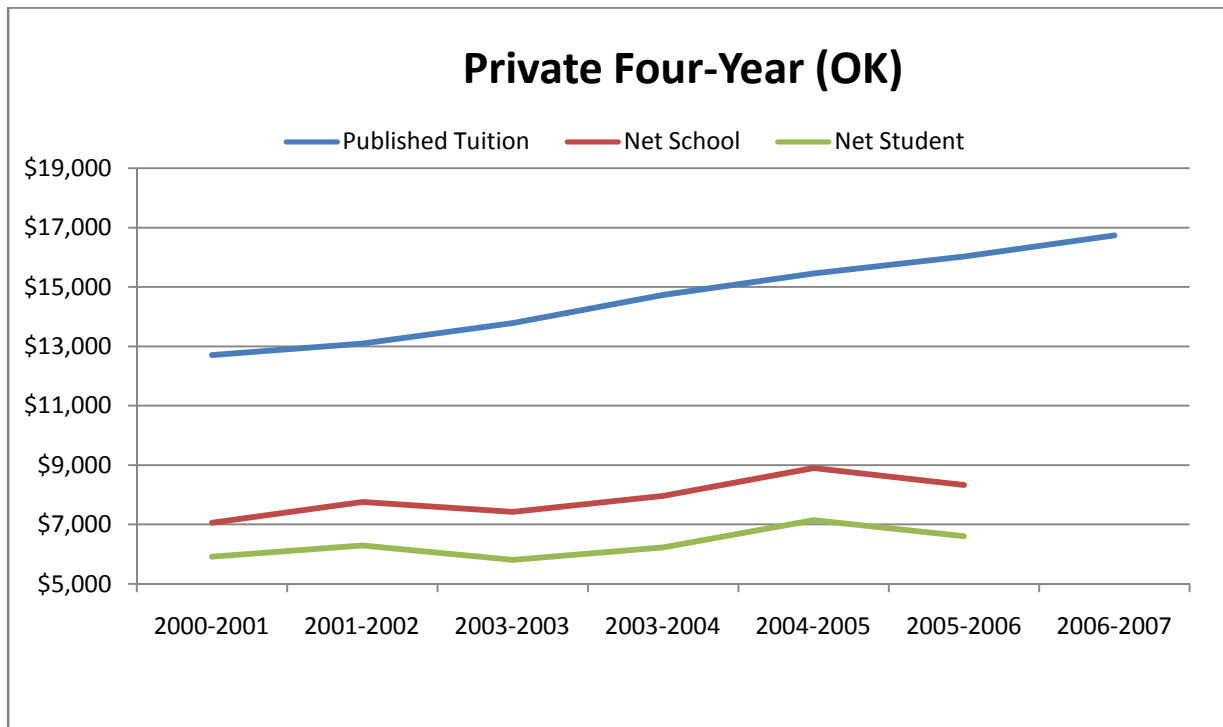
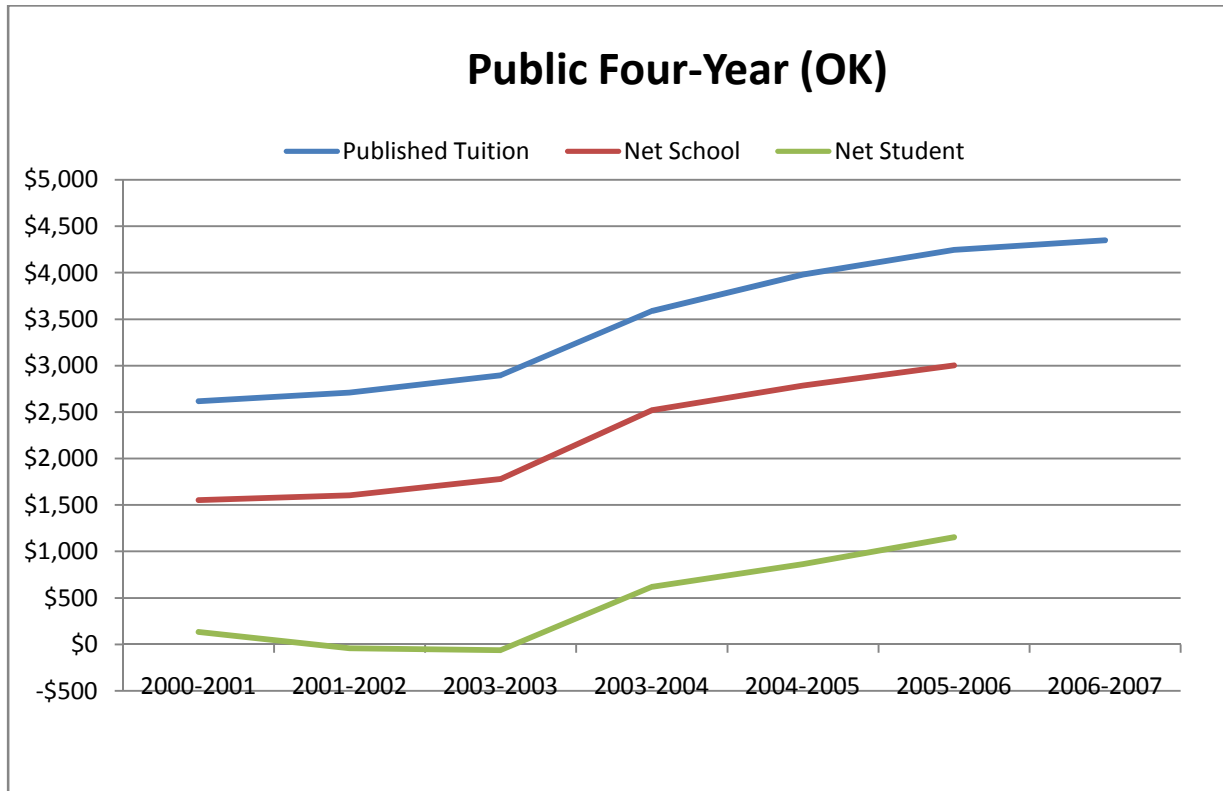


## Ohio

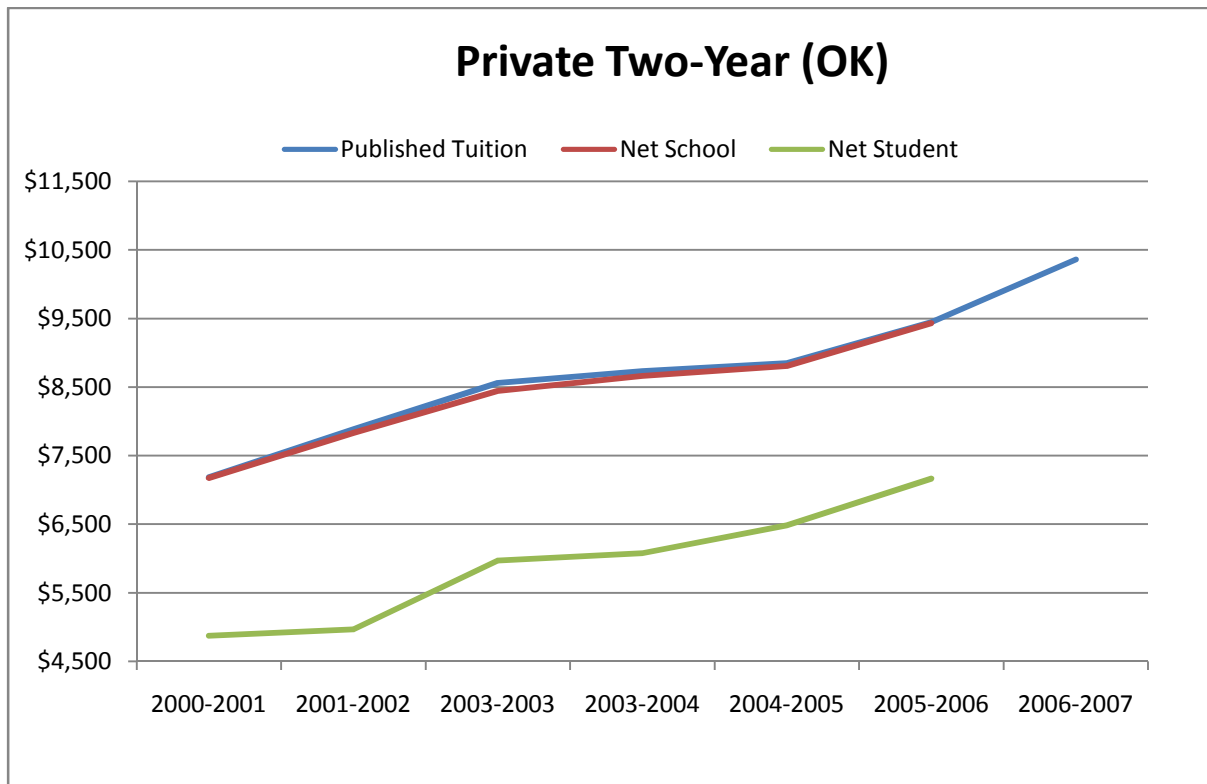
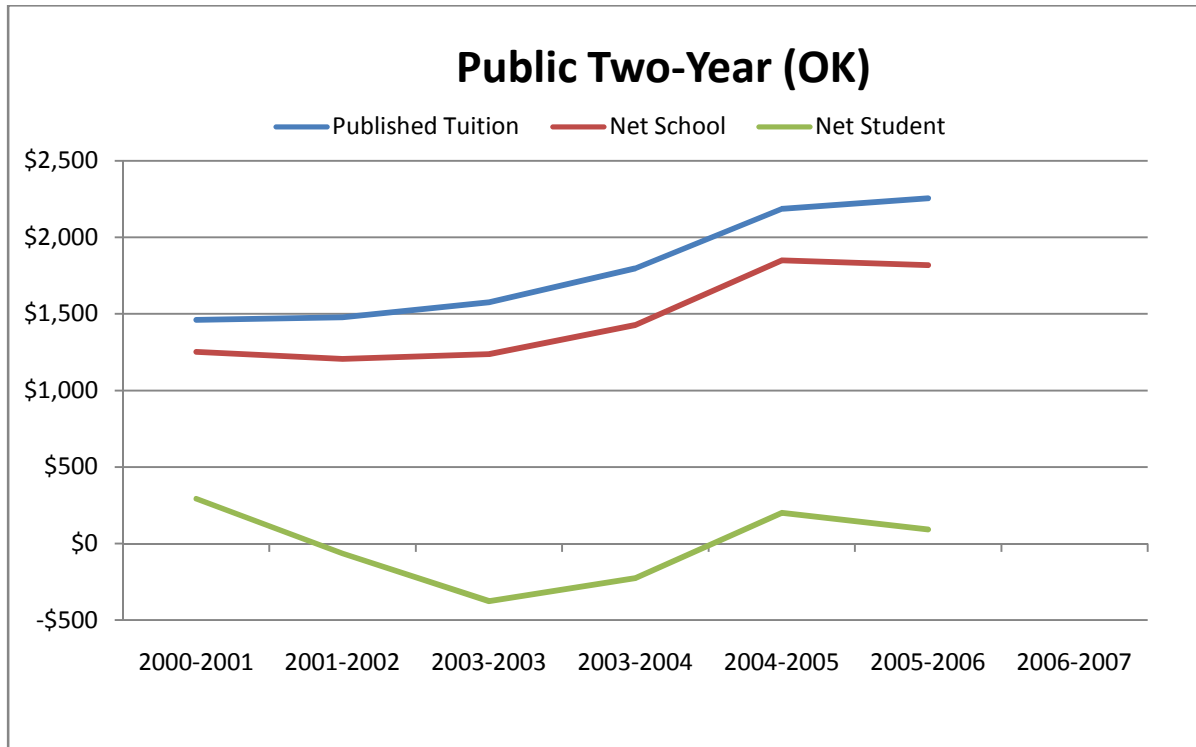




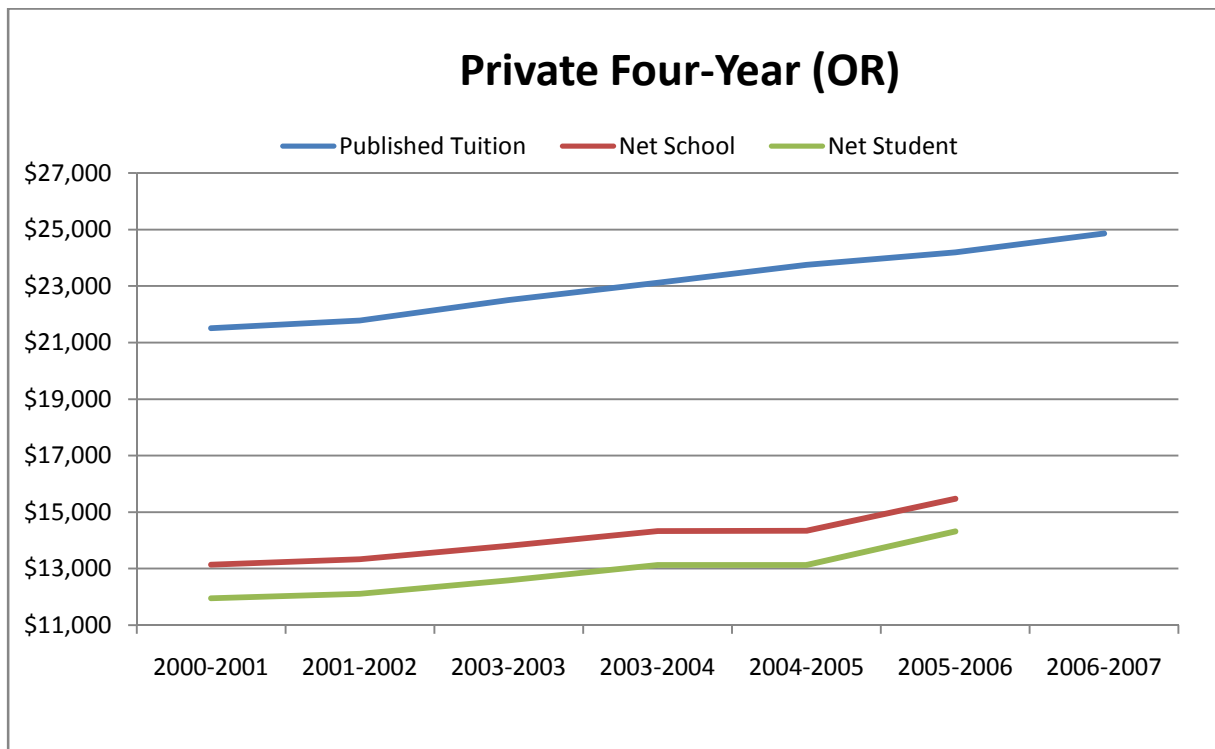
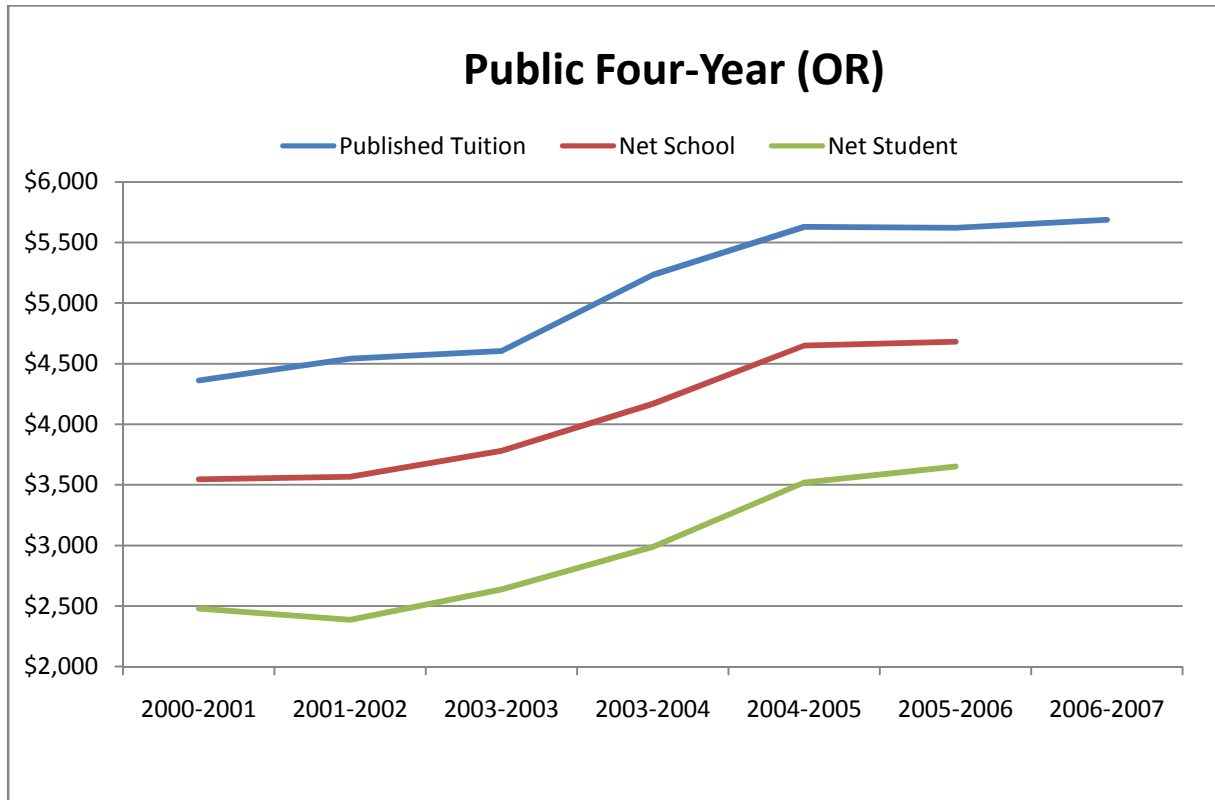
## Oklahoma

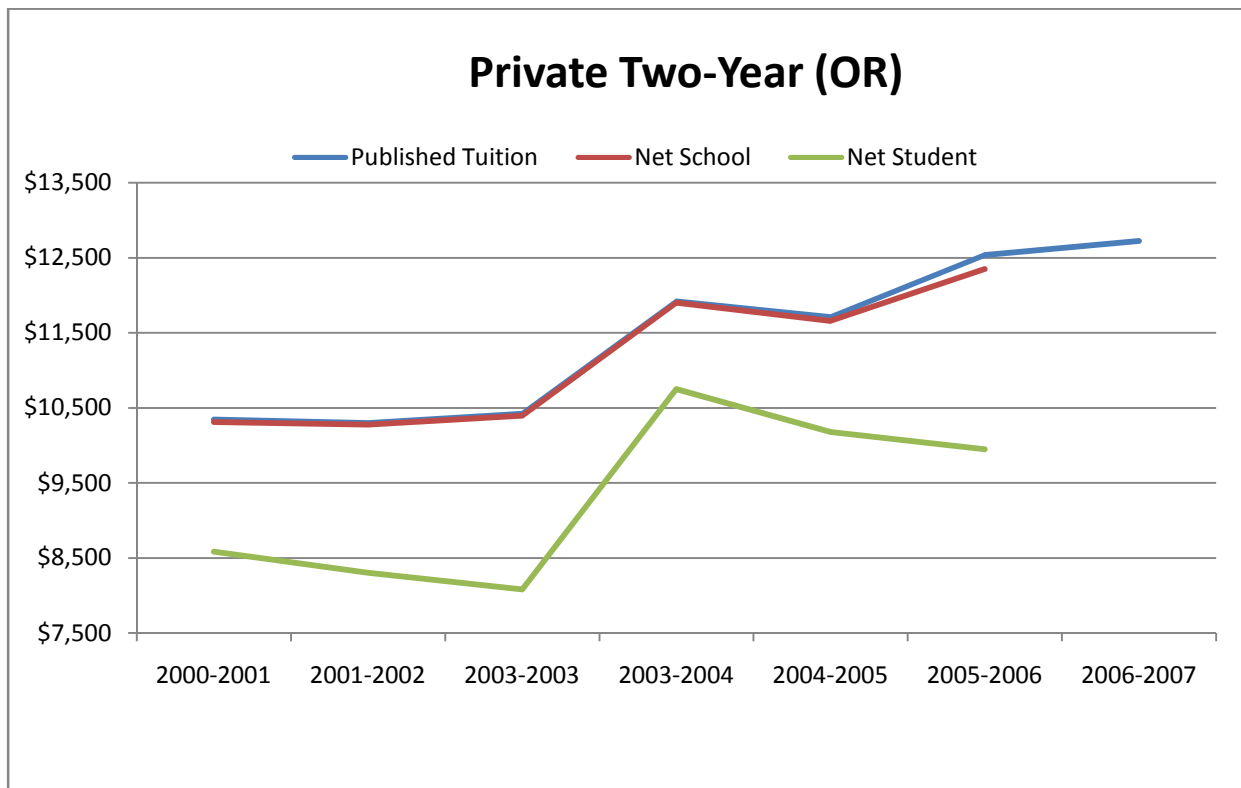
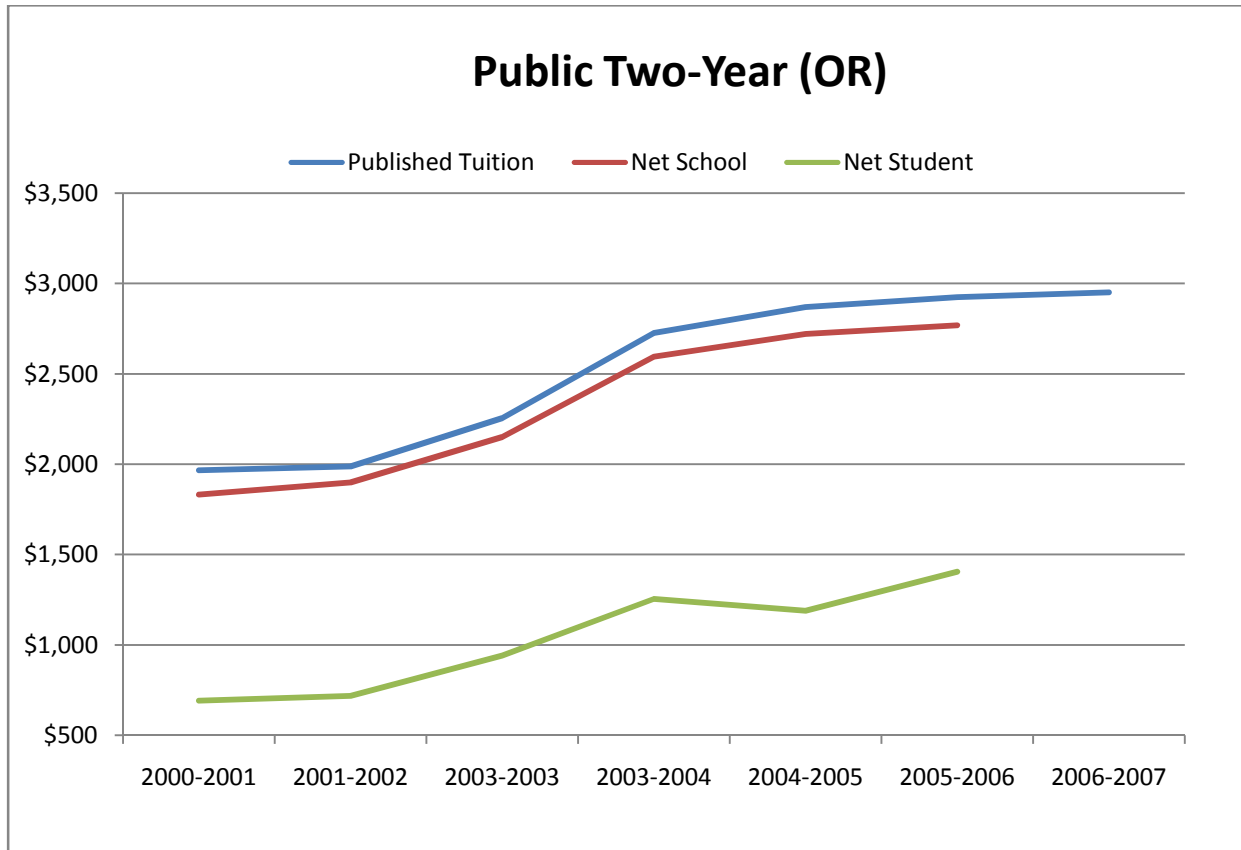




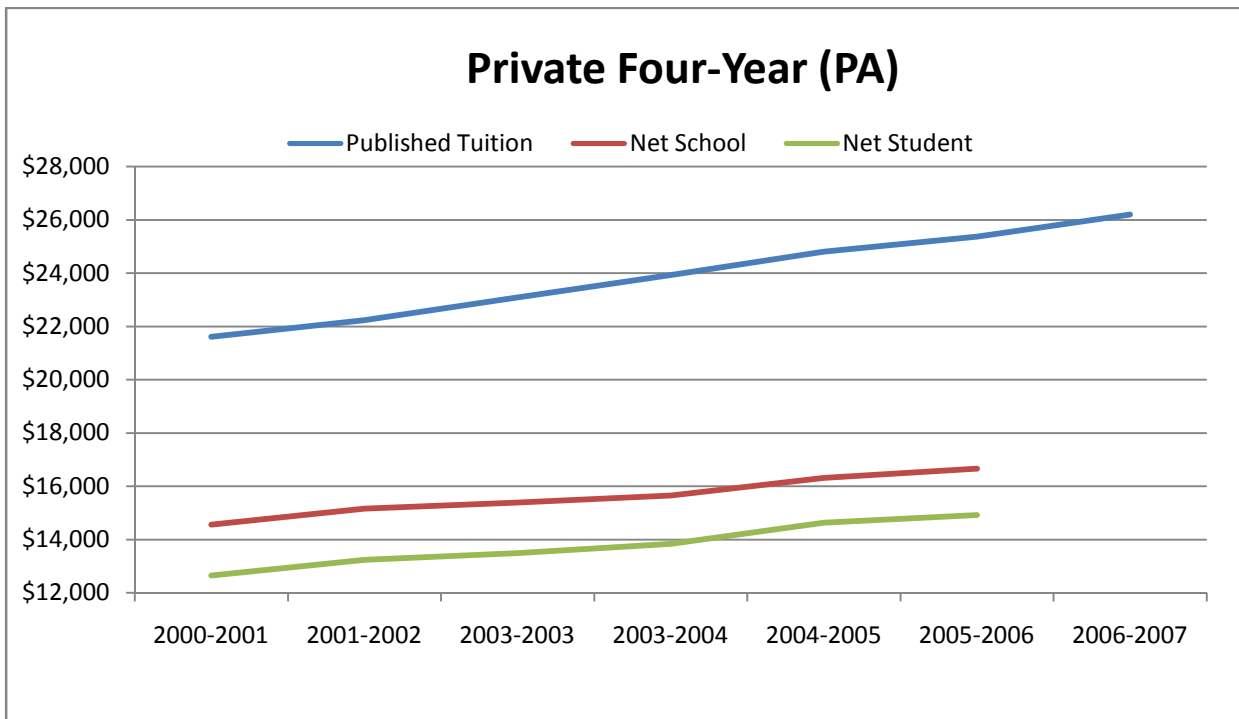
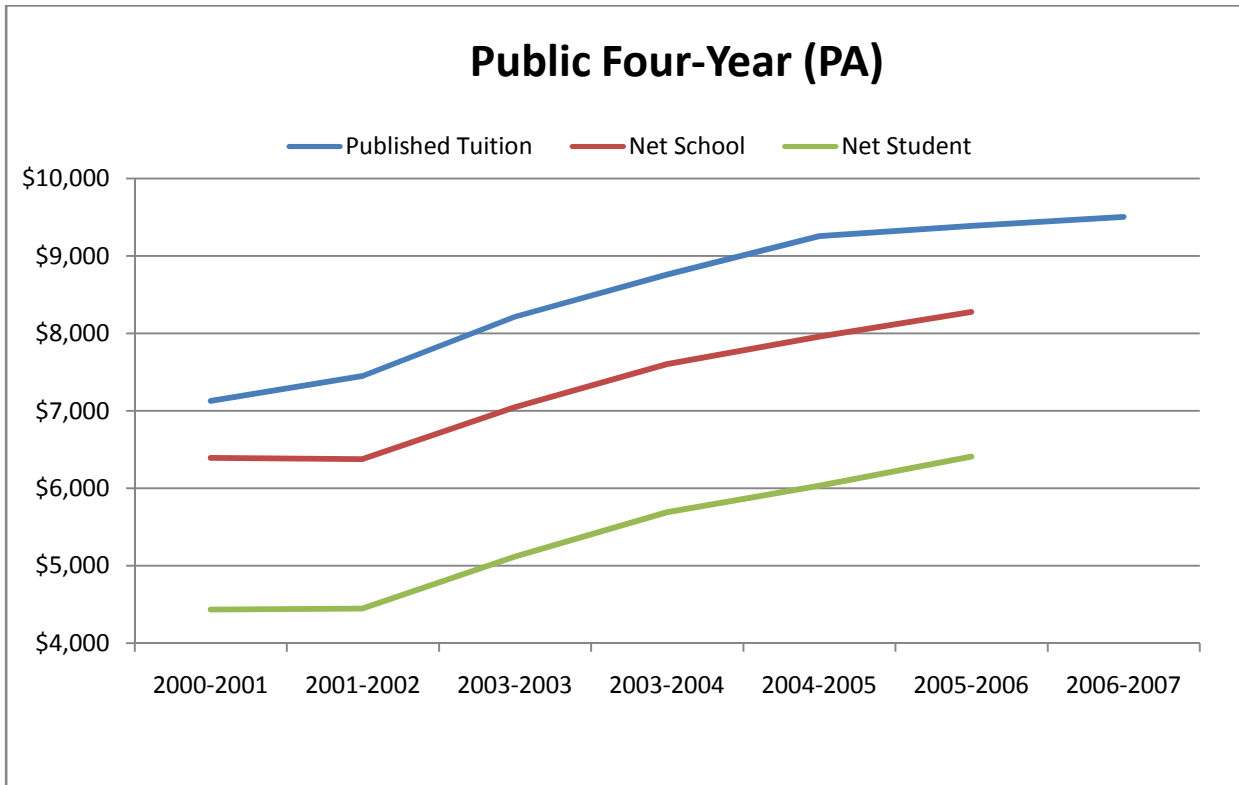


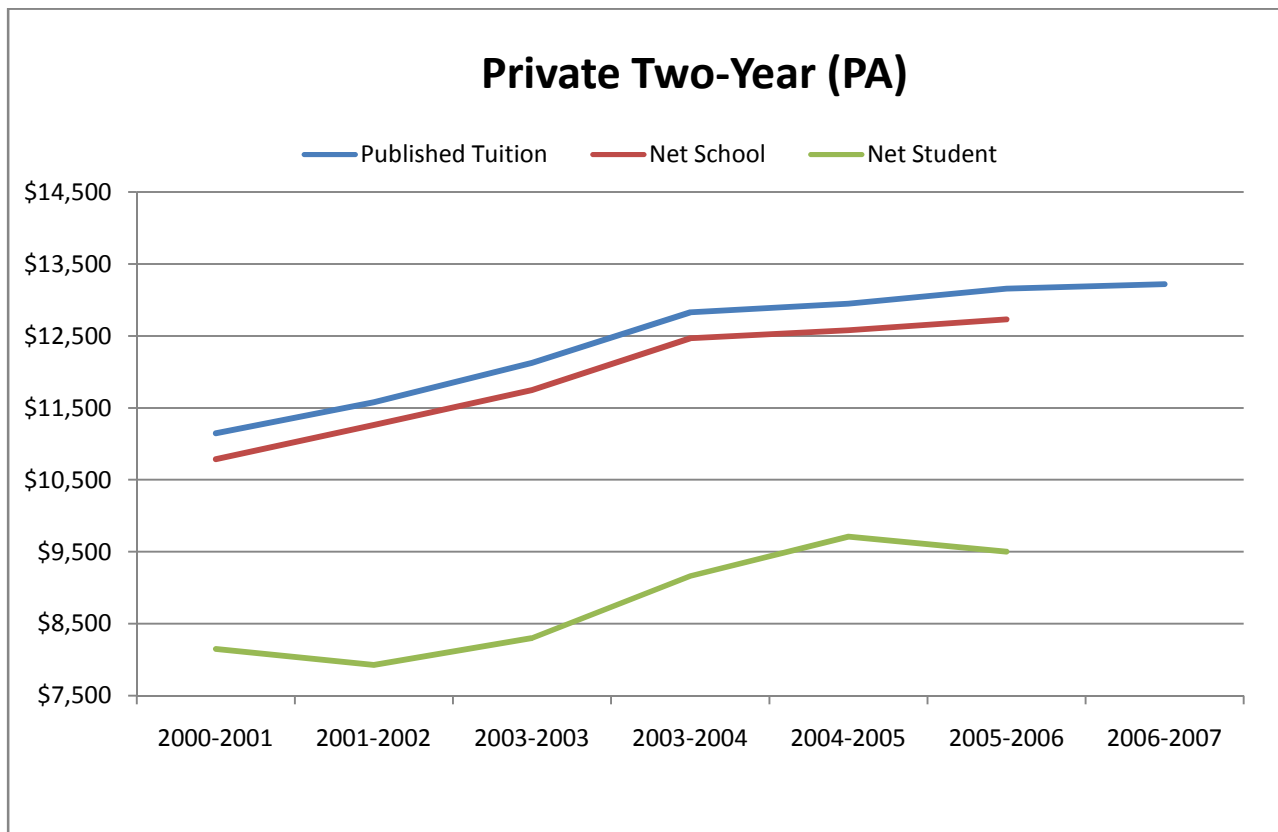
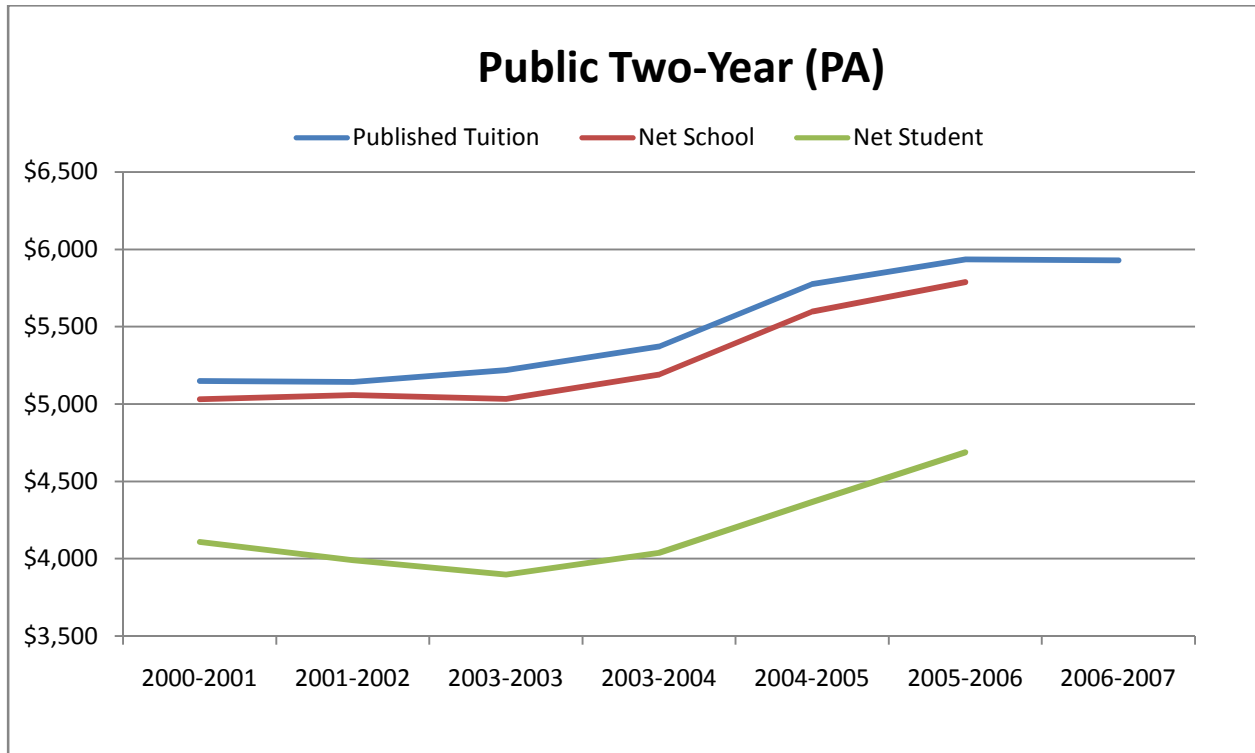
## Oregon



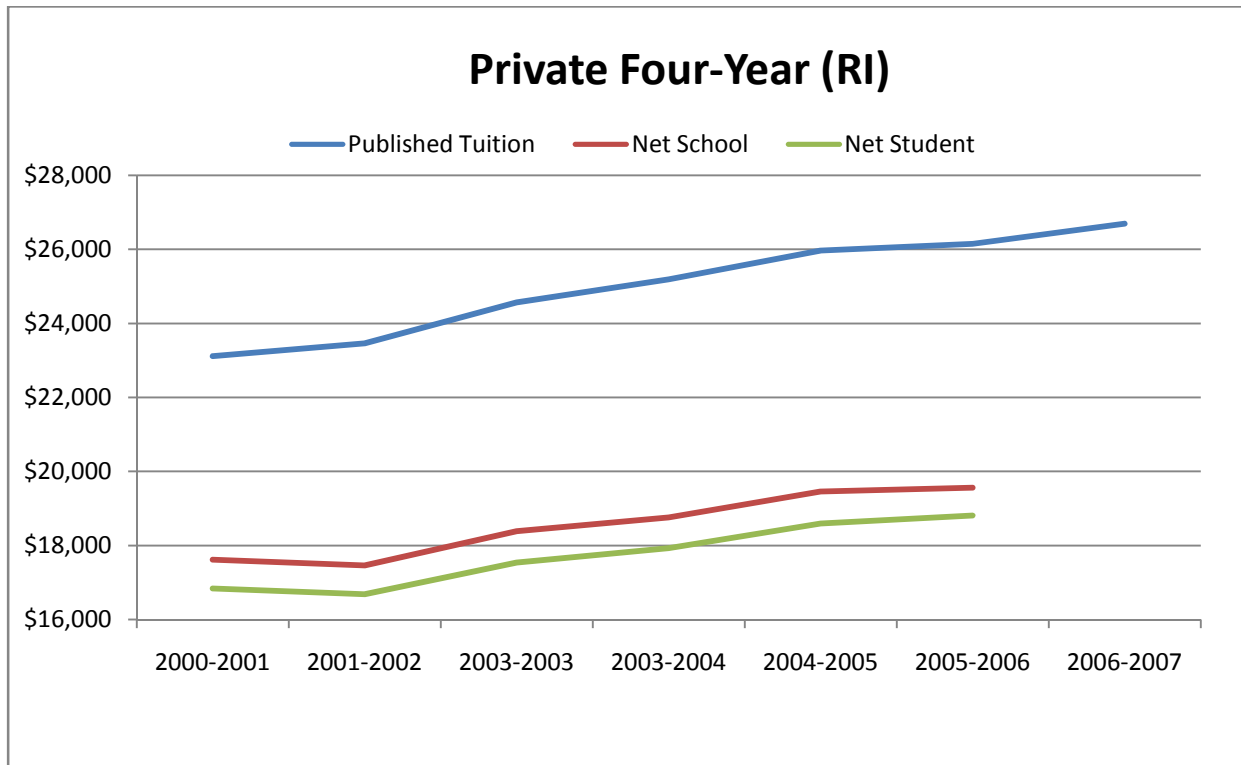
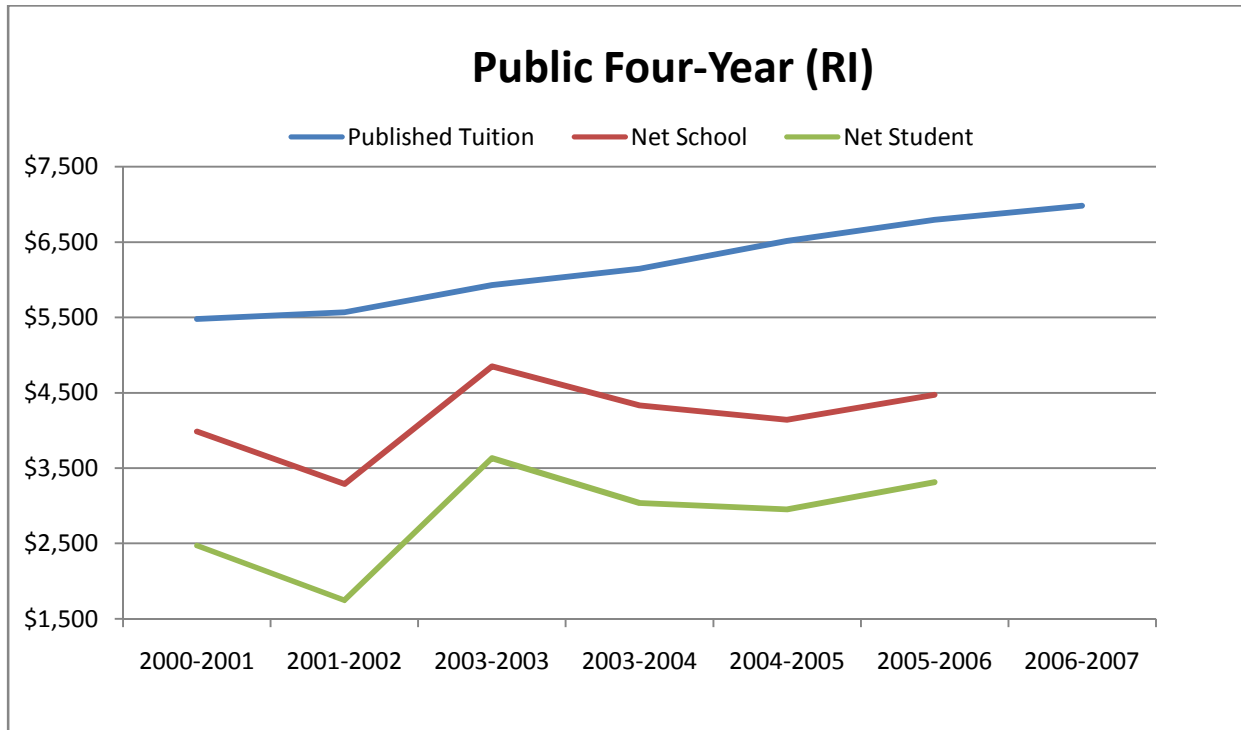


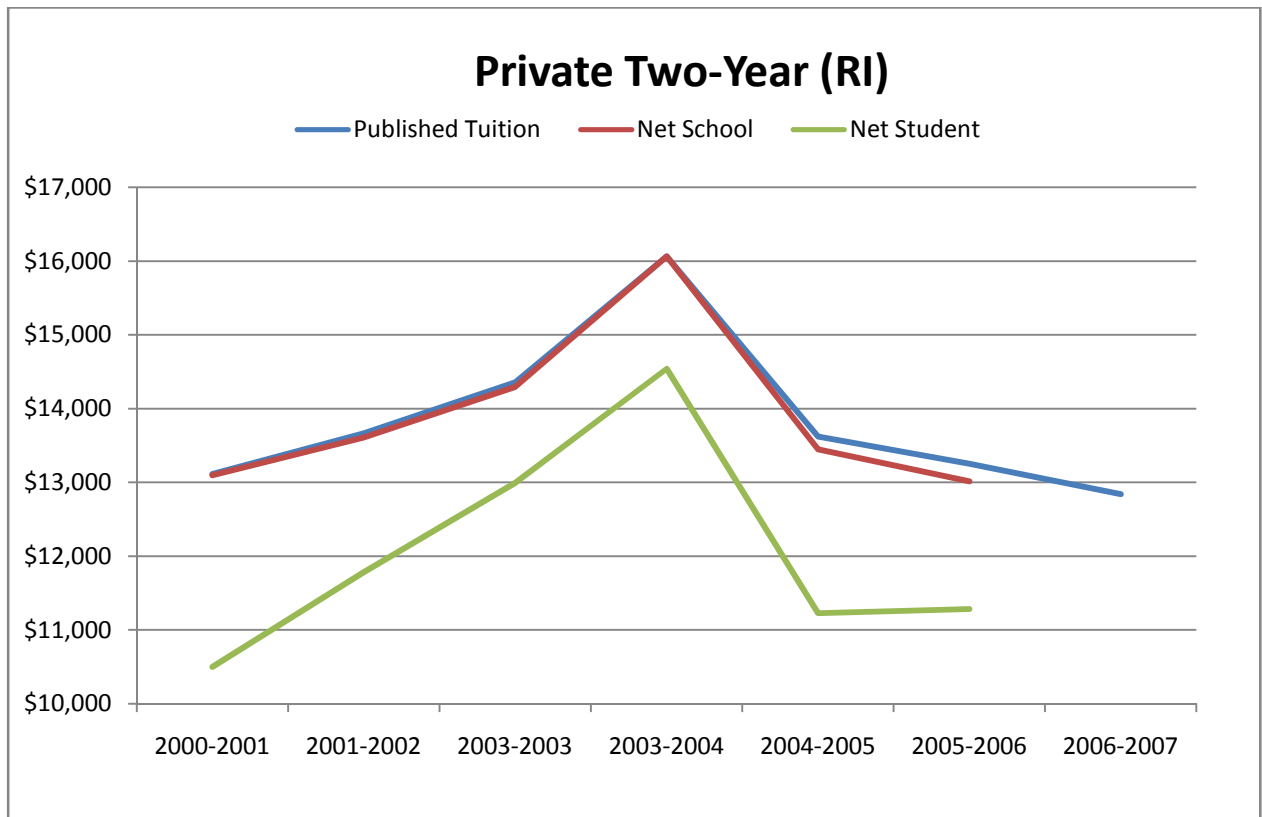
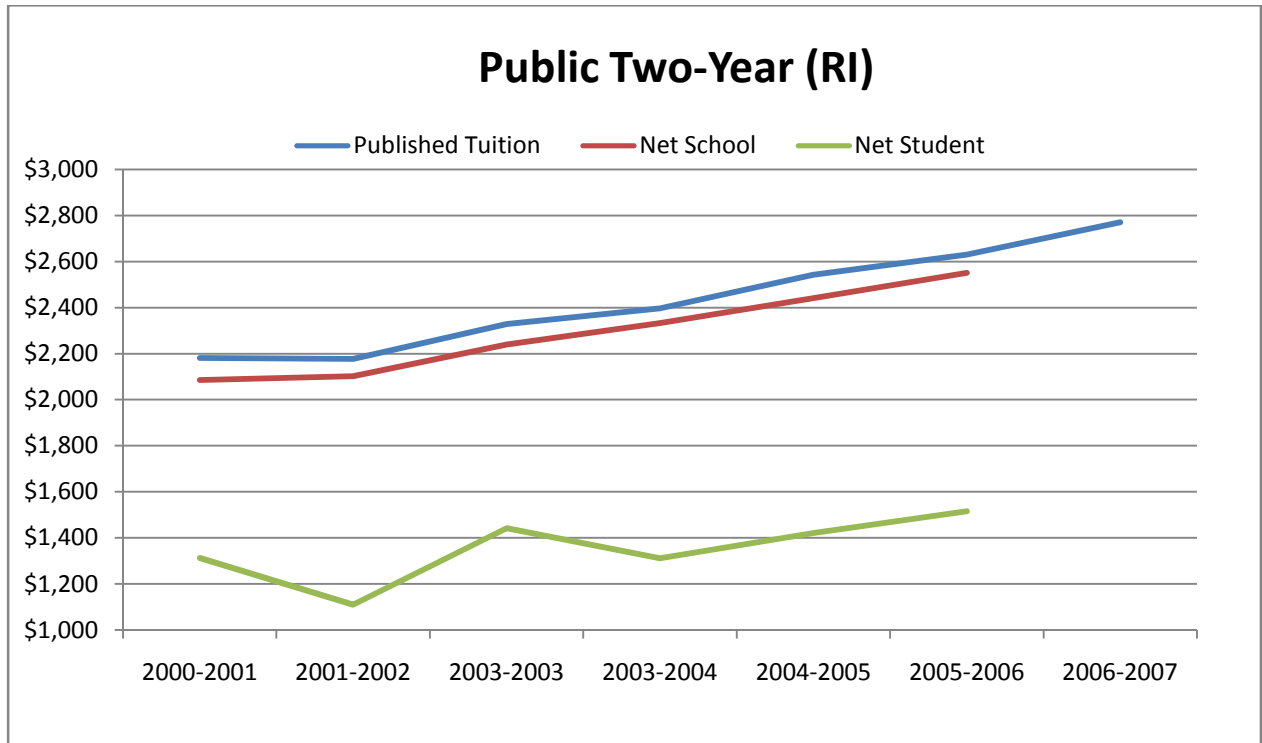
## Pennsylvania



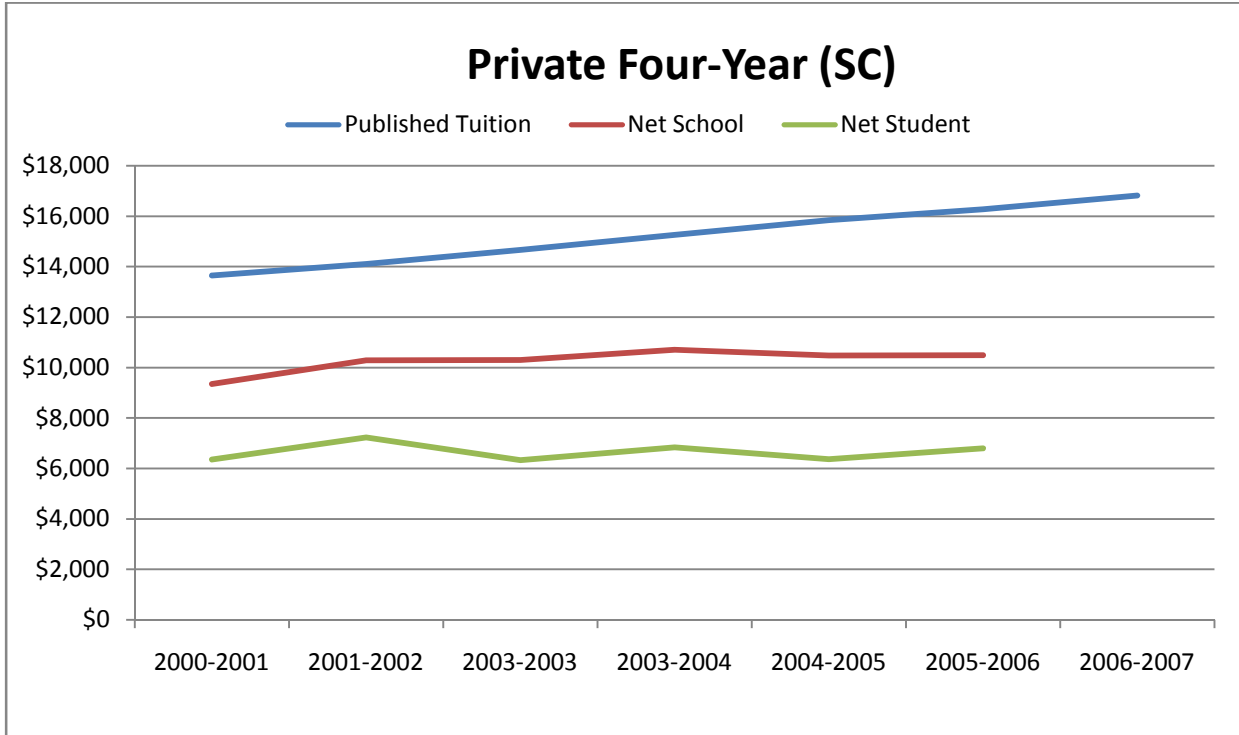
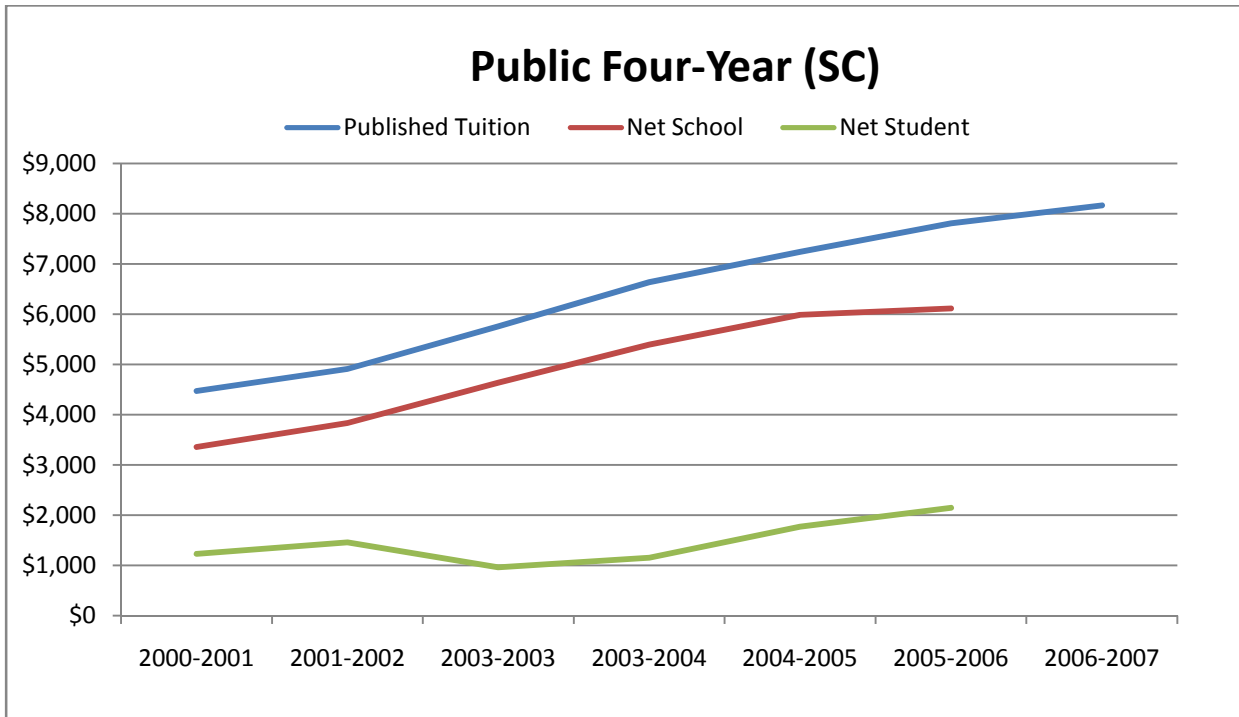


## Rhode Island

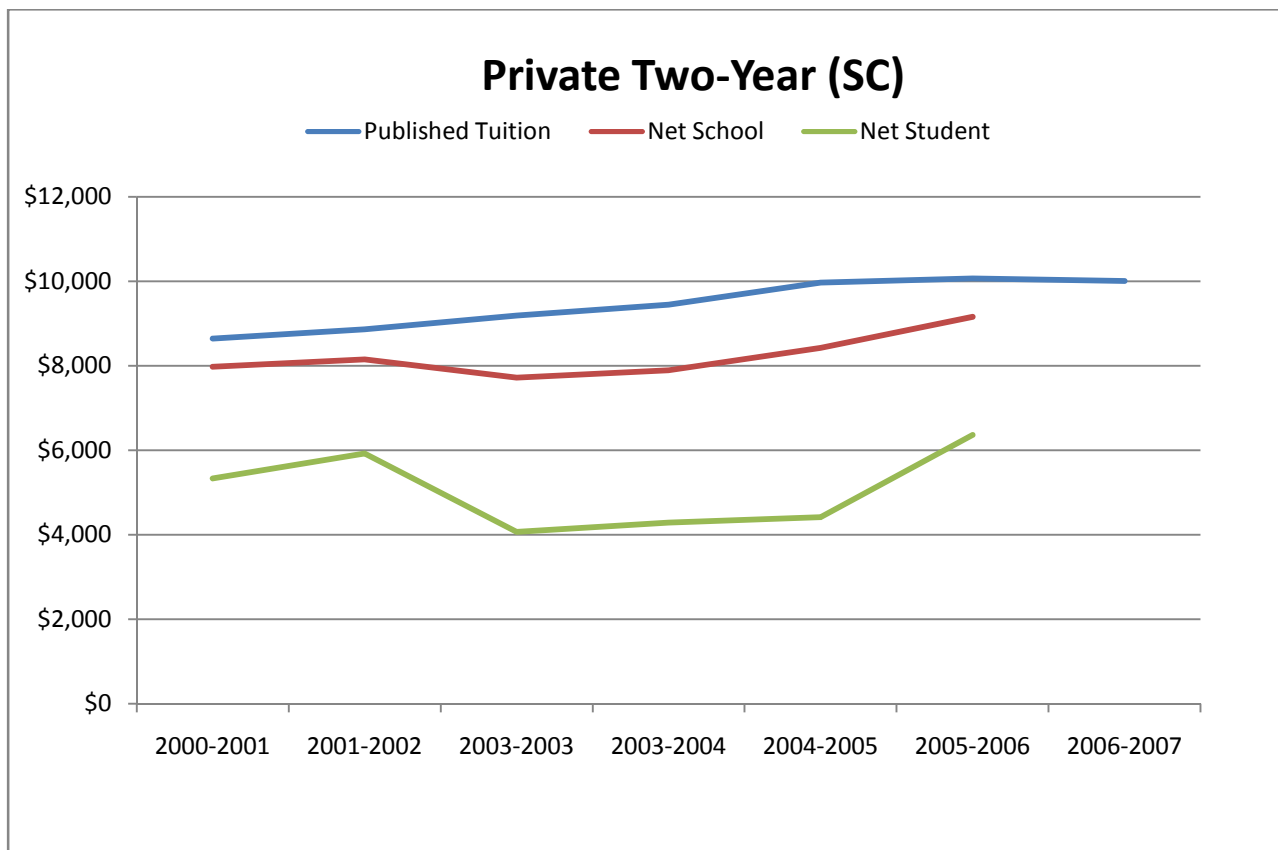
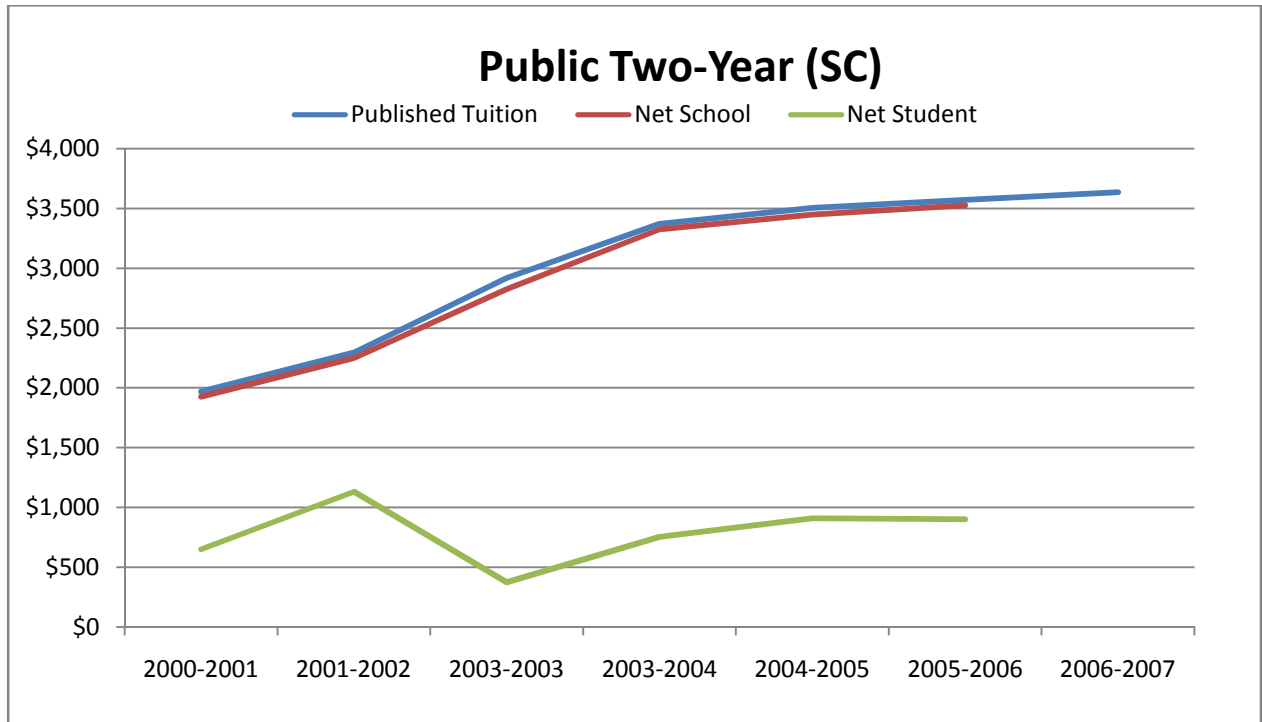




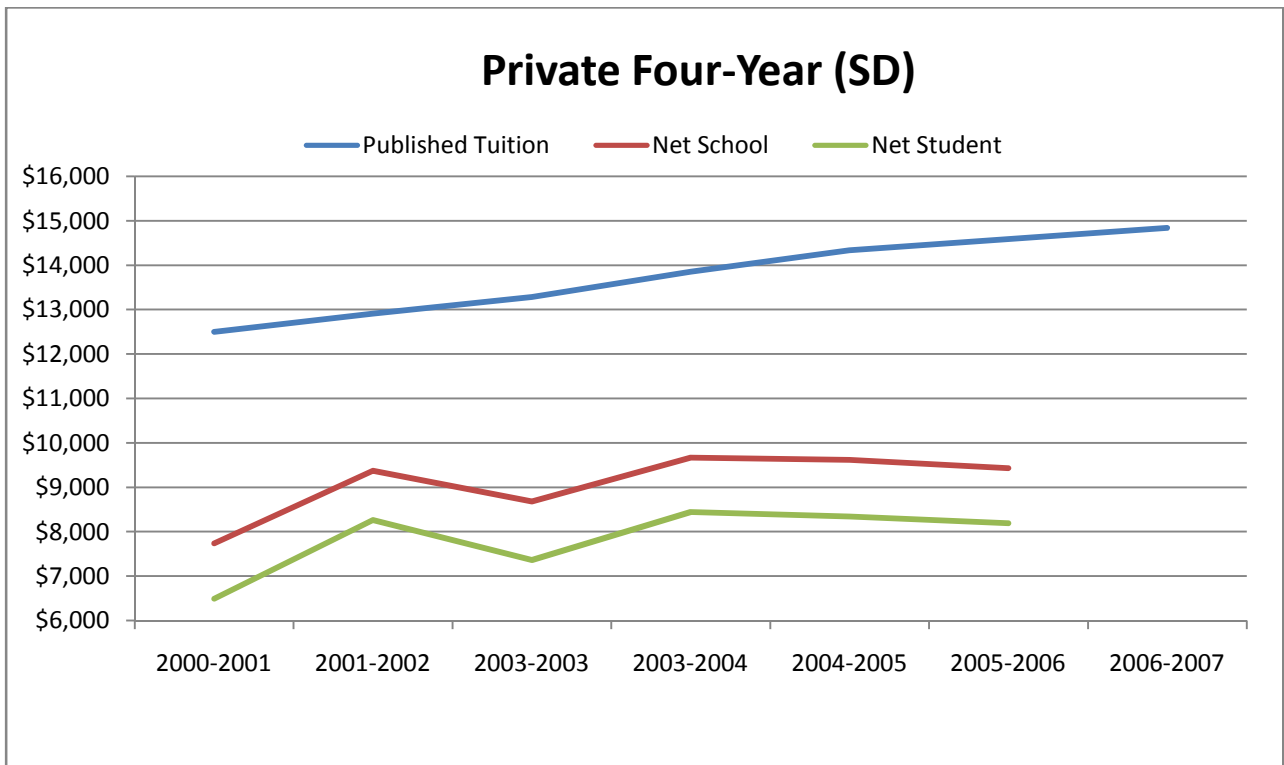
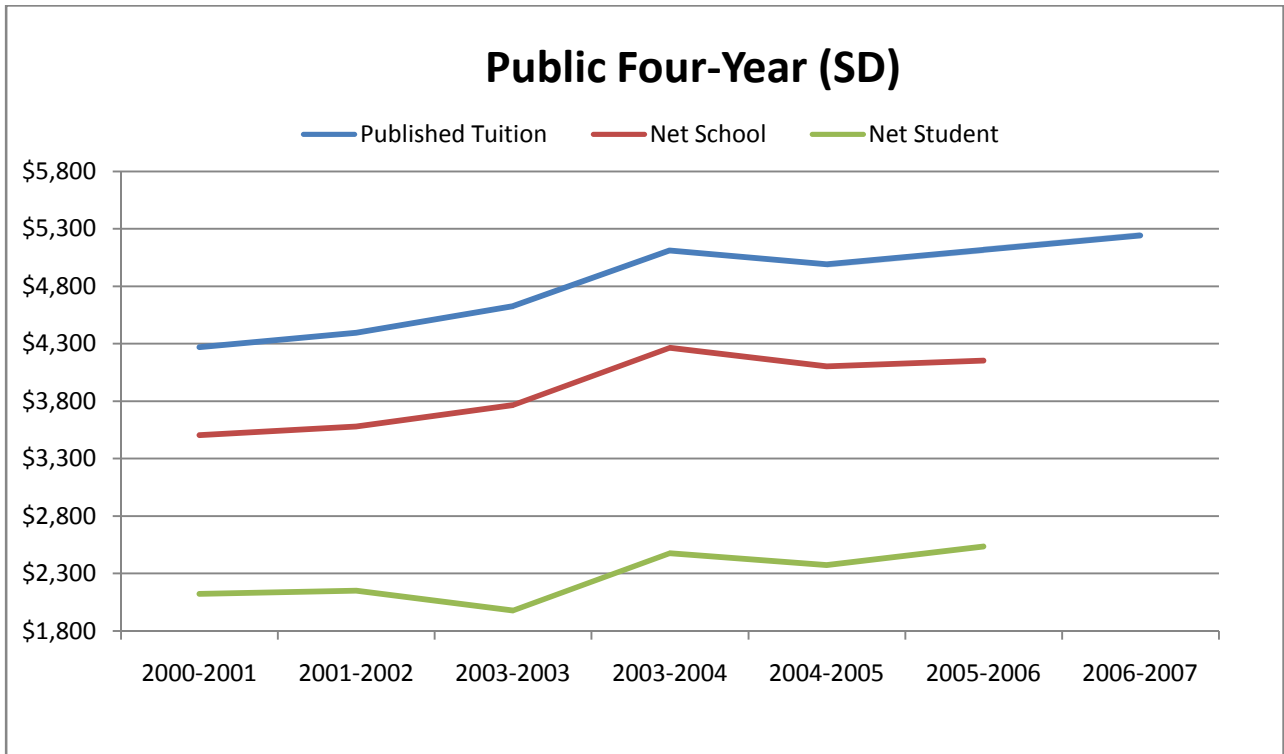
## South Carolina

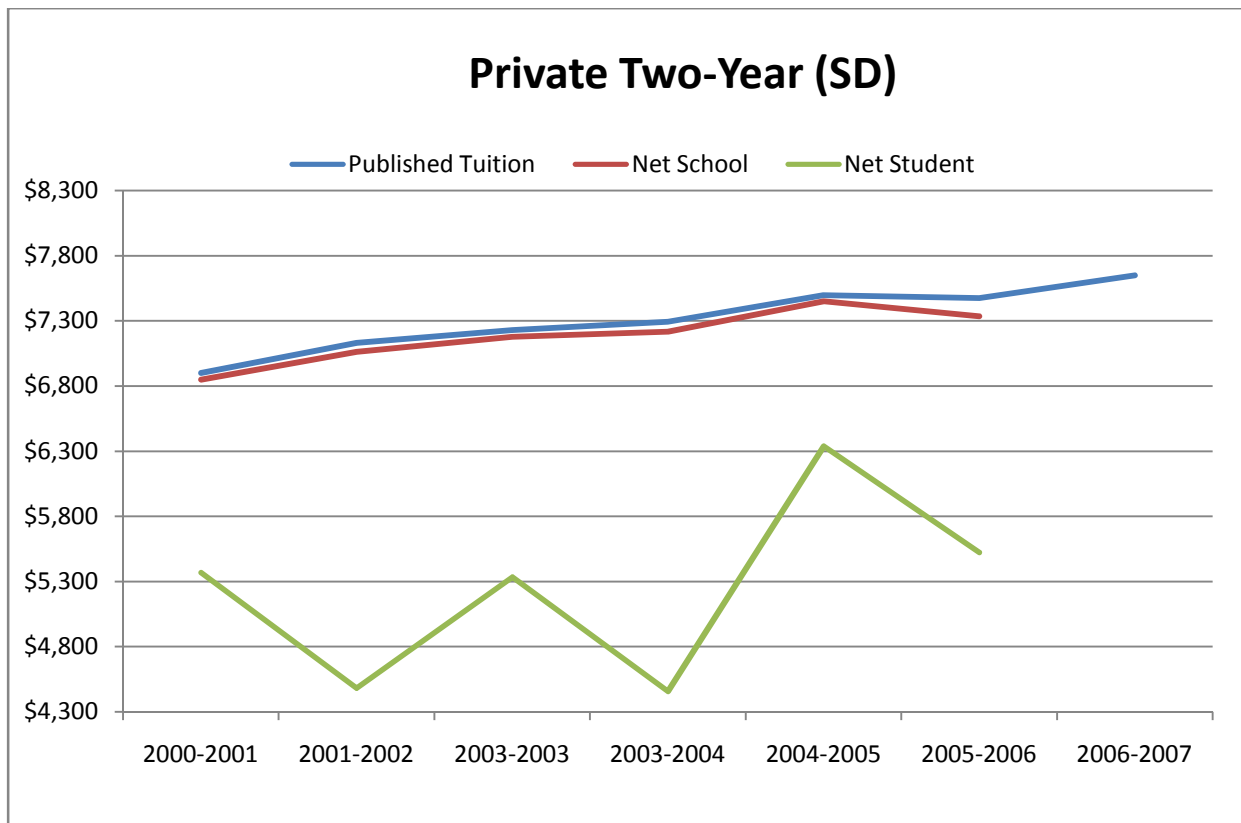
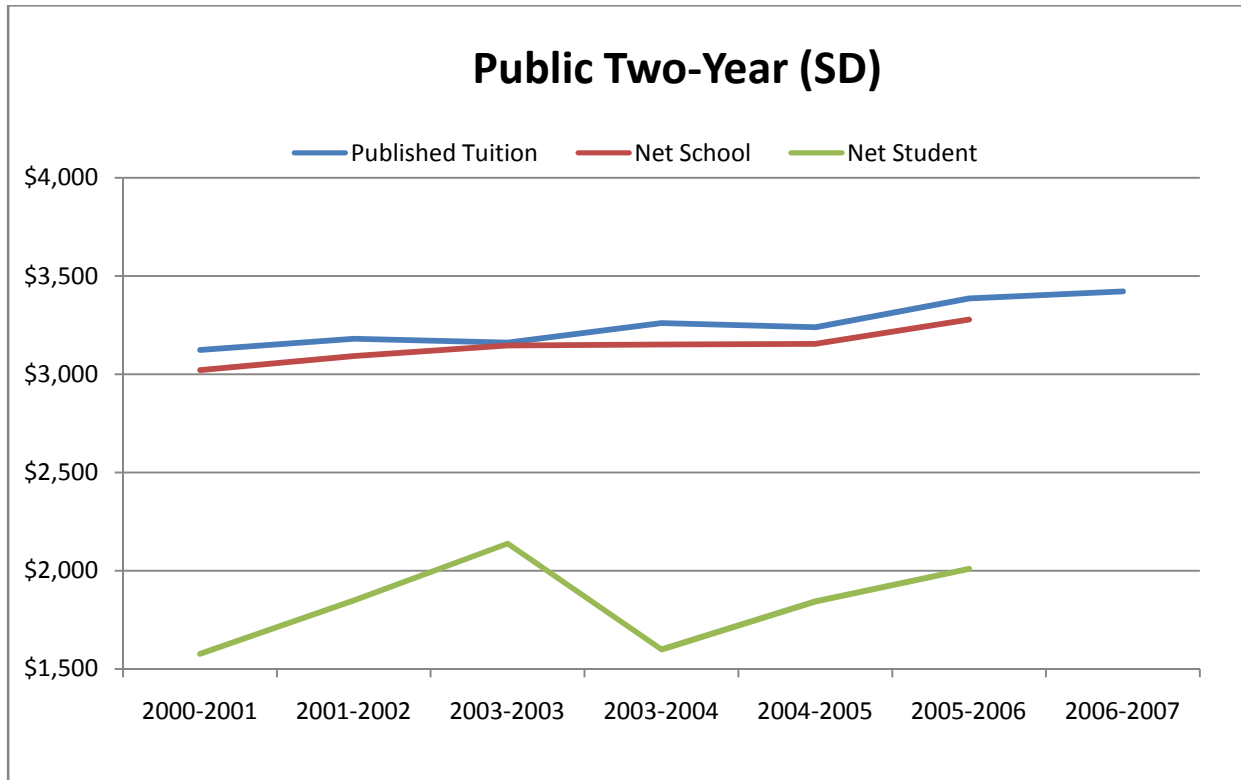




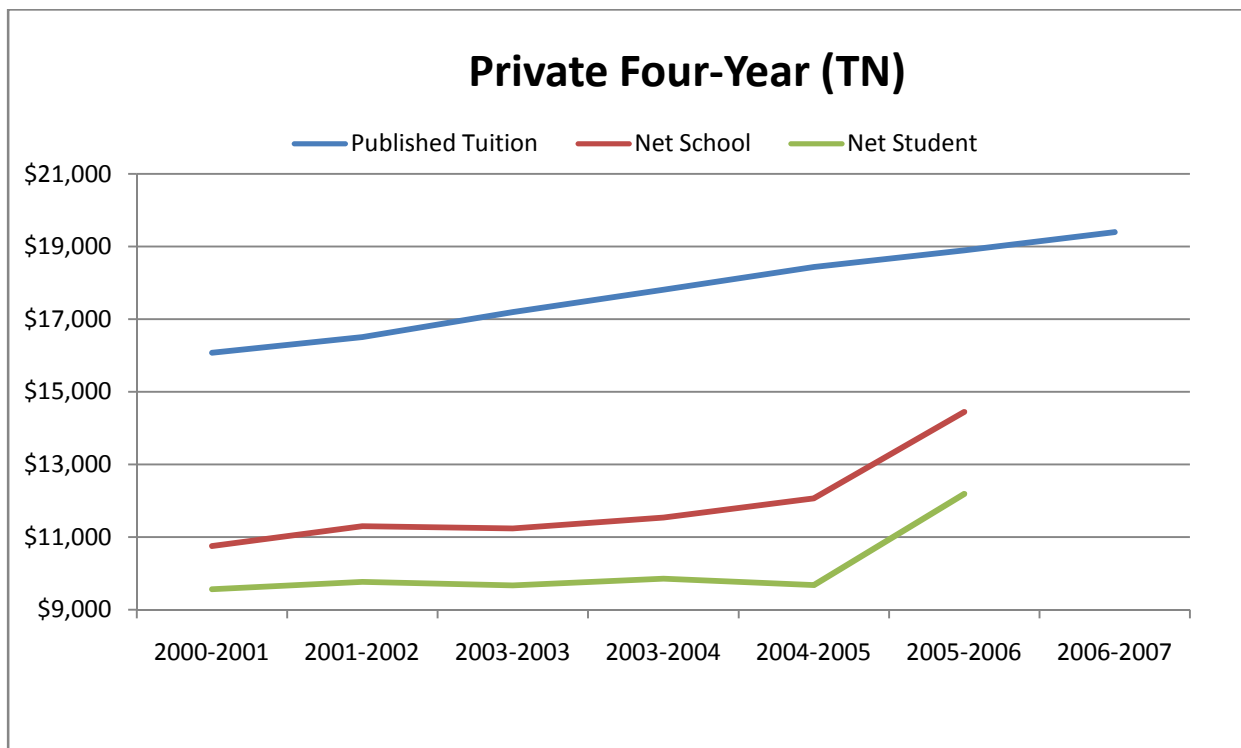
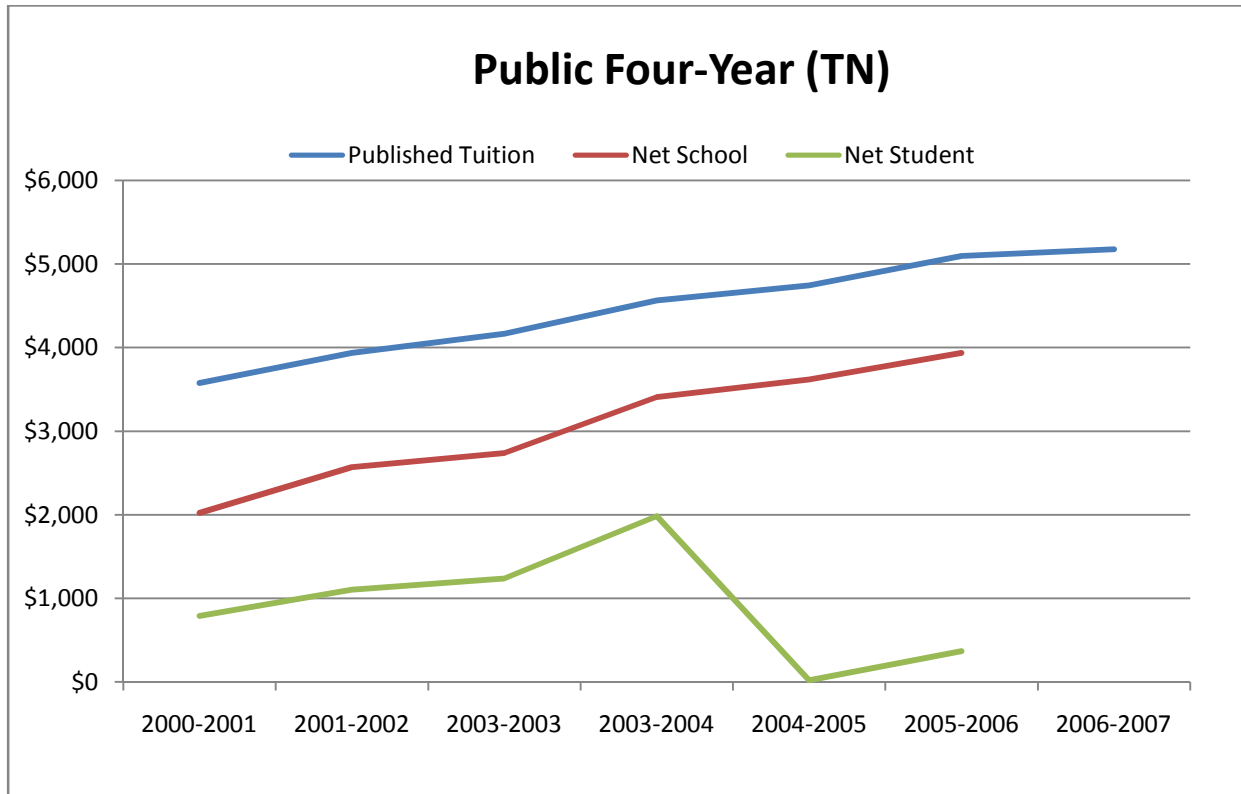


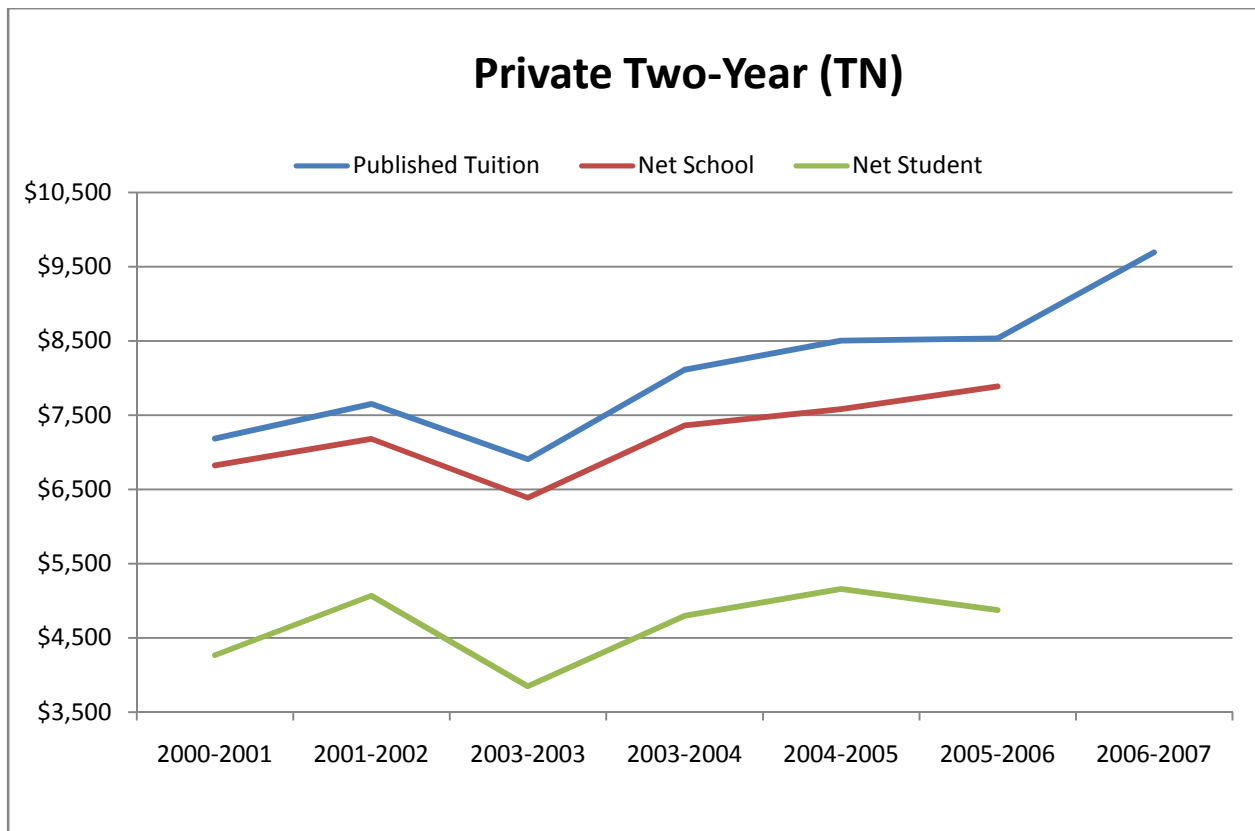
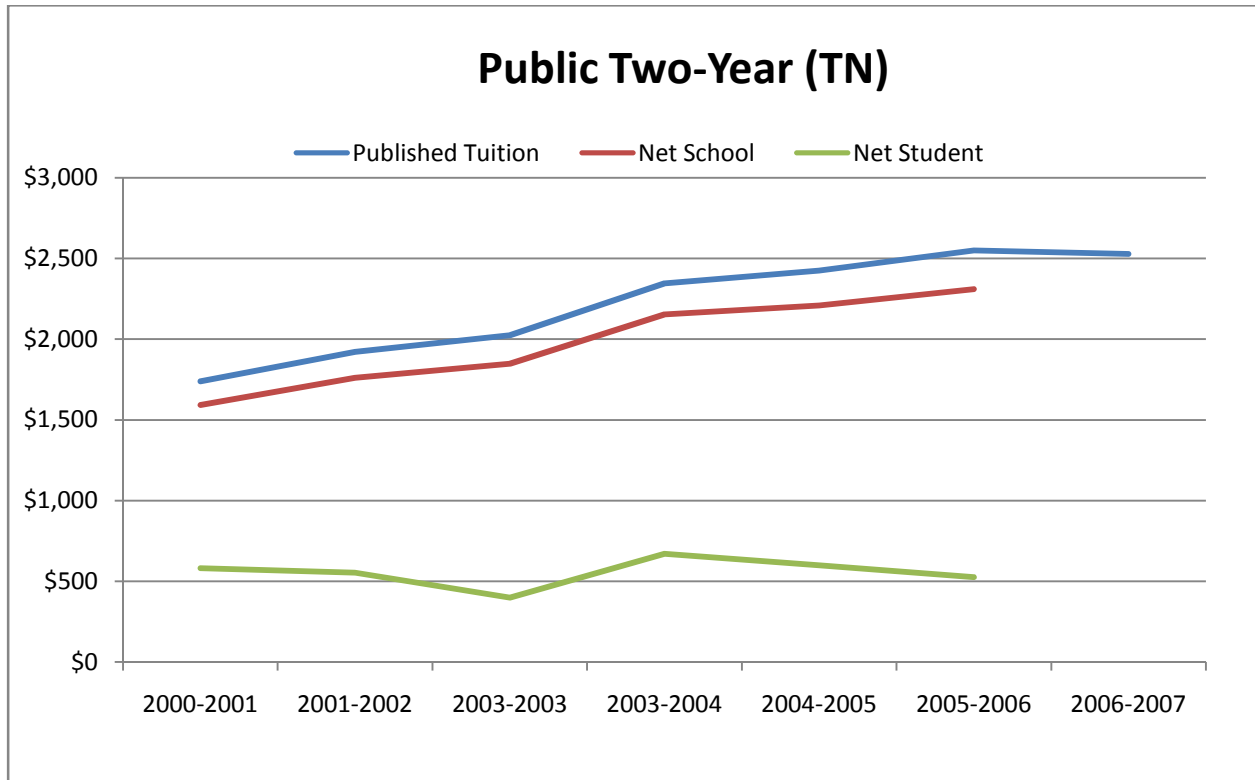
## South Dakota



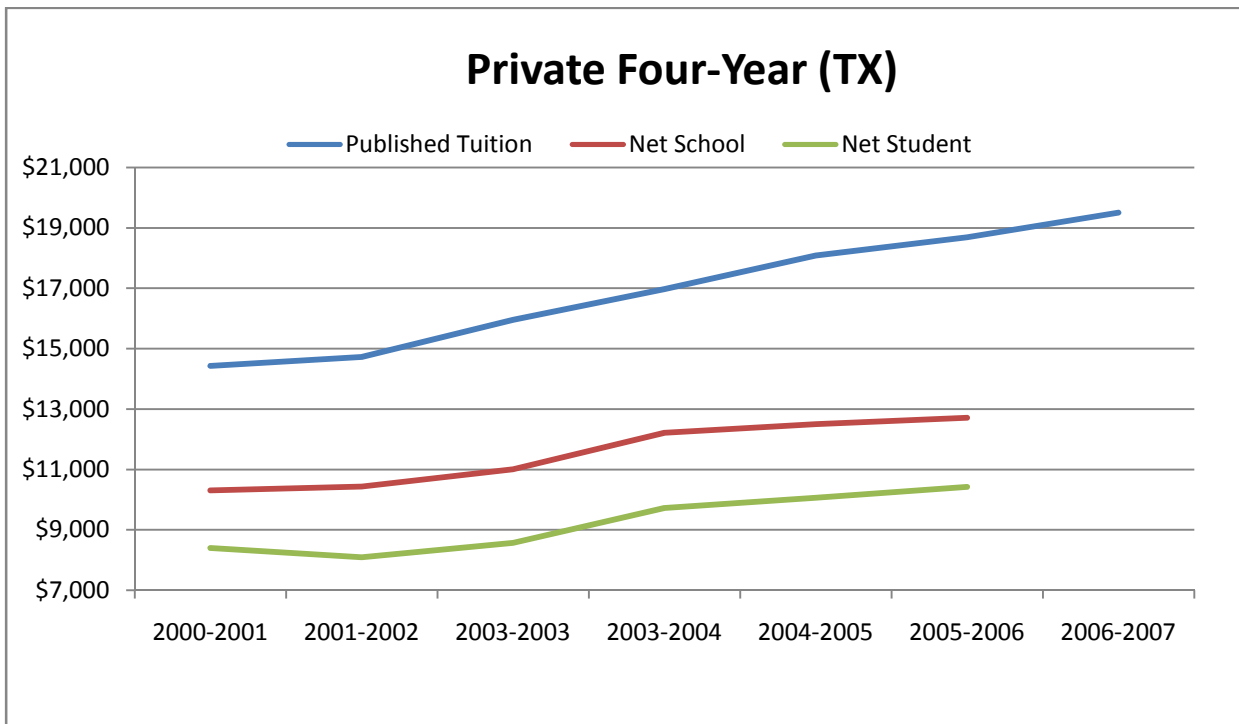
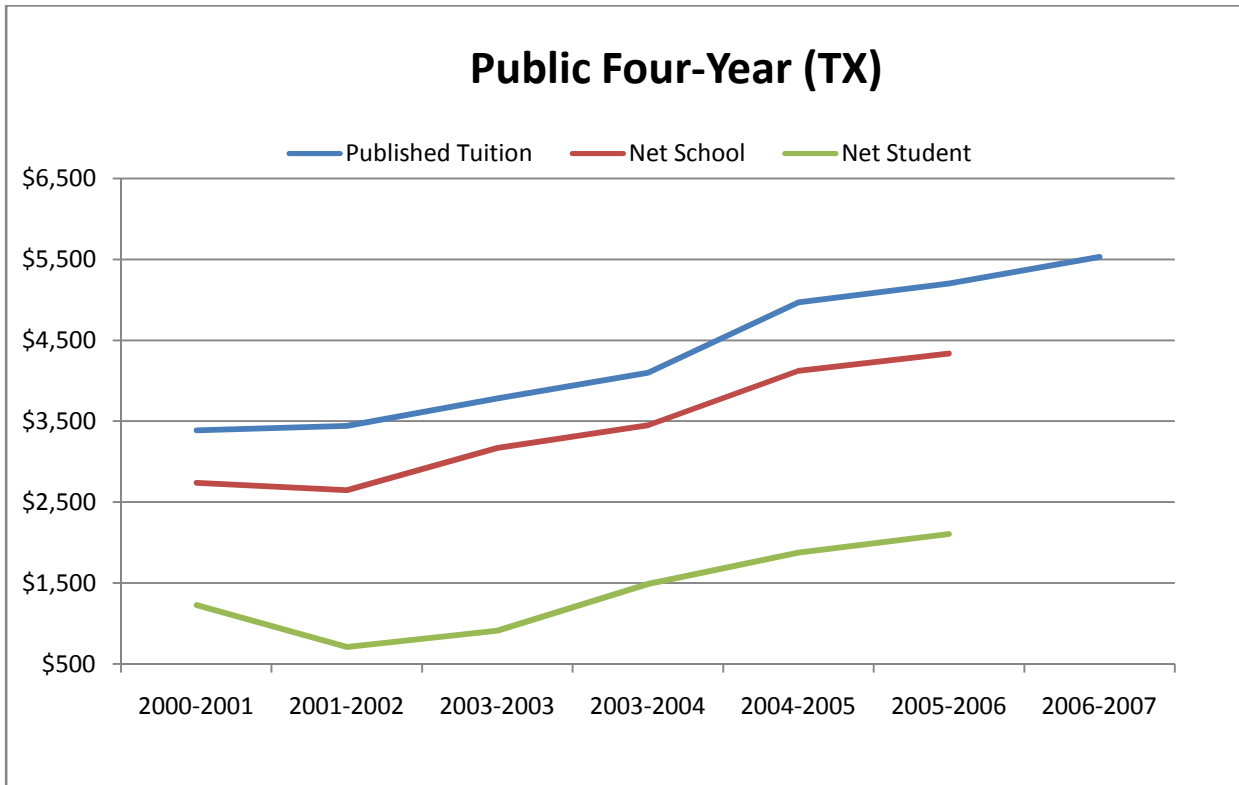


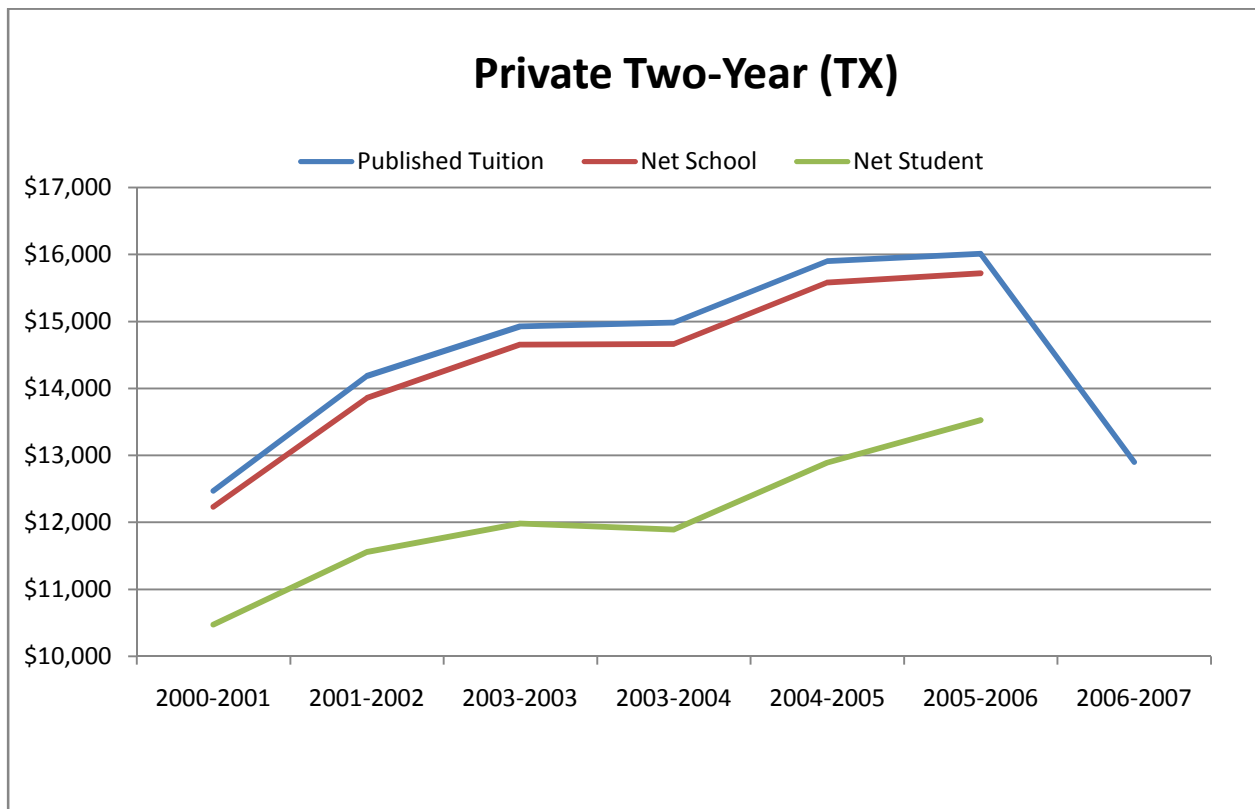
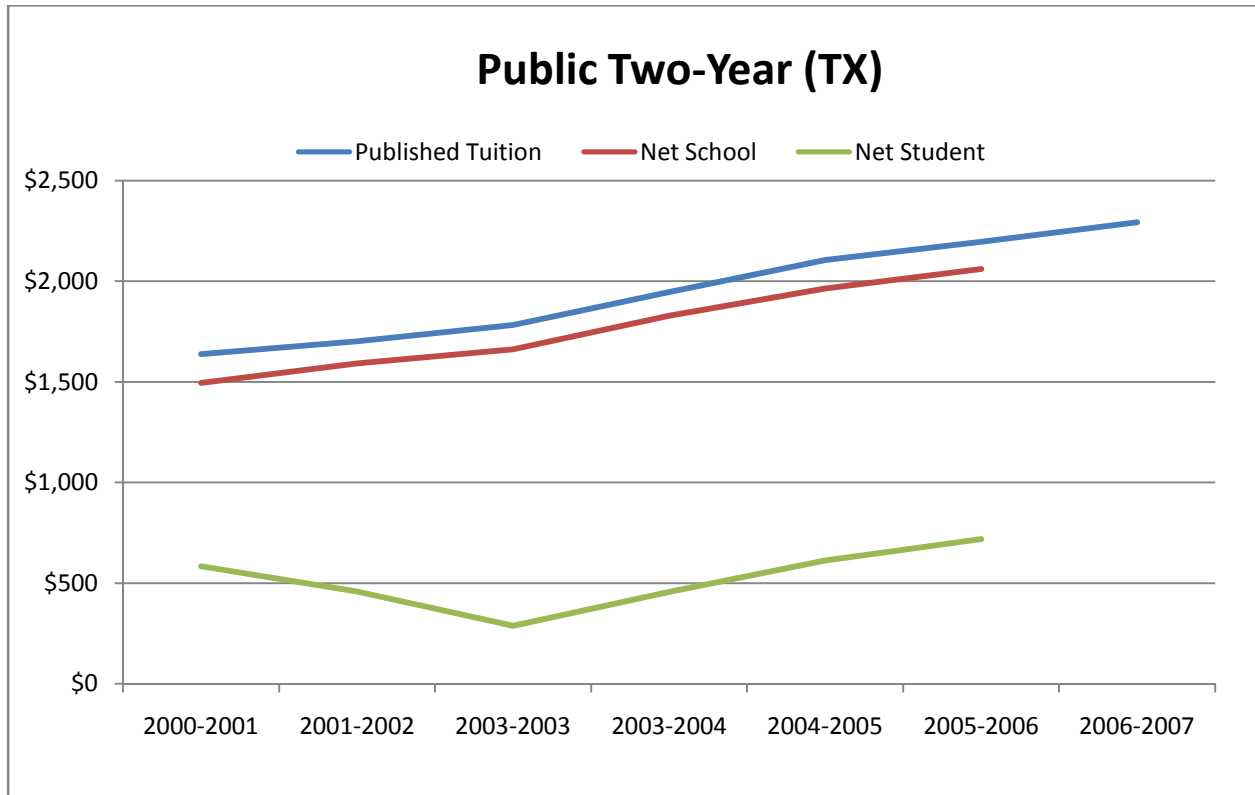
## Tennessee



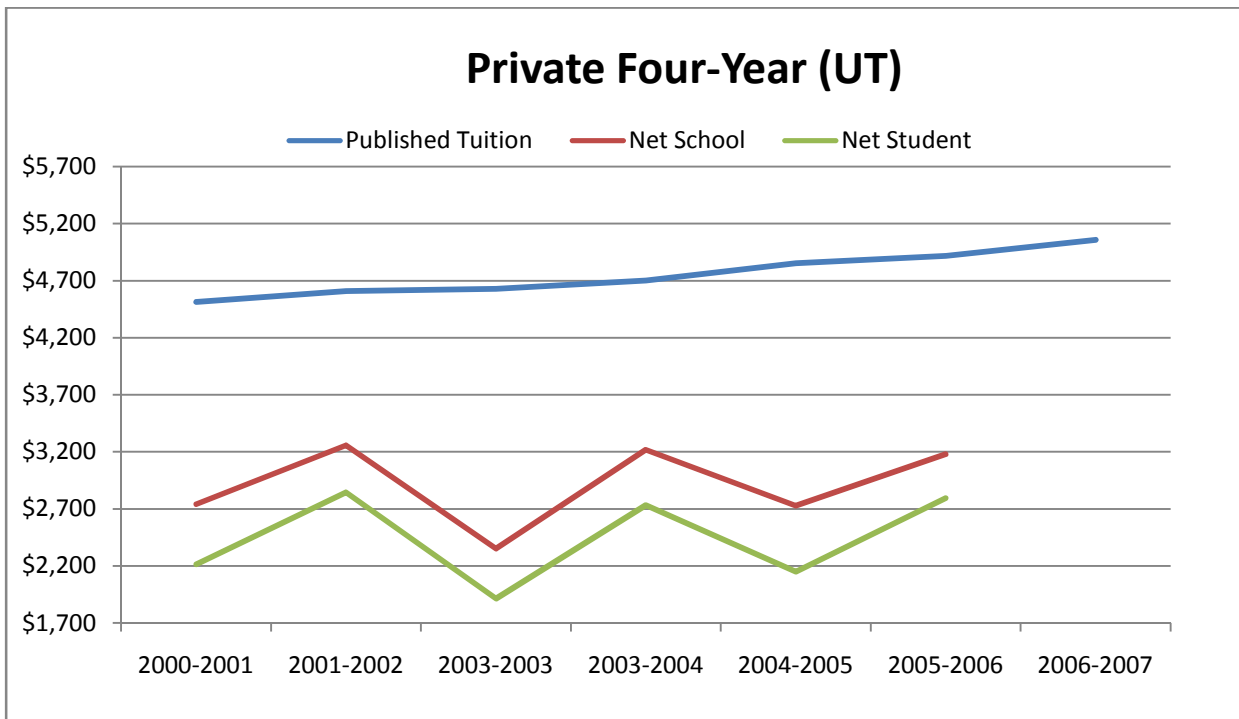
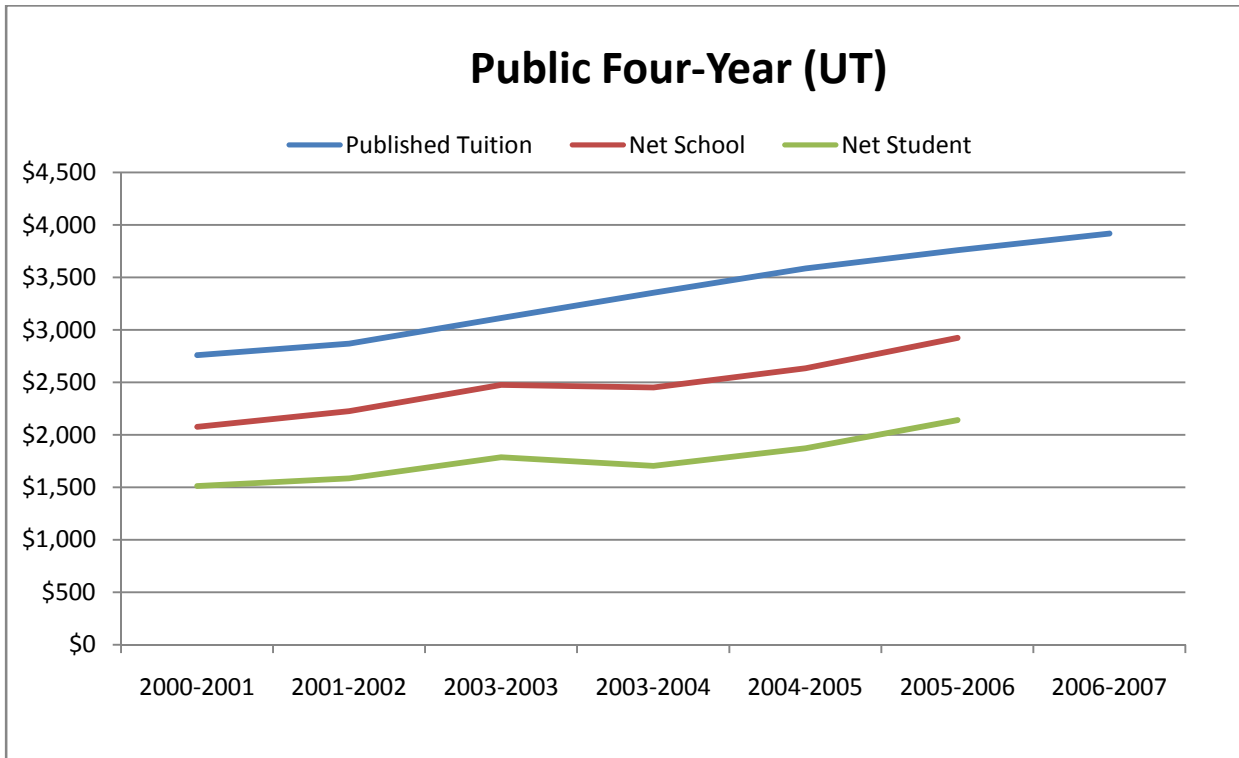


## Texas

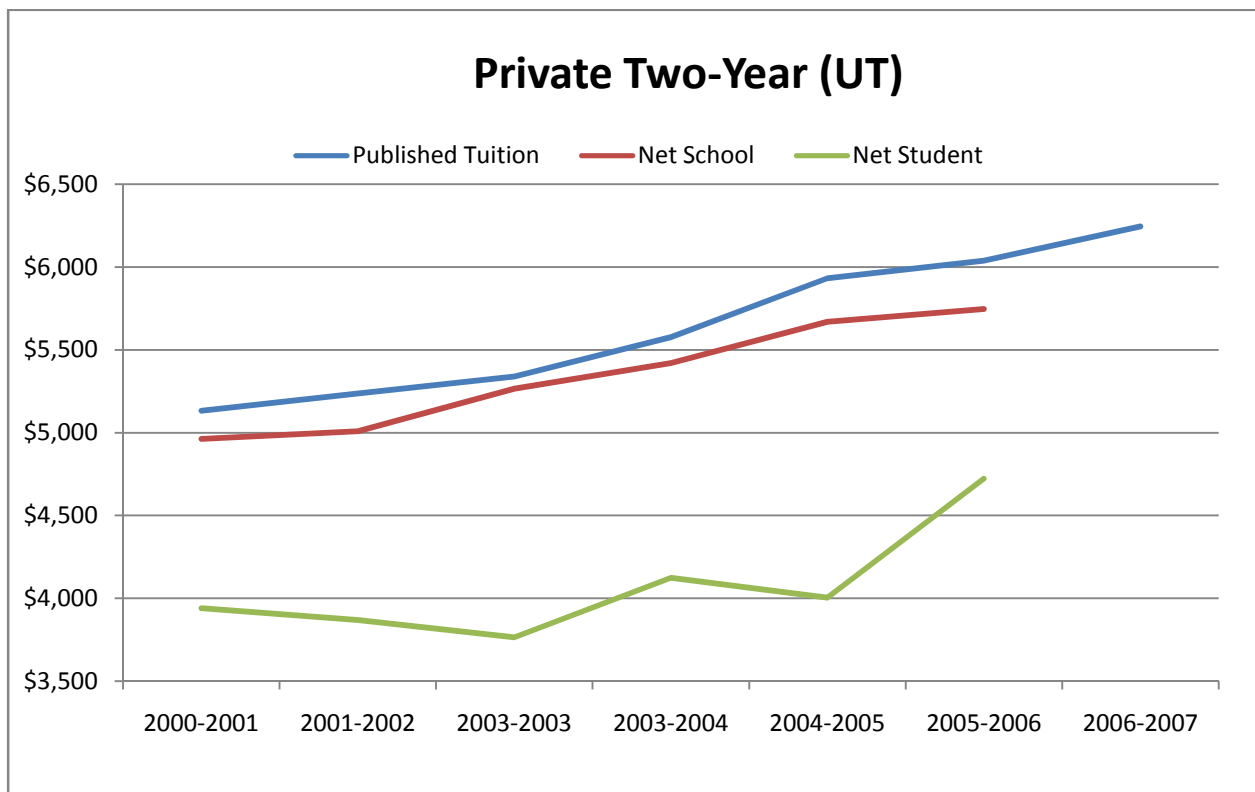
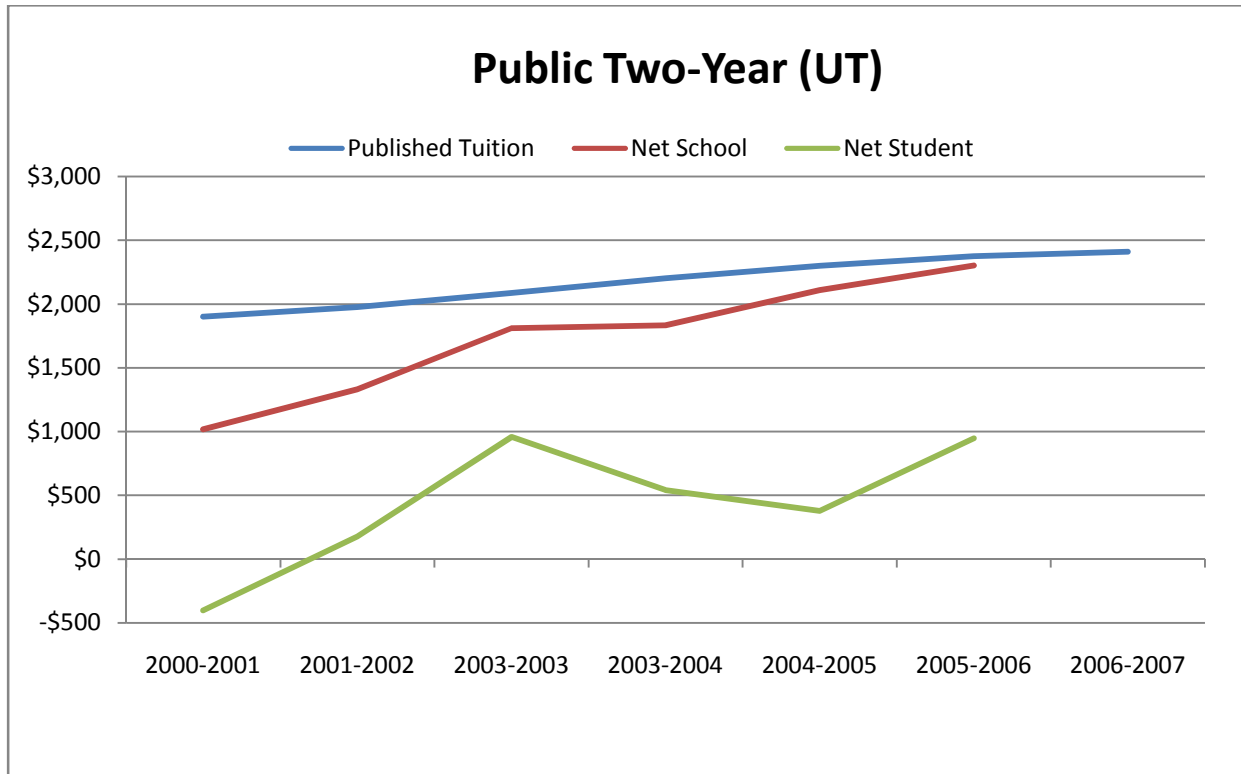




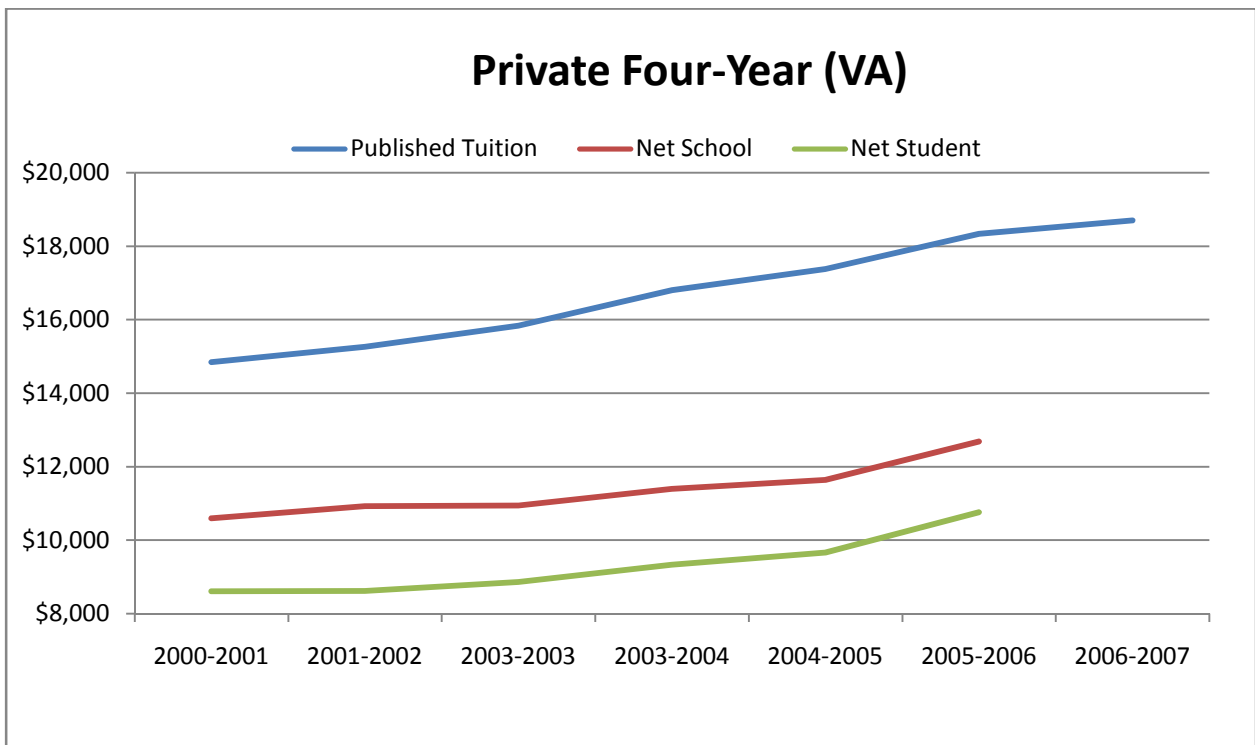
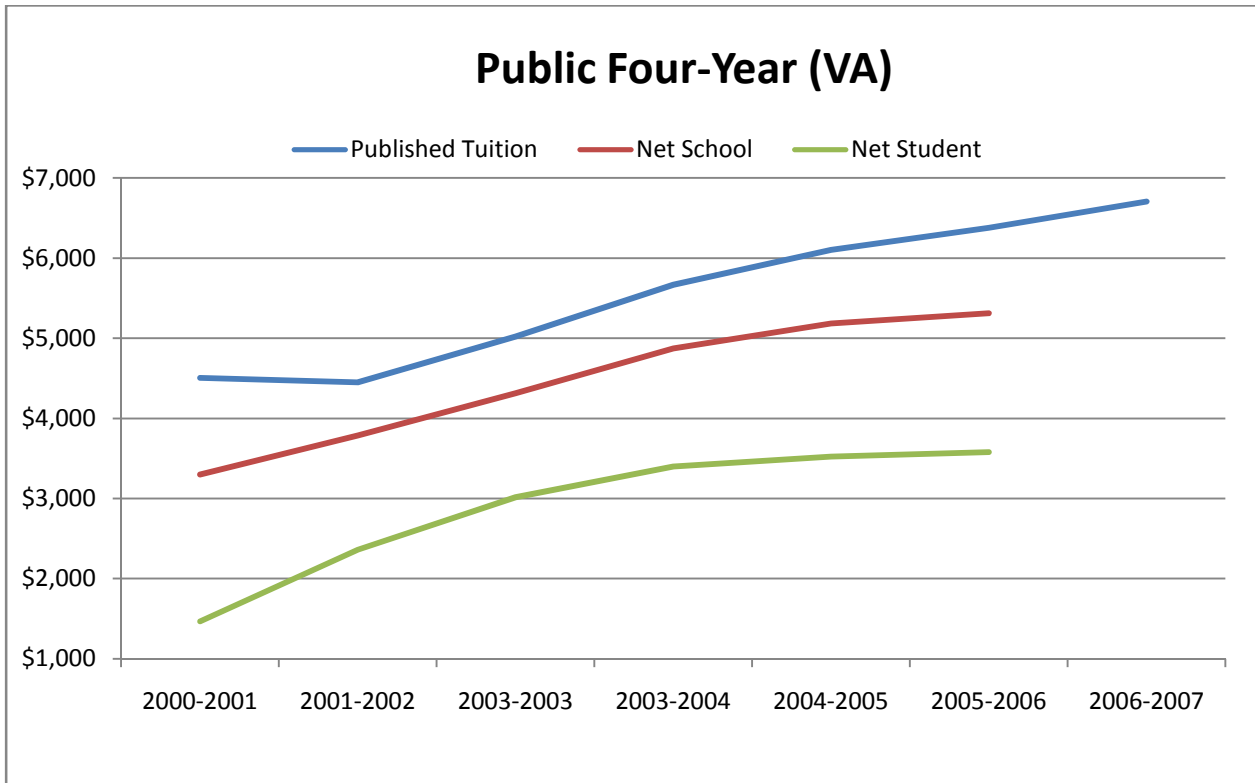
## Utah

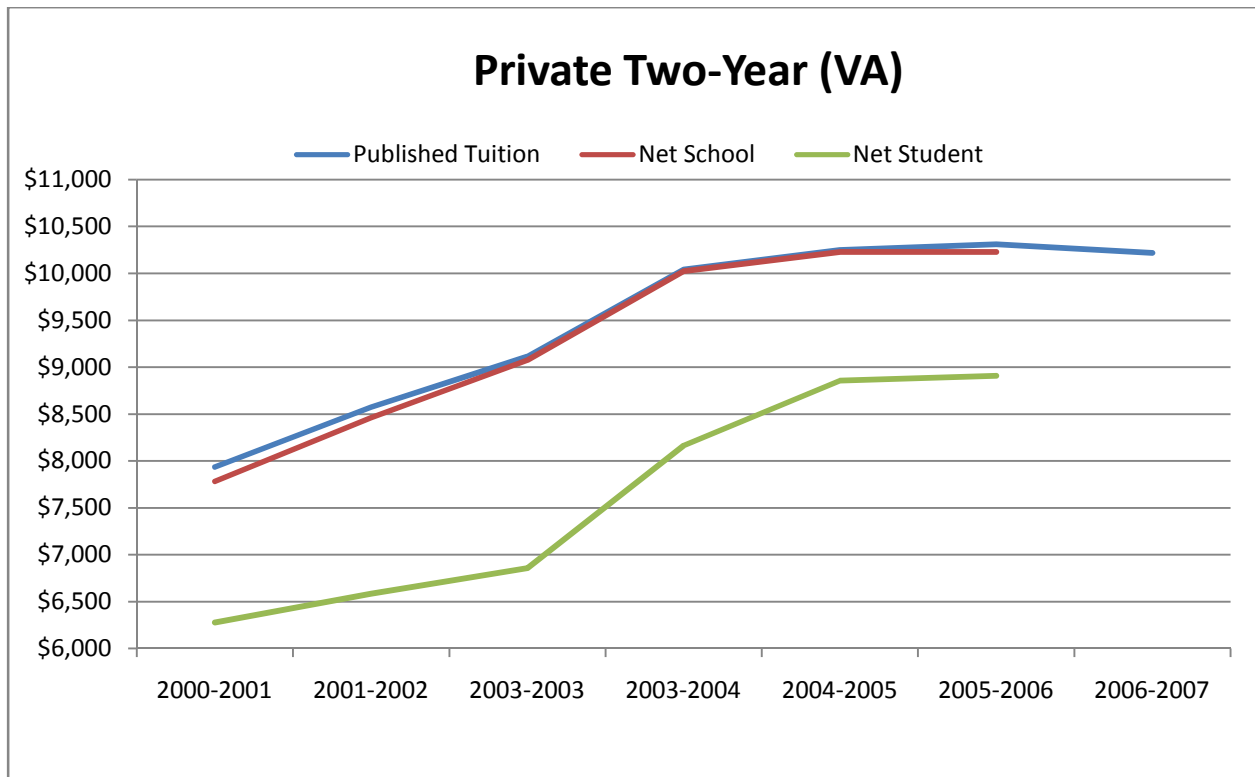
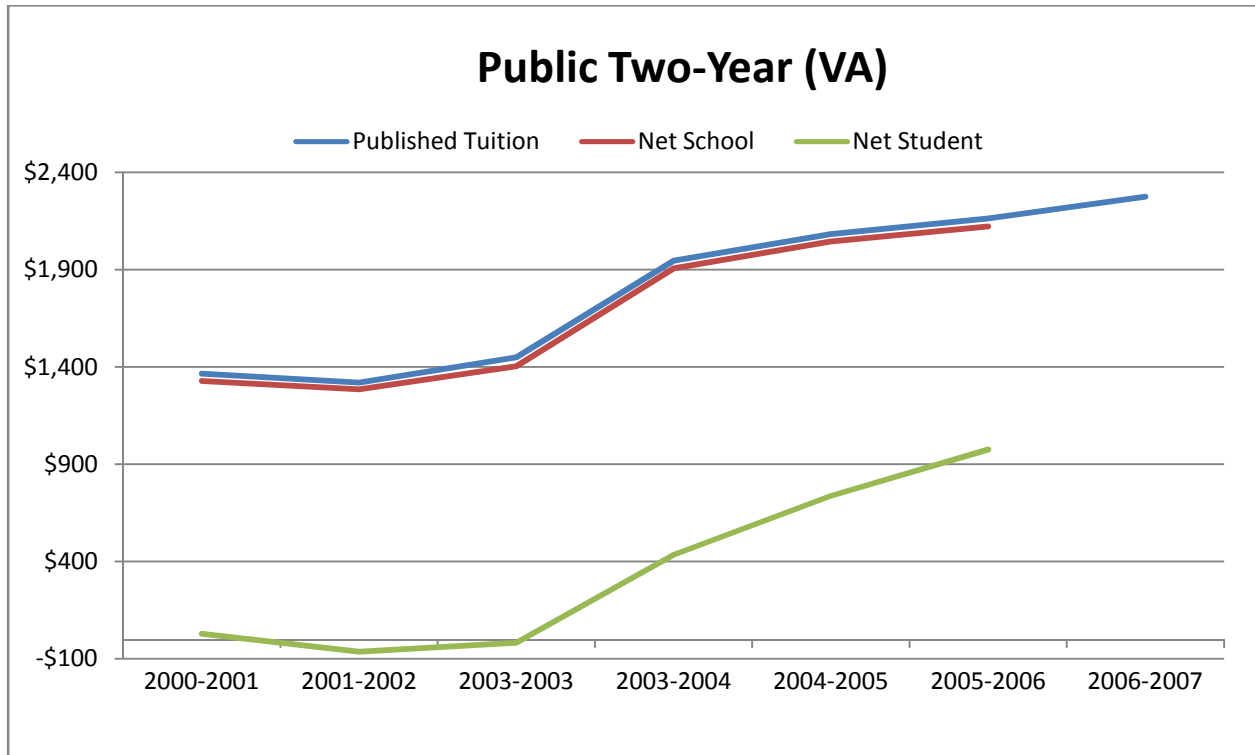




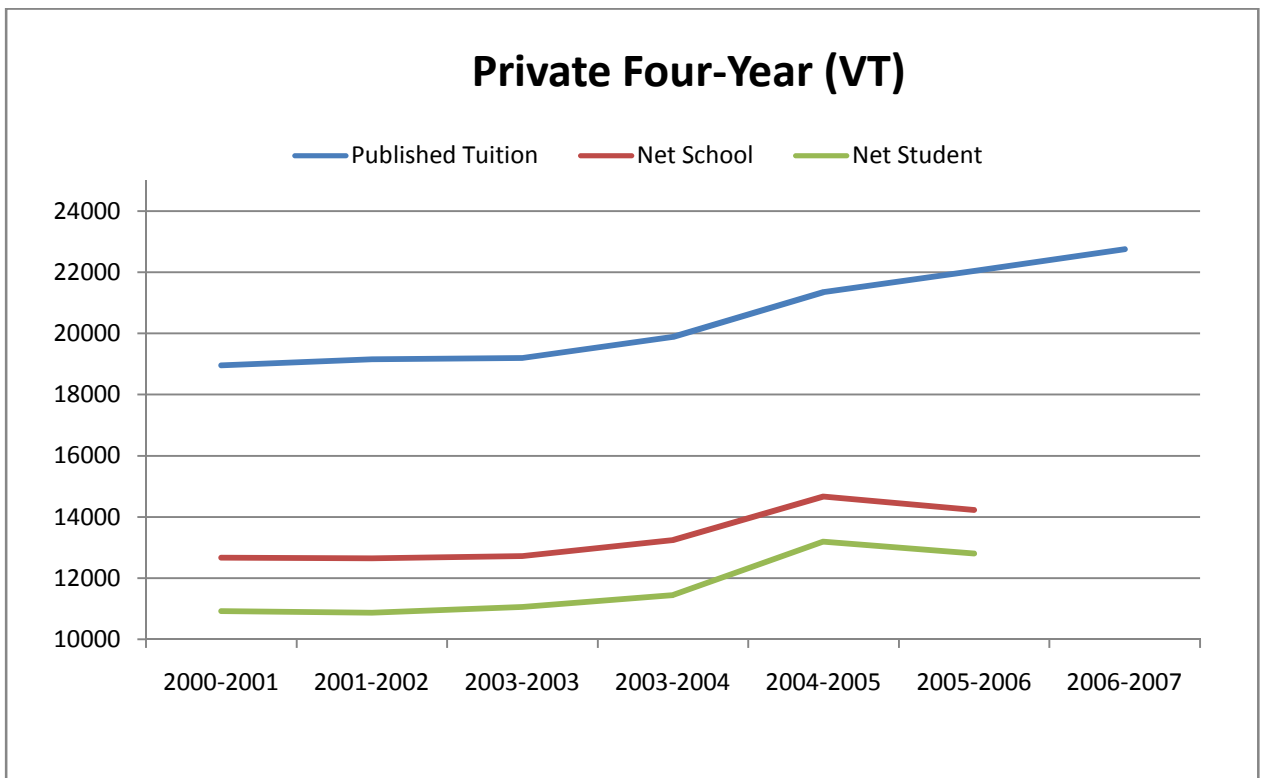
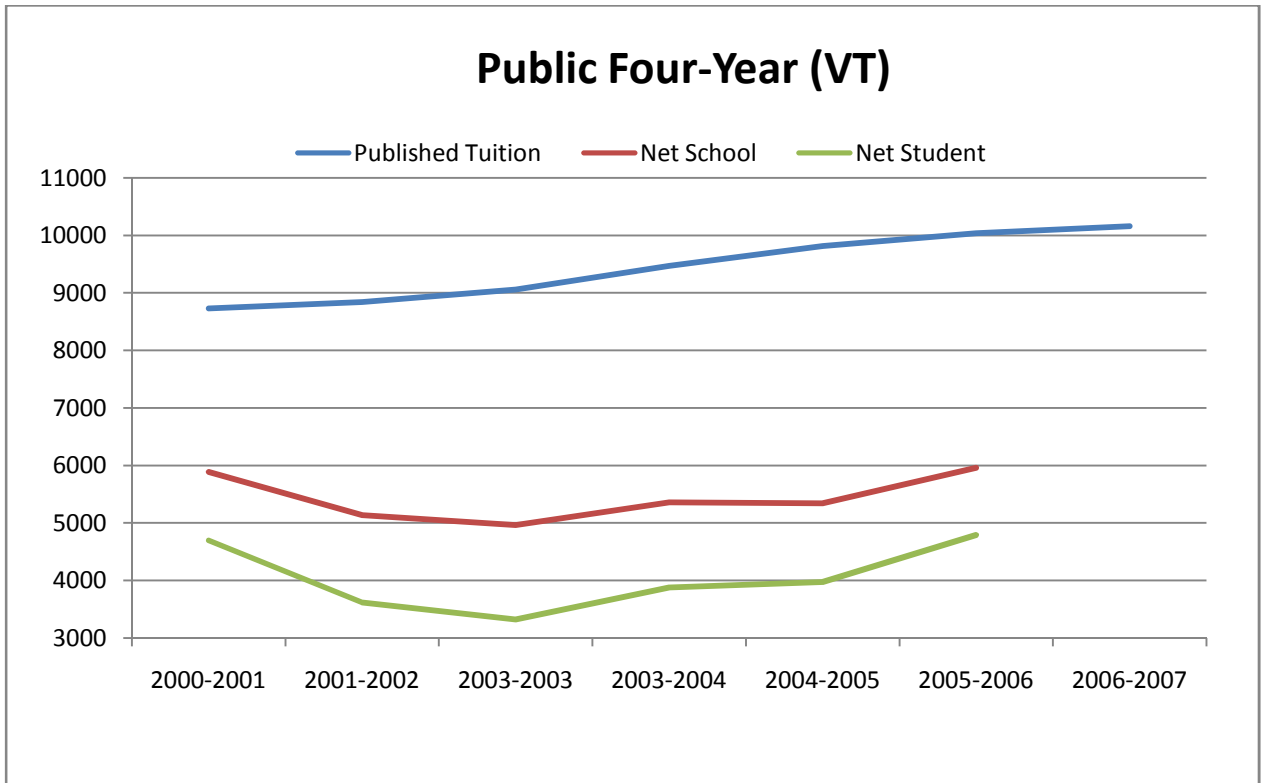


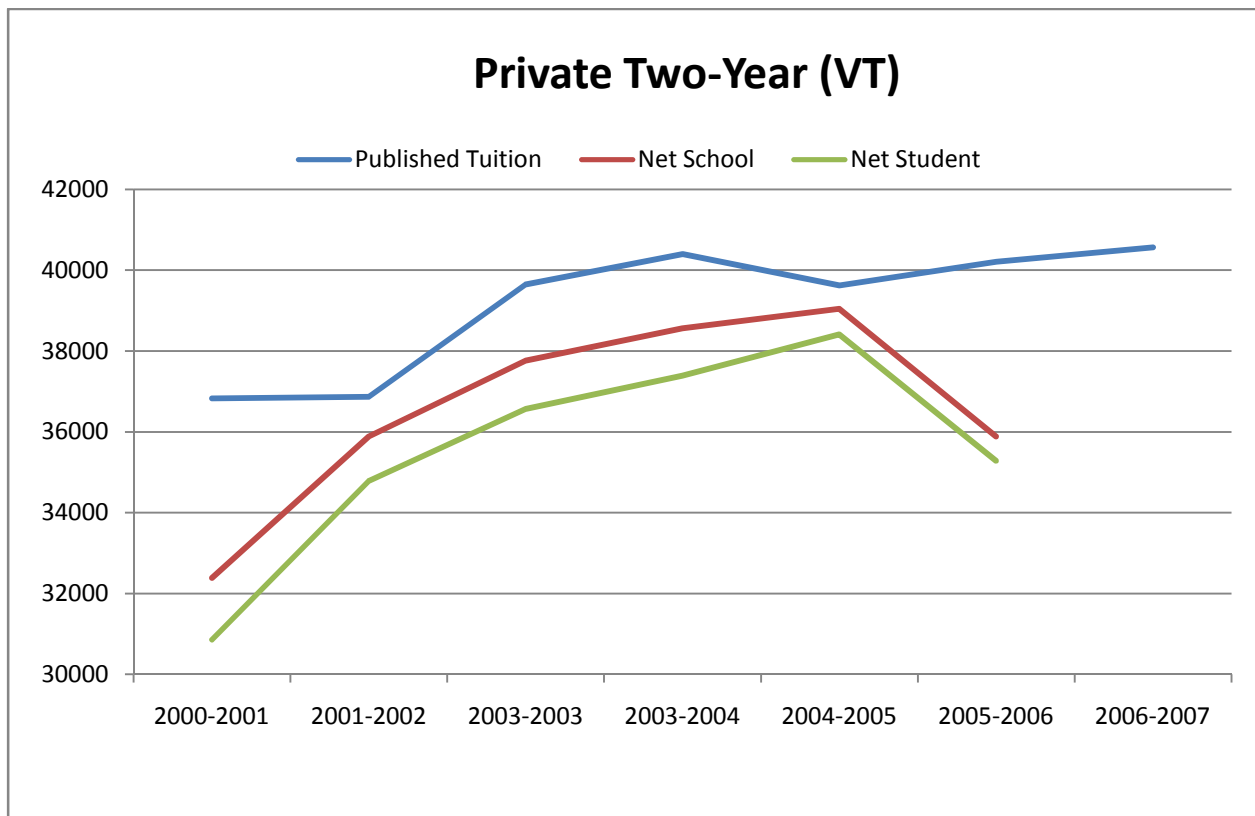
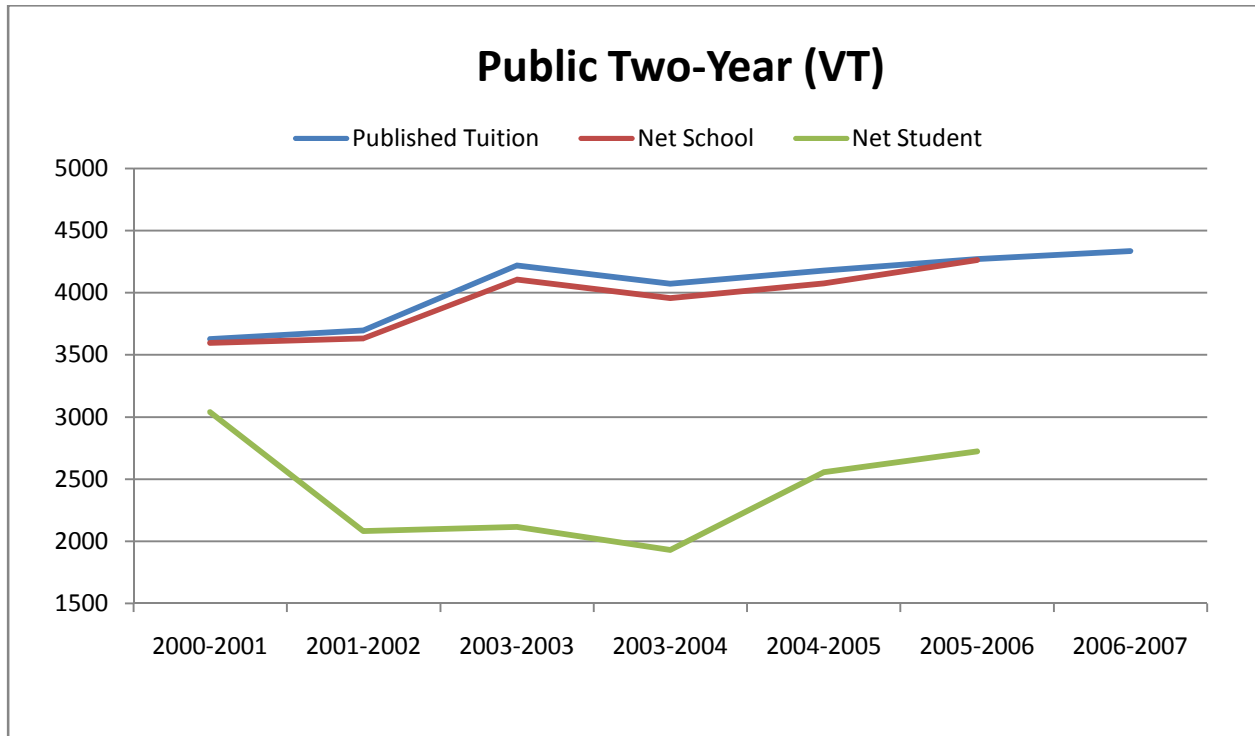
## Virginia



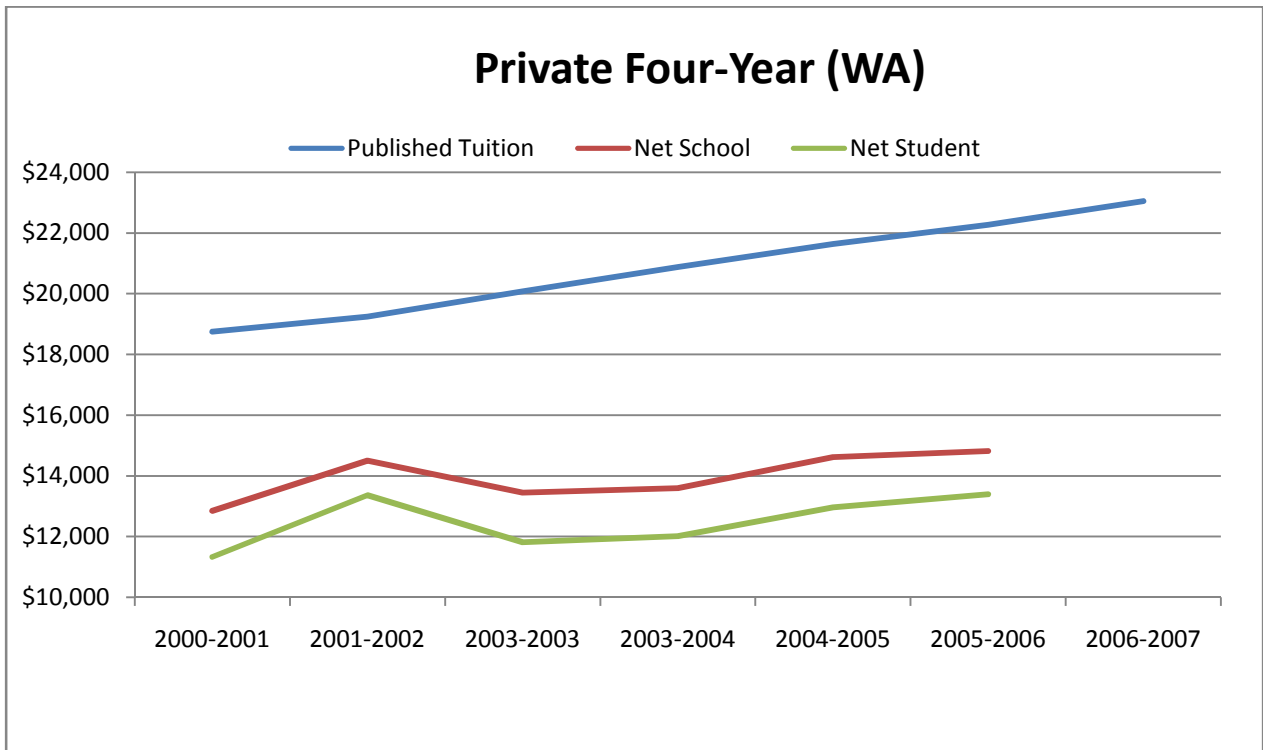
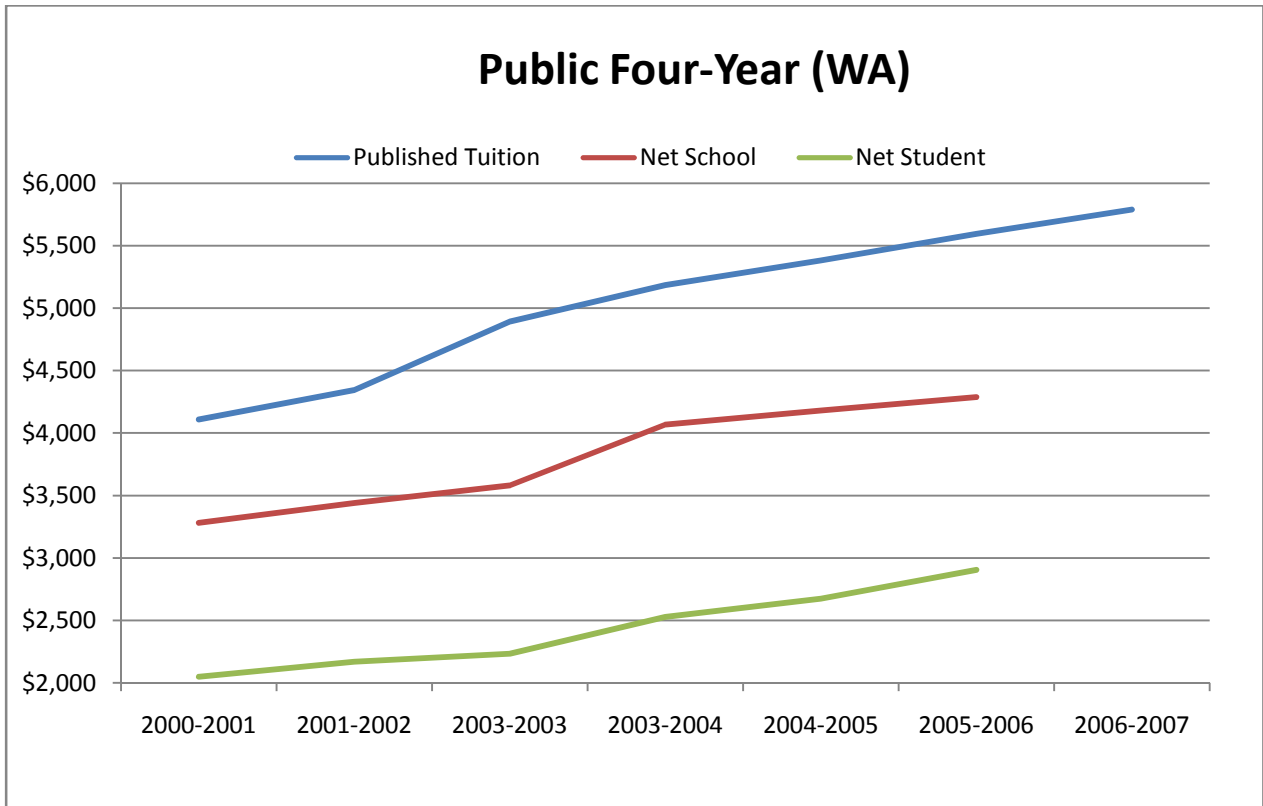


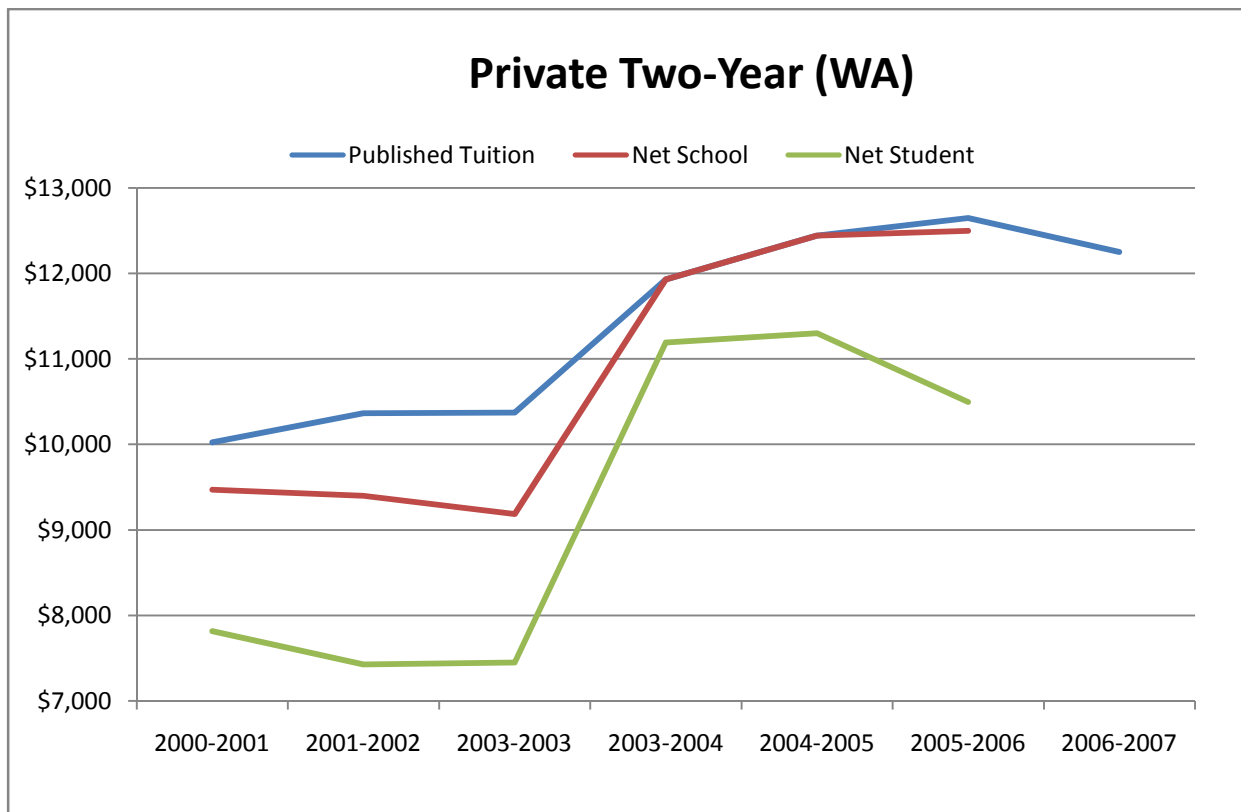
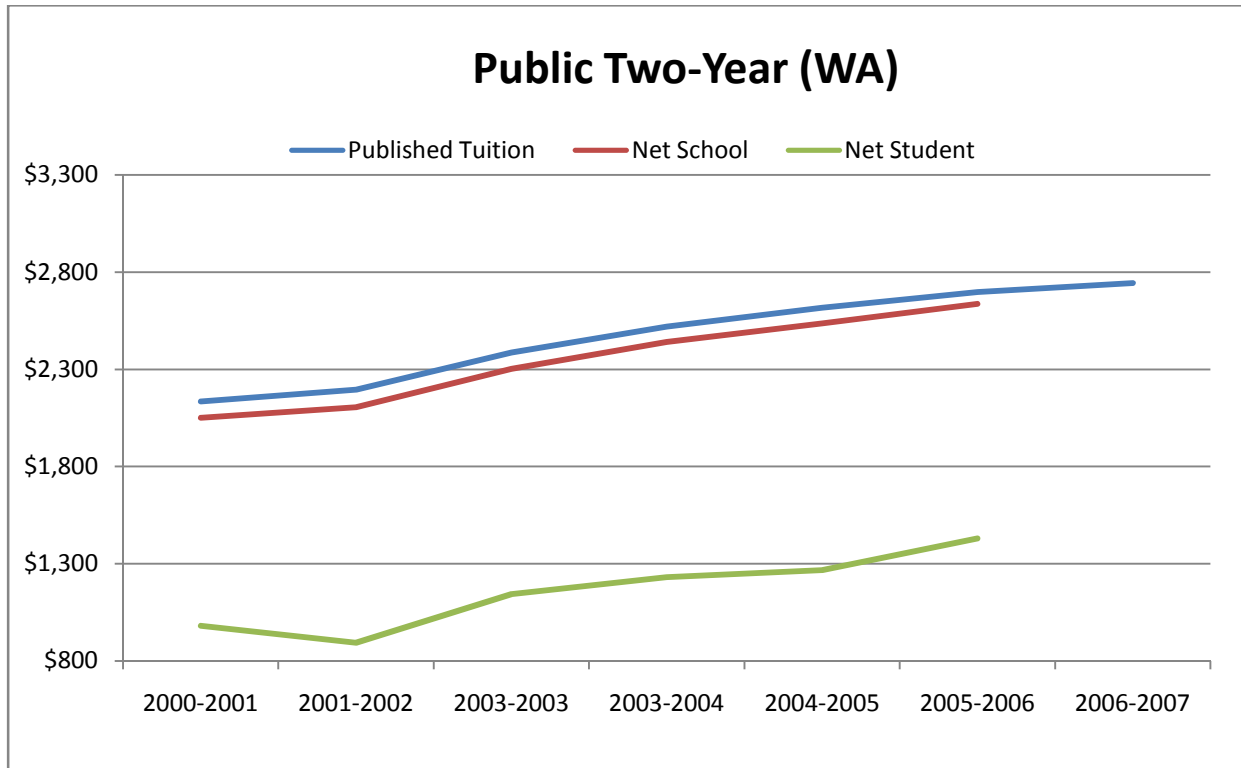
## Vermont



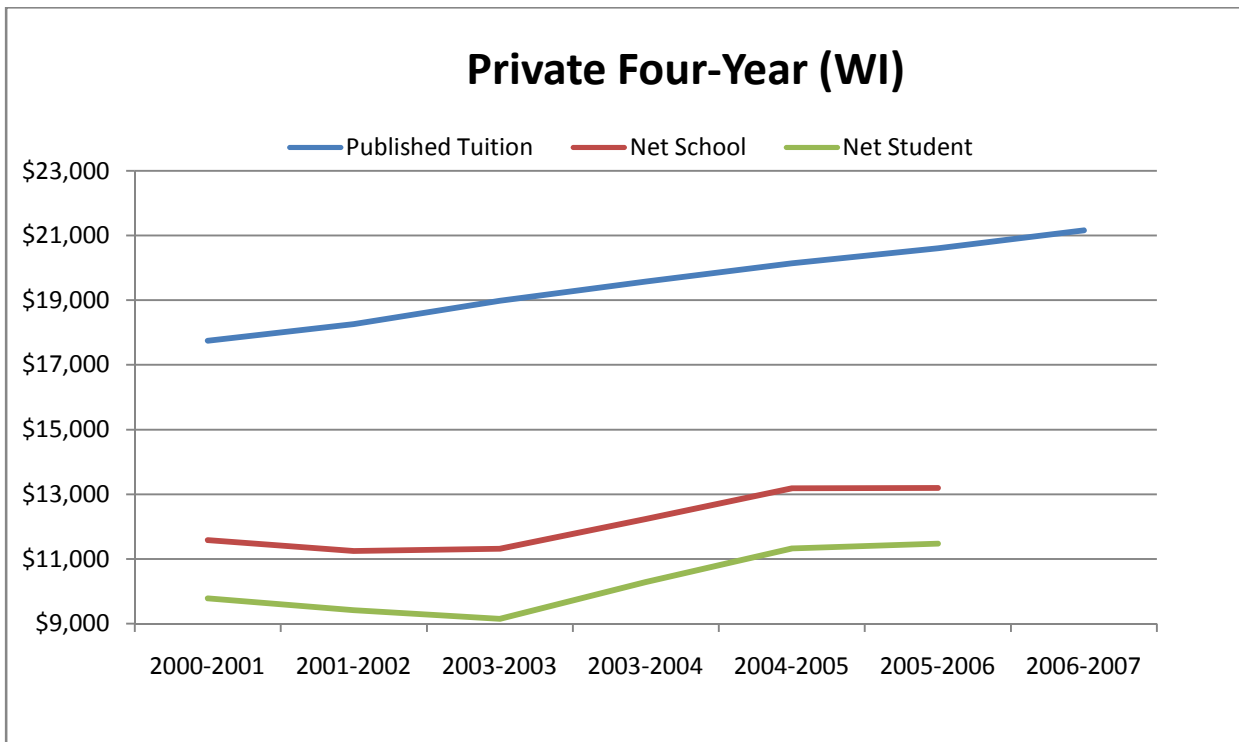
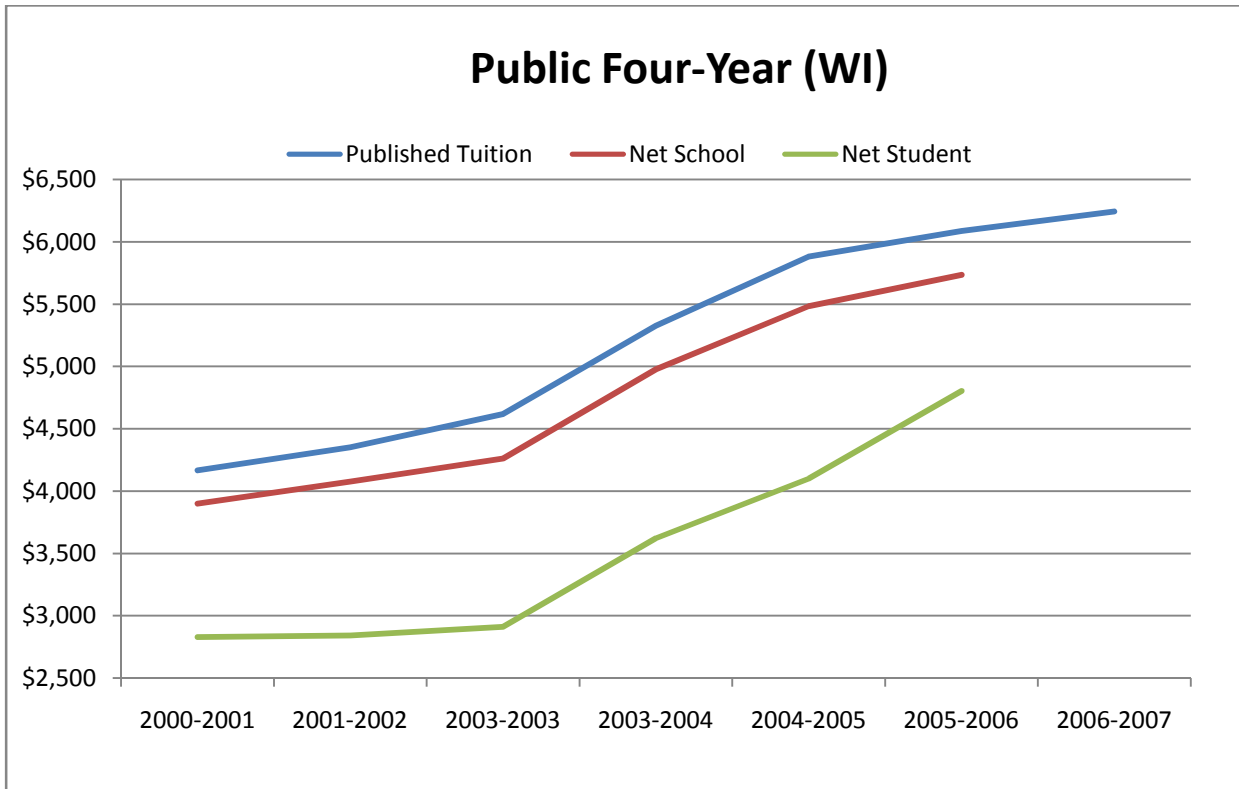


## Washington

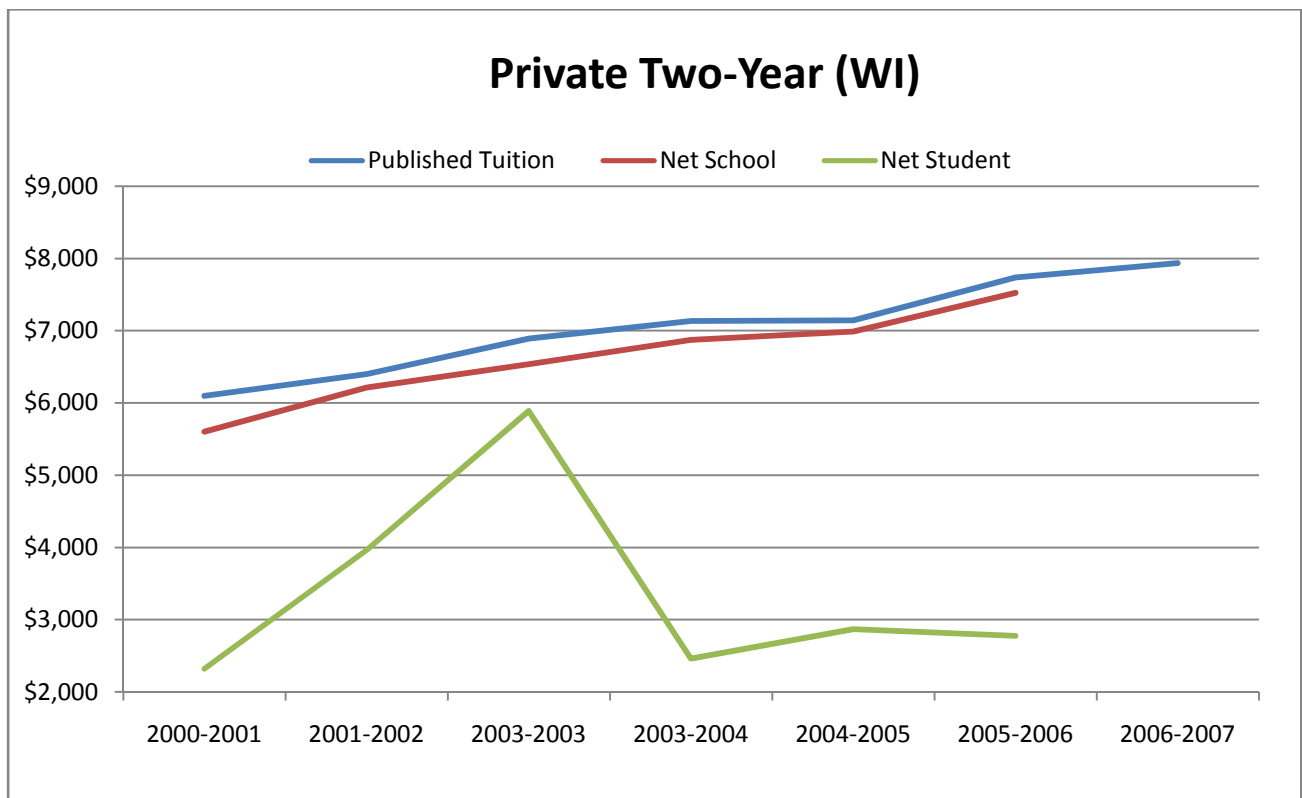
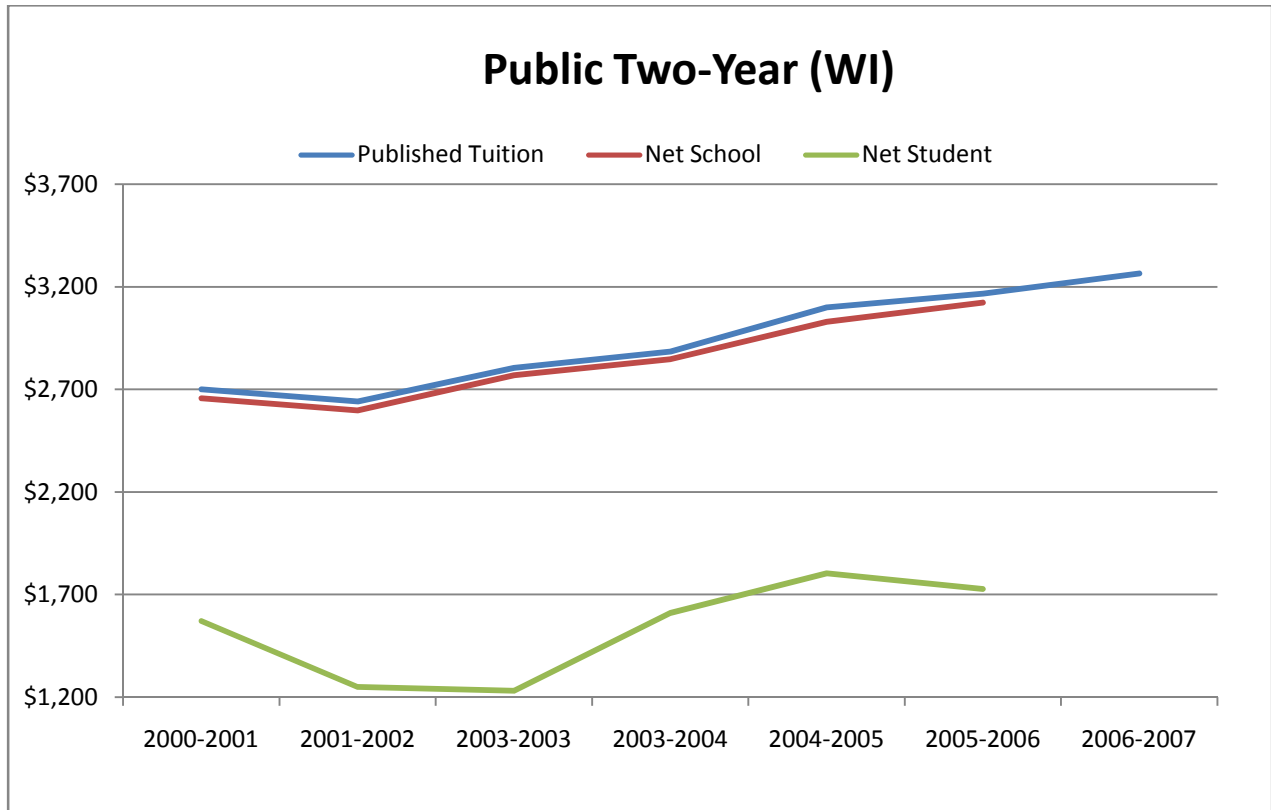




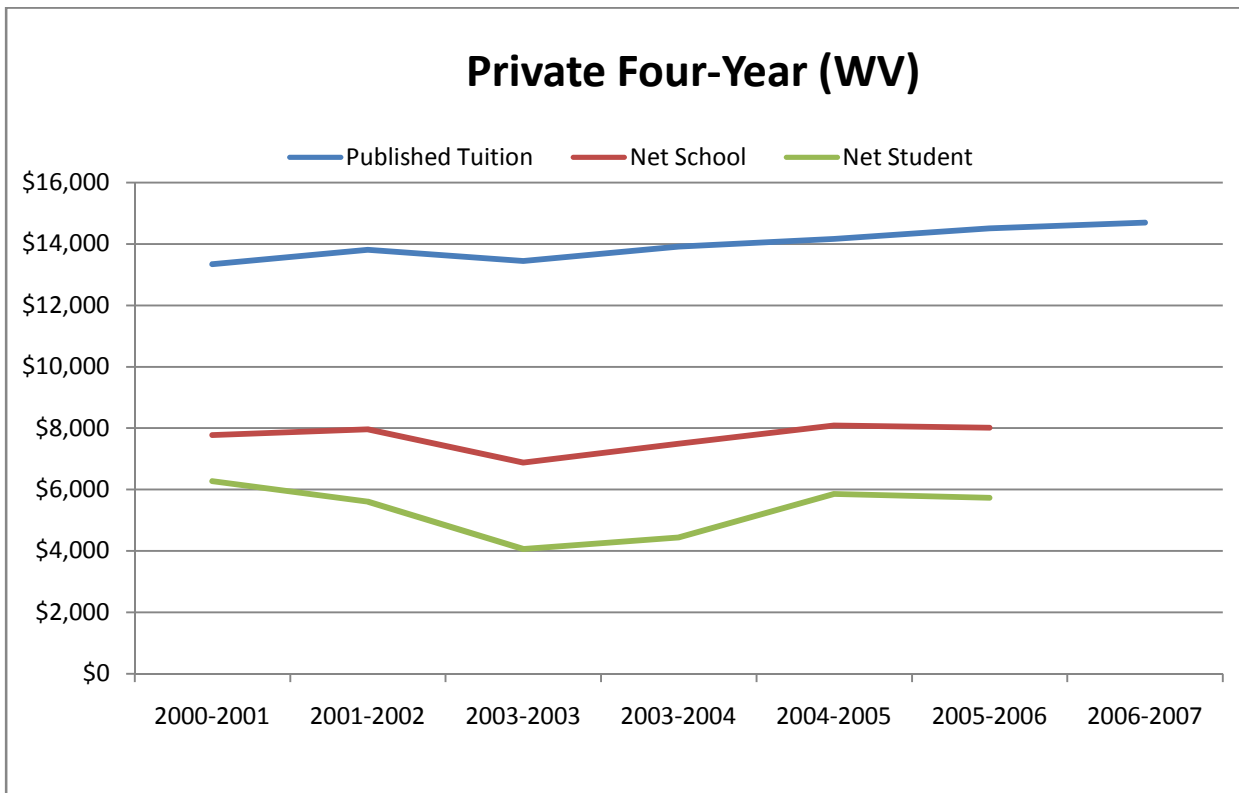
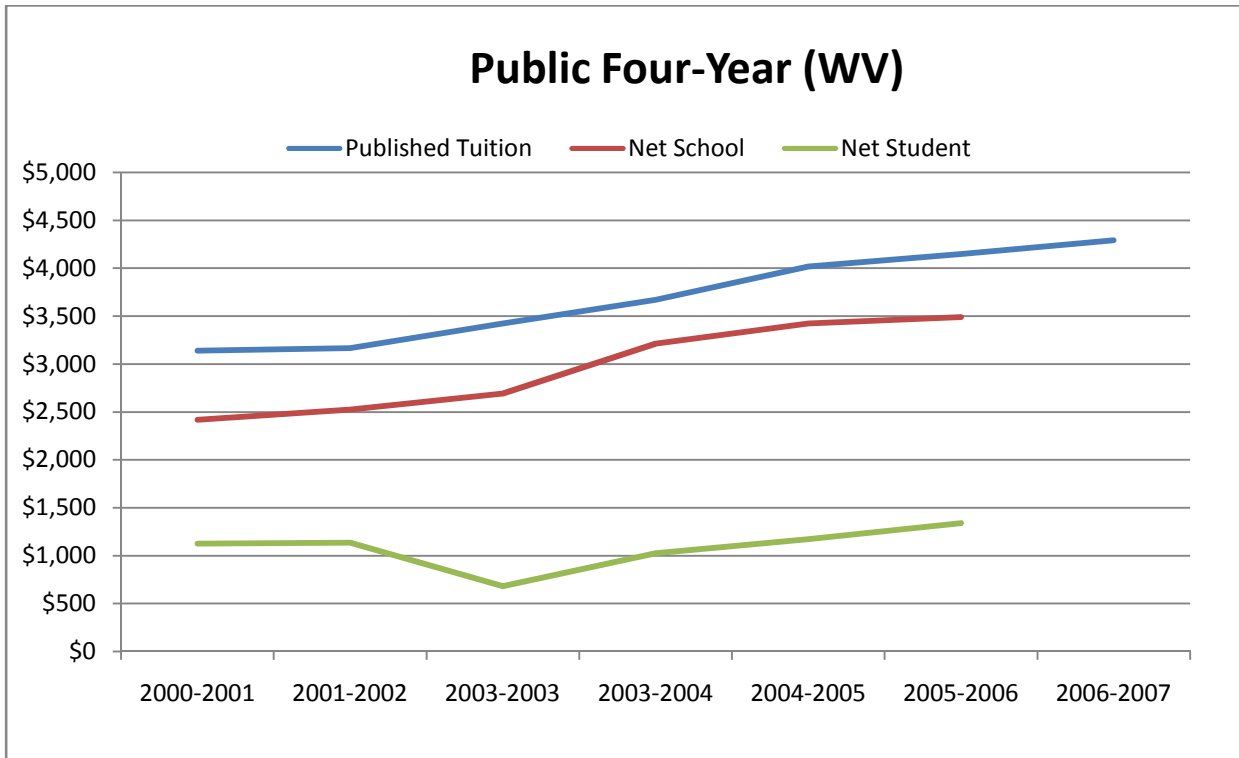
## Wisconsin

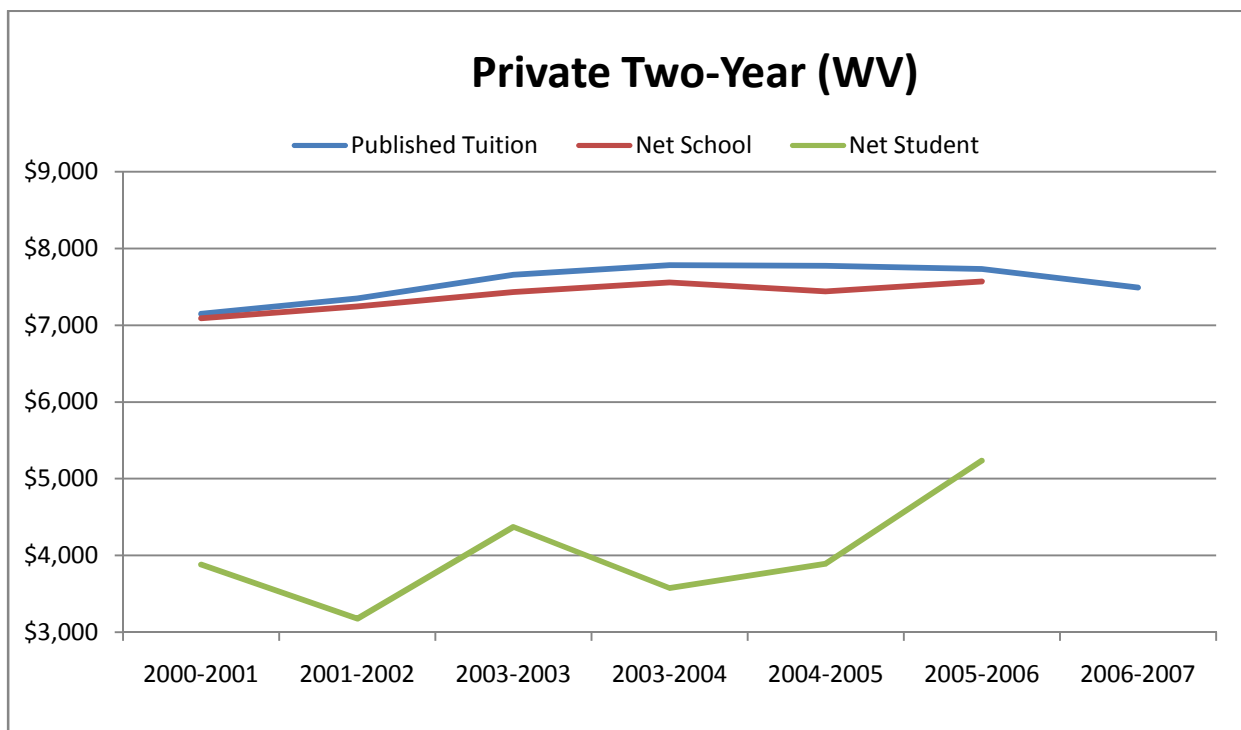
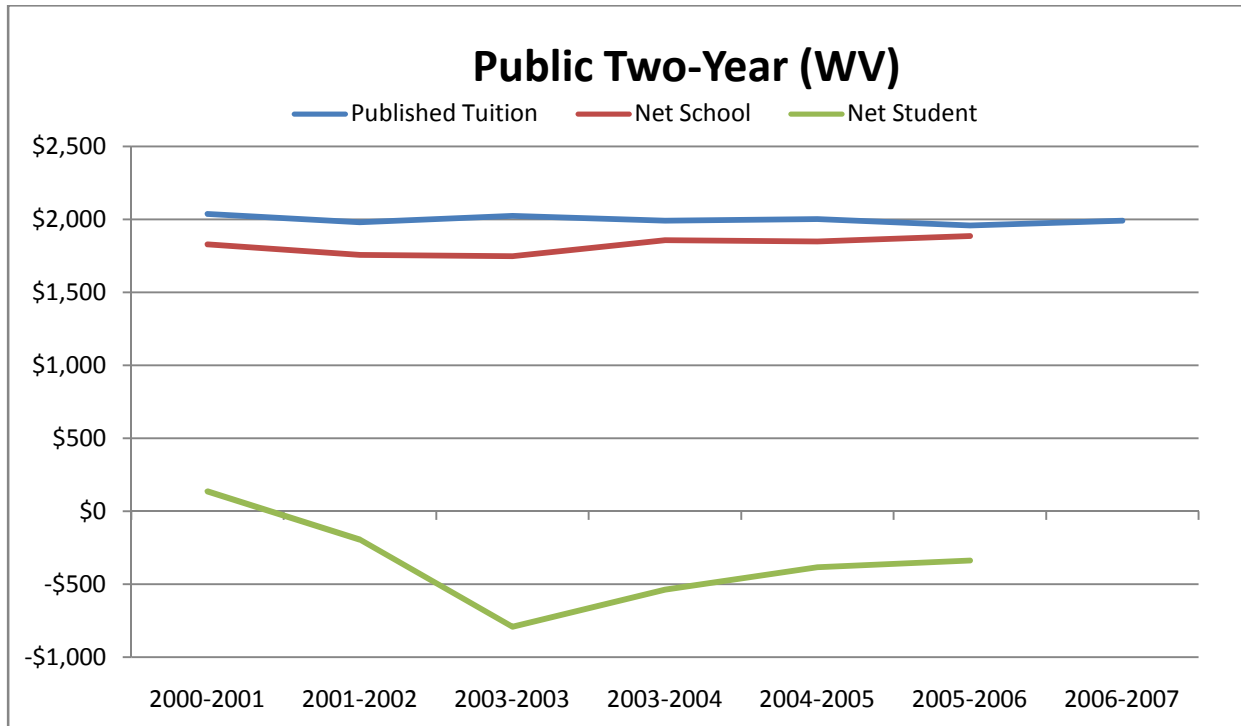






## West Virginia





## Wyoming

