
North Dakota University System

Affordability Report



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North Dakota University System (NDUS) Affordability Report

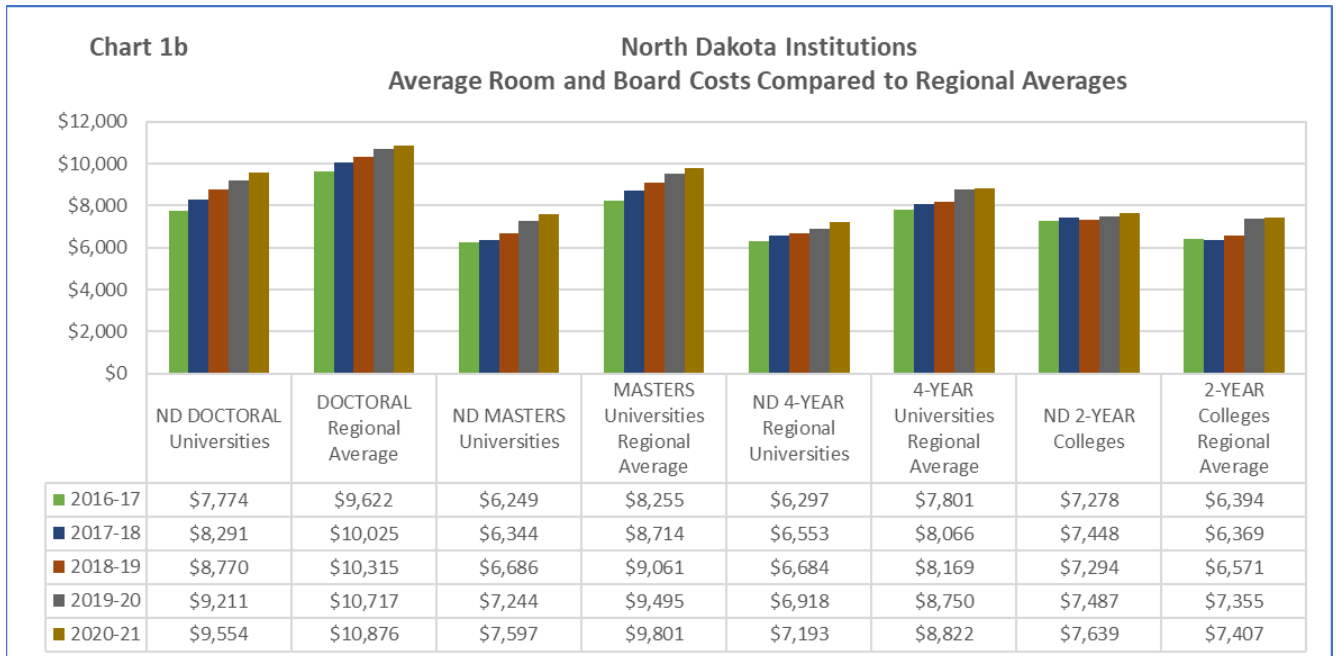
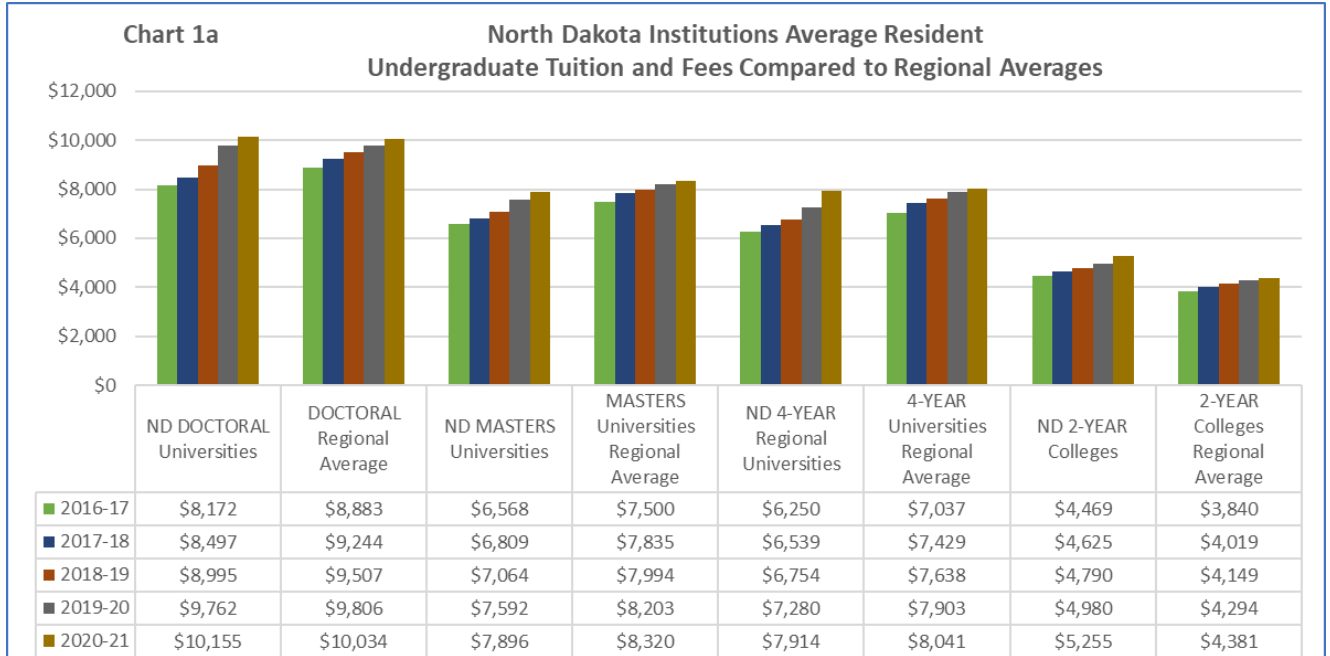
College affordability is a significant factor in student access, retention and completion. Tuition and fee rates are a major component of affordability, as is the availability of financial aid programs from federal, state, institutional and private sources. Strategically designed approaches to college affordability can better assist families in preparing for post-secondary education, accessing programs and attaining educational goals. This report outlines key affordability factors of the North Dakota University System.

Executive Summary

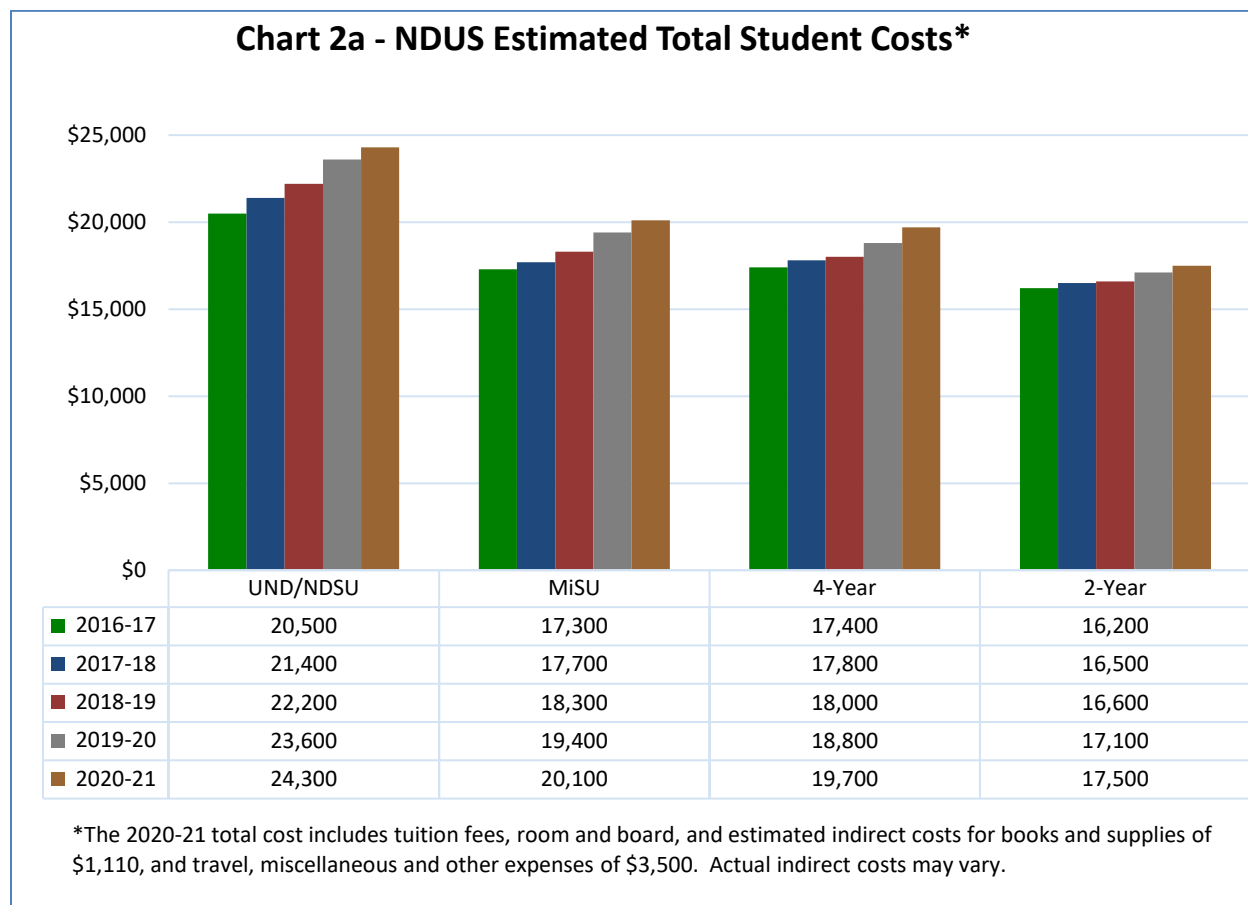
- The 2020-21 tuition and mandatory fee rates at the state masters (Minot State) and regional four-year universities (Mayville State, Dickinson State and Valley City State) were lower than the regional peers, while doctoral (UND and NDSU) universities and two-year colleges were above their regional peers. (Chart 1a)
- Room and board rates at all state doctoral, masters, and four-year universities were significantly lower than regional peer averages, while two-year college rates are comparative to their regional counterparts. (Charts 1b)
- The average 2020-21 total cost of attendance, prior to financial aid and other discounts, was \$24,300 at doctoral universities, \$20,100 at the master's university, \$19,700 at the regional four-year universities and \$17,500 at two-year colleges. (Chart 2a)
- Tuition and mandatory fees comprised approximately 42% of total student costs at doctoral universities, 39%-40% at masters/four-year universities, and 30% at two-year campuses. (Table 2b)
- Room and board accounted for approximately 39% of total student costs at doctoral universities, 37%-38% at masters/four-year universities and 44% at two-year campuses. (Table 2b)
- In 2019-20, 57% of all NDUS students received some type of financial aid, which is comparable to national averages. Of the aid disbursed, 40% of aid was in the form on non-repayable grants, scholarships and tuition waivers. (Chart 3b)
- In the past 5 years, 63% of total aid disbursed was in the form of self-help aid (student loans and Work Study), 32% came from various sources of grants and scholarships, and 5% from tuition waivers. (Chart 3a)
- Federal campus-based grant (FSEOG), Pell Grants and Perkins loans awarded to NDUS students decreased by \$4.4 million (-10.6%) from 2014-15 to 2019-20. Federal student loans declined by \$12.5 million (-9.8%) in the 5-year period. (Table 4a)
- All NDUS universities and colleges saw a reduction in total federal loan amount borrowed, number of borrowers, and number of borrowers compared to headcount, however, alternative student loan borrowing has been trending upward. (Table 5a; Chart 5b)
- Student loan indebtedness for 2020 NDUS undergraduate graduates declined by 1.1% from 2019, averaging \$28,718. The national indebtedness level is \$28,950 (TICAS 2019 graduates). (Chart 6)
- Net Price at all NDUS institutional categories is below or comparable to regional counterparts, both for the lowest quintile income-earners and middle-income earners. (Charts 7a and 7b)
- Institutional scholarships totaled \$35.2 million, private scholarships \$12 million, federal grants \$37 million and NDUS tuition waivers \$15.9 million, all sources of non-repayable aid. (Chart 8a)
- State funded student aid programs, which provide non-repayable grants and scholarships to ND resident students, totaled \$17.3 million. (Chart 8b)
- In 2019-20, 48% of gross tuition charged to degree-seeking undergraduate students in the NDUS was covered by scholarships, grants and tuition waiver.
- Post 9/11 GI Bill benefits contributed an additional \$6 million in awards to nearly 1,000 students in 2018/19. (Table 8e)

Tuition, Mandatory Fees, Room and Board

The average of tuition and fees, and room and board for NDUS masters and four-year universities continue to be less than the regional peer institutions in 2020-21. The two-year colleges for both categories of costs continue to trend above the regional comparisons. The NDUS doctoral universities tuition and fees are slightly above their regional peer institutions while the NDUS doctoral room and board costs are significantly below the regional peer institutions. Regional comparisons include peer institutions from Arizona, Colorado, Idaho, Minnesota, Montana, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington and Wyoming. The following tables detail estimated total student cost.



Estimated total student costs for 2020-21 range from \$17,500 at two-year colleges to \$24,300 at the doctoral universities. Tuition and mandatory fees comprised 30% to 42% of total costs. Room and board represent another 37% to 44% of total cost. The remaining costs consist of educational-related indirect expenses, including books, supplies, transportation and miscellaneous expenses. Actual indirect costs may vary.

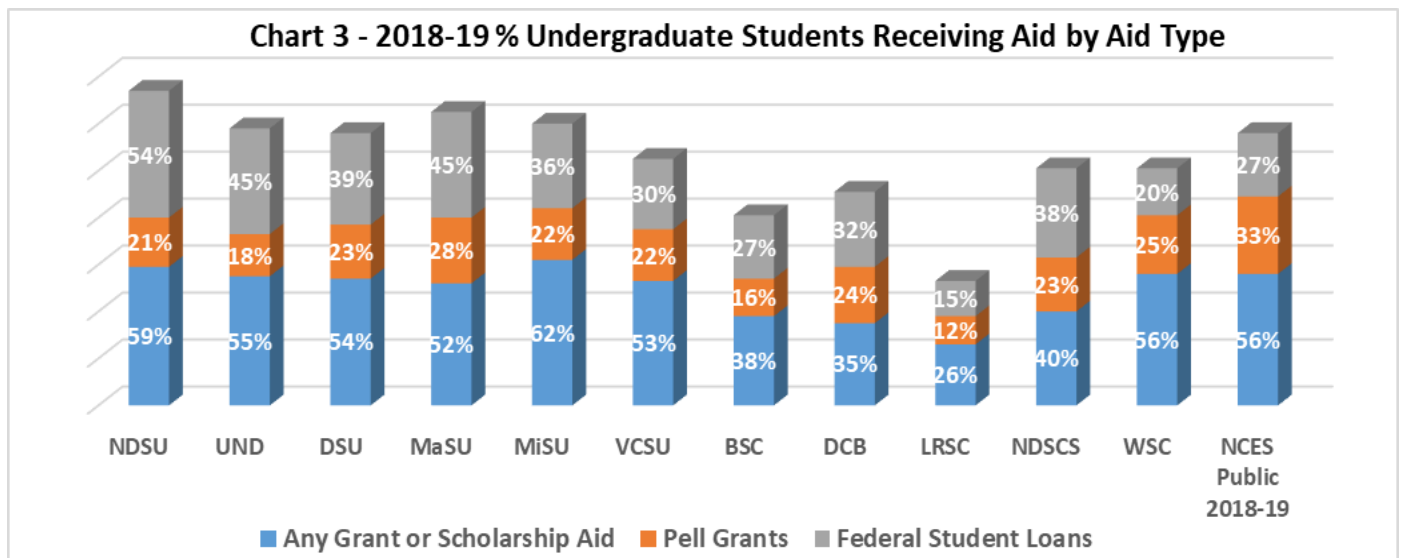


NDUS Institution	Tuition & Fees	Room & Board	Other Education Expenses
Doctoral Universities	42%	39%	19%
Masters University	39%	38%	23%
4-Year Regional Universities	40%	37%	23%
2-Year Colleges	30%	44%	26%

Financial Aid Summary

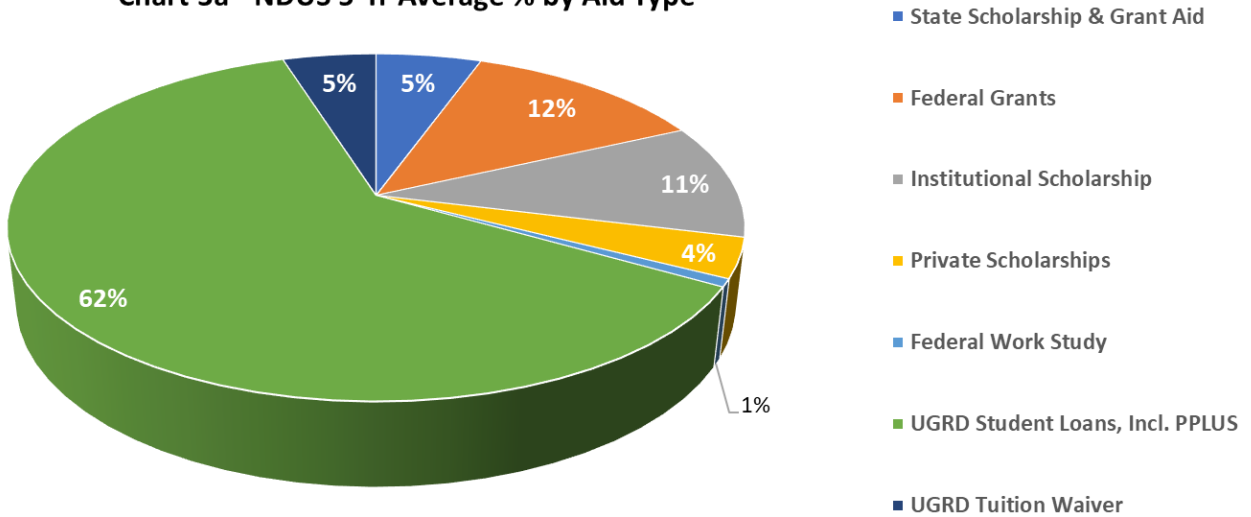
In addition to costs, college affordability is dependent on the availability of financial aid. Students attending NDUS institutions can take advantage of various programs. Financial aid includes, but is not limited to, Federal Pell Grant, Federal Supplemental Opportunity Grant (FSEOG), Federal Work Study, student loans (federal and private), state grants and scholarships, institutional scholarships, tuition waivers, institutional work, private scholarships, and Veteran’s benefits. This report focuses on these sources.

NDUS reports show that in 2019-20, 57% of all NDUS undergraduate students received some form of financial aid from one or more sources. This is consistent with 2018-19 data from the National Center for Education Statistics (NCES), which finds that 56% of undergraduate students nationally received some type of financial aid. However, as shown below in chart 3, the majority of the NDUS institutions rank below the national average for percentage of undergraduate students receiving scholarships and grants, including the Pell Grant, but above the national average for federal student loans. This points toward the importance of ongoing discussions promoting state and federal grant and scholarship resources for students in higher education.



NDUS students take advantage of a wide-breadth of financial aid sources, including grants, scholarships and student loans, among others. As shown in chart 3a, in the 5-year period through 2019-20, approximately 63% of all aid issued to NDUS students was disbursed in the form of self-help aid, which includes student loans, including Parent PLUS, and Work Study. The remainder came from various sources of grants, scholarships, and waivers. Federal Pell Grants and Supplemental Educational Opportunity Grants (FSEOG) account for 12%, NDUS tuition waivers 5%, institutional scholarships 11%, state aid programs 5%, and private-sector scholarships 4%.

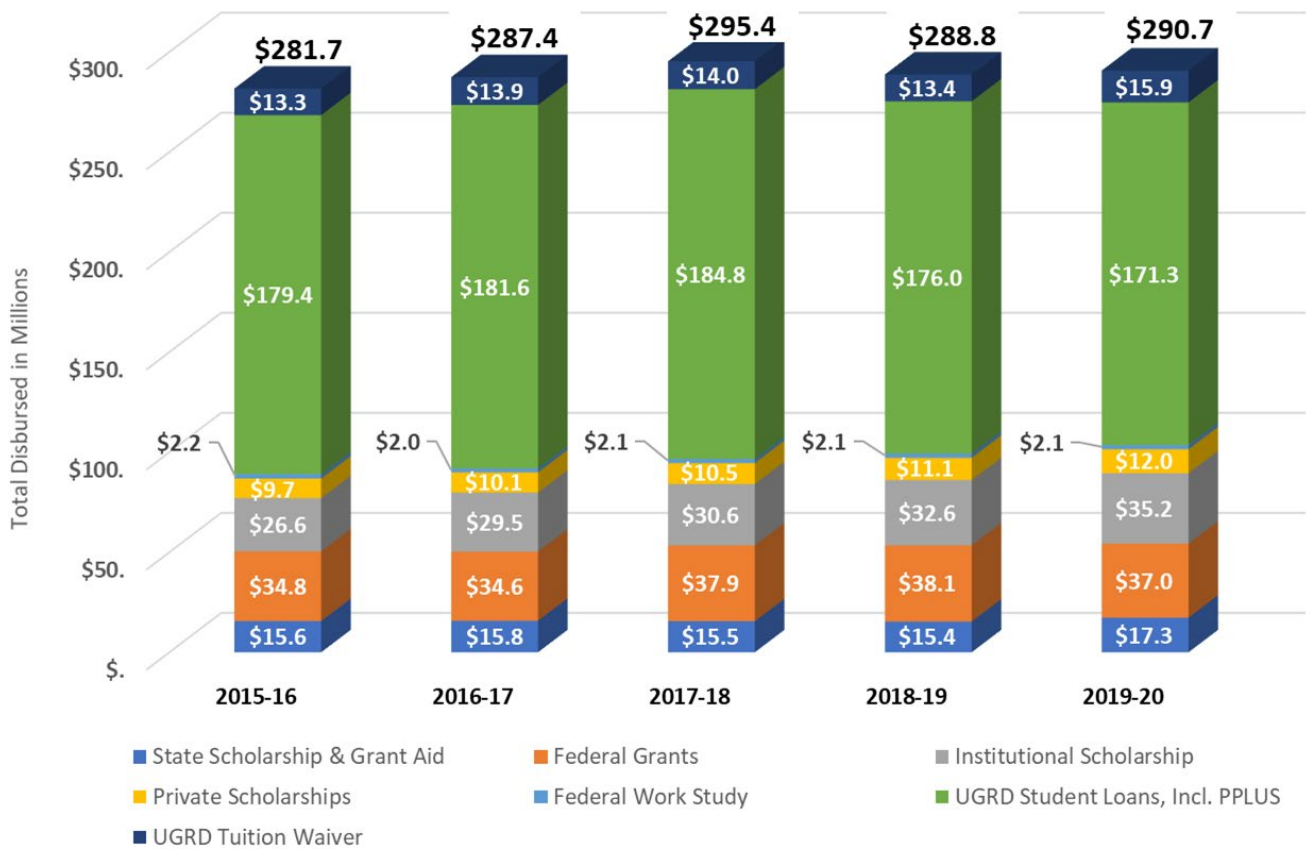
Chart 3a - NDUS 5-Yr Average % by Aid Type



In 2019-20 NDUS institutional tuition waivers and scholarships accounted for 17.5% of aid disbursed, which is above the 5-year NDUS average, while 60% was in the form of self-help aid (loans and Work Study), slightly below the NDUS 5-year average. Federal Pell Grants and FSEOG accounted for 13%, state aid 6%, and private scholarships 4%. Chart 3b displays student financial aid distributions by aid type since 2015-16.

Chart 3b - NDUS Year-by-Year Distribution of Aid by Type

(Millions of Dollars)



Federal Funding Sources

Campus-based grants and loans consist of the Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan and Federal Work Study. The Federal Pell Grant program provides non-repayable grants to the neediest students. Federal student loans may be either need-based (subsidized) or non-need based (unsubsidized). Chart 4a summarizes the federal student loan, grant and work program disbursements received by NDUS students for a 10-year period through the 2019-20 academic year.

Federal student loan volume decreased by 9.8% from 2014-15 to 2019-20. The previous 5-year period reflected a decrease in loan volume of 8.9%. The federal grant and work program disbursements have also shown a decline. In the 2019-20, NDUS institutions disbursed 10.6% less in federal campus-based aid and Pell Grants than five years earlier. The previously-reported 5-year period showed a 10.7% decrease. Federal Work Study has remained fairly level in the past 5 years. The considerable drop in federal campus-based dollars, which are awarded to the neediest students, is attributed to the Perkins Loan program no longer being federally funded. In 2017-18, the need-based Perkins Loans disbursements totaled \$3.4 million, dropping to \$0 in the past two years. The federal Perkins Loan program expired on September 30, 2017, leaving a funding gap for the neediest students.

Table 4a - History of Federal Loan and Grant Aid Volume							
Academic Year 2009-10 through 2019-20							
(Millions of Dollars)							
	2009-10	2014-15	2019-20	2009-10 vs 2019-20 (10-year)		2014-15 vs 2019-20 (5-year)	
Doctoral (NDSU, UND)							
Federal Student Loans (Subsidized, Unsubsidized, Parent PLUS)	\$90.3	\$86.6	\$77.1	-\$13.2	-14.6%	-\$9.5	-10.9%
Federal Campus-Based FSEOG, Pell Grant and Perkins	\$24.3	\$24.2	\$19.6	-\$4.8	-19.6%	-\$4.6	-19.0%
Federal Work Study	\$1.8	\$1.5	\$1.4	-\$0.4	-21.4%	-\$0.04	-3.1%
Four-Year (DSU, MaSU, MiSU, VCSU)							
Federal Student Loans (Subsidized, Unsubsidized, Parent PLUS)	\$25.2	\$19.8	\$19.6	-\$5.6	-22.3%	-\$0.2	-0.8%
Federal Campus-Based FSEOG, Pell Grant and Perkins	\$9.9	\$7.8	\$7.7	-\$2.2	-22.3%	-\$0.1	-1.9%
Federal Work Study	\$0.5	\$0.4	\$0.4	-\$0.1	-10.9%	\$0.06	17.2%
Two-year (BSC, LRSC, WSC, NDSCS, DCB)							
Federal Student Loans (Subsidized, Unsubsidized, Parent PLUS)	\$28.4	\$21.5	\$18.6	-\$9.8	-34.4%	-\$2.8	-13.2%
Federal Campus-Based FSEOG, Pell Grant and Perkins	\$12.0	\$9.4	\$9.8	-\$2.2	-18.3%	\$0.4	4.0%
Federal Work Study	\$0.3	\$0.3	\$0.3	\$0.0	-9.6%	\$0.01	4.9%
NDUS Total							
Federal Student Loans (Subsidized, Unsubsidized, Parent PLUS)	\$144.0	\$127.8	\$115.4	-\$28.6	-19.9%	-\$12.5	-9.8%
Federal Campus-Based FSEOG, Pell Grant and Perkins	\$46.2	\$41.4	\$37.0	-\$9.2	-19.8%	-\$4.4	-10.6%
Federal Work Study	\$2.6	\$2.1	\$2.1	-\$0.5	-18.1%	\$0.0	1.5%

Graduate and Professional students excluded when possible; Excludes Graduate PLUS, private, institutional loans.

Federal Loans include: FFELP and Direct Subsidized, Unsubsidized and Parent PLUS; Perkins Loans included with "campus-based" aid.

The Federal Pell Grant, while showing an increase to the annual award amount, has not kept pace with the rise in inflation-adjusted dollars or increases in tuition and fees, according to The College Board. The College Board Trends in College Pricing and Student Aid 2020 shows that the maximum Pell Grant in 2020-21 is 4% lower in adjusted dollars than it was 10 years earlier. Additionally, in 2020-21, College Board indicated that a full Pell Grant covers approximately 60% of published tuition and fees at public four-year institutions nationwide, a drop from 73% ten years ago. When considering room and board costs in addition to tuition and fees, the Pell Grant only covers about 29% of costs in 2020-21, as shown in chart 4b below.

Table 4b - Maximum Pell Grant as a Percentage of Published Prices in 2020 Dollars		
Academic Year	Public Four-Year Institutions (national rate)	
	Maximum Pell Grant as a % of Tuition and Fees	Maximum Pell Grant as a % of Tuition, Fees, Room & Board
2000-01	94%	39%
2005-06	74%	33%
2010-11	73%	34%
2015-16	61%	29%
2020-21	60%	29%
Source: College Board Trends in College Pricing 2020, Fig 16A		

Annual Student Loan Volume

As previously indicated, federal loan borrowing has declined over time. The following table shows that in 2019-20 the number of borrowers, total amount borrowed, as well as number of borrowers to total headcount, declined at all institution types in the past 5 and 10-year periods. It is important to note that Perkins Loan borrowing, which went to the neediest students, fell from \$5.3 million in 2009-10 to \$0 beginning in 2018-19 due to this federal program being eliminated.

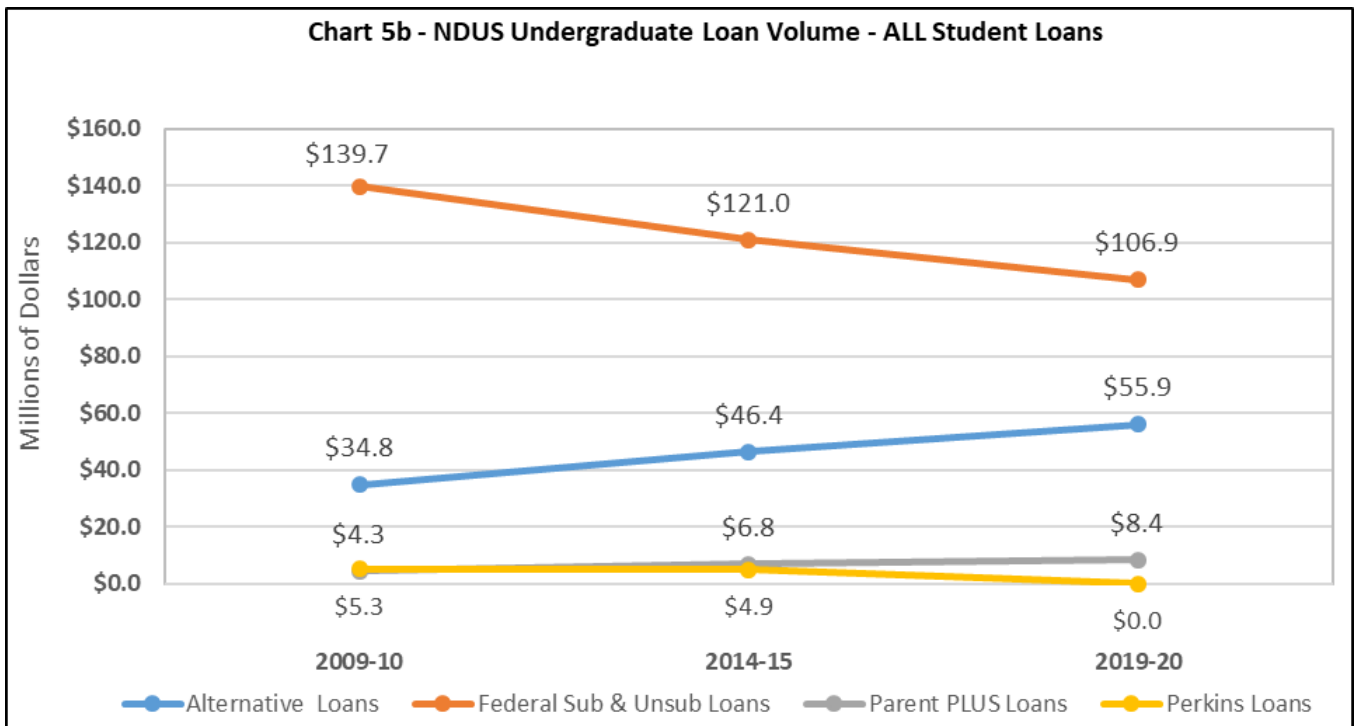
Table 5a - Federal Student Loans - Avg Annual Loan Volume & Percentage of Students Borrowing					
Doctoral Universities (NDSU, UND)					
Year	Loan Amount Borrowed (millions of dollars) ¹	Number of Borrowers ²	Number of Borrowers/Total Headcount ³ Enrollment	Avg Annual Loan Per Borrower	Fall Degree-Credit Headcount ³
2009-10	\$94.1	15,696	70.8%	\$5,997	22,173
2010-11	\$95.9	16,303	70.5%	\$5,882	23,116
2011-12	\$98.2	16,142	68.9%	\$6,085	23,433
2012-13	\$95.2	15,721	65.7%	\$6,055	23,941
2013-14	\$92.5	15,339	64.8%	\$6,030	23,672
2014-15	\$90.3	15,237	64.4%	\$5,924	23,661
2015-16	\$89.0	15,258	64.6%	\$5,835	23,614
2016-17	\$87.7	14,535	62.5%	\$6,034	23,265
2017-18	\$88.3	14,522	63.2%	\$6,078	22,984
2018-19	\$81.2	12,212	55.7%	\$6,648	21,944
2019-20	\$77.1	11,491	54.7%	\$6,711	\$20,994
5-yr change	-14.6%	-24.6%	-15.0%	13.3%	-11.3%
10-yr change	-18.1%	-26.8%	-22.7%	11.9%	-5.3%
4-Year Universities Annual Loan Volume (DSU, MaSU, MiSU, VCSU)					
Year	Loan Amount Borrowed (millions of dollars) ¹	Number of Borrowers ²	Number of Borrowers/Total Headcount ³ Enrollment	Avg Annual Loan Per Borrower	Fall Degree-Credit Headcount ³
2009-10	\$26.1	4,657	58.5%	\$5,596	7,960
2010-11	\$25.9	4,648	55.7%	\$5,567	8,339
2011-12	\$24.6	4,373	55.4%	\$5,614	7,888
2012-13	\$22.4	4,000	54.5%	\$5,589	7,339
2013-14	\$21.0	3,741	53.8%	\$5,604	6,950
2014-15	\$20.6	3,649	53.0%	\$5,641	6,881
2015-16	\$20.4	3,659	54.3%	\$5,585	6,743
2016-17	\$21.2	3,666	53.0%	\$5,770	6,920
2017-18	\$20.9	3,490	50.9%	\$5,977	6,850
2018-19	\$19.5	3,118	45.6%	\$6,266	6,841
2019-20	\$19.6	3,106	45.3%	\$6,312	\$6,864
5-yr change	-4.7%	-14.9%	-14.7%	11.9%	-0.2%
10-yr change	-24.8%	-33.3%	-22.7%	12.8%	-13.8%
2-Year Colleges Annual Loan Volume (BSC, LRSC, DCB, NDSCS, WSC)					
Year	Loan Amount Borrowed (millions of dollars) ¹	Number of Borrowers ²	Number of Borrowers/Total Headcount ³ Enrollment	Avg Annual Loan Per Borrower	Fall Degree-Credit Headcount ³
2009-10	\$29.0	5,616	55.8%	\$5,168	10,070
2010-11	\$28.9	5,524	51.5%	\$5,224	10,718
2011-12	\$28.9	5,355	47.1%	\$5,390	11,380
2012-13	\$25.3	4,901	45.7%	\$5,172	10,731
2013-14	\$23.1	4,499	41.5%	\$5,136	10,830
2014-15	\$21.9	4,201	39.4%	\$5,206	10,659
2015-16	\$21.0	4,043	37.3%	\$5,189	10,849
2016-17	\$22.1	4,210	39.1%	\$5,261	10,776
2017-18	\$21.7	3,977	37.1%	\$5,452	10,720
2018-19	\$19.6	3,548	32.5%	\$5,536	10,927
2019-20	\$18.6	3,407	31.4%	\$5,471	\$10,836
5-yr change	-14.8%	-18.9%	-20.2%	5.1%	1.7%
10-yr change	-35.8%	-39.3%	-43.6%	5.9%	7.6%

¹ Undergraduate Federal Loans: Subsidized, Unsubsidized, Perkins and Parent PLUS Loans included; Graduate PLUS, Private/Other loans excluded

² Borrowers may be duplicated

³ Undergraduate fall degree-credit headcount (Table 1); excludes graduate

Conversely, private educational student loan borrowing has been increasing during this time as shown in chart 5b. The increase in alternative loan borrowing has outpaced the drop in federal student loan borrowing in the NDUS. It is important to note that federal Parent PLUS borrowing has not increased significantly during this time, which may suggest that families are selecting alternative student loan sources over the federal Parent PLUS Loan. Additionally, as the Perkins Loan amounts have decreased over time, students sought out alternative sources to fill the gap. Alternative student loans may also be preferred because they can be awarded up to total cost of attendance, while federal loans have annual & lifetime caps. Annual federal caps are \$5,500 for freshman; \$6,500 for sophomores; and \$7,500 for juniors and seniors. These caps have not been increased since 2008, while the cost of education has increased. As students and families seek ways to fund higher education, alternative student loans often become the only option.



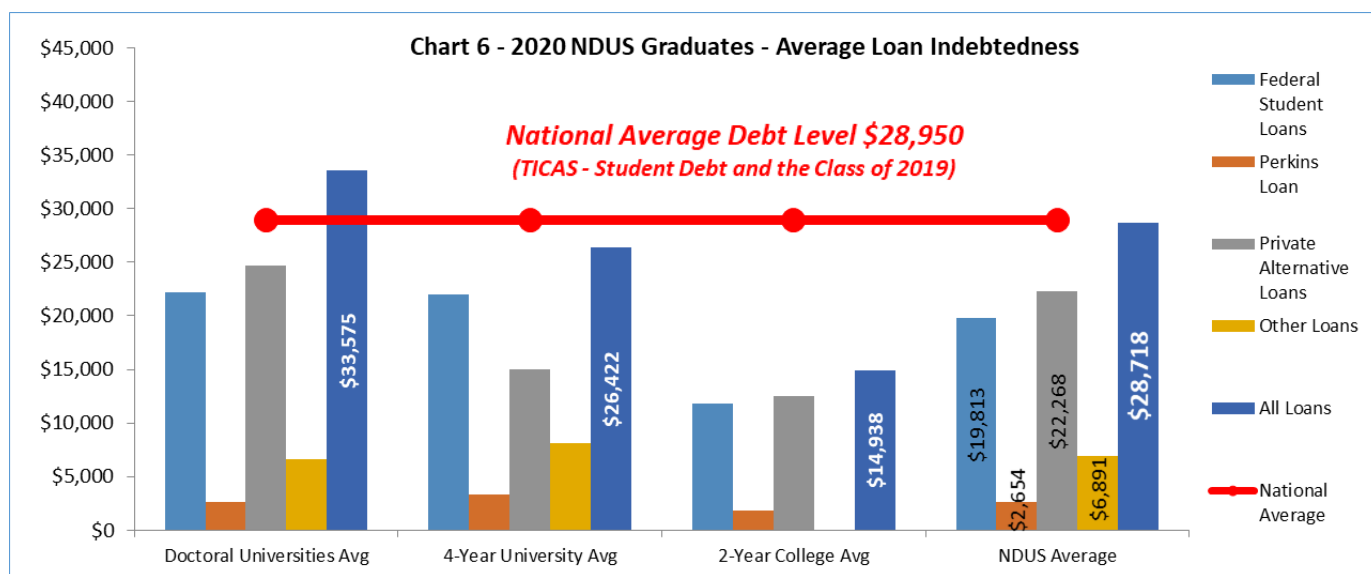
Indebtedness at Graduation

Student loans, when borrowed minimally and for real educational expenses, can assist college-going students in their degree attainment goals. For some, borrowing helps to reduce the stress of working long hours, while attending classes and doing homework. While indebtedness at graduation is not a measure of affordability for currently-enrolled students, it is a factor in overall affordability once graduates transition into the workforce.

Indebtedness at graduation among 2020 NDUS undergraduate graduates with loans averaged \$28,718, which is 1% lower than the prior year's average of \$29,037. Average indebtedness by loan type is as follows:

- Federal Subsidized and Unsubsidized Loans, \$19,813
- Perkins Loans \$2,654
- Alternative/Private Student Loans \$22,268
- Other institutional loans (i.e. Federal Nursing Loans) \$6,891

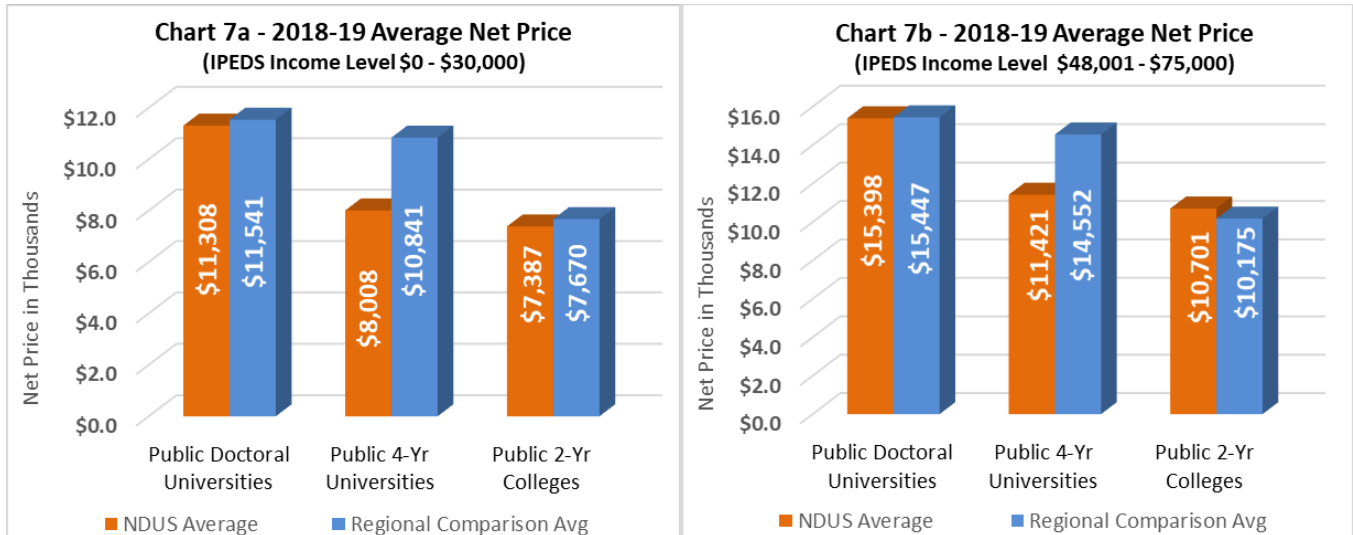
The NDUS 2020 average indebtedness remains below the national average reported by The Institute for College Access & Success (TICAS-2019), which was \$28,950. The national rate also decreased by just under 1% from the previously-reported TICAS data.



Tracking and collection of loan indebtedness data is not mandated by federal regulation. Reports such as The Institute for College Access & Success rely upon schools voluntarily providing debt information, which may not always be complete. Additionally, not all schools participate in such surveys. To formulate a complete picture of indebtedness among NDUS graduates, NDUS data is taken directly from system reports based on a given cohort of students and includes all loan types. Not all loan types may be reflected in the TICAS data. Further, TICAS data is one year lagging from the current NDUS data on loan indebtedness.

Net Price

A factor that families may look at when considering college affordability is net price. Net price is the estimated out-of-pocket cost after all scholarship and grants are applied to full cost of attendance. In 2018-19, income earners below \$30,000 had a lower average net price at all NDUS institution types, compared to regional counterparts. For middle income earners around the \$48,001-\$75,000 range, the net price at NDUS doctoral universities and 4-year universities was lower than regional counterparts, and slightly above for 2-year colleges. Regional comparisons include public four-year and public two-year institutions in Arizona, Colorado, Idaho, Minnesota, Montana, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington and Wyoming.



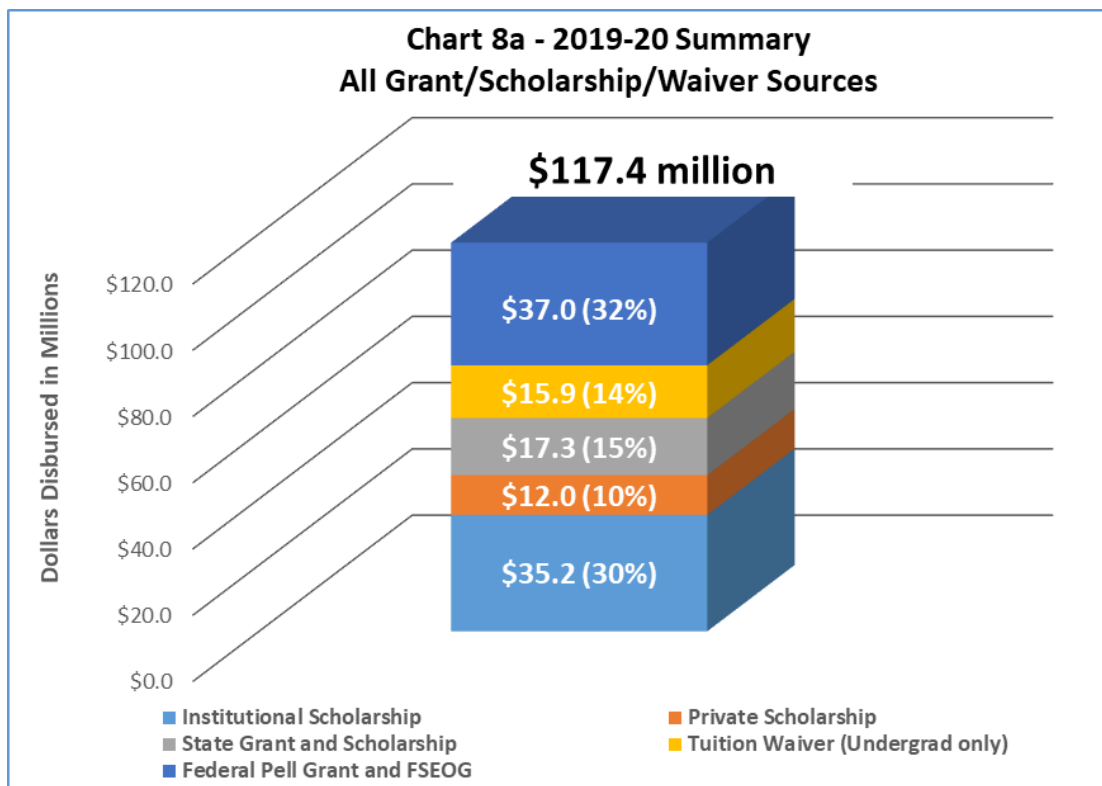
While net price among North Dakota public institutions is below or comparable to regional counterparts, it is also important to look at family income levels when discussing net price. A family's ability to pay may be better reflected by the percentage of income required to cover net price as shown in table 7c. Lower income families earning around \$27,274 in North Dakota require a greater percentage of their income to cover estimated net price at NDUS institutions compared to families earning a median income of \$70,031 (based on 2019 U.S. Census Bureau data). In comparing 2018 to 2019 data, the percentage of income to cover net price for lower-income earners grew, while the percentage for middle-income earners shrunk, reflecting a widening gap for low income students to cover educational expenses. Further, the U.S. Census Bureau reported lowest quintile income fell in 2019 while the median income rose. Targeted need-based financial aid sources, including federal and state programs, can help to narrow this gap for the state's neediest students.

% of ND 2019 Lowest (10% Quintile) Income Required to Cover Net Price			% of ND 2019 Median Income Required to Cover Net Price		
Institution Category	2018 (\$28,367)	2019 (\$27,274)	Institution Category	2018 (\$66,505)	2019 (\$70,031)
NDUS Doctoral Universities	41.2%	41.5%	NDUS Doctoral Universities	23.1%	22.0%
NDUS 4-Year Universities	28.6%	29.4%	NDUS 4-Year Universities	16.8%	16.3%
NDUS 2-Year Colleges	26.3%	27.1%	NDUS 2-Year Colleges	16.3%	15.3%

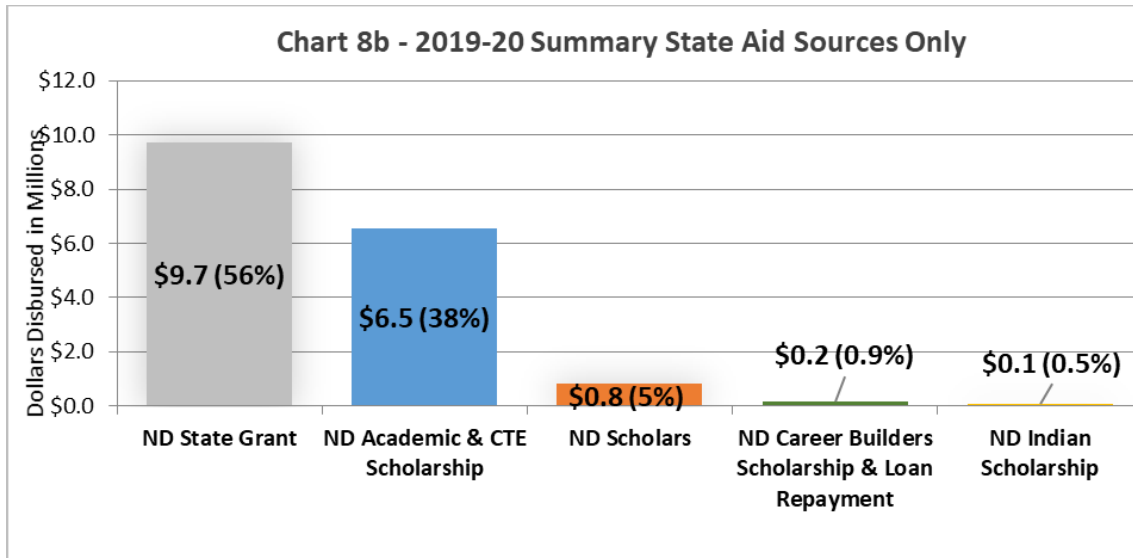
Summary of 2019-20 Aid Sources

Students rely on sources other than federal loans and grants to fund their education. Further contributing to affordability are state-funded grants and scholarships, tuition waivers, institutional scholarships and privately funded scholarships, among others.

In 2019-20 federal grants totaled \$37 million, a drop of \$1.1 million from the prior year. Non-federal grants and scholarships, which include state funded programs, institutional scholarships and privately-funded scholarships, accounted for \$64.5 million, a \$5.4 million increase from the prior year. NDUS tuition waivers further contributed to affordability at \$15.9 million, a \$2.5 million increase from the prior year. In 2019-20, total grant, scholarship and waivers were \$117.4 million, a 6% increase from the prior year (chart 8a and chart 3b). The growth of non-repayable student aid sources contributes significantly to affordability.



Institutional scholarships are often funded through endowments and gifts to institutions for the benefit of students meeting specific scholarship requirements. Students were awarded institutional scholarships of \$35.2 million, a 7% increase from the prior year. Private-sector contributed scholarship dollars totaling \$12 million, an 8% increase from 2018-19. State-funded grants and scholarships to ND resident students totaled \$17.3 million in 2019-20. This is a 12% increase in state aid disbursements from the prior year's total of \$15.4 million. Of the state dollars, 56% was provided in the form of the need-based state grant. ND Academic and CTE Scholarships account for the second largest category of state aid awarded to students attending NDUS institutions at 38% (chart 8b).



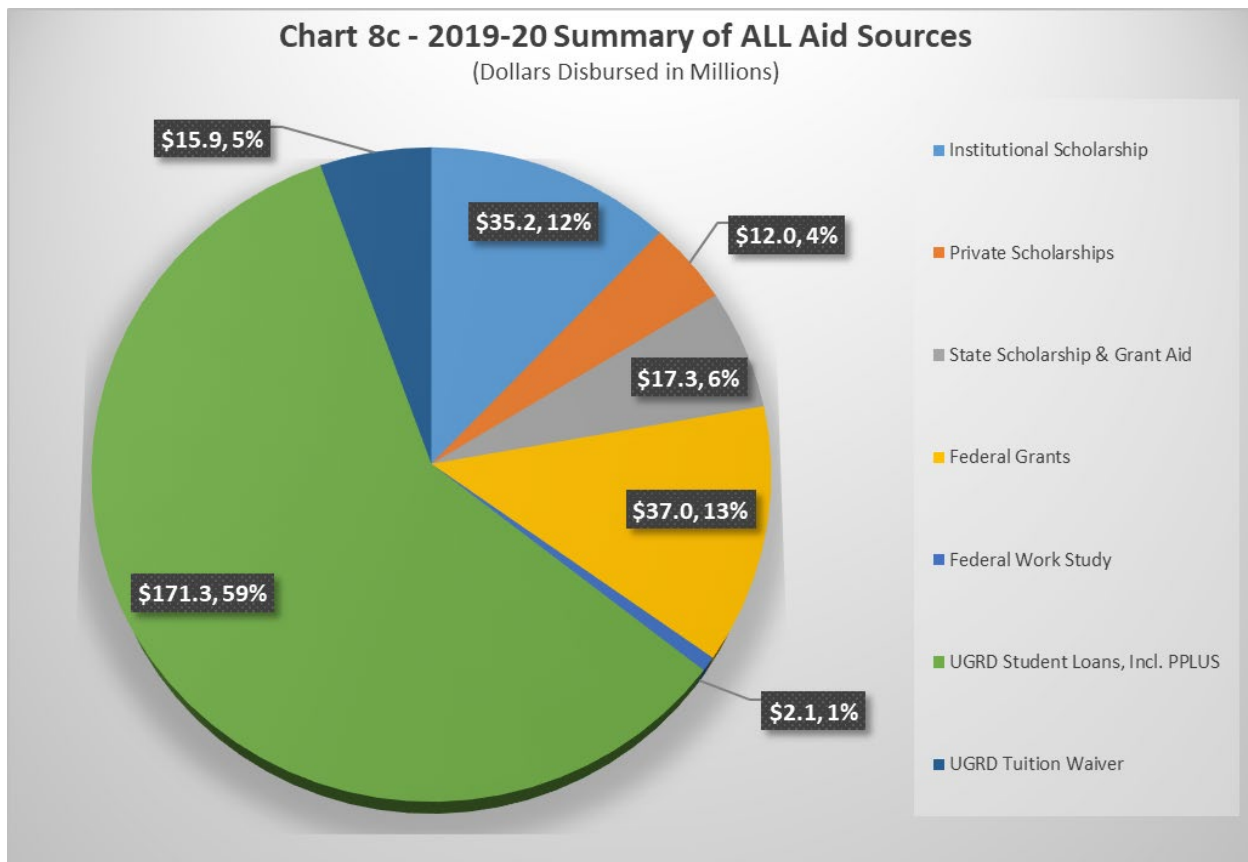
The 2019 Legislative Assembly created the skilled workforce scholarship and student loan repayment program, which is known as ND Career Builders. This workforce development program encourages students to enroll in programs that lead to a certificate or degree that fills an in-demand occupation in the state. This dual-purpose program not only contributes to the workforce, but also to college affordability. Recipients can qualify for up to \$17,000 in either a scholarship while enrolled in a college in the state, or in student loan repayment once completed with the program of study and working in the state. A one-to-one private-sector match is required. As of this report date, 12 individuals have been approved for loan repayment totaling \$156,279. These individuals must live in ND and work in an in-demand occupation for at least 3 years to qualify for their full award. Additionally, 85 students have enrolled in a ND post-secondary institution in a qualifying program of study. A total scholarship commitment, including private-sector and the state funds, of \$432,685 has been made to these individuals. Scholarship recipients sign a Scholarship Award Agreement that binds them to live in ND and work in an in-demand occupation for 3 years following program completion. Initial awards were made in fall 2019. The 2019-20 disbursements under this scholarship and loan repayment program totaled \$163,726.

North Dakota's investment in state-appropriated financial aid has grown significantly over the past 10 years as shown in the table below, contributing to increased affordability for ND resident students. The ND State Grant, ND Academic & CTE Scholarship, ND Scholars Program, ND Indian Scholarship, and the new ND Career Builders scholarship and loan repayment program, provide resources to assist ND resident students with college costs. The 2009 Legislative Assembly increased the need-based state grant by 228%, ND Scholars by 40% and established the ND Academic and CTE Scholarship, all contributing to student affordability over the past 10 years. Since 2009, these state aid programs have seen increased total appropriations for all but one biennium. The 2019 Legislative Assembly established the workforce development program, ND Career Builders, to attract and retain talent into high-need occupations in the state. Total funds committed from the Bank of ND earnings totaled \$6 million, half for scholarship and half for loan repayment.

Table 8d State Aid Programs	Biennial Appropriations (in millions)						
	2007-09	2009-11	2011-13	2013-15	2015-17	2017-19	2019-21
ND State Grant (Need-Based)	\$5.8	\$19.0	\$19.0	\$21.2	\$23.9*	\$21.9	\$23.9
ND Academic & CTE Scholarship (Merit-Based)	\$0	\$3.0	\$10.0	\$10.0	\$13.1*	\$12.0	\$12.0
ND Scholars Program (Merit-Based)	\$1.5	\$2.1	\$2.1	\$2.1	\$2.1	\$1.8	\$1.8
ND Indian Scholarship (Merit or Need-Based)	\$0.38	\$0.38	\$0.57	\$0.65	\$0.65	\$0.56	\$0.56
ND Career Builders Scholarship & Loan Repayment (Workforce Development)	\$0	\$0	\$0	\$0	\$0	\$0	\$6.0
TOTAL	\$7.68	\$24.5	\$31.7	\$34.0	\$39.8	\$36.3	\$44.3

*post-allotment amounts

Disbursements of student financial aid in 2019-20 totaled \$290.7 million, which was slightly above the 2018-19 amount of \$288.7 million. While total aid disbursed has not changed much from 2018-19 to 2019-20, the source of aid has shifted. Self-help aid (student loans and Work Study) declined by 2.6% while non-repayable grants, scholarships and waiver increased by 6.1%. In 2019-20, 48% of gross tuition charged to degree-seeking undergraduate students in the NDUS was covered by scholarships, grants and tuition waiver.



A final source of funding not previously mention is military Veteran’s benefits. The Post 9/11 GI Bill is a significant source of financial aid for NDUS students. In 2018-19, IPEDS reported that GI Bill benefits were provided to 974 undergraduate students in an amount of \$6.0 million. Over the 5-year period through 2018-19, the average GI Bill benefits in the NDUS was \$6.3 million per year. IPEDS data lags by one year and therefore, the 2019-20 data was not yet available at the time of this report and is not included in the amounts previously listed in this report.

Institution	Table 8e - IPEDS Reported 9/11 GI Bill Benefits To Undergraduate Students									
	2018-19		2017-18		2016-17		2015-16		2014-15	
	#	\$	#	\$	#	\$	#	\$	#	\$
BSC	121	\$429,556	139	\$533,720	147	\$514,247	176	\$639,910	170	\$646,177
DSU	33	\$144,289	33	\$143,996	32	\$141,988	26	\$131,113	13	\$43,072
LRSC	40	\$99,090	66	\$159,720	68	\$168,859	62	\$146,499	44	\$85,826
MASU	28	\$138,109	17	\$51,090	16	\$56,582	18	\$58,742	16	\$61,381
MISU	164	\$973,032	195	\$1,086,271	220	\$1,107,994	250	\$1,239,853	209	\$1,115,177
MISUB	17	\$46,964	23	\$47,690	29	\$60,421	31	\$68,730	20	\$37,457
NDSCS	41	\$164,967	55	\$176,012	48	\$166,663	36	\$71,093	38	\$129,185
NDSU	174	\$1,270,652	204	\$1,295,427	202	\$1,321,153	206	\$1,292,644	166	\$1,098,456
UND	322	\$2,584,413	334	\$2,976,808	341	\$2,998,968	351	\$3,157,542	265	\$2,305,498
VCSU	22	\$90,856	23	\$97,029	21	\$76,310	5	\$11,246	17	\$36,792
WSC	12	\$43,302	7	\$13,756	8	\$20,681	13	\$34,724	4	\$6,936
TOTAL	974	\$5,985,230	1096	\$6,581,519	1132	\$6,633,866	1174	\$6,852,096	962	\$5,565,957