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(and Additional) Financial Burden of Postsecondary
Education*

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Everything's Bigger in Texas: Examining the Mandatory (and Additional) Financial Burden of Postsecondary Education

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Student fees remain an under-researched aspect of postsecondary education and finance (Kelchen, 2016). This study examines the mandatory and additional fees charged to full-time, in-state undergraduate students by public and private not-for-profit four-year institutions in Texas (n=96). Findings demonstrate the average four-year institution in Texas charges over \$1,500 per academic year in mandatory fees, \$500 higher than the national average. Moreover, private institutions charge an average of \$1,100 less than publics, while fees comprise 6.8% of the total cost of attendance at private and 29.1% at publics. Institutions of higher education compose fee explanations above the 12th-grade reading level and only 5.2% of the sample provided fee explanations in a language other than English, thus further marginalizing non-English speaking language populations in Texas. Implications for policy makers, practitioners, and future research are addressed.

As a result of decreasing state and federal appropriations, institutions of higher education in the United States (U.S.) have been forced to be creative in how they balance their budget and keep their doors open. Increasing endowments, advancing capital campaigns, and finding operational efficiencies are a few ways institutions of higher education are closing budget shortfalls (Barr & McClellan, 2011). The roles of Chief Financial Officers and their staff have become vital in helping institutions be more financially effective and efficient. Unfortunately, keeping the doors open is not the only thing higher education institutions are charged to do. Institutions of higher education (not-for profit) are expected to increase persistence numbers and degree completion while keeping costs low to the public (Li, 2016). Moreover, institutions of higher education have made large investments in human capital in terms of students, faculty, staff, and other educational stakeholders, which has provided a public benefit for society (Hout, 2012; Paulsen & Pessau, 1989). In addition, the public versus private good debate in higher education has been concerned with the increase in enrollment and widening the inequity gaps prevalent in the political landscape today (Bailey & Dynarski, 2011). This has evidently produced what many have called a financial crisis in U.S. higher education, as tuition and fees for U.S. institutions of higher education have outpaced the rate of inflation for the last two decades (Kelchen, 2016).

Although some educational researchers examining higher education funding pre-date the financial crisis facing U.S. higher education before the Great Recession of 2008 (Breneman, 2008; Wood, 2008), many have asserted that higher education has suffered from and is suffering its largest financial crisis in the history of its existence in the U.S. (Douglas-Gabriel, 2016; Wu, 2017; Zumeta, 2010). With shrinking state allocations, many U.S. institutions of higher education have already moved towards replacing the traditional formula funding with performance- and outcome-based funding (Hillman, 2016). Institutions have also looked toward raising tuition to provide additional revenue to the overall budget (Baum, 2017) and admitting higher numbers of out-of-state students who pay higher tuition rates than in-state peers (Jacquette & Curs, 2015). Although postsecondary tuition has been exhaustively researched in recent years (Berg, 2016; Burer & Fethke, 2016; Delaney & Kearney, 2015, 2016; Jacquette & Curs, 2015; Langelett, Chang, Ola'Akinfenwa, Jorgensen, &

Bhattarai, 2015), little research exists on the formula development and communication of mandatory and additional fees for U.S. institutions of higher education.

Kelchen's (2016) study on the impact of institutional and state level involvement suggested that the sticker price of postsecondary education in the U.S. is complex. Students attending public and private four-year institutions often have an additional \$1,000 in fees tacked on to their tuition bill along with other expenses (housing, gas, basic living costs) increasing their total cost of attendance. In 2003, the Texas Legislature deregulated tuition, allowing each institution to set and increase their own tuition and fees (Designated Tuition Act, Texas H.B. 3015, 2003). In 2017, *The Chronicle of Higher Education* published a dataset that compiled room and board fees for more than 3,000 U.S. colleges and universities. The study found that nearly every institution has changed their room and board fees every year since 1998, making it difficult for prospective students and their support networks to understand exactly how much they will pay in fees when they enroll in a given institution. For instance, Abilene Christian University—a private, not-for-profit, four-year institution in Texas—charged \$7,236 in room and board in 2008 and has since raised this amount to \$10,378 in 2017, a nearly 45% increase in less than a decade (The Chronicle of Higher Education, 2017, para. 2). However, this database does not explain what room and board fees specifically pay for, nor does extant research provide an overview of the amount of separate fees students are charged and the type of fees (mandatory or additional).

In addition, research has not extensively addressed whether students understand what their fees are paying for. A recent report from New America suggested financial aid award letters contained confusing jargon and terminology, vague definitions of work-study programs to assuage tuition and fees, and no clear steps on how students could accept or decline financial aid awards (Burd et al., 2018). In addition, extant research suggested postsecondary communication is often too difficult to read for prospective postsecondary students of proficient reading comprehension ability (Taylor, 2017a, 2017b). Given this research, it seems logical to analyze how financial-related materials are written—including fee explanations—to learn if these explanations are readable by current and prospective postsecondary students.

Therefore, the purpose of this study is to fill the gap in the literature on mission-drive higher education institutions and build upon Kelchen's (2016) study and *The Chronicle of Higher Education's* (2017) database by answering the following research questions:

1. How much are students charged in mandatory and additional fees across Texas four-year institution types (public and private, not-for-profit, four-year institutions)?
2. What percentage of the total cost of attendance (tuition + fees) do mandatory fees comprise?
3. Do prospective students understand what their fees are paying for?

Sampling all 96 Texas public and private not-for-profit, four-year institutions, this mixed methods study informs higher education institutions, prospective students and their support networks, as well as higher education policy makers, about the under-researched area of student fees. Moreover, this study concludes by providing implications for practitioners regarding the transparency of student fees and how practitioners can best inform students about precisely how much they will pay in fees, what the fees actually pay for, and how much of the total cost of attendance their fees comprise, thus informing student choice and student borrowing trends.

Literature Review

Tuition and fees go hand in hand when describing the cost of attending an institution of higher education; however, the purpose for the two are uniquely distinct. Tuition increases receive lots of local and national media attention, although fees continue to increase and remain an uncontested addition to the rising costs of attendance (Kelchen, 2016). Students and families rarely ever see fees as a standalone factor in the increased cost of a postsecondary education, as opposed to the many debates and discussions revolving around tuition. Tuition and fees are separate institutional charges, allocated for different functional purposes. Each institution—across types—is allowed to regulate how both tuition and fees are distributed and expended on their respective campuses (Barr & McClellan, 2011). Fees have become an additional revenue stream into the overall university budget. Texas legislation, for instance, allows institutional governing boards complete authority to charge fees for specific student services raising these fees on a yearly basis (Tex. Educ. Code Ann. § 54.513, 2017). Historically, the autonomy provided to each governing board has not been a central concern for legislators. In California, the message from a state legislator to institutions referred to students as “your A.T.M. They’re how you should balance the budget” (Friend, 2010, p. 24). In addition, Kelchen (2016) examined a national sample and found that between the 1999–2000 and 2012–2013 academic years, fees increased by 104% at community colleges and 95% at four-year public colleges. These mandatory fees are similarly driving up the cost of a postsecondary education regardless of state or institutional types.

Institutions of higher education have used fees to help supplement the revenue brought in from tuition to support operating costs, personnel, and services. Mandatory fees, for libraries, sports centers, student services, and student health centers, are set to provide additional support or experiences for students (Cuillier & Stoffle, 2011; Desrochers, 2013). However, funding sources from student fees is a delicate area in warranting allocations of these funds are enhancing and contributing to the educational experience (Armstrong & Hamilton, 2013). These additional costs can create a country club-like experience, evidently marketing and perpetuating an unfair advantage for students who are forced to pay these mandatory fees whether services are used or not (Jacob, McCall, & Stange, 2013). In addition, some fees are the same amount regardless if a student is enrolled in one credit hour or 18 credit hours per semester. Some academic advisors understand these fee policies and encourage students to enroll in more semester credit hours, thereby decreasing time to degree completion (Delaney & Kearney, 2015, 2016). However, this policy can negatively impact students who are attending part-time and unable to benefit from full-time enrollment and guaranteed tuition plans. Mandatory fees also do not include additional fees institutions are allowed to set, such as those for late payments, arranging a tuition payment plan, new student orientation, change of major, and graduation or registration fees, to name a few. Moreover, total cost of attendance often supports and sustains intercollegiate athletic programs at many institutions through mandatory fees paid by students. Opponents of these fees question if such fees contribute to a student’s learning experience or simply represent an additional financial burden passed onto the student (Desrochers, 2013).

Proponents of fees see them as a beneficial contribution to the institution by increasing revenue opportunities that can assist during difficult financial times and eventually becoming a permanent mechanism for budget challenges. Of those in favor of fees, many have made suggestions to help receive buy-in and support to use fees as another means for revenue. These suggestions include educating students on the benefits of student fees, providing data to support the case for fees, and identifying ways in which an increase in fees can help the overall mission of the institution (Cuillier & Stoffle, 2011). However, fees do not get much public attention because state legislators are largely concerned with the visibility of tuition rates and state appropriations during

debates. Fees tend to go unnoticed or are swept under the rug in these debates (Kelchen, 2016). Policy makers, who tend to focus solely on rising tuition, can allow fees to rapidly spiral out of control. Students, on the other hand, must pay the rising fees without considerable contribution to the conversation. In addition, the public perceptions of higher education are tied to the increasing cost and purpose of higher education. Reports such as Cooper's (2017) "Pennies on the Dollar" argued there exists a weak relationship in the public disinvestment of higher education as a public good, adding to the already low investment and perception of postsecondary education. The conversation continues to shift from the purpose and benefits of an educated workforce to neoliberalism practices in viewing higher education as a private good (Kelchen, 2016).

History of Tuition and Fees in Texas

In 1999, the U.S Department of Education required institutions of higher education to distinguish between tuition and fees and publish public reports summarizing their institution's tuition and fee structures (Snyder & Hoffman, 2000). Today, fees make up an average of 20% of the total cost of attendance at a public four-year institution (Kelchen, 2016). Costs vary at the state and institutional level, with policy makers and administrators determining and setting fee amounts (Cheslock & Hughes, 2011).

In Texas, the 2003 Texas Legislation deregulation act allowed designated tuition to be set by each governing board in the state with the intent of helping offset the declining revenue stream from state appropriations (Designated Tuition Act, Texas H.B. 3015, 2003). To put this into a historical perspective, in the 1980s, almost half of a university's operational budget came from state appropriations. Today, less than 30% of a university's budget comes from state appropriations, with several institutions receiving less than 10% of state appropriated funds (Attwell & Lavin, 2012; Lyall & Sell, 2006). In Texas, state appropriations are determined by the Texas Legislature every biennium using a set formula funding model. Funds are provided by the state in a large sum to institutions. Then, each institution spends the funds through their own budget at their discretion (Legislative Budget Board Staff, 2016). Since 2003, state appropriations in Texas have continued to decline, while tuition and fees have continued to rise (Hillman, 2016; Jacquette & Curs, 2015).

An important section of the Texas Legislature formula funding model includes the General Appropriations Act (GAA). This act details how institutions of higher education in Texas can assess fees on top of student tuition. The GAA delineates fees into the non-appropriated state funds categories that include auxiliary income, student services fees, and incidental fees. Institutions may use an overall umbrella of fees as a way of lump summing an additional amount for the student to pay (Legislative Budget Board Staff, 2016). There is also a difference between the student service compulsory fee designation (capped at \$250.00 per semester by the Legislature and used for out of classroom co-curricular activities), the voluntary fee (only charged for services that students opt-into) (Tex. Educ. Code Ann. § 54.503, 2017), and the incidental fee designation (Tex. Educ. Code Ann. § 54.504, 2017). Allocation of these funds are at the purview of each system's Board of Regents or governing board (allocated for additional lab fees, printing fees, environmental fees, etc.). An increase in compulsory fees assessed to each student requires a majority student vote during campus elections approving the increase in fees. Each fee is listed in the Texas Education Code, Chapter 54: Tuition and Fees and is publicly available to families for review. (Tex. Educ. Code Ann. § 54.001, 2017). Yet, the GAA does not detail how institutions of higher education in Texas must publish their fee structures on their institutional websites, even though the Internet is an important source of information for pre-postsecondary students across the country (Burdett, 2013).

However, no extant research has examined how these fees—both mandatory and additional—contribute to a student's overall cost of attendance and whether students are likely able

to understand how institutions of higher education are using these fees. Filling this gap in the research will result in prospective postsecondary students and practitioners of institutions of higher education in Texas being more informed regarding how much fees cost, what type of fees are charged, and how these fees are articulated. In addition, students will be more market-savvy about how to interpret mandatory and optional fees before and during their postsecondary career.

Method

The following sections will outline the methods of this study, including identification of population and sample size, data collection and analysis strategies, and limitations.

Population and Sample Size

This study focuses on public and private, not-for-profit, four-year institutions in Texas, all of which are required to post their mandatory and additional fees on their institutional websites per the U.S. Department of Education's guidelines for disseminating information in accordance with the Higher Education Act of 1965 (National Postsecondary Education Cooperative, 2009). Longitudinal research has demonstrated that the cost of attending a four-year institution in the U.S. far outpaces attending a two-year institution or trade school (Baum, 2017). Moreover, four-year institutions are far more likely to charge student fees than two-year institutions (Kelchen, 2016).

Texas is the second most populous state in the U.S. and experienced the largest numerical population growth of any state in the U.S. between 2016 and 2017, totaling 399,734 new residents (U.S. Census Bureau, 2017). In terms of higher education, Texas is home to the third highest number of four-year institutions in the U.S. and the second highest number of postsecondary students at over 1.4 million (National Student Clearinghouse Research Center, 2016). Texas is home to six unique public university systems (University of Texas, Texas A&M, Texas State, University of Houston, Texas Tech, and University of North Texas Systems), 38 independent and/or private colleges and universities, and a number of four-year institutions that were formerly community colleges, such as Brazosport College (Texas Higher Education Coordinating Board, 2017).

Data Collection

This study uses data from two primary sources: 1) the Integrated Postsecondary Education Data System (IPEDS) and 2) institutional websites with a .edu web domain. To determine sample size, this study used the IPEDS database to filter institution results to public and private, not-for-profit four-year institutions in Texas, resulting in 96 institutions: 44 public and 52 private. Then, IPEDS was used to gather in-state average tuition and fees for full-time undergraduates during the 2016 academic year, allowing the research team to calculate total cost of attendance and the percentage of fees. Subsequently, the research team investigated each institution's explanation of fees, based on online website information that outlines mandatory and additional student fees and what these fees specifically pay for. The research team used the institutional search tool embedded into each institutional website to locate the explanation of fees using the search terms "fees" and "explanation of fees"; using this strategy successfully located mandatory and additional fee data for all 96 institutions in the sample.

Data Analysis

After the research team located each institution's explanation of fees, the team used R and the languageR program to extract the text from each webpage, archiving that text and its hyperlink into a centralized Excel database for collaborative analysis. The research team used the software program to calculate word count and readability level, using four commonly-used English-language readability levels (DuBay, 2004) and averaging their results per extant research (Taylor, 2017a, 2017b). Given the high and increasing number of Spanish-speaking residents in Texas (Ura, 2017) and the difficulty these individuals and support networks may have in reading English-only content, it is important to analyze the language of institutional fees data. When examining each webpage, the research team coded each webpage as including a machine translation application or widget using a binary coding strategy (1=yes, 0=no).

Finally, the research team analyzed each institution's explanation of fees and coded the fees as mandatory, additional, or not specified. This strategy required coding each fee as mandatory if the webpage data clearly defined the fee as mandatory. If not, the fee was coded as additional. If the listed fees were not clearly defined as mandatory or additional, the research team coded the fees as not specified. The research team inputted all of the coded fee data into a centralized database for cross-checking and reliability purposes. Interrater reliability was not calculated, as each research team member needed only to determine if the fee was mandatory or additional and the amount of the fee. The database including all institutional hyperlinks, text data, and readability data is available upon request from the research team.

What Fees Are Charged to Students in Texas?

An analysis of fees charged by public and private, not-for-profit, four-year institutions of higher education in Texas can be found in Table 1 below.

Table 1
Analysis of fees charged by public (n=44) and private (n=52) not-for-profit four-year institutions of higher education in Texas, 2016-2017

Institution type	Average mandatory fee amount (full-time, in-state undergraduate enrollment)
Overall	\$1,576
Public	\$2,165
High	\$7,076
Low	\$0
Standard deviation	\$1,224
Private	\$1,078
High	\$5,664
Low	\$0
Standard deviation	\$1,114
	% of mandatory fees as total cost of attendance
Overall	17.0%
Public	29.1%
High	83.5%
Low	0.0%
Standard deviation	14.1%
Private	6.8%
High	45.1%
Low	0.0%

Standard deviation	8.2%
Table 1, cont'd	# of mandatory fees, # of additional fees
Overall	4.6, 9.0
Public	6.9, 10.8
High	20, 39
Low	0, 0
Standard deviation	4.3, 9.9
Private	2.6, 7.5
High	14, 42
Low	0, 0
Standard deviation	2.6, 9.1
Not specified	5 institutions (1 public, 4 private)

Data from this study suggest that fees are markedly higher at public institutions, as these institutions charged an average of \$2,165 in mandatory fees to in-state, full-time undergraduates, representing 29.1% of these students' overall cost of attendance (COA) during the 2016-2017. One institution charged \$7,076 in mandatory fees, comprising 83.5% of a student's overall COA. In all, mandatory fees comprised of an average 17% of the overall COA for full-time undergraduates at public and private, not-for-profit, four-year institutions in Texas during the 2016-2017 academic year. The percentage of mandatory fees of overall COA was also markedly higher at public institutions. Mandatory fees comprised 29.1% of the overall COA at public institutions, whereas mandatory fees only comprised 6.8% of the overall COA at private institutions. Here, it seems public institutions in Texas may be feeling more pressure to charge student fees as a way of making up for lost state support (Karacostas, 2018), supporting the trend toward neoliberalism and the notion of higher education as a private good (Bailey & Dynarski, 2011).

Fee structures were also more complex at public institutions than private institutions, as the average public institution charged 4.6 mandatory fees and 9 additional fees to in-state, full-time undergraduates during the 2016-2017 academic year. Private institutions charged an average of 2.6 mandatory fees and 7.5 additional fees, with five institutions omitting specific fee data on their institutional website. Beyond the data present in the table, the range of fees and fee types among institutions in the same system is notable. For instance, in the University of Texas System, the University of Texas at Arlington (UT Arlington) charged 51 total fees in 2016-2017, twelve of them mandatory and 39 additional. These additional fees included catalog printing fees, enrollment certification fees, orientation fees, and many others. Comparatively, the University of Texas at Austin charged zero mandatory fees and sixteen additional fees, while the University of Texas at Rio Grande Valley (UT Rio Grande Valley) charged five mandatory and six additional fees, and neither institution charged for catalog printing fees or enrollment certification fees. Texas Tech University charged 41 total fees, while Angelo State University—which belongs to the Texas Tech University System—charged only 20 total fees.

However, some state systems were more consistent than others regarding fee structures. The range of total fees charged by the University of Texas System was 42: UT Arlington charged 51 total mandatory and additional fees, whereas UT Rio Grande Valley charged 11 total fees. Comparatively, the Texas A&M University System charged a range of 16 fees: Texas A&M University-Commerce charged 21 total fees, whereas Texas A&M University-San Antonio charged only five fees. Data in this study suggest that similar to tuition rates, institutions belonging to the same system do not standardize fee structures and that institutions in the same system do not consistently charge fees for the same purposes.

Outside of state systems, the difference in volume between mandatory and additional fees is notable. For instance, private institutions such as Dallas Baptist University charged only three mandatory fees and 42 additional fees during 2016-2017. Public institutions demonstrated the same variance, as Tyler Junior College (TJC) charged six mandatory fees and 60 additional fees, including fees for enrolling in a major, fees for enrolling in a tuition payment plan, and individual fees per course type, such as Physics courses costing an extra \$7 per credit hour. Although TJC asserted that additional fees may be charged, every TJC student enrolls in a major in order to graduate, and every TJC student takes courses that require additional per credit hour fees. As of 2018, Tyler Junior College awards bachelor's degrees; therefore, TJC was included in this study's sample. As a result, data in this study suggested that four-year institutions in Texas charge many more additional fees than mandatory fees. Yet, these additional fees may be mandatory over the course of an in-state full-time or part-time undergraduate student's academic career.

Finally, five institutions did not articulate the differences between mandatory and additional fees, nor did they provide a detailed explanation of fees on their institutional website. Therefore, data in this study suggest that five four-year institutions in Texas are not adherent to U.S. Department of Education and state guidelines when it comes to articulating the amount and purpose of mandatory and additional student fees accessible on their institutional website.

Can Students in Texas Understand Postsecondary Fees?

Linguistic statistics of the articulation of fees charged by public and private not-for-profit four-year institutions of higher education in Texas can be found in Table 2 on page 11.

The average word count of public and private institutions' explanation of fees was 562 and 110 words, respectively. In addition, one public institution—Texas Tech University—published a twenty-page, 3,921-word explanation of fees handbook, while Lubbock Christian University used only four words to explain their student fees. This variance in word count—in depth of description of fees—was also present among public institutions in the same system. For instance, the University of Houston used 256 words to explain student fees, while the University of Houston-Clear Lake used only 59 words. Similarly, the University of Texas Health Science Center at San Antonio used 101 words to explain fees, while the University of Texas at El Paso used 1,347 words. Data in this study suggest that certain institutions explain fees in much more depth than other institutions, and institutions in the same system do not standardize or consistently explain student fees on their institutional websites.

Although this study found great variance in word count from institution to institution, both public and private institutions composed their explanation of fees at roughly the 12th-grade reading comprehension level. Some institutions composed their explanation of fees in unreadable levels for prospective postsecondary students with average reading comprehension abilities. Findings show 23 institutions composed their explanations above the 13th-grade reading level, with Sul Ross State University and St. Mary's University representing the most difficult public and private fee explanations to read at the 17th- and 16.8th-grade reading comprehension level, respectively. As a result, explanations of fees may be difficult to read and comprehend for the average U.S. adult, who reads at the 7th-grade level (Clear Language Group, 2018), and 63% of the U.S. high school graduate population who read and comprehend below the 12th-grade reading level (National Center for Education Statistics, 2017).

Table 2

Linguistic statistics of articulation of student fees of public and private not-for-profit four-year institutions of higher education in Texas, 2017-2018

Average word count (# of words):	317
Public	562
High	3921
Low	5
Standard deviation	684
Private	110
High	520
Low	4
Standard deviation	114
Average readability level (grade level):	12.1
Public	12.1
High	17.0
Low	9.5
Standard deviation	1.5
Private	12.1
High	16.8
Low	9.3
Standard deviation	1.4
Use of machine language translators (%)	5.2% (5 of 96 institutions in sample)
Public	2.2% (1 of 44 public institutions in sample)
Private	7.7% (4 of 52 private institutions in sample)

Lastly, even though Texas is home to one of the largest Spanish-speaking populations in the U.S. (Ura, 2017), only about 5% of all institutions in the sample provided fee explanations in languages other than English. One public (2.2% of public institutions in the sample) and four private institutions (7.7% of the private institutions in the sample) provided machine language translators on their institutional websites, allowing Spanish-speaking people or people who do not speak English access to student fee information in their native tongue. Ultimately, data in this study suggest that Spanish-speaking prospective students and their support networks may have more difficulty understanding how much student fees will cost and what student fees pay for during the postsecondary exploration process.

Limitations

There are four primary limitations of this study: population, sample size and type, type of fees examined, year-to-year fee changes made by institutions of higher education, and inaccurate or out-of-date website information. This study was delimited by the population and sample size and type, as well as fee type. Researching only 96 four-year institutions in Texas does not allow for generalizability to all institution types. Community colleges, for-profit institutions, and trade schools are excluded. Moreover, this study solely focuses on in-state full-time undergraduate fees: many institutions in and out of Texas charge different fees for out-of-state, part-time, or graduate students. The variation in institutional fees also include per course, per semester, or per year, and

can be either mandatory or additional. A more thorough analysis of fees should address both mandatory and additional student fees at other institution types and focus on larger and/or different sample sizes to increase generalizability informing a wider range of prospective student choice, institutional practices, and policy decision making.

The Chronicle of Higher Education's (2017) database made clear that mandatory and additional student fees can and will change from year-to-year. As stated earlier in the study as a salient example, Abilene Christian University's room and board fees have increased 45% since 2008 (*The Chronicle of Higher Education*, 2017). There were a number of inconsistencies between IPEDS data from 2016-2017 and institutional website fees data from 2016-2017 and 2017-2018. Additionally, several institutional websites did not clearly articulate which fees were mandatory or additional, underscoring how difficult the college search process may be for students and their support networks. As a result, future research should expand upon this study and Kelchen's (2016) to analyze how fees change from year-to-year and how fees influence student choice, institutional practice, and policy making decisions. Finally, website data was collected as public information without verification from an institutional representative, and thus, website information may not have been updated or entirely accurate. Beyond the scope of this study, a more thorough examination of fees certified by an institutional representative may represent an opportunity for future research.

Implications for Students

Numerous implications for prospective postsecondary students in Texas—and those outside of Texas looking to attend a four-year institution in Texas—emerged from the data in this study. First, prospective students and their support networks should explore both tuition and fees as costs associated with postsecondary enrollment and attendance. As evidenced by the data in this study, mandatory fees can comprise up to 83.5% of a student's total COA at a public four-year institution and 45.1% of COA at a private four-year institution in Texas. Extant research has demonstrated that fees are an under-researched area of higher education (Kelchen, 2016). Institutions should be more transparent towards prospective students and their support networks to better inform in how mandatory fees dramatically increase a student's overall COA. For instance, if a student changes majors or requires additional services from their institution, students should be aware that additional fees can be costly and are ubiquitous across four-year institutions in Texas. Moreover, if a currently-enrolled student is exploring transferring to another four-year institution, the student should be aware that fee structures in four-year institutions in Texas change dramatically from institution to institution, even if the student is considering an intra-system transfer. Data in this study suggest that several four-year institutions in Texas do not explain their mandatory or additional fees on their institutional website, even though the Internet is the most popular source for pre-college information across U.S. demographics (Burdett, 2013). Perhaps institutions can better explain or specify fees on a student's tuition bill instead of on the institutional website prior to student enrollment. Institutions who do not do so complicate the postsecondary exploration and student choice process.

In addition, several institutions composed their explanation of fees at unreadable levels for prospective postsecondary students, with nearly all four-year institutions in Texas providing explanations of fees in English only. Here, prospective students and their support networks should explore postsecondary fees and their usage early in the postsecondary exploration process for a simplified or translated version of an explanation of fees. Since financial aid is based on a student's total cost of attendance, this can also add to the additional financial burden of borrowing more money and lead to challenges in postsecondary accessibility.

Implications for Practitioners and Policy Makers

In 2015, the Texas Higher Education Coordinating Board introduced the *60x30TX Strategic Plan*, whose primary goal is to increase the percentage of 25-to-34-year-olds in Texas who hold a certificate or degree to 60% by the year 2030 (Texas Higher Education Coordinating Board, 2015, p. v). The fourth *60x30TX* goal, Student Debt, is particularly pertinent to this study, as by 2030, “undergraduate student loan debt will not exceed 60 percent of first-year wages for graduates of Texas public institutions” (p. vi). Inversely, data in this study suggest that both public and private four-year institutions in Texas often obscure mandatory and additional fees data on their institutional website, with public institutions charging much more in mandatory fees than their private peers, potentially producing a greater debt load for graduates of Texas public institutions. Practitioners and policy makers in Texas may want to consider standardizing fee structures and explanations of fees at public institutions and strongly encourage the same practice at private institutions to demystify the concept of postsecondary student fees.

At the campus level, practitioners should be aware that the average U.S. adult reads and comprehends at just above the 7th-grade level (Clear Language Group, 2018) and that only 37% of graduating U.S. high school seniors can read and comprehend at the 12th-grade level (National Center for Education Statistics, 2017). Moreover, practitioners in Texas institutions of higher education should embrace the linguistic diversity of their state and differentiate all postsecondary enrollment materials into Spanish and other widely-spoken languages in Texas. At the state level, practitioners and those working in education policy should consider advocating for a simplification of fee structures and explanations of fees, simplifying the postsecondary exploration process for students.

Ultimately, postsecondary fees and their explanations are as diverse as the people of the state of Texas itself. This phenomenon may not bode well for prospective postsecondary students and their support networks in Texas. Postsecondary student fees are already a complex issue that compounds the financial burden facing postsecondary students across the country (Kelchen, 2016). Texas could be a leader in this subfield of higher education by simplifying and standardizing fee structures across institution types and composing student fee-related material in a comprehensible fashion for all Texans, regardless of their first language.

Conclusion

Navigating institutional tuition and fees webpages can be confusing and time consuming. As prospective students research postsecondary institutions, the Internet and institutional websites are critical factors in the postsecondary exploration process (Burdett, 2013). Without basic knowledge of the difference between tuition and fees, the financial component of higher education can be cumbersome to the traditional student and detrimental to the first-generation or English-speaking student. Institutions of higher education—through their websites—need to do a better job of explaining the difference between tuition and fees and informing students of the real bottom line. A uniform website on tuition and fees in the state of Texas could also help Texas students make an informed decision on their education related to their financial situation and educational aspirations.

There is also the difference between the tuition and fee distribution in Texas. Several questions arise: Does it matter to students and their support networks how much of the COA is distributed across tuition and fees when deciding which college to attend? Do students find the value in an education based on how much they will be paying in tuition versus how much they could

be paying in fees, such as a mandatory athletic fee or recreation fee that could total in the hundreds of dollars? Students attend institutions for a variety of reasons, but future research should consider whether fees factor into the student's selection or deselection of an institution.

Unessential fees such as "Change of Major" fees or "Transcript Fees" are ways institutions are nickel and diming students in Texas. Undecided students exploring different major are being exploited for their uncertainty and pressured in to selecting a major to avoid any number of additional fees. Institutions should consider performing a cost analysis on fees and identify additional efficient operations that may save time and resources to complete. Even after paying thousands and thousands of dollars for a postsecondary education, students still must pay for a transcript or graduation application to officially exit the university. The message institutions are sending to students continues to perpetuate the consumer mindset that higher education is a private good (Labaree, 1997), diminishing our strides towards access and equity. Higher education is littered by red tape. The hidden costs of college are becoming more of an obstacle for marginalized populations, thus further dividing social classes in postsecondary access and finance (Armstrong & Hamilton, 2013). For marginalized students across Texas and the U.S., social mobility is becoming less of a reality when considering both the total cost of obscure fees for an associate or bachelor's degree and the complicated system to navigate.

Little scholarly research has focused on increased fees and the price they add to a student's college expense, leading to a gap in the literature. With so much media attention on tuition, hidden fees get swept under the rug despite it being an unavoidable cost for the college degree. Future research should look at how institutions are using fees to help supplement the revenue stream and the impact on student access and degree completion. With government subsidies in jeopardy and in continued decline (Hillman, 2016), Chief Financial Officers and institutions are looking for additional opportunities to squeeze any dollar amount from students. Texas could transgress the norm and become a leader in this regard and provide a more structured and standardized fee policy.

Institutions who are moving to a tuition-only amount can also be misleading to students, such as the University of Texas at Austin and the University of Texas at Dallas, who offer a flat tuition and mandatory fee structure as to what exactly they are paying for. For these institutions, condensing and liberating fee information can help students be financial consumers of their own education and better understand where their dollars are being spent. Fees will continue to increase as higher education boards and institutions seek to keep their doors open, however, policy makers must make more of an effort to ensure institutions are not taking advantage of the flexible autonomy provided by the state legislature. Higher education is heading toward a financial crisis. Regulating fees is one way that institutions can help combat the rising net price of a college education. Students do not need to be nickel and dimed in their dedication and drive for educational attainment and social mobility. In terms of student fees in Texas, not everything should be bigger.

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