

Student Affordability Report 2017

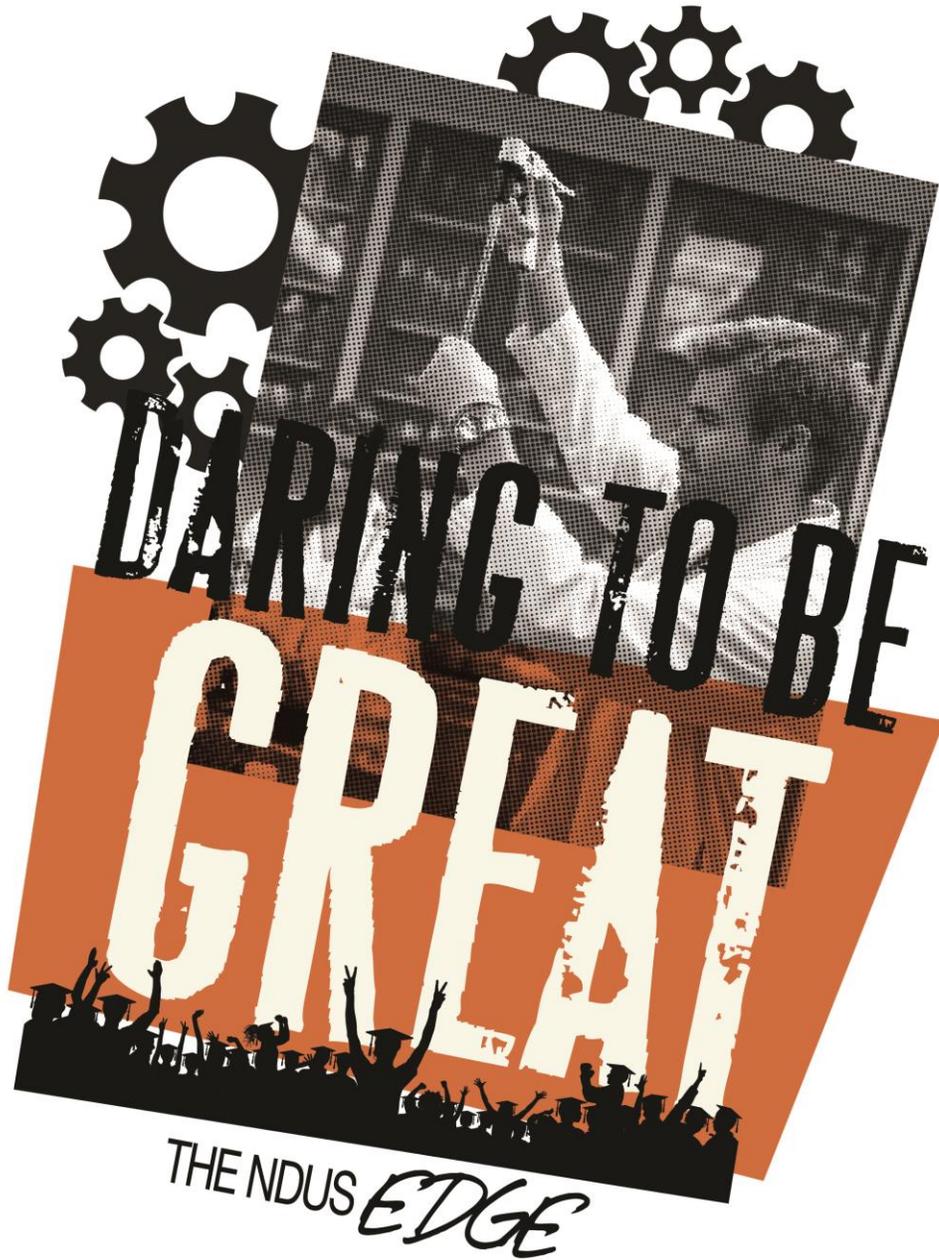


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North Dakota University System Student Affordability Report 2017

College affordability is a major factor in student access, retention and completion. Tuition and fee rates are a major component of affordability. Another significant factor is the availability of financial aid programs from federal, state, institutional and private sources. Well-rounded and strategically designed approaches to college affordability can better assist families in preparing for post-secondary education, accessing programs and attaining educational goals. The first step is to provide students with access to clear, concise and timely information on costs and aid programs. This report outlines key affordability factors of the North Dakota University System (NDUS.)

Overview of Report

- ◆ The 2016-17 tuition and mandatory fee rates at the state’s research institutions (UND, NDSU) and regional four-year universities (MiSU, MaSU, DSU, and VCSU) were lower than regional counterparts. NDUS two-year campus tuition and mandatory fee rates continue to be higher than regional counterparts. Mandatory fees are those assessed to all students regardless of program and do not include course or program specific fees. (TABLE 1)
- ◆ NDUS 2016-17 room and board rates at all research and four-year institutions are significantly lower than regional rates. Two-year college room and board rates are much higher than regional rates. (TABLE 2)
- ◆ The total average 2016-17 estimated total student cost (which does not take into account financial aid or other discounts) is as follows: (TABLE 3)

2016-17 Estimated Total Student Cost Summarized

Institution Type	Total Cost ¹
UND/NDSU	\$20,400
MiSU	\$17,200
4-Year	\$16,900
2-Year	\$15,800

¹ Total cost includes tuition, fees, room, board, books, supplies, travel and other miscellaneous expenses.

- ◆ Tuition and fees range from 28-40% of the total estimated student cost. Room, board, books, supplies, travel and other expenses account for the remaining 60-72% of the cost.
- ◆ Federal campus-based grant, Pell Grants and Perkins loans awarded to NDUS students increased by 15.6%, between 2005-06 and 2015-16. Federal funding levels have generally not increased over this time, with the exception of minimal increases to Pell Grant. During this same ten-year period, federal student loans also increased; however, a more recent 5-year period shows reductions in all types of federal aid awarded, including loans. (TABLE 4a-4d)
- ◆ Federal Work-Study awards continue to decline. It is increasingly difficult for campuses to compete with high paying jobs in the market place. The 10-year change is a 16.3% reduction.
- ◆ Loan volume is declining at all institution types. All saw a reduction in number of borrowers, average loan amount borrowed and total volume over the past five years. The 10-year picture shows a \$1.6 million increase in loan volume. (TABLE 6b)
- ◆ In 2015, the average NDUS overall student loan indebtedness for graduates was \$27,034, a 2.4% decrease from 2014, for all loan types (federal, Perkins, private alternative loans and other loans.) All institution categories showed a reduced loan indebtedness from the prior year. The national average continued to climb by 4.0% at \$30,100, as reported by the Institute for College Access & Success. (TABLE 6a)
 - NDUS Research universities average \$32,931
 - NDUS Four-year universities average \$25,042
 - NDUS Two-year colleges average \$14,215

Tuition, Mandatory Fees, Room and Board

With the exception of the two-year campuses, the cost of tuition, mandatory fees, room and board for NDUS campuses continue to be less than their regional counterparts in 2016-17. *Regional peers include: Arizona, Colorado, Idaho, Minnesota, Montana, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington and Wyoming.*

TABLE 1				
Tuition and Mandatory Fees for Resident Undergraduate				
Comparison of NDUS Campuses to Regional Average				
	UND/NDSU	MiSU	4-year	2-year
2013-14				
NDUS Variance to Regional Average (\$)	(\$788)	(\$849)	(\$879)	+\$554
NDUS Variance to Regional Average (%)	(9.5%)	(12.2%)	(13.3%)	+15.4%
2014-15				
NDUS Variance to Regional Average (\$)	(\$746)	(\$943)	(\$775)	+\$575
NDUS Variance to Regional Average (%)	(8.8%)	(13.2%)	(11.7%)	+15.8%
2015-16				
NDUS Variance to Regional Average (\$)	(\$781)	(\$997)	(\$791)	+\$675
NDUS Variance to Regional Average (%)	(8.9%)	(13.5%)	(11.5%)	+18.1%
2016-17				
NDUS Variance to Regional Average (\$)	(\$711)	(\$932)	(\$787)	+\$628
NDUS Variance to Regional Average (%)	(8.0%)	(12.4%)	(11.2%)	+16.4%
TABLE 2				
Comparison of NDUS Room and Board Rates to Regional Average				
	UND/NDSU	MiSU	4-year	2-year
2013-14				
NDUS Variance to Regional Average (\$)	(\$1,899)	(\$2,044)	(\$1,749)	+\$167
NDUS Variance to Regional Average (%)	(21.5%)	(26.8%)	(24.4%)	+2.9%
2014-15				
NDUS Variance to Regional Average (\$)	(\$1,929)	(\$2,106)	(\$1,711)	+\$428
NDUS Variance to Regional Average (%)	(21.2%)	(27.1%)	(23.1%)	+7.0%
2015-16				
NDUS Variance to Regional Average (\$)	(\$1,958)	(\$1,802)	(\$1,407)	+\$730
NDUS Variance to Regional Average (%)	(21.0%)	(23.1%)	(18.7%)	+11.3%
2016-17				
NDUS Variance to Regional Average (\$)	(\$1,848)	(\$2,006)	(\$1,504)	+\$884
NDUS Variance to Regional Average (%)	(19.2%)	(24.3%)	(19.3%)	+13.8%

Total Estimated Student Cost

Total estimated student costs for 2016-17 range from \$15,800 to \$20,400. Tuition and mandatory fees comprised between 28%(at two-year campuses) and 40% (at UND/NDSU) of total costs. Room and board, books, supplies, travel and other expenses account for the remaining 60-72%.

TABLE 3 NDUS Total Estimated Student Costs*				
	UND/NDSU	MiSU	4-year	2-year
2006-07	\$14,600	\$12,400	\$11,900	\$10,800
2007-08	\$15,300	\$13,000	\$12,500	\$11,400
2008-09	\$16,000	\$13,400	\$13,000	\$11,900
2009-10	\$16,700	\$14,300	\$13,600	\$12,300
2010-11	\$17,300	\$14,800	\$14,000	\$12,800
2011-12	\$17,900	\$15,100	\$14,600	\$13,400
2012-13	\$18,400	\$15,500	\$15,100	\$13,800
2013-14	\$18,800	\$15,900	\$15,500	\$14,200
2014-15	\$19,500	\$16,500	\$16,200	\$15,100
2015-16	\$19,800	\$16,800	\$16,600	\$15,800
2016-17	\$20,400	\$17,200	\$16,900	\$15,800
One-year change from 2015-16 to 2016-17	\$600 3.0%	\$400 2.4%	\$300 1.8%	\$0 0.0%
Ten-year change from 2006-07 to 2016-17	\$5,800 39.7%	\$4,800 38.7%	\$5,000 42.0%	\$5,000 46.3%
* The 2016-17 total cost includes tuition, fees, room and board, and estimated indirect costs for books and supplies of \$1,053, and travel, miscellaneous and other expenses of \$3,414. Actual indirect costs may vary.				

Federal Funding Sources

Campus-based grants and loans consist of the Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan and Federal Work-Study. In addition, the federal Pell Grant is a program that provides non-repayable grants to the neediest students. Federal student loans may be either need-based (subsidized) or non-need based (unsubsidized.) Tables 4a through 4d summarize the federal student loan, grant and work program disbursements received by NDUS students for a 10-year period through the 2015-16 academic year.

Federal Student Loans

While the 10-year federal student loan (subsidized, unsubsidized and PLUS) volume increased by 20.2%, the more recent 5-year trend shows a decrease of 14.2%. All institutional categories showed a reduction in student loan volume from 2010-11 to 2015-16. Prior to 2007, the maximum annual loan limit that a freshman could borrow was \$2,625; today it is \$5,500. This change contributed to the increasing loan volume between 2005 and 2016. The 5-year decrease in loan volume correlates with the State of North Dakota's increased investment in student grants and scholarships. The North Dakota Academic and CTE Scholarships totaling \$63 million have been awarded to over 10,500 students since 2010. Additionally, an average of \$9.8 million in state-funded need-based grants have been awarded annually since 2010-11. In comparison, the 5-year period prior to 2010-11 showed average annual need-based grant awards of \$3.6 million.

Federal Campus-Based Grant, Perkins Loan, Pell Grant and Work Study

In the 2015-16 school year, NDUS institutions disbursed 15.6% more in federal campus-based aid and Pell Grant than 10 years ago. However, the more recent five-year period reflects a 21.9% decrease. Work-study has also declined by 16.3% in the last ten years. Some colleges struggle to fill Work-Study positions due to competing jobs and wages in the marketplace.

The recent decrease in campus-based grants and loans can be attributed to federal program changes. The federal Perkins Loan program has not received new funding for several years. The program was scheduled to sunset in 2015, but was extended for an additional two-year period. However, the eligibility criteria are greatly restricted under the extension. Additionally, the program will not see any new federal dollars. Schools must rely on loan pay-offs to issue additional awards. Without additional federal funding, this low-interest student loan program will continue to decrease in effectiveness. The program is set to expire on September 30, 2017.

Similarly, the Pell Grant program has not seen significant funding increases in recent years. In 2005-06, the maximum Pell Grant award was \$4,050, and increased to \$5,550 by 2010. Since 2011, the average Pell Grant maximum award increased less than 1% per year. With only minimal annual increases, the Pell Grant will continue to cover less and less of the neediest student's costs. According to College Board, the maximum Pell Grant covered 74% of public 4-year tuition and fees in 2005-06, but only 61% in 2015-16. Additionally, students are finding decreased eligibility due to federal regulatory changes. A student's lifetime eligibility for Pell Grant is limited to no more than 12 fulltime semesters (6 years), and year-round Pell Grants have been eliminated. [*Trends in Student Aid* 2015, The College Board.]

Table 4a

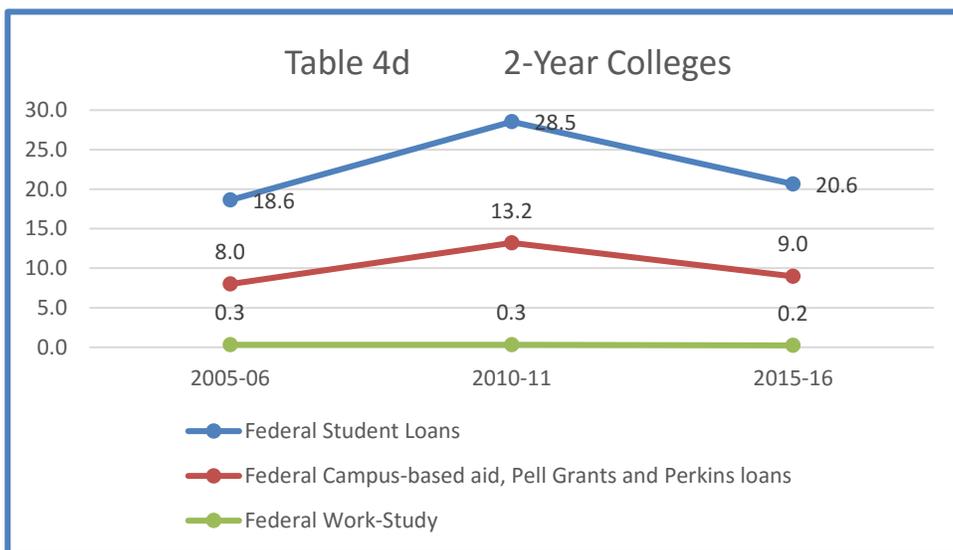
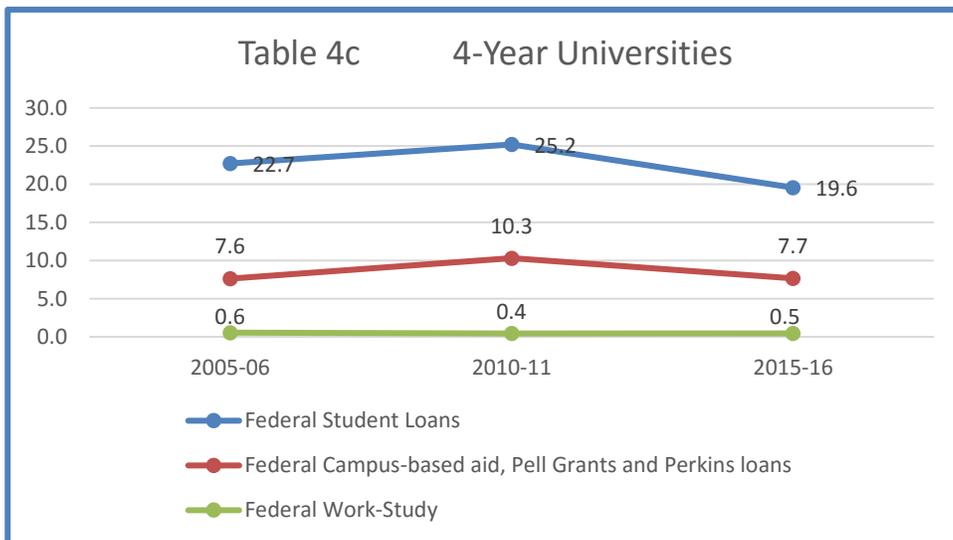
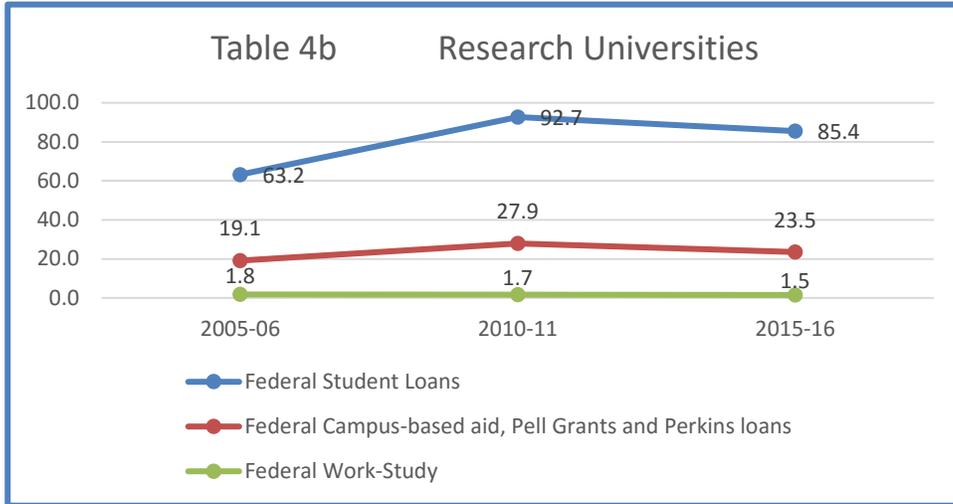
History of Federal Loan And Grant Aid Academic Year 2005-06 to 2015-16 (Millions of Dollars)								
	2005-06	2010-11	2015-16	10-Year Change		5-Year Change		
Research (NDSU, UND)								
Federal Student Loans	\$63.2	\$92.7	\$85.4	\$22.2	35.1%	(\$7.3)	-7.9%	
Federal Campus-based Grant, Perkins Loan and Pell Grants	\$19.1	\$27.9	\$23.5	\$4.4	22.9%	(\$4.4)	-15.8%	
Federal Work-Study	\$1.8	\$1.7	\$1.5	(\$0.3)	-14.8%	(\$0.2)	-10.5%	
Four-Year (DSU, MaSU, MiSU, VCSU)								
Federal Student Loans	\$22.7	\$25.2	\$19.6	(\$3.2)	-13.9%	(\$5.7)	-22.4%	
Federal Campus-based Grant, Perkins Loan and Pell Grants	\$7.6	\$10.3	\$7.7	0.05	0.6%	(\$2.6)	-25.6%	
Federal Work-Study	\$0.6	\$0.4	\$0.5	(\$0.1)	-17.3%	\$0.02	3.6%	
Two-year (BSC, LRSC, WSC, NDSCS, DCB)								
Federal Student Loans	\$18.6	\$28.5	\$20.6	\$2.0	10.9%	(\$7.9)	-27.7%	
Federal Campus-based Grant, Perkins Loan and Pell Grants	\$8.0	\$13.2	\$9.0	\$1.0	12.5%	(\$4.2)	-31.9%	
Federal Work-Study	\$0.3	\$0.3	\$0.2	(\$0.1)	-23.3%	(\$0.1)	-25.6%	
NDUS Total								
Federal Student Loans	\$104.5	\$146.4	\$125.6	\$21.1	20.2%	(\$20.8)	-14.2%	
Federal Campus-based Grant, Perkins Loan and Pell Grants	\$34.7	\$51.4	\$40.2	\$5.4	15.6%	(\$11.3)	-21.9%	
Federal Work-Study	\$2.6	\$2.4	\$2.2	(\$0.4)	-16.3%	(\$0.2)	-9.9%	

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

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

Data Sources: Pell Grant, FSEOG, Perkins obtained from FISAP data collected by NDUS.
 Loan volume for obtained from NDUS report NDU_0176_FA.

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



Net Price

Net price is a key component of affordability for families because it considers the entire cost of attending an institution. According to the *Higher Education Administration*, net price is the estimated average yearly price charged to first-time, full-time undergraduate students receiving student aid at an institution after deducting grant and scholarship aid. Net price looks beyond tuition and fees and provides students with information on estimated out of pocket expenses once scholarships and grants are deducted from published cost of attendance. Since cost of attendance includes tuition, fees, room/board, books, transportation and other miscellaneous educational expenses, the student can better gauge the amount of out of pocket expense, or “net price” it will require to attend an institution. Family contributions, student savings, employment and student loans fill the gap. Net price is a key affordability indicator in the State Board of Higher Education’s Strategic Plan 2015-2020 as it provides an estimate of a family’s ability pay, especially low-income families in the lowest income quintile.

As of the publishing of this report, the IPEDS data center had not yet released the 2014-15 net price data. However, as noted in the 2016 report, the 2013-14 data suggests that NDUS institutions are more affordable to the lowest income families when compared to regional peers. In other words, North Dakota families, with lower means, require less income to cover net price compared to regional counterparts.

2013-14 Percent of Lowest Income Earner’s Annual Income to Cover “Net Price”	
NDSU	61.4%
UND	70.0%
Regional Peers	79.1%
Minot State	47.6%
Valley City State	51.1%
Mayville State	50.6%
Dickinson State	43.4%
Regional Peers	69.7%
Bismarck State	36.0%
Lake Region State	36.1%
ND State College of Science	43.5%
Williston State	46.4%
Dakota College at Bottineau	37.0%
Regional Peers	49.6%

Regional Peers: AZ, CO, ID, MN, MT, NV, MN, OR, SD, UT, WA and WY. Net price derived from IPEDS data center as of January 2016.

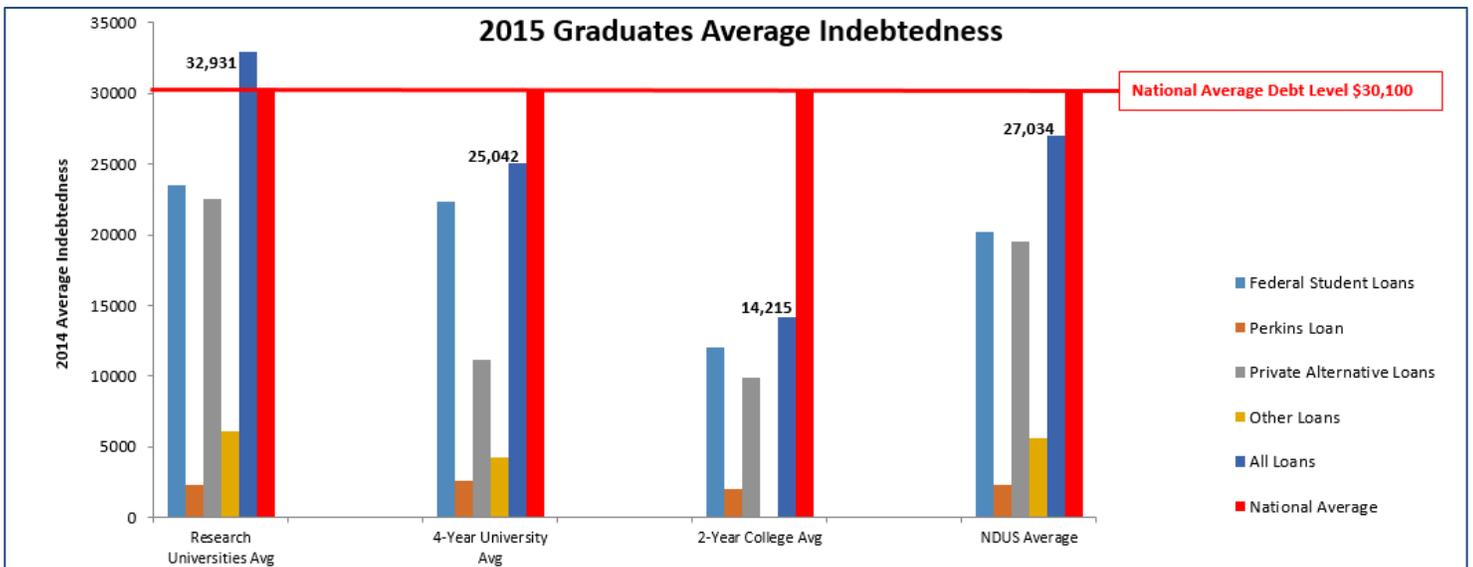
Loan Volume & Indebtedness

Annual loan volume and indebtedness at graduation are important indicators of college affordability. As previously noted, the 5-year loan volume shows signs of slowing with reduced loan volume at all institution types. Over that time, two-year college loan volume decreased by \$7.5 million, four-year institutions by \$6.1 million, and the research universities by \$40.2 million. Additionally, the average annual loan amount per student borrower is also decreasing. This data is reflected in Table 6b.

This slowing of student loan growth is encouraging, especially since students have had the opportunity for increased loan limits. In 2007-08, the Higher Education Reconciliation Act of 2005 increased annual Stafford loan limits for freshmen, sophomores and graduate students. The Ensuring Continued Access to Student Loans Act of 2008 again increased annual loan limits for undergraduate students, allowing for an additional \$2,000 of unsubsidized loan borrowing per year. As previously noted, this increase has given students the ability to borrow significantly more annual student loans than they were able to receive 10 years ago. This is evident in the data in Table 6b, which shows higher rates of borrowing and higher average annual loan amounts following the 2007 and 2008 federal legislation.

Loan indebtedness at graduation is a national topic in higher education. Debt at graduation (Table 6a) among 2015 NDUS graduates who borrowed averaged \$20,253 for federal loans, \$2,341 for Perkins Loans and \$27,034 for all loans types, which includes federal and private loans. This was 2.4% decreased from the 2014 levels. North Dakota results are contrary to the national trend, which continues to climb. The national graduate loan indebtedness increased by 4.0% from 2014 to 2015. The national average for 2015 graduates (public and non-profit four-year colleges) was \$30,100 as reported by the Institute for College Access & Success. As reported in *Student Debt and the Class of 2015*, approximately seven in 10 students (68.0%) who graduated from public and private non-profit colleges in 2015 had student loans. It is important to note that tracking and collection of loan indebtedness data is not mandated by federal regulation. Reports such as these rely on schools voluntarily providing complete and accurate debt information for a specific cohort; however, not all schools participate. The NDUS data is taken directly from NDUS reports and includes all loan types.

Table 6a



Average indebtedness (public & non-profit 4 year colleges) reflects 2015 undergraduate class who graduated between 7/1/14 and 6/30/15 who started as first-time students and received a degree at the respective institution. It includes only loans made to students who borrowed while enrolled at the institution. It excludes transfer students, and money borrowed at other institutions. Average includes all student-based loan debt (federal loans, institutional loans, private loans, nursing loans, etc...) but excludes parent loans.

Table 6b

Est. Average Annual Loan Amounts and Percentage of Students Borrowing (estimated based on fall enrollment numbers)				
2-Year Annual Loan Volume (BSC, LRSC, DCB, NDSCS, WSC)				
Year	Loan Amount Borrowed (millions of dollars)	Number of Borrowers ²	Number of Borrowers/Total Headcount ³ Enrollment	Average Annual Loan
2005-06	\$19.30	6,213	71%	\$3,106
2006-07	\$24.70	6,822	76%	\$3,621
2007-08	\$29.40	7,364	83%	\$3,992
2008-09	\$30.10	7,500	74%	\$4,013
2009-10	\$27.70	5,101	48%	\$5,430
2010-11	\$28.50	5,301	47%	\$5,376
2011-12	\$28.60	5,150	48%	\$5,553
2012-13	\$25.00	4,633	43%	\$5,396
2013-14	\$23.11	4,499	42%	\$5,136
2014-15	\$21.87	4,201	39%	\$5,206
2015-16 ¹	\$20.99	4,045	37%	\$5,189
5-yr change	-26.35%	-23.69%	-20.67%	-3.48%
10-yr change	8.76%	-34.89%	-47.49%	67.07%
4-Year Annual Loan Volume (DSU, MaSU, MiSU, VCSU)				
Year	Loan Amount Borrowed (millions of dollars)	Number of Borrowers ²	Number of Borrowers/Total Headcount ³ Enrollment	Average Annual Loan
2005-06	\$23.10	5,906	72%	\$3,911
2006-07	\$25.50	6,047	77%	\$4,217
2007-08	\$26.80	5,816	78%	\$4,607
2008-09	\$27.10	5,880	70%	\$4,609
2009-10	\$25.90	4,298	49%	\$6,026
2010-11	\$26.50	4,414	53%	\$6,004
2011-12	\$24.90	4,116	53%	\$6,050
2012-13	\$22.70	3,730	51%	\$6,086
2013-14	\$22.03	3,847	55%	\$5,727
2014-15	\$20.58	3,649	53%	\$5,640
2015-16 ¹	\$20.43	3,659	54%	\$5,583
5-yr change	-22.91%	-17.10%	2.38%	-7.00%
10-yr change	-11.56%	-38.05%	-24.63%	42.76%
Research Universities (NDSU, UND)				
Year	Loan Amount Borrowed (millions of dollars)	Number of Borrowers ²	Number of Borrowers/Total Headcount ³ Enrollment	Average Annual Loan
2005-06	\$86.50	18,753	75%	\$4,613
2006-07	\$97.40	19,198	77%	\$5,073
2007-08	\$117.40	19,139	76%	\$6,134
2008-09	\$116.90	18,158	66%	\$6,438
2009-10	\$123.00	15,970	56%	\$7,702
2010-11	\$129.20	16,779	58%	\$7,700
2011-12	\$133.90	17,047	57%	\$7,855
2012-13	\$129.90	16,538	69%	\$7,855
2013-14	\$131.22	17,795	75%	\$7,374
2014-15	\$90.26	15,237	64%	\$5,924
2015-16 ¹	\$89.04	15,258	65%	\$5,836
5-yr change	-31.08%	-9.06%	11.40%	-24.21%
10-yr change	2.94%	-18.64%	-13.85%	26.50%

¹ Prior to 2013/14, loan volume included FFEL or Direct Subsidized and Unsubsidized, and Parent PLUS only. From 2013-14 forward, loan volume reflects Direct Subsidized, Direct Unsubsidized, Perkins Loan and Parent PLUS. Excludes Graduate PLUS, institutional and private loans.

² Borrowers may be duplicated.

³ Undergraduate headcount based on FALL 2015 enrollment reports.

Sources: 2005-06 through 2007-08 SLND and EAC. Effective 2008-09 forward, Report NDU_0176_FA. Report NDU_0176_FA is not a history file and therefore, amounts may change after the data is generated for this report. For this reason, prior year data has been carried forward from previous Affordability Reports for consistency. Only the most recent year has been updated on the current report.

Percent of Students with Aid

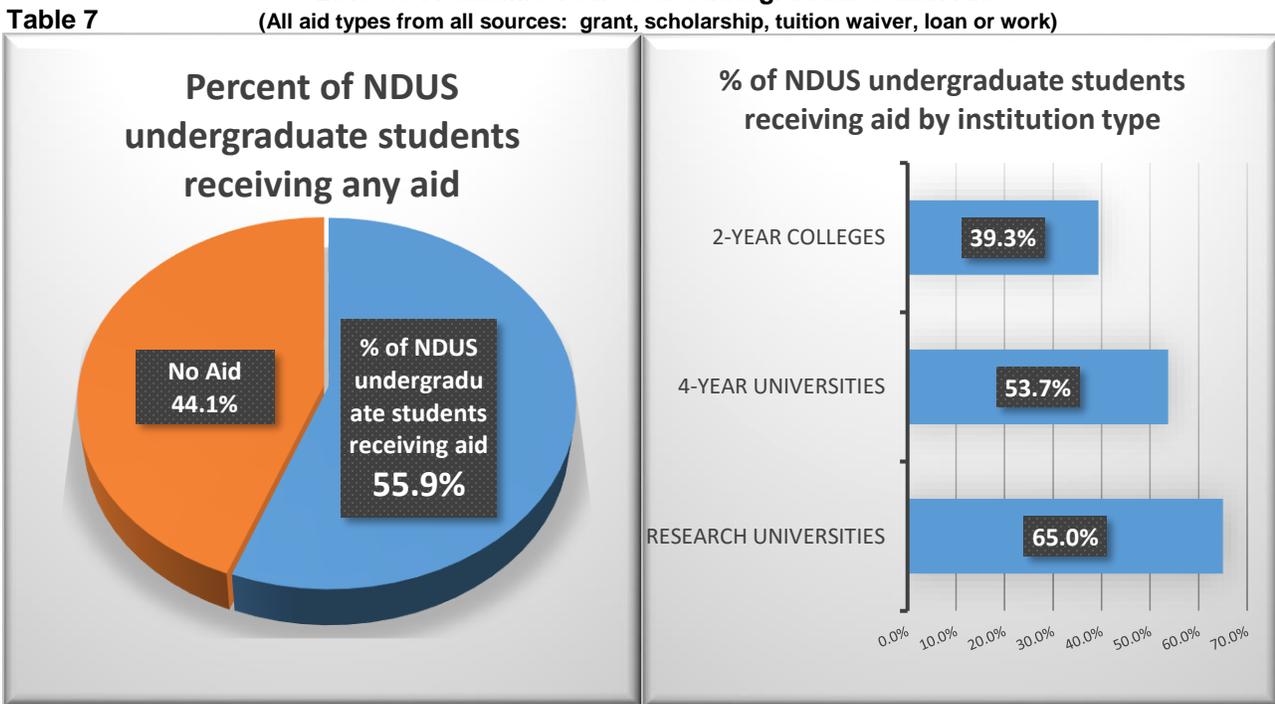
College affordability is dependent on many factors from cost, to family income and student savings, to the availability of financial aid. Students attending NDUS institutions have the opportunity to take advantage of a wide breadth of aid programs. Financial aid includes, but is not limited to, the following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

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

In 2015-16, 55.9% of undergraduate students received some type of financial aid from one or more of the sources noted above, which is consistent with previous years. At UND and NDSU, an average of 65.0% received some type of aid, at four-year universities, 53.7% and at two-year colleges, 39.3%. Approximately 44.1% of the 2015-16 undergraduates received no financial aid.

In the most current data reported in IPEDS (2013-14), for the NDUS institutions, of those who received financial aid, an estimated 49.0% receive some type of grant, scholarship or waiver, and 40.0% received a student loan disbursement. This reduced loan volume is also reflected in the loan volume data in tables 4a-4d.

2015-16 Academic Year % of Undergraduates with Aid
 (All aid types from all sources: grant, scholarship, tuition waiver, loan or work)



Finally, state grant programs, tuition waivers and institutional gift aid are also underlying components of the aid received by NDUS students. The 2015-16 NDUS Tuition Waiver Report shows that nearly \$30.9 million in tuition waivers were provided to over 7,048 degree-credit students. Additionally, the state provided over \$15.6 million in need-based grants and merit scholarships to North Dakota resident students within the NDUS. Further, NDUS institutions provided more than \$26.6 million in gift aid to over 9,700 students, an average of \$2,733 per student awarded. Gift aid reflects all institutional grants and scholarships that are not accounted for under state aid, tuition waivers or federal aid. For example, it would represent such institutional scholarships as athletic or performing arts, and institutional merit

Appendix 1

A Comparison of North Dakota and Regional Averages

2013-14 through 2016-17 Resident Undergraduate Tuition and Mandatory Fees

DOCTORAL UNIVERSITIES:	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$7,524	\$7,781	\$7,972	\$8,172
+(-) prev yr.-\$	\$280	\$257	\$191	\$200
+(-) prev yr.-%	3.9%	3.4%	2.5%	2.5%
Arizona	\$10,027	\$10,368	\$10,746	\$11,058
Colorado	\$10,550	\$11,035	\$11,507	\$12,016
Idaho	\$6,434	\$6,675	\$6,902	\$7,094
Minnesota	\$13,421	\$13,626	\$13,790	\$14,224
Montana	\$6,399	\$6,450	\$6,503	\$6,551
Nevada	\$6,587	\$6,615	\$6,863	\$7,103
New Mexico	\$6,334	\$6,510	\$6,697	\$6,840
Oregon	\$8,654	\$8,948	\$9,507	\$9,822
South Dakota	\$7,868	\$7,868	\$8,315	\$8,315
Utah	\$6,821	\$7,170	\$7,431	\$7,692
Washington	\$12,250	\$12,411	\$11,883	\$10,824
Wyoming	\$4,404	\$4,646	\$4,892	\$5,055
REGIONAL AVERAGE	\$8,312	\$8,527	\$8,753	\$8,883
+(-) prev yr.-\$	\$227	\$215	\$226	\$130
+(-) prev yr.-%	2.8%	2.6%	2.7%	1.5%

MASTERS UNIVERSITIES:	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$6,087	\$6,226	\$6,391	\$6,568
+(-) prev yr.-\$	\$165	\$139	\$165	\$177
+(-) prev yr.-%	2.8%	2.3%	2.7%	2.8%
Arizona	N/A	N/A	N/A	N/A
Colorado	\$7,812	\$8,331	\$8,761	\$9,511
Idaho	\$6,292	\$6,640	\$6,874	\$7,080
Minnesota	\$8,027	\$8,320	\$8,633	\$8,675
Montana	\$5,745	\$5,780	\$5,807	\$5,827
Nevada	N/A	N/A	N/A	N/A
New Mexico	\$4,748	\$5,405	\$5,750	\$6,111
Oregon	\$7,866	\$7,815	\$8,112	\$8,409
South Dakota	\$7,922	\$7,952	\$8,379	\$8,466
Utah	\$5,458	\$5,661	\$5,820	\$6,027
Washington	\$8,554	\$8,621	\$8,361	\$7,394
Wyoming	N/A	N/A	N/A	N/A
REGIONAL AVERAGE	\$6,936	\$7,169	\$7,388	\$7,500
+(-) prev yr.-\$	\$228	\$233	\$219	\$112
+(-) prev yr.-%	3.4%	3.4%	3.1%	1.5%

Appendix 1 continued				
FOUR-YEAR REGIONAL COLLEGES & UNIVERSITIES:	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$5,707	\$5,874	\$6,102	\$6,250
+(-) prev yr.-\$	\$157	\$167	\$228	\$148
+(-) prev yr.-%	2.8%	2.9%	3.9%	2.4%
Arizona	N/A	N/A	N/A	N/A
Colorado	\$6,804	\$7,205	\$7,620	\$7,796
Idaho	\$5,784	\$5,900	\$6,000	\$6,120
Minnesota	\$12,225	\$12,026	\$12,246	\$12,273
Montana	\$5,141	\$5,154	\$5,207	\$5,276
Nevada	\$4,463	\$4,613	\$4,868	\$5,130
New Mexico	\$4,060	\$4,060	\$4,367	\$4,560
Oregon	\$8,549	\$8,460	\$8,839	\$9,103
South Dakota	\$7,563	\$7,563	\$7,887	\$7,887
Utah	\$4,686	\$4,863	\$5,003	\$5,185
Washington	N/A	N/A	N/A	N/A
Wyoming	N/A	N/A	N/A	N/A
REGIONAL AVERAGE	\$6,586	\$6,649	\$6,893	\$7,037
+(-) prev yr.-\$	\$351	\$63	\$244	\$144
+(-) prev yr.-%	5.6%	1.0%	3.7%	2.1%

TWO-YEAR COLLEGES:	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$4,086	\$4,210	\$4,411	\$4,469
+(-) prev yr.-\$	\$109	\$124	\$200	\$58
+(-) prev yr.-%	2.7%	3.0%	4.8%	1.3%
Arizona	\$2,355	\$2,437	\$2,482	\$2,567
Colorado	\$3,699	\$3,848	\$4,025	\$4,219
Idaho	\$2,876	\$3,239	\$3,395	\$3,486
Minnesota	\$5,370	\$5,389	\$5,400	\$5,341
Montana	\$3,384	\$3,434	\$3,498	\$3,531
Nevada	\$2,700	\$2,700	\$2,805	\$2,910
New Mexico	\$1,572	\$1,603	\$1,810	\$1,896
Oregon	\$4,535	\$4,638	\$4,610	\$4,706
South Dakota	\$5,937	\$6,020	\$6,400	\$6,613
Utah	\$3,261	\$3,410	\$3,514	\$3,626
Washington	\$4,274	\$4,294	\$4,169	\$4,249
Wyoming	\$2,539	\$2,602	\$2,722	\$2,942
REGIONAL AVERAGE	\$3,542	\$3,635	\$3,736	\$3,840
+(-) prev yr.-\$	\$121	\$93	\$101	\$104
+(-) prev yr.-%	3.5%	2.6%	2.8%	2.8%

Data Sources: Tuition & Fees In Public Higher Education in the West 2016-17 Detailed Tuition and Fee Tables (All states except North Dakota and Minnesota); Minnesota rates from www.mnscu.edu/admissions/collegcostcomparison.html; North Dakota rates from 2016-17 Institutional Charges Schedule; U.S. Census Bureau, 2015 American Community Survey (ACS) One-Year Public Use Microdata Sample (PUMS) File (Provided by NCHEMS)
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Appendix 2

A Comparison of North Dakota and Regional Averages 2013-14 through 2016-17 Room and Board Rates

DOCTORAL UNIVERSITIES:	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$6,944	\$7,150	\$7,369	\$7,774
+(-) prev yr.-\$	\$40	\$206	\$219	\$405
+(-) prev yr.-%	0.6%	3.0%	3.1%	5.5%
Arizona	\$9,377	\$9,709	\$9,789	\$10,723
Colorado	\$10,773	\$11,016	\$10,992	\$11,287
Idaho	\$7,115	\$7,225	\$7,333	\$7,509
Minnesota	\$8,732	\$8,920	\$9,314	\$9,377
Montana	\$7,922	\$8,193	\$8,528	\$8,863
Nevada	\$9,962	\$10,208	\$10,296	\$10,673
New Mexico	\$7,873	\$8,055	\$8,131	\$8,730
Oregon	\$10,711	\$10,904	\$11,400	\$11,572
South Dakota	\$6,819	\$6,798	\$7,534	\$7,640
Utah	\$6,663	\$7,104	\$7,395	\$7,638
Washington	\$10,719	\$11,055	\$11,174	\$11,137
Wyoming	\$9,451	\$9,755	\$10,037	\$10,320
REGIONAL AVERAGE	\$8,843	\$9,079	\$9,327	\$9,622
+(-) prev yr.-\$	\$294	\$235	\$248	\$296
+(-) prev yr.-%	3.4%	2.7%	2.7%	3.2%

MASTERS UNIVERSITIES:	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$5,467	\$5,665	\$6,008	\$6,249
+(-) prev yr.-\$	\$299	\$198	\$343	\$241
+(-) prev yr.-%	5.8%	3.6%	6.1%	4.0%
Arizona	N/A	N/A	N/A	N/A
Colorado	\$8,713	\$8,655	\$9,012	\$9,220
Idaho	\$6,464	\$6,612	\$6,938	\$7,566
Minnesota	\$7,142	\$7,389	\$7,821	\$8,042
Montana	\$6,680	\$6,980	\$7,214	\$7,690
Nevada	N/A	N/A	N/A	N/A
New Mexico	\$6,276	\$6,571	\$6,824	\$7,869
Oregon	\$9,381	\$9,972	\$10,473	\$10,660
South Dakota	\$5,750	\$6,136	\$6,259	\$6,553
Utah	\$7,379	\$7,764	\$5,777	\$6,487
Washington	\$9,455	\$9,862	\$9,969	\$10,208
Wyoming	N/A	N/A	N/A	N/A
REGIONAL AVERAGE	\$7,471	\$7,771	\$7,810	\$8,255
+(-) prev yr.-\$	\$326	\$300	\$39	\$445
+(-) prev yr.-%	4.6%	4.0%	0.5%	5.7%

Appendix 2 continued				
FOUR-YEAR REGIONAL COLLEGES & UNIVERSITIES	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$5,413	\$5,683	\$6,128	\$6,297
+(-) prev yr.-\$	\$301	\$270	\$445	\$169
+(-) prev yr.-%	5.9%	5.0%	7.8%	2.8%
Arizona	N/A	N/A	N/A	N/A
Colorado	\$9,008	\$9,322	\$9,654	\$9,712
Idaho	\$6,510	\$6,194	\$6,360	\$7,392
Minnesota	\$7,491	\$7,488	\$7,655	\$8,111
Montana	\$6,805	\$7,016	\$7,360	\$7,608
Nevada	N/A	N/A	N/A	N/A
New Mexico	N/A	N/A	N/A	N/A
Oregon	\$8,815	\$8,880	\$8,530	\$8,704
South Dakota	\$6,458	\$6,942	\$7,088	\$6,984
Utah	\$5,048	\$5,918	\$6,098	\$6,098
Washington	N/A	N/A	N/A	N/A
Wyoming	N/A	N/A	N/A	N/A
REGIONAL AVERAGE	\$7,162	\$7,394	\$7,535	\$7,801
+(-) prev yr.-\$	\$254	\$232	\$141	\$266
+(-) prev yr.-%	3.7%	3.2%	1.9%	3.5%

TWO-YEAR COLLEGES:	2013-14	2014-15	2015-16	2016-17
NORTH DAKOTA	\$5,940	\$6,576	\$7,201	\$7,278
+(-) prev yr.-\$	\$366	\$636	\$625	\$77
+(-) prev yr.-%	6.6%	10.7%	9.5%	1.1%
Arizona	\$6,071	\$6,634	\$6,889	\$7,084
Colorado	\$6,039	\$6,382	\$6,968	\$7,133
Idaho	\$6,285	\$6,425	\$6,495	\$6,545
Minnesota	\$4,722	\$4,840	\$5,633	\$5,781
Montana	\$4,615	\$5,602	\$5,728	\$5,903
Nevada	N/A	N/A	N/A	N/A
New Mexico	\$5,456	\$5,582	\$5,893	\$7,024
Oregon	\$7,480	\$7,917	\$8,330	\$8,323
South Dakota	N/A	N/A	\$6,500	N/A
Utah	N/A	N/A	N/A	\$3,540
Washington	N/A	N/A	N/A	N/A
Wyoming	\$5,518	\$5,800	\$5,800	\$6,215
REGIONAL AVERAGE	\$5,773	\$6,148	\$6,471	\$6,394
+(-) prev yr.-\$	\$149	\$375	\$323	(\$77)
+(-) prev yr.-%	2.6%	6.5%	5.3%	-1.2%

Data Sources: Room and Board rates for public four-year and public two-year institutions, reported by each state in Chronicle of Higher Education article, Tuition and Fees, 1998-99 Through 2016-17" <http://www.chronicle.com/interactives/tuition-and-fees> based on 2016-17 College Board Survey, which reports double occupancy rates and 19-meal or highest plan)

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