

*North Dakota
University System*

Creating a **University System** for the 21st Century

Student Affordability Report

February 2010

NORTH DAKOTA
UNIVERSITY SYSTEM

The Vital Link to a Brighter Future

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Overview of Report

In 2009-10, the gap between tuition and mandatory^{1/} fee rates at UND and NDSU and their regional counterparts again widened, as ND limited tuition rate increases while some other states increased tuition significantly to offset state budget shortfalls. MiSU's rates are now about the same as their regional counterparts and the average rates at the other ND four-year campuses continue to be slightly higher than the region. A tuition rate freeze at ND's two-year campuses in 2009-10 has helped to narrow the gap that exists between ND and its two-year regional peers; however, ND's rates are still significantly higher. Over the past several years, state funding for the needs based state grant program has not kept pace with tuition increases, but due to a substantial increase in the 2009-11 biennium state grant program funding is now equivalent to about 5 percent of tuition collections, compared to about 1.82 percent in 2007-09.

This report outlines a number of factors to consider when examining the affordability of public higher education in North Dakota:

- ◆ Tuition and fees at UND and NDSU, on the average, are 8.5 percent less (\$610) than their regional counterparts and MiSU tuition and fees are about the same as the 2009-10 regional average. The average rates at the other four-year campuses are 2.2 percent more (\$108) than their regional counterparts and the average two-year campus rate is \$594 or 18.5 percent more than the 2009-10 regional average rates. **(TABLE 1)**

- ◆ NDUS tuition and fees, as a percentage of median North Dakota household income, are about the same or slightly higher than the regional average, other than the two-year campuses, which are about 2 percent higher than the regional average. **(TABLE 3)**

- ◆ The data suggests that, when comparing NDUS institutions (other than the two-year campuses) to Long-Term Finance Plan peer institutions, generally North Dakota's four-year institutions, except VCSU, are still as affordable or more affordable for those families who have the least ability to pay. Tuition and fees continue to be significantly higher than the peer average at the two-year campuses for those families who have the least ability to pay. **(TABLE 4)**

^{1/} Mandatory fees are those assessed to all students regardless of program and would not include course or program specific fees.

- ◆ The *total average 2008-09 estimated gross and net (less needs-based aid) student cost* is as follows: **(TABLES 5 and 6)**

**2008-09 Estimated Gross and Net
Total Student Cost**

	Total Cost ^{1/}	Total Cost Less Federal and State Needs-Based Aid ^{2/}
UND/NDSU	\$16,000	\$6,800
MiSU	\$13,400	\$4,200
4-Year	\$13,000	\$3,800
2-Year	\$11,900	\$6,000
^{1/} Total cost includes tuition, fees, room, board, books, supplies, travel and other miscellaneous expenses.		
^{2/} For those students who qualify for needs-based financial aid.		

- ◆ Tuition and fees range from 31-39 percent of the total estimated student cost; room, board, books, supplies, travel and other expenses account for the remaining 61-69 percent of the cost.
- ◆ Approximately 27-37 percent of NDUS students qualified for federal and state needs-based aid in 2007-08. Generally, the remaining unfunded costs of attendance are covered by loans.
- ◆ State Grant funding, as a percent of tuition collections, has increased from 1.82 percent in 2007-09 to 4.98 percent in 2009-11. **(FIGURE 2)**
- ◆ In 2008-09, approximately 19 percent of the qualified financially needy students who applied for a State Grant received funding. Students who had an unmet need of \$5,600 or less did not receive State Grant support due to a lack of adequate program funding. Estimates for 2009-10 suggest nearly 30% of eligible students were funded at an unmet need of \$7,400 or greater. This is due to the significant program funding increase in 2009-10. **(TABLE 7)**
- ◆ During academic year 2008-09, 85 percent of the total State Grant funding was awarded to students who attend public and tribal post-secondary institutions, and 15 percent was awarded to private post-secondary institutions. **(TABLE 8)** Over 50% of the State Grant funding was allocated to recipients with incomes of \$40,000 or more. **(TABLE 9)**
- ◆ Student loan volume has increased consistently from year-to-year, with over a 100% increase over the past nine years at UND, NDSU and the two-year colleges, while grant volume during the same period has increased less than 30%. **(TABLE 10)**

- ◆ The NDUS provided more than \$27 million in tuition waivers in 2008-09, a thirteen percent increase over 2007-08. Tuition rate increases of about five percent during this period would have contributed to part of this increase. (**TABLE 11**)
- ◆ Data shows that one year following graduation, NDUS graduates' salaries were higher with each level of education obtained. (**TABLE 12**)
- ◆ A typical UND or NDSU bachelor's degree student graduating in 2008-09 had federally insured loan indebtedness of \$15,084 to \$20,401. Including alternative loans (which are not federally insured), average debt load in 2008-09 ranges from \$26,916 to \$27,487.

Tuition and Required Fees

Tuition and fees for UND, NDSU and MiSU continue to be less than their regional counterparts in 2009-10. The average rates at the four-year campuses are slightly higher than their regional counterparts, and the average rate at the two-year campuses continue to be considerably higher than the regional rate, although the gap is decreasing as a result of freezing tuition at the two-year campuses in 2009-10.

TABLE 1				
History of NDUS Campus Variance to Regional Average				
Tuition and Required Fees for Resident Undergraduate				
	UND/NDSU	MiSU	4-year	2-year
2003-04				
Difference in ND Rates (\$'s), Compared to Region	(\$667)	(\$516)	(\$563)	+\$183
Difference in ND Rates (%'s), Compared to Region	(14.1%)	(13.8%)	(15.2%)	+7.9%
2004-05				
Difference in ND Rates (\$'s), Compared to Region	(\$384)	(\$395)	(\$217)	+\$417
Difference in ND Rates (%'s), Compared to Region	(7.4%)	(9.6%)	(5.5%)	+16.3%
2005-06				
Difference in ND Rates (\$'s), Compared to Region	(\$325)	(\$276)	+\$28	+\$534
Difference in ND Rates (%'s), Compared to Region	(5.8%)	(6.3%)	+ .7%	+20.0%
2006-07				
Difference in ND Rates (\$'s), Compared to Region	(\$312)	(\$112)	(\$33)	+\$618
Difference in ND Rates (%'s), Compared to Region	(5.2%)	(2.4%)	(.7%)	+21.9%
2007-08				
Difference in ND Rates (\$'s), Compared to Region	(\$327)	(\$140)	+\$120	+617
Difference in ND Rates (%'s), Compared to Region	(5.1%)	(2.9%)	+2.6%	+20.5%
2008-09				
Difference in ND Rates (\$'s), Compared to Region	(\$450)	(\$141)	+\$115	+\$660
Difference in ND Rates (%'s), Compared to Region	(6.6%)	(2.7%)	+2.4%	+21.2%
2009-10				
Difference in ND Rates (\$'s), Compared to Region	(\$610)	(\$31)	\$108	+\$594
Difference in ND Rates (%'s), Compared to Region	(8.5%)	(.6%)	2.2%	+18.5%
Region includes: Colorado, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Oklahoma, South Dakota, Wisconsin and Wyoming				

Source: Source identified in Appendix 5

Average tuition and fee rate increases at North Dakota institutions were higher than the regional average rate increases for 2004-05 through 2006-07, as detailed in Appendix 5, resulting in a significant reduction in the gap between the regional rates and the rates at all 4-year NDUS campuses since 2003-04. The gap between regional rates and rates at UND and NDSU has increased again in 2008-09 and 2009-10, as average regional rate increases exceeded increases at UND and NDSU.

The published source of information for regional room and board rates is not available for 2009-10. NDSU room and board rates increased by the following in 2009-10: UND/NDSU average increase – 6 percent, MISU increase – 6.6 percent and 4-year average increase – 5 percent. Due to the 2008-09 variances noted in Table 2, it appears safe to assume North Dakota’s 2009-10 room and board rates continue to be less than their regional counterparts.

TABLE 2 Comparison of NDUS Room and Board Rates^{1/} To Regional Average			
	UND/NDSU	MISU	DSU, MaSU, VCSU
2003-04			
ND Variance to Reg'l Average (\$)	(\$431)	(\$630)	(\$554)
ND Variance to Reg'l Average (%)	(9.4%)	(16.4%)	(14.5%)
2004-05			
ND Variance to Reg'l Average (\$)	(\$676)	(\$776)	(\$566)
ND Variance to Reg'l Average (%)	(13.4%)	(18.9%)	(14.2%)
2005-06			
ND Variance to Reg'l Average (\$)	(\$511)	(\$783)	(\$614)
ND Variance to Reg'l Average (%)	(9.7%)	(18.4%)	(14.6%)
2006-07			
ND Variance to Reg'l Average (\$)	(\$573)	(\$393)	(\$634)
ND Variance to Reg'l Average (%)	(10.2%)	(8.8%)	(14.4%)
2007-08			
ND Variance to Reg'l Average (\$)	(\$658)	(\$488)	(\$788)
ND Variance to Reg'l Average (%)	(11.1%)	(10.2%)	(16.7%)
2008-09			
ND Variance to Reg'l Average (\$)	(\$673)	(\$590)	(\$847)
ND Variance to Reg'l Average (%)	(10.8%)	(11.8%)	(17.0%)

^{1/} Based on double room occupancy and 14-15 meals per week

Source: Student Costs at Public Institutions, Academic Year(s) 2003-04 through 2008-09 Regional Survey Report, published by the South Dakota Board of Regents

A comparison of 2009-10 tuition and fees as a percent of median household income shows that tuition and required fees at all four-year North Dakota institutions, as a percent of median household income, is about the same or slightly higher than their regional counterparts. At the NDUS two-year campuses, a substantially larger share of median household income is required to cover tuition and fees, as compared to regional peers, largely due to the higher rates in ND. However, the percent of median income required for 2009-10 tuition and fees decreased from 2008-09 at all ND campuses

TABLE 3
Comparison of North Dakota and Regional Average Tuition & Fees
as a Percent of Median Household Income

	UND/NDSU		MiSU		4-year		2-year	
	ND	Reg'l	ND	Reg'l	ND	Reg'l	ND	Reg'l
2003-04								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2002 Median Household Income	11.3%	11.3%	9.0%	8.9%	8.7%	8.8%	7.0%	5.6%
2004-05								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2003 Median Household Income	11.9%	12.0%	9.2%	9.5%	9.1%	9.1%	7.3%	5.9%
2005-06								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2004 Median Household Income	13.5%	12.8%	10.4%	10.0%	10.4%	9.7%	8.2%	6.1%
2006-07								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2005 Median Household Income	13.6%	13.5%	10.6%	10.3%	10.4%	10.2%	8.2%	6.3%
2007-08								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2006 Median Household Income	14.7%	13.5%	11.6%	10.4%	11.3%	10.2%	8.8%	6.3%
2008-09								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2007 Median Household Income	15.5%	14.4%	12.3%	10.9%	11.9%	10.2%	9.2%	6.5%
2009-10								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2000 Median Household Income	14.3%	14.4%	11.7%	10.9%	11.0%	10.2%	8.3%	6.4%

Source: Sources identified in Appendix 5

The following table shows tuition and fees as a percent of “HUD very low income for a family of 4,” or those families who have the least ability to pay for North Dakota as compared to the peer average.

TABLE 4		
2008-09 Tuition and Fees as a Percent of HUD Very Low Income for a Family of Four		
	North Dakota	Peer Average^{1/}
BSC	13.5%	10.7%
DSU	17.5%	17.7%
LRSC	13.4%	7.5%
MaSU	19.4%	20.6%
MiSU	17.3%	17.5%
DCB (formerly MiSU-BC)	13.1%	7.5%
NDSCS	13.3%	11.8%
NDSU	21.4%	24.5%
UND	22.4%	26.0%
VCSU	19.9%	18.5%
WSC	11.6%	9.1%

^{1/} Long-term Finance Plan Peers

Source: Sources identified in Appendix 4

Included in Appendix 4 are detailed schedules that show tuition and fees as a percent of income for those families who have the least ability to pay for 2008 (latest information available). The data suggests that, when comparing NDUS institutions (other than the two-year campuses) to peer institutions, North Dakota’s four-year institutions, with the exception of VCSU, are still more affordable for those families who have the least ability to pay. Tuition and fees continue to be significantly higher than the peer average at the two-year campuses for those families who have the least ability to pay. This is not surprising given the comparatively high two-year campus tuition rates in North Dakota compared to other community colleges across the country. Although tuition and fees at BSC and NDSCS are similar to other NDUS two-year campuses, their peer institution tuition rates are higher than those of the other two-year campuses (LRSC, WSC and DCB), which is a reflection of BSC and NDSCS’s and their peer institutions heavy involvement in high-cost trade-technical programs.

Total Estimated Student Cost

In 2009-10, tuition and fees ranged from approximately 31 percent (two-year campuses) to 39 percent (UND/NDSU) of the total estimated student cost: room, board, books, supplies, travel and other expenses account for the remaining 61-69 percent.

Estimated increases for books, supplies, and other miscellaneous costs accounted for \$200 of the increases at all campuses. Average tuition and fee increases were as follows: \$200 at UND/NDSU, \$345 at MiSU (including the new health and wellness center fee of \$272), \$200 at the four-year campuses and \$30 at the two-year campuses. The balance of the increases was for room and board.

TABLE 5 NDUS Total Estimated Student Costs*				
	UND/NDSU	MiSU	4-year	2-year
2002-03	\$10,900	\$9,400	\$9,300	\$8,600
2003-04	\$11,700	\$9,900	\$9,900	\$9,100
2004-05	\$12,700	\$10,600	\$10,700	\$9,800
2005-06	\$13,700	\$11,300	\$11,400	\$10,300
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
One-year change from 2008-09 to 2009-10	\$700 +4.4%	\$900 +6.7%	\$600 +4.6%	\$400 +3.3%
Seven-year change from 2002-03 to 2009-10	\$5,800 53.2%	\$4,900 52.1%	\$4,300 46.2%	\$3,700 43.0%
* The total costs include tuition, fees, room and board, and estimated annual costs (for 2009-10) for books and supplies of \$1,000 per year, and travel and miscellaneous other expenses of \$3,200 per year, based on the amounts that the campuses use when packaging financial aid. This is an increase of \$200 from 2008-09 for all campuses.				

Source: NDUS Office Institutional Charges Chart

Net Cost of Attendance

Table 6 refers to the average net cost, or “sticker price,” to attend NDUS institutions for students who receive federal and state needs-based financial aid. Approximately 27-37 percent of NDUS students receive federal and state needs-based financial aid (excluding student loans, institutional scholarships and waivers) to assist them in paying these costs.

TABLE 6 Average Net Costs^{1/} of Students Qualifying For Federal and State Needs-Based Aid (Excludes student loans, institutional scholarships and waivers)				
	UND/NDSU	MiSU	4-year	2-year
2002-03	\$5,600	\$4,800	\$5,000	\$4,300
2003-04	\$6,500	\$5,300	\$5,800	\$4,900
2004-05	\$7,500	\$6,000	\$6,400	\$5,500
2005-06	\$8,500	\$6,800	\$6,900	\$6,100
2006-07 ^{2/}	\$5,400	\$3,700	\$3,000	\$5,400
2007-08 ^{3/}	\$5,700	\$4,700	\$3,200	\$5,800
2008-09 ^{4/}	\$6,800	\$4,200	\$3,800	\$6,000
2009-10 estimate ^{5/}	\$7,150	\$4,750	\$4,050	\$6,050
One-year change from 2007-08 to 2008-09	\$1,100 19.3%	(\$500) (10.6%)	\$600 18.8%	\$200 3.5%
Six-year change from 2002-03 to 2008-09	\$1,200 21.4%	(\$600) (12.5%)	(\$1,200) (24.0%)	\$1,700 39.5%

^{1/} In TABLE 6, “net cost” is defined as tuition, fees, room, board, books, supplies and miscellaneous other expenses, less needs-based federal and state needs-based financial aid, excluding student loans, institutional scholarships and waivers.

^{2/} The main reason for the dramatic decrease in average net cost per student from 2005-06 to 2006-07 is the result of two new (Pell eligible students) federal programs; i.e., Academic Competitiveness Grant (freshmen/sophomore) and National Science and Mathematics Access to Retain Talent Grant (junior/senior). The decrease wasn’t as severe at the two-year campuses because these students only qualify for the new ACG program.

^{3/} MiSU’s one-year change from 2006-07 to 2007-08 was significantly higher than the other campuses because fewer students qualified for the National Science and Mathematics Access to Retain Talent Grant at MiSU in 2007-08. In 2008-09, average financial aid increased over \$800, while total average costs increased \$400, decreasing the net cost to the students.

^{4/} The increase in average net costs, from 2007-08 to 2008-09, for UND/NDSU is the result of a \$700 increase in total costs (Table 5), coupled with a \$400 decrease in average financial aid, primarily in campus-based federal aid (Perkins loans, SEOG, and college work study).

^{5/} Assumes same level of average aid as 2008-09, plus \$350 increase in Pell.

Source: NDUS Office

Although tuition, fee, and room and board increases contribute to an increase in the net cost, availability of financial aid also is a factor. For example, students may be pursuing higher-cost programs where the maximum needs-based financial aid is insufficient to

cover the total cost. Also, federal grant funding has not kept pace with increases in student costs in recent years.

Financial Aid Issues and Trends

During 2008-09, more than 75 percent of North Dakota students applied for various forms of financial aid, including federal and state needs-based financial aid, loans and other institutional aid. A brief history of federal financial aid programs is included in **Appendix 1**.

Federal Needs-Based Financial Aid

Federal needs-based aid consists of the Federal Pell Grant and campus-based aid programs, which include Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans and Federal College Work-Study.

Appendix 2 shows that the Federal Pell Grant and campus-based financial aid dollars received by NDUS students from 1989-90 through 2008-09 increased 45.9 percent (from \$6.1 million to \$8.9 million) at the two-year campuses, 10.1 percent (from \$6.9 million to \$7.6 million) at the four year/regional campuses (including MiSU) and 6.6 percent (from \$16.7 million to \$17.8 million) at the doctoral institutions.

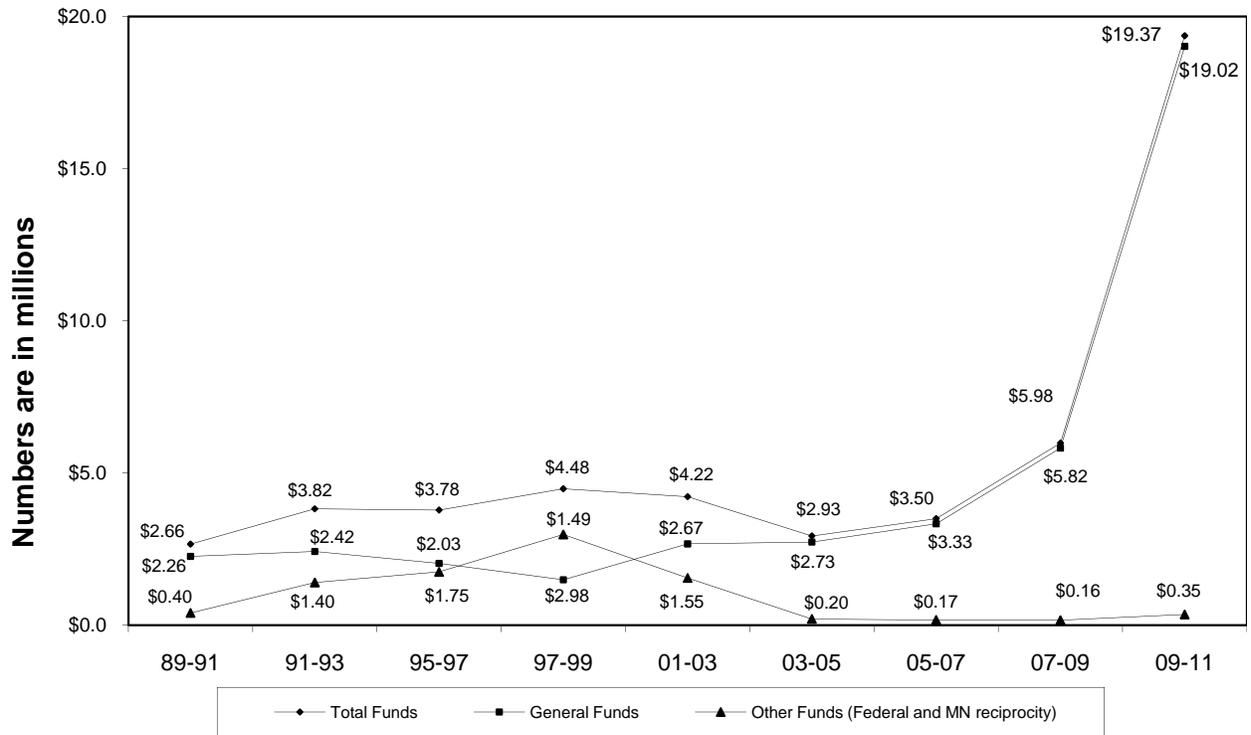
The main reason the Federal Pell Grant increased from 1998-99 through 2008-09 was because of increased federal appropriations.

State Needs-Based Financial Aid

The North Dakota State Student Financial Assistance Program, known as the State Grant Program (SSIG), provides \$1,200 non-repayable grants per year to qualified North Dakota residents pursuing undergraduate degrees at North Dakota's public, private and tribal colleges. The annual grants increased from \$800 to \$1,200 in 2009-10.

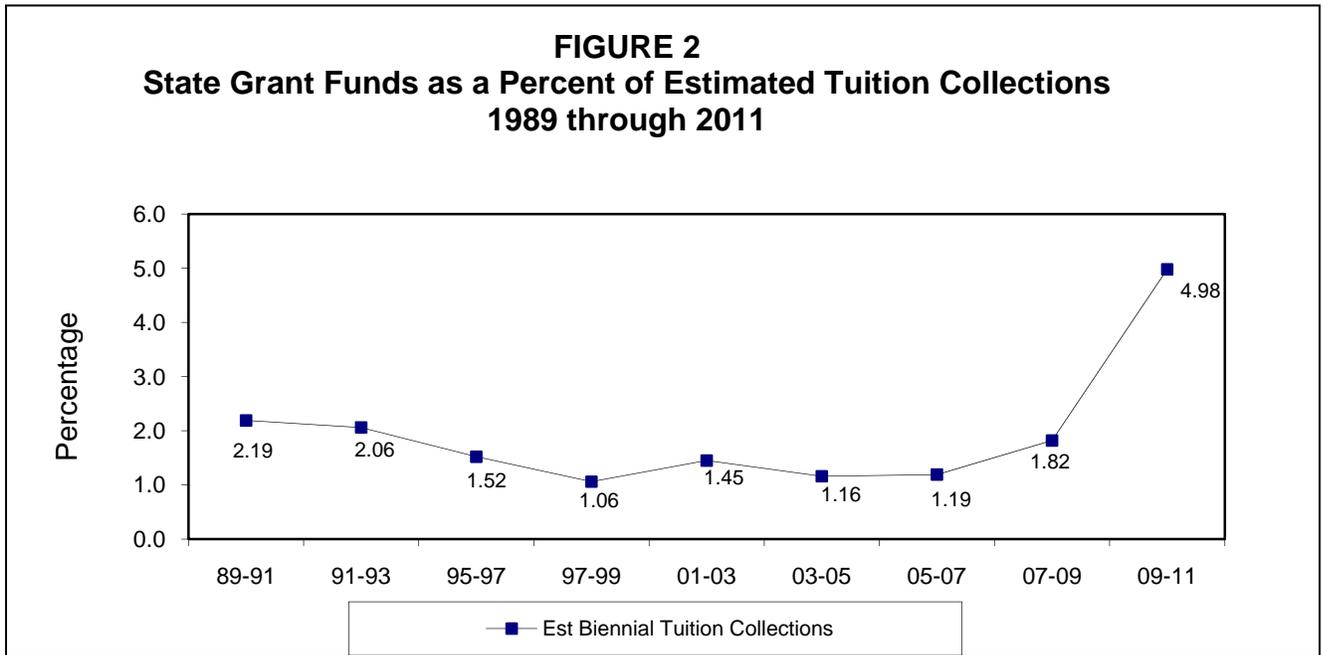
Figure 1 provides a history of State Grant funding in total and by specific funding source (i.e., general fund and other funds, which includes federal and Minnesota reciprocity funds).

FIGURE 1
Breakdown of Biennial Dollars for State Grant Program by Funding Source
1989 through 2011



Source: Legislative appropriations 1989-91 through 2009-11

Figure 2 shows the State Grant Program funding as a percent of estimated biennial tuition collections. State funding to support the program is currently equivalent to 4.98 percent of estimated biennial tuition collections, a significant increase from a high of 2.19 percent in 1989-91.



Source: Legislative appropriation 1989-91 through 2009-11 and annual budget summaries 1989-90 through 2009-10. (State Grant funds are based on the original legislative appropriation, however, the actual spending may have varied.)

Since inception of the SSIG Program, there has not been a direct link between tuition increases/collections and funding for the State Grant Program. As a result, over time tuition and other costs have increased more significantly than grant funding, and therefore, SSIG funding as a percent of overall tuition collections has declined.

It should be noted in past biennia, students have had to pick up more of the cost of their education through tuition increases. Without additional needs-based financial aid, students have taken on more debt, more self-help aid in the form of jobs or loans or they chose not to attend college.

The data in Table 7 suggests that students continue to demonstrate a significant amount of unmet need and are applying for State Grant Program funding in record numbers. In 2008-09, more than 34,000 students applied; roughly 20,000 of them showed unmet need according to the program calculations. Of the 20,200 students who qualified, only 3,857 students (19 percent) received the \$800 annual grants, because of the limited availability of program funding. Students who had unmet needs of \$5,600 or less did not receive program support due to lack of funding.

Legislation passed in the 2009 Legislative Session substantially increased program funding effective for the 2009-11 biennium permitting both an increase in the grant

amount from \$800 to \$1,200 and an increase in the number of annual awards to between 7,200 – 8,300.

Year	# Applicants	# Applicants Showing Need	# Grants Awarded	% Eligible Students Funded	Ran Out of Funds at Unmet Need Figure of
1998-99	29,545	21,576	3,604	16.7%	\$4,058
1999-00	30,778	21,237	3,711	17.5%	\$4,000
2000-01	31,967	18,294	1,382*	7.6%	\$5,800
2001-02	33,046	20,369	2,379	11.7%	\$5,934
2002-03	35,156	24,492	2,600	10.6%	\$6,076
2003-04	30,255	21,930	2,275	10.4%	\$6,047
2004-05	37,167	19,431	2,700	13.9%	\$6,025
2005-06	33,864	20,368	2,494	12.2%	\$5,926
2006-07	33,297	20,055	3,392	16.9%	\$6,003
2007-08	33,580	20,346	4,076	20.0%	\$5,964
2008-09	34,262	20,200	3,857	19.2%	\$5,600
2009-10 (est.)	33,179	25,795	7,715	29.9%	\$7,400

* The number of awards was cut back drastically for 2000-01, in anticipation of decreasing Minnesota reciprocity and federal funds.

Source: NDUS Office, State Grant stats

There are a significant number of qualified applicants who do not receive any state-funded, needs-based aid because adequate funds are not available; however, students may be eligible for both state needs-based aid and/or other federal needs-based financial aid such as the Pell Grant, Supplemental Educational Opportunity Grant, Perkins Loans, College Work-study and student loans.

The following table provides information about 2008-09 North Dakota State Grant Program recipients and funds disbursed by institution type.

Type of Institution		Number of Recipients	Funds
Public/Tribal:	2-year	903 (23%)	\$650,106 (23%)
	4-year	2,397 (63%)	\$1,802,967 (62%)
Private Non-profit:	4-year	557 (14%)	\$430,171 (15%)
Totals		3,857(100%)	\$2,883,244 (100%)

Source: 2008-09 Federal LEAP and SLEAP Performance Report and Analysis of State Grant Report

The above data shows that 85 percent of the total State Grant Program funding was awarded to students who attend public and tribal post-secondary institutions, and 15 percent was awarded to students who attend private (non-profit) post-secondary institutions. Table 9 below suggests that 54 percent of the State Grant funding goes to students whose family's income level is \$40,000 or more, while not all qualified applicants who have income levels below \$39,999 are supported.

Income Level of Recipients	Number of Recipients	Funds
\$0 to \$19,999	879 (23%)	\$638,800 (22%)
\$20,000 to \$39,999	918 (24%)	\$686,400 (24%)
\$40,000 and Over	2,060 (53%)	\$1,558,044 (54%)
Totals	3,857 (100%)	\$2,883,244 (100%)

Source: 2008-09 Federal LEAP and SLEAP Performance Report

Student Loan Indebtedness

With supporting documentation in Appendices 2 and 3, Table 10 shows the average grant funding from all sources of funds for students who attend NDUS campuses has continued to increase during the past 19 years from 6.6 percent at NDSU and UND to 45.9 percent at the two-year campuses. However, loan borrowing during the same period has increased at the more rapid pace of 257 percent at the four-year campuses to 506 percent at the doctoral institutions.

	89-90	99-00	03-04	08-09	19 year change 89-90 to 08-09	9 year change 99-00 to 08-09
Doctoral (UND and NDSU)						
Loan	\$19.3	\$56.4	\$86.2	\$116.9	\$97.6	506%
Grant	\$16.7	\$16.5	\$23.6	\$17.8	\$1.1	6.6%
Four-Year (MiSU, MaSU, VCSU, and DSU)						
Loan	\$7.6	\$16.1	\$21.2	\$27.1	\$19.5	257%
Grant	\$6.9	\$6.9	\$9.4	\$7.6	\$.7	10.1%
Two-Year (BSC, NDSCS, LRSC, WSC, and DCB)						
Loan	\$5.3	\$12.9	\$19.8	\$30.1	\$24.8	468%
Grant	\$6.1	\$7.1	\$9.6	\$8.9	\$2.8	45.9%

See Appendix 2 and 3 for source details

In 1989-90, a typical UND or NDSU bachelor's degree student graduated with average student loan indebtedness of \$8,500 to \$9,500 compared to the same student graduating in 2008-09 with an average federally insured loan indebtedness of \$15,084 to \$20,401. The average monthly payment for loan indebtedness of this amount is \$174 to \$235 per month. Including alternative loans (which are not federally insured), average debt load in 2008-09 ranges from \$26,916 to \$27,487, with average month payments of about \$310 per month.

The most recent information from the National Postsecondary Student Aid Study (NPSAS), a nationally representative survey conducted by the U.S. Department of Education's National Center for Education Statistics, shows that in 2007-08, more than 62 percent of all bachelor's degree recipients graduated with some federal student loan debt. The median amount borrowed at public institutions was \$17,700.

Increasing pressure to provide financial assistance to students is being placed on federal and state policymakers. However, it should be noted that the main reason for increased borrowing by NDUS students is due, in part, to policy changes enacted by the U. S. Congress in the reauthorization of the Higher Education Act of 1992. Some of those changes include: (1) higher maximum loan limits (2) approval of unsubsidized Stafford Loans and (3) changes to the federal needs-analysis calculation used to determine the student's and his or her family's ability to pay for post-secondary education. Prior to 1992, students relied on relatively low tuition costs, grants and personal borrowing to help pay for college. Today, loans are relied upon more heavily.

According to NDUS campus personnel, the following factors may contribute to the rising student loan indebtedness:

- Increasing number of high-cost programs;
- General increases in the cost of education (tuition, fees, room, board, etc.);
- Most middle-income families rely on loans because they don't qualify for needs-based programs;
- Poor pre-planning by families for college savings (little or no savings available); research indicates that only one-third of parents say they expect to be prepared to pay for their child's education. This may be a result of families' inability to save at a rate substantial enough to cover the ever rising cost of education.

Institutional Aid/Waivers

In addition to federal and state needs-based aid, other non-needs-based institutional aid is available to students. Funds available for this purpose vary by campus. Institutional aid information is not consistently available at this time, but will be pursued for future reports.

During 2008-09, NDUS campuses provided more than \$27 million in tuition waivers to over 9,400 students. Table 11 shows the total amount of waivers by category for each campus.

TABLE 11											
Academic Year 2008-2009 Estimated Tuition Waiver Information											
	Statutory Mandated		SBHE Policy Mandated	Institutional							Instit. Total
	National Guard	POW/MA Vets Dep Waiver	Staff Waiver	Grad Assistant	Foreign Student	WICHE	Sr Citizen	Other Cult. Diver.	Misc ⁹	Instit. Waiver ¹⁰	
BSC # of Students	37	39	37	0	3	0	4	49	0	11 ¹	180
Dollars	\$8,259	\$55,843	\$18,115	\$0	\$17,290	\$0	\$1,402	\$49,261	\$0	\$1,539	\$151,709
DSU # of Students	36	7	148	0	506	0	0	172	0	21	890
Dollars	\$17,397	\$22,440	\$214,745	\$0	\$2,631,664	\$0	\$0	\$575,073	\$0	\$22,953	\$3,484,272
LRSC # of Students	20	14	41	0	27	0	0	25	2	18 ²	147
Dollars	\$5,950	\$29,013	\$25,704	\$0	\$108,549	\$0	\$0	\$25,478	\$1,231	\$31,164	\$227,089
MaSU # of Students	4	3	28	0	3	0	0	9	0	110	157
Dollars	\$3,985	\$7,970	\$15,881	\$0	\$19,962	\$0	\$0	\$10,956	\$0	\$163,803	\$222,557
MiSU # of Students	15	29	86	14	57 ³	0	1	151	4	485 ⁴	842
Dollars	\$4,827	\$58,954	\$110,323	\$19,806	\$290,256	\$0	\$261	\$258,612	\$16,032	\$580,178	\$1,339,249
MiSU-BC # of Students	1	0	6	0	2	0	0	13	0	16	38
Dollars	\$715	\$0	\$1,788	\$0	\$4,680	\$0	\$0	\$20,280	\$0	\$23,698	\$51,161
NDSUS # of Students	36	20	68	0	0	0	0	24	170	524	842
Dollars	\$15,583	\$31,205	\$48,773	\$0	\$0	\$0	\$0	\$14,800	\$336,570	\$306,326	\$753,257
NDSU # of Students	216	52	667 ⁷	1,240	513	21	3	364 ⁶	371	184 ⁵	3,631
Dollars	\$167,294	\$157,354	\$1,051,936	\$6,735,326	\$2,855,848	\$113,154	\$1,206	\$1,349,100	\$319,859	\$310,054 ⁷	\$13,061,132
UND # of Students	125	45	595 ⁵	968	46	11	6	325	18	271 ⁷	2,410
Dollars	\$60,720	\$142,548	\$933,879	\$3,636,610	\$243,083	\$110,565	\$3,517	\$1,185,847	\$107,856	\$1,030,323 ⁸	\$7,454,948
VSCU # of Students	3	3	52	0	32	0	1	51	0	69	211
Dollars	\$979	\$8,000	\$55,140	\$0	\$69,923	\$0	\$207	\$117,055	\$0	\$190,979	\$442,283
WSC # of Students	6	4	19	0	12	0	1	16	0	7	65
Dollars	\$1,730	\$8,155	\$8,709	\$0	\$26,680	\$0	\$302	\$31,236	\$0	\$436	\$77,248
Total # of Students	499	216	1,747	2,222	1,201	32	16	1,199	565	1,716	9,413 [*]
Dollars	\$287,439	\$521,482	\$2,484,993	\$10,391,742	\$6,267,935	\$223,719	\$6,895	\$3,637,698	\$781,548	\$2,661,453	\$27,264,905
Totals	Statutory Mandated \$808,922		SBHE Policy Mandated \$2,484,993	Institutional \$23,970,990							

* Some students are duplicated in the count for the following reasons: 1.) a student may be receiving more than one category of waiver (e.g. both a national guard and misc. waiver) and thus, would be included in each reported category; 2.) a student receiving a differing dollar amount of waiver between terms (i.e. fall, spring, summer) would be counted more than once.

¹ These waivers were not listed on prior year report.

² In prior years, athletics were in instit. waivers and president's waivers were in misc. In 2008-09, both are included in instit. waivers to ensure campus data is grouped alike.

³ In past years, the Provincial and Global awards were combined with misc. waivers instead of foreign.

⁴ In past years, the academic awards were filed under misc. instead of instit. waivers

⁵ In past years, the SBHE tuition waivers were filed under misc. instead of instit. waivers.

⁶ In past years, NDSUs Upward Bound (TRIO) was included in misc. instead of cultural diversity.

⁷ In past years, the presidential tuition waivers were filed under misc. instead of instit. waivers.

⁸ TRIO programs are included in cultural diversity.

⁹ Misc. includes: billing appeal waiver, foreign exchange tuition waiver, FF/PO dep online tuition, JD/CAT tuition waiver, orientation fee waiver, room & board tuition waiver, coop half price tuition waiver, Cardinal Muench tuition waivers, self-support tuition appeal, CE/DE tuition adjustment, CE prof dev recording fee waiver, tuition adjustment, ROTC Cross Town waiver, study abroad, GPIDEA tuition adjustment.

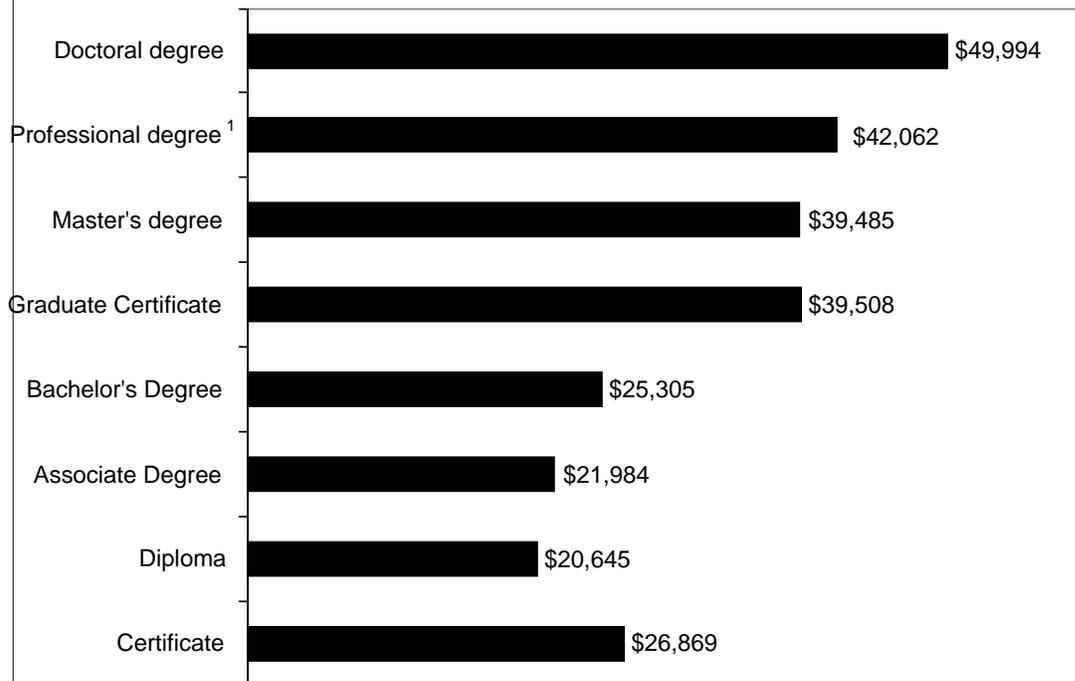
¹⁰ Instit. waivers include: athletic waivers, academic waivers, presidential tuition waivers, dual-credit tuition waivers, non-resident waivers, service learning waivers.

Source: NDUS Office tuition waiver stats

Education and Earnings

According to the *Follow-up Report: 2007 Placement of 2006 NDUS Graduates*, students who obtain post-secondary education beyond a diploma earn higher salaries.

TABLE 12
Median Yearly Full Time Earnings
of 2006 NDUS Graduates One Year After Graduation



¹ Includes professional school graduates in required experiences such as medical residencies.

Source: *Follow-up Report: 2007 Placement of 2006 NDUS Graduates*.

The 2009-10 Career Outlook, published by the North Dakota Career Resource Network, shows annual North Dakota earnings for selected occupations as follows:

TABLE 13	
Annual North Dakota Earnings Figures For Selected Occupations	
College Level/Occupation	ND Annual Earnings
<i>One or two years of college</i>	
Computer Operators	\$20,900 - \$37,000
Legal assistants (paralegal)	\$28,900 - \$44,500
Medical Transcriptionist	\$21,500 - \$30,600
Construction Mangers	\$45,300 - \$92,400
Lodging Managers	\$28,700 - \$44,700
Police Chiefs	\$44,400 - \$72,800
Air Traffic Control Specialists	\$49,800 - \$83,000
Medical and Clinical Laboratory Technicians	\$23,600 - \$35,200
Auto Body Repairers	\$22,800 - \$43,300
Carpenters	\$25,300 - \$35,700
Correctional Officers	\$23,800 - \$33,600
Diesel Mechanics/Bus & Truck Mechanics	\$28,600 - \$42,700
Electrical Power Installers	\$39,600 - \$64,700
Simulator Maintenance Technician	\$37,000 - \$40,000
Nurses Aides, Orderlies, Including Cert. Nurse Aide	\$19,100 - \$25,000
Nurses, Registered	\$41,000 - \$62,400
Dental Hygienists	\$42,800 - \$60,800
Massage Therapists	\$14,900 - \$25,000
<i>Four or more years of college</i>	
Librarians	\$24,000 - \$47,600
Accountants and Auditors	\$32,900 - \$55,500
Engineers, Industrial	\$51,600 - \$77,300
Lawyers	\$48,300 - \$118,100
Pharmacists	\$59,600 - \$100,600
Soil and Plant Scientists	\$30,400 - \$56,400
Computer Systems Analysts	\$37,600 - \$68,900
Occupational Therapists	\$45,400 - \$64,100
Physical Therapists	\$51,100 - \$70,100
Social Workers	\$29,300 - \$42,600
Speech-Language Pathologists	\$37,400 - \$57,160
Teachers, Elementary	\$32,400 - \$47,800
Teachers, Secondary	\$30,900 - \$46,800
Teachers, Special Education	\$34,900 - \$52,000

History of Federal Financial Aid

The first federal financial aid programs of the 1940s and late 1950s were enacted by the U.S. Congress to reward veterans who served their country during wartime. These programs provided veterans the opportunity to receive an education similar to peers whose lives had not been interrupted by military service. Next came enactment of the Higher Education Act of 1965, which set in motion a commitment from the federal government to equalize college opportunities for needy students. Later, during the 1970s, 1980s and 1990s, the U.S. Congress expanded the types of financial assistance available to needy and non-needy students.

Today, the primary federal financial aid loan and grant programs include: (1) the Federal Pell Grant, (2) the Federal Stafford (subsidized) Loan, (3) the Federal Unsubsidized Stafford Loan, (4) the Federal Parent Loan for Undergraduate Students (PLUS), (5) the Federal Perkins Loan, (6) the Federal Supplemental Educational Opportunity Grant, and (7) the Federal College Work-Study Program. Eligibility for these programs is based upon such things as family income and assets, family size, number of children in college and the cost of attendance.

The Federal Pell Grant is a needs-based financial aid grant and is considered the foundation of all federal financial aid programs to which other financial aid may be added. The Federal Supplemental Educational Opportunity Grant, Federal College Work-Study and the Federal Perkins Loan Programs are needs-based financial aid programs referred to as "campus-based programs," which means the institution pays a percentage of the total award provided to the student. These three programs also are called campus-based because they are managed at the campus level. The three campus-based programs also supplement the Federal Pell Grant Program.

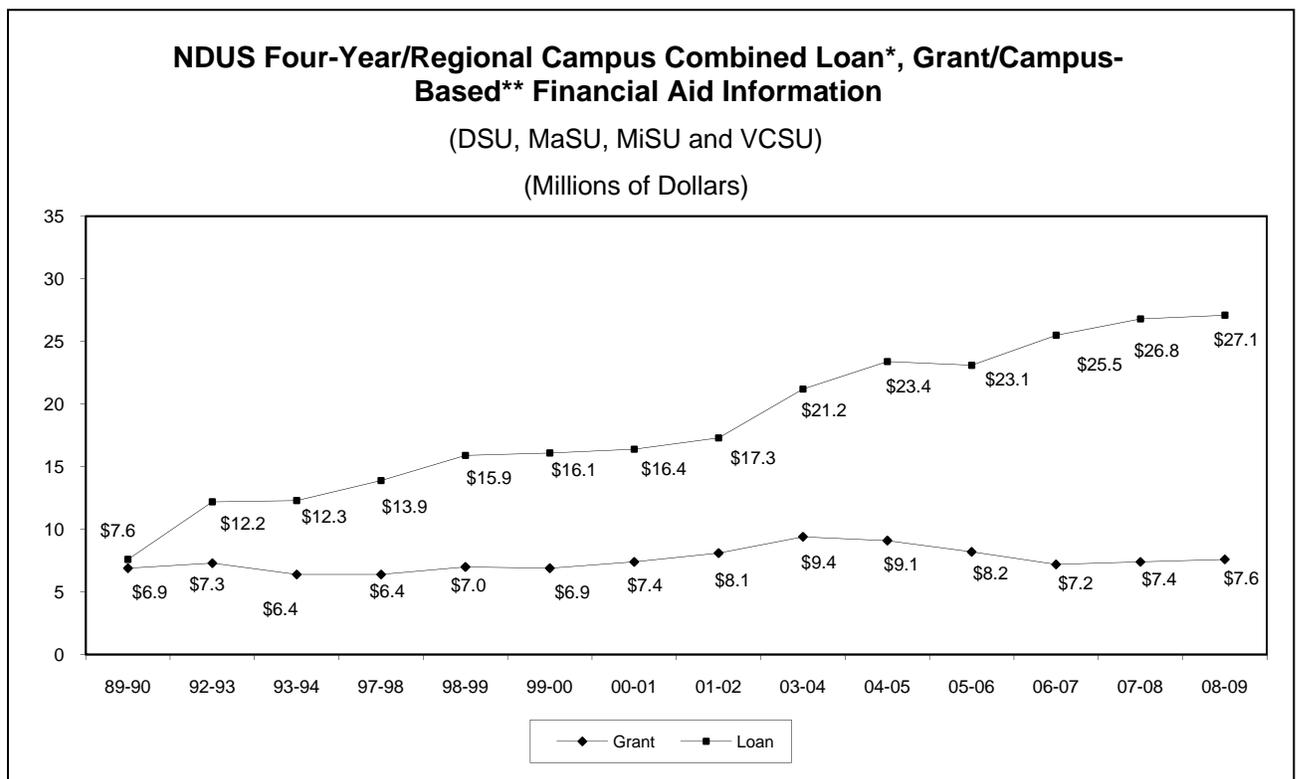
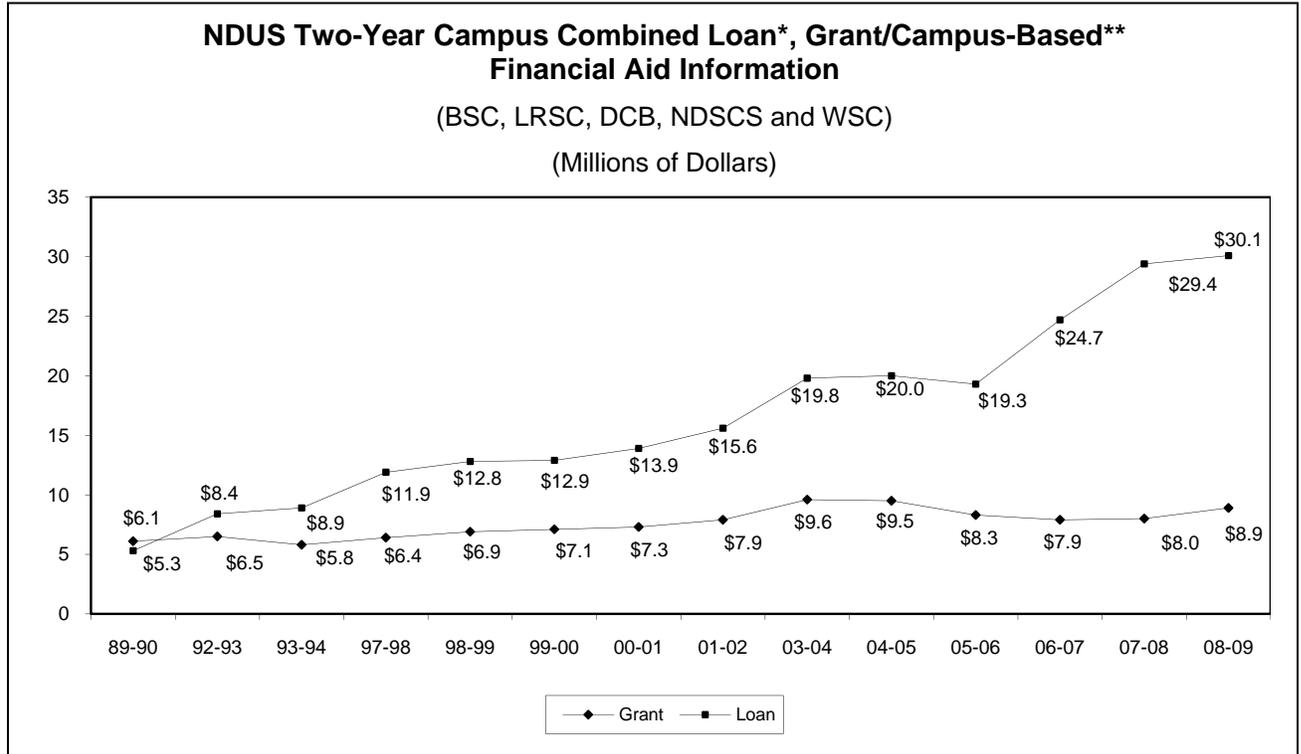
The Federal Stafford Loan is a needs-based loan available to undergraduate and graduate students. It is a subsidized loan, which means the federal government reimburses the lender for the interest while the student is in college. Students do not begin repaying this loan until six months after they have graduated from college.

The Federal Unsubsidized Stafford Loan is a supplement to the Federal Stafford Loan. If students do not qualify for the maximum Federal Stafford Loan, they can borrow the remaining portion through the Federal Unsubsidized Stafford Loan. This loan is similar to the Federal Stafford Loan; however, the student is responsible for paying interest on the unsubsidized portion of the loan while they are in college.

The Federal Parent Loan for Undergraduate Students (PLUS) is a non-needs-based loan program. A parent may borrow on behalf of their dependent children an amount equal to the difference between the cost of education and any estimated financial assistance the student may receive. The parent is the borrower and is responsible for re-paying the loan. Repayment generally begins 60 days after the final disbursement of the academic year.

Each year about 75 percent of all North Dakota students apply for and receive some form of financial aid, e.g., Federal Pell Grant, Federal Stafford Loan. This percentage has remained fairly constant during the past few years.

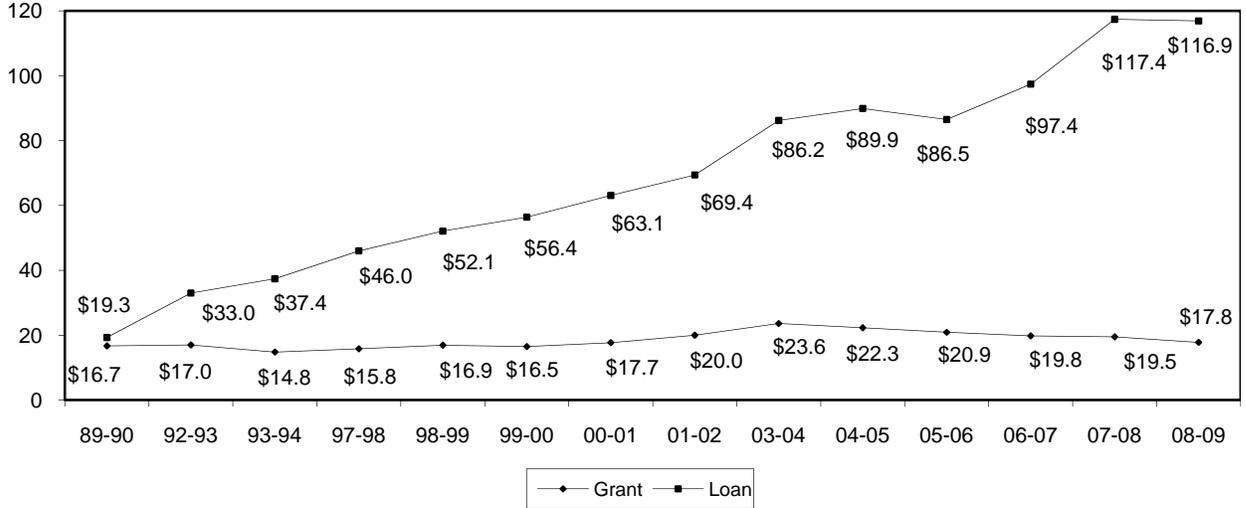
Appendix 2



NDUS Doctoral Campus Combined Loan*, Grant/Campus-Based**

(NDSU and UND)

(Millions of Dollars)



* Federal Stafford (subsidized) Loans, Federal Unsubsidized Stafford Loans, DEAL Loans (Supplemental Loans for Students), Federal Parent Loans (for undergraduate students) (PLUS)

** Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal College Work-Study Program

The majority of information used in Appendices 2-3 was gathered from the following sources: (1) a federal campus reporting form entitled, "Fiscal Operations Report and Application to Participate," (2) Student Loans of North Dakota (SLND), and (3) the Education Assistance Corporation (EAC) for academic years 1989-90, 1992-93, 1993-94, 1997-98, 1998-99, 1999-00, 2000-01, 2001-02, 2003-04, 2004-05, 2005-06, 2006-07, 2007-08, and 2008-09. SLND and EAC guarantee over 90 percent of all student loan volume for University System students.

Appendix 3

NDUS Two-Year Campus Average Student Loan Indebtedness by Year (BSC, LRSC, DCB, NDSCS and WSC)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$ 5.3 million	2,821	42%	\$1,878
1992-93	\$ 8.4 million	3,598	55%	\$2,334
1993-94	\$ 8.9 million	4,053	62%	\$2,195
1997-98	\$11.9 million	4,987	72%	\$2,386
1998-99	\$12.8 million	5,386	77%	\$2,376
1999-00	\$12.9 million	5,505	77%	\$2,343
2000-01	\$13.9 million	5,924	82%	\$2,346
2001-02	\$15.6 million	6,626	84%	\$2,354
2002-03	\$17.2 million	7,190	86%	\$2,392
2003-04	\$19.8 million	7,744	87%	\$2,556
2004-05	\$20.0 million	6,475	72%	\$3,089
2005-06	\$19.3 million	6,213	71%	\$3,106
2006-07	\$24.7 million	6,822	76%	\$3,621
2007-08	\$29.4 million	7,364	83%	\$3,992
2008-09	\$30.1 million 2.4% (increase)	7,500 1.8% (increase)	74%	\$4,013 .5% (increase)
Increase from 1989-90 to 2008-09	\$24.8 million 468%	4,679 166%		\$2,135 114%

NDUS Four-Year Campus Average Student Loan Indebtedness by Year (DSU, MaSU, MiSU and VCSU)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$ 7.6 million	3,897	56%	\$1,950
1992-93	\$12.2 million	4,572	64%	\$2,668
1993-94	\$12.3 million	4,716	63%	\$2,608
1997-98	\$13.9 million	5,100	75%	\$2,725
1998-99	\$15.9 million	5,579	82%	\$2,849
1999-00	\$16.1 million	5,724	82%	\$2,812
2000-01	\$16.4 million	5,877	84%	\$2,790
2001-02	\$17.3 million	6,111	83%	\$2,830
2002-03	\$17.7 million	5,968	77%	\$2,966
2003-04	\$21.2 million	6,803	84%	\$3,116
2004-05	\$23.4 million	6,130	74%	\$3,817
2005-06	\$23.1 million	5,906	72%	\$3,911
2006-07	\$25.5 million	6,047	77%	\$4,217
2007-08	\$26.8 million	5,816	78%	\$4,607
2008-09	27.1 million 1.1% (increase)	5,880 1.1% (increase)	70%	\$4,609 .0004% (increase)
Increase from 1989-90 to 2008-09	\$19.5 million 257%	1,983 51%		\$2,659 136%

NDUS Doctoral Campus Average Student Loan Indebtedness by Year
(NDSU and UND)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$19.3 million	8,392	39%	\$2,299
1992-93	\$33.0 million	11,398	53%	\$2,895
1993-94	\$37.4 million	11,495	54%	\$3,253
1997-98	\$46.0 million	13,603	69%	\$3,381
1998-99	\$52.1 million	14,850	75%	\$3,508
1999-00	\$56.4 million	15,707	78%	\$3,590
2000-01	\$63.1 million	18,060	86%	\$3,493
2001-02	\$69.4 million	19,080	86%	\$3,637
2002-03	\$77.1 million	20,275	86%	\$3,803
2003-04	\$86.2 million	20,839	86%	\$4,136
2004-05	\$89.9 million	19,727	78%	\$4,557
2005-06	\$86.5 million	18,753	75%	\$4,613
2006-07	\$97.4 million	19,198	77%	\$5,073
2007-08	\$117.4 million	19,139	76%	\$6,134
2008-09	116.9 million -4% (decrease)	18,158 -5.1% (decrease)	66%	\$6,438 5.0% (increase)
Increase from 1989-90 to 2008-09	\$97.6 million 506%	9,766 116%		\$4,139 180%

The majority of information used in Appendices 2-3 was gathered from the following sources: (1) a federal campus reporting form entitled, "Fiscal Operations Report and Application to Participate," (2) Student Loans of North Dakota (SLND), and (3) the Education Assistance Corporation (EAC) for academic years 1989-90, 1992-93, 1993-94, 1997-98, 1998-99, 1999-00, 2000-01, 2001-02, 2002-03, 2003-04, 2004-05, 2005-06, 2006-07, 2007-08, and 2008-09. SLND and EAC guarantee over 90 percent of all student loan volume for University System students. Total headcount enrollment was taken from the 2009 Fall Enrollment report.

Appendix 4

2008-09 Tuition as a Percent of Income							
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups							
Unitid	Institution	State	HUD Very Low Family Income-Family of Four 2008	Per Capita Personal Income 2008	In-State Annual Tuition & Fees 2008-09	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capita Personal Income
200022	Bismarck State College	ND	\$29,100	\$39,870	\$3,933	13.5%	9.9%
246813	Athens Technical College	GA	\$29,450	\$34,893	\$1,539	5.2%	4.4%
238397	Blackhawk Technical College	WI	\$31,850	\$37,767	\$3,098	9.7%	8.2%
244446	DeKalb Technical College	GA	\$29,450	\$34,893	\$1,701	5.8%	4.9%
170620	Lake Michigan College	MI	\$31,050	\$34,949	\$3,105	10.0%	8.9%
173461	Lake Superior College	MN	\$35,100	\$43,037	\$4,261	12.1%	9.9%
235699	Lake Washington Technical College	WA	\$33,450	\$42,857	\$2,784	8.3%	6.5%
153922	Marshalltown Community College	IA	\$29,250	\$37,402	\$4,550	15.6%	12.2%
187903	New Mexico Junior College	NM	\$25,300	\$33,430	\$1,056	4.2%	3.2%
215585	Reading Area Community College	PA	\$30,550	\$40,140	\$3,510	11.5%	8.7%
175236	Ridgewater College	MN	\$35,100	\$43,037	\$4,913	14.0%	11.4%
188100	San Juan College	NM	\$25,300	\$33,430	\$720	2.8%	2.2%
196015	SUNY College of Technology at Canton	NY	\$32,650	\$48,753	\$5,624	17.2%	11.5%
229319	Texas State Technical College Harlingen	TX	\$27,500	\$37,774	\$4,230	15.4%	11.2%
229328	Texas State Technical College West Texas	TX	\$27,500	\$37,774	\$3,380	12.3%	8.9%
219480	Western Dakota Technical Institute	SD	\$28,250	\$38,661	\$4,514	16.0%	11.7%
	Group Total		\$451,750	\$578,797	\$48,985	10.8%	8.5%
	Group Average		\$30,117	\$38,586	\$3,266	10.7%	8.3%
	Group Median		\$29,450	\$37,774	\$3,380	11.5%	8.9%
	Group Trimmed Mean (20%)		\$30,104	\$38,201	\$3,280	10.8%	8.5%
200059	Dickinson State University	ND	\$29,100	\$39,870	\$5,084	17.5%	12.8%
409698	California State University-Monterey Bay	CA	\$33,900	\$43,641	\$3,292	9.7%	7.5%
201690	Central State University	OH	\$29,500	\$36,021	\$5,294	17.9%	14.7%
198507	Elizabeth City State University	NC	\$27,500	\$35,344	\$2,922	10.6%	8.3%
151388	Indiana University-East	IN	\$29,400	\$34,605	\$5,556	18.9%	16.1%
151333	Indiana University-Kokomo	IN	\$29,400	\$34,605	\$5,590	19.0%	16.2%
230931	Lyndon State College	VT	\$31,050	\$38,686	\$8,284	26.7%	21.4%
167288	Massachusetts College of Liberal Arts	MA	\$39,100	\$51,254	\$6,565	16.8%	12.8%
262129	New College of Florida	FL	\$28,600	\$39,267	\$4,065	14.2%	10.4%
207351	Oklahoma Panhandle State University	OK	\$25,200	\$35,985	\$4,242	16.8%	11.8%
152266	Purdue University-North Central Campus	IN	\$29,400	\$34,605	\$6,080	20.7%	17.6%
180692	The University of Montana-Western	MT	\$26,800	\$34,644	\$4,228	15.8%	12.2%
161235	University of Maine at Fort Kent	ME	\$27,800	\$36,457	\$6,413	23.1%	17.6%
161341	University of Maine at Presque Isle	ME	\$27,800	\$36,457	\$6,294	22.6%	17.3%
207722	University of Science & Arts of Oklahoma	OK	\$25,200	\$35,985	\$3,552	14.1%	9.9%
237932	West Liberty State College	WV	\$23,400	\$31,641	\$4,464	19.1%	14.1%
	Group Total		\$434,050	\$559,197	\$76,841	17.7%	13.7%
	Group Average		\$28,937	\$37,280	\$5,123	17.7%	13.8%
	Group Median		\$28,600	\$35,985	\$5,294	17.9%	14.1%
	Group Trimmed Mean (20%)		\$28,581	\$36,639	\$5,049	17.7%	14.2%

**2008-09 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups**

Unitid	Institution	State	HUD Very Low Family Income-Family of Four 2008	Per Capita Personal Income 2008	In-State Annual Tuition & Fees 2008-09	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capital Personal Income
200192	Lake Region State College	ND	\$29,100	\$39,870	\$3,908	13.4%	9.8%
198084	Brunswick Community College	NC	\$27,500	\$35,344	\$1,276	4.6%	3.6%
162104	Cecil Community College	MD	\$40,850	\$48,378	\$2,860	7.0%	5.9%
208415	Clatsop Community College	OR	\$29,450	\$36,297	\$2,520	8.6%	6.9%
114433	Feather River Community College District	CA	\$33,900	\$43,641	\$620	1.8%	1.4%
133960	Florida Keys Community College	FL	\$28,600	\$39,267	\$2,458	8.6%	6.3%
224891	Frank Phillips College	TX	\$27,500	\$37,774	\$2,386	8.7%	6.3%
151078	Ivy Tech Community College-Whitewater	IN	\$29,400	\$34,605	\$2,930	10.0%	8.5%
170587	Kirtland Community College	MI	\$31,050	\$34,949	\$2,681	8.6%	7.7%
154129	Northwest Iowa Community College	IA	\$29,250	\$37,402	\$4,140	14.2%	11.1%
233037	Paul D Camp Community College	VA	\$35,100	\$44,224	\$2,585	7.4%	5.8%
174570	Pine Technical College	MN	\$35,100	\$43,037	\$3,473	9.9%	8.1%
199625	Sampson Community College	NC	\$27,500	\$35,344	\$1,421	5.2%	4.0%
107974	South Arkansas Community College	AR	\$23,700	\$32,397	\$1,600	6.8%	4.9%
141158	Southwest Georgia Technical College	GA	\$29,450	\$34,893	\$1,539	5.2%	4.4%
172671	West Shore Community College	MI	\$31,050	\$34,949	\$1,922	6.2%	5.5%
	Group Total		\$459,400	\$572,501	\$34,411	7.5%	6.0%
	Group Average		\$30,627	\$38,167	\$2,294	7.5%	6.0%
	Group Median		\$29,450	\$36,297	\$2,458	7.4%	5.9%
	Group Trimmed Mean (20%)		\$30,373	\$37,825	\$2,281	7.4%	6.0%
200226	Mayville State University	ND	\$29,100	\$39,870	\$5,654	19.4%	14.2%
409698	California State University-Monterey Bay	CA	\$33,900	\$43,641	\$3,292	9.7%	7.5%
201690	Central State University	OH	\$29,500	\$36,021	\$5,294	17.9%	14.7%
198507	Elizabeth City State University	NC	\$27,500	\$35,344	\$2,922	10.6%	8.3%
151388	Indiana University-East	IN	\$29,400	\$34,605	\$5,556	18.9%	16.1%
230931	Lyndon State College	VT	\$31,050	\$38,686	\$8,284	26.7%	21.4%
167288	Massachusetts College of Liberal Arts	MA	\$39,100	\$51,254	\$6,565	16.8%	12.8%
262129	New College of Florida	FL	\$28,600	\$39,267	\$4,065	14.2%	10.4%
152266	Purdue University-North Central Campus	IN	\$29,400	\$34,605	\$6,080	20.7%	17.6%
163912	St Mary's College of Maryland	MD	\$40,850	\$48,378	\$12,604	30.9%	26.1%
180692	The University of Montana-Western	MT	\$26,800	\$34,644	\$4,228	15.8%	12.2%
233897	The University of Virginia's College at Wise	VA	\$35,100	\$44,224	\$6,429	18.3%	14.5%
161235	University of Maine at Fort Kent	ME	\$27,800	\$36,457	\$6,413	23.1%	17.6%
174075	University of Minnesota-Crookston	MN	\$35,100	\$43,037	\$9,406	26.8%	21.9%
174251	University of Minnesota-Morris	MN	\$35,100	\$43,037	\$10,006	28.5%	23.2%
234085	Virginia Military Institute	VA	\$35,100	\$44,224	\$10,556	30.1%	23.9%
	Group Total		\$484,300	\$607,424	\$101,700	21.0%	16.7%
	Group Average		\$32,287	\$40,495	\$6,780	20.6%	16.5%
	Group Median		\$31,050	\$39,267	\$6,413	18.9%	16.1%
	Group Trimmed Mean (20%)		\$32,050	\$40,117	\$6,629	20.6%	16.5%

2008-09 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups

Unitid	Institution	State	HUD Very Low Family Income-Family of Four 2008	Per Capita Personal Income 2008	In-State Annual Tuition & Fees 2008-09	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capital Personal Income
200253	Minot State University	ND	\$29,100	\$39,870	\$5,044	17.3%	12.7%
173124	Bemidji State University	MN	\$35,100	\$43,037	\$6,996	19.9%	16.3%
180948	Chadron State College	NE	\$29,900	\$39,150	\$4,423	14.8%	11.3%
211608	Cheyney University of Pennsylvania	PA	\$30,550	\$40,140	\$7,089	23.2%	17.7%
129215	Eastern Connecticut State University	CT	\$41,050	\$56,272	\$7,406	18.0%	13.2%
187648	Eastern New Mexico University-Main Campus	NM	\$25,300	\$33,430	\$3,342	13.2%	10.0%
139861	Georgia College and State University	GA	\$29,450	\$34,893	\$5,476	18.6%	15.7%
139764	Georgia Southwestern State University	GA	\$29,450	\$34,893	\$3,816	13.0%	10.9%
157058	Kentucky State University	KY	\$25,600	\$32,076	\$5,692	22.2%	17.7%
185129	New Jersey City University	NJ	\$40,900	\$51,358	\$8,726	21.3%	17.0%
187897	New Mexico Highlands University	NM	\$25,300	\$33,430	\$2,708	10.7%	8.1%
140669	North Georgia College & State University	GA	\$29,450	\$34,893	\$4,070	13.8%	11.7%
178624	Northwest Missouri State University	MO	\$28,500	\$36,631	\$5,530	19.4%	15.1%
107983	Southern Arkansas University Main Campus	AR	\$23,700	\$32,397	\$5,646	23.8%	17.4%
130776	Western Connecticut State University	CT	\$41,050	\$56,272	\$7,088	17.3%	12.6%
188304	Western New Mexico University	NM	\$25,300	\$33,430	\$3,431	13.6%	10.3%
	Group Total		\$460,600	\$592,302	\$81,439	17.7%	13.7%
	Group Average		\$30,707	\$39,487	\$5,429	17.5%	13.7%
	Group Median		\$29,450	\$34,893	\$5,530	18.0%	13.2%
	Group Trimmed Mean (20%)		\$30,462	\$38,741	\$5,385	17.6%	13.8%
200314	Minot State University - Bottineau	ND	\$29,100	\$39,870	\$3,802	13.1%	9.5%
208415	Clatsop Community College	OR	\$29,450	\$36,297	\$2,520	8.6%	6.9%
114433	Feather River Community College District	CA	\$33,900	\$43,641	\$620	1.8%	1.4%
224891	Frank Phillips College	TX	\$27,500	\$37,774	\$2,386	8.7%	6.3%
162609	Garrett College	MD	\$40,850	\$48,378	\$2,970	7.3%	6.1%
127389	Lamar Community College	CO	\$33,950	\$42,985	\$2,813	8.3%	6.5%
198905	Martin Community College	NC	\$27,500	\$35,344	\$1,386	5.0%	3.9%
188261	Mesalands Community College	NM	\$25,300	\$33,430	\$1,676	6.6%	5.0%
180373	Miles Community College	MT	\$26,800	\$34,644	\$3,420	12.8%	9.9%
188021	New Mexico State University-Grants Branch	NM	\$25,300	\$33,430	\$1,226	4.8%	3.7%
199263	Pamlico Community College	NC	\$27,500	\$35,344	\$1,379	5.0%	3.9%
174570	Pine Technical College	MN	\$35,100	\$43,037	\$3,473	9.9%	8.1%
130217	Quinebaug Valley Community College	CT	\$41,050	\$56,272	\$2,984	7.3%	5.3%
174604	Rainy River Community College	MN	\$35,100	\$43,037	\$4,819	13.7%	11.2%
107743	Rich Mountain Community College	AR	\$23,700	\$32,397	\$1,296	5.5%	4.0%
107974	South Arkansas Community College	AR	\$23,700	\$32,397	\$1,600	6.8%	4.9%
	Group Total		\$456,700	\$588,407	\$34,568	7.6%	5.9%
	Group Average		\$30,447	\$39,227	\$2,305	7.5%	5.8%
	Group Median		\$27,500	\$36,297	\$2,386	7.3%	5.3%
	Group Trimmed Mean (20%)		\$30,150	\$38,441	\$2,241	7.4%	5.7%

**2008-09 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups**

Unitid	Institution	State	HUD Very Low Family Income-Family of Four 2008	Per Capita Personal Income 2008	In-State Annual Tuition & Fees 2008-09	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capital Personal Income
200305	North Dakota State College of Science	ND	\$29,100	\$39,870	\$3,875	13.3%	9.7%
172954	Anoka Technical College	MN	\$35,100	\$43,037	\$4,669	13.3%	10.8%
208406	Clackamas Community College	OR	\$29,450	\$36,297	\$3,240	11.0%	8.9%
240596	Eastern Wyoming College	WY	\$30,200	\$48,608	\$1,944	6.4%	4.0%
182306	Great Basin College	NV	\$32,250	\$41,182	\$1,920	6.0%	4.7%
173708	Hennepin Technical College	MN	\$35,100	\$43,037	\$4,271	12.2%	9.9%
153472	Indian Hills Community College	IA	\$29,250	\$37,402	\$2,832	9.7%	7.6%
177977	Linn State Technical College	MO	\$28,500	\$36,631	\$5,370	18.8%	14.7%
209250	Mt Hood Community College	OR	\$29,450	\$36,297	\$3,380	11.5%	9.3%
129729	Naugatuck Valley Community College	CT	\$41,050	\$56,272	\$2,984	7.3%	5.3%
154129	Northwest Iowa Community College	IA	\$29,250	\$37,402	\$4,140	14.2%	11.1%
207564	Oklahoma State University-Okmulgee	OK	\$25,200	\$35,985	\$3,800	15.1%	10.6%
196006	SUNY College of Technology at Alfred	NY	\$32,650	\$48,753	\$5,498	16.8%	11.3%
228680	Texas State Technical College-Waco	TX	\$27,500	\$37,774	\$2,627	9.6%	7.0%
216296	Thaddeus Stevens College of Technology	PA	\$30,550	\$40,140	\$5,950	19.5%	14.8%
172617	Washtenaw Community College	MI	\$31,050	\$34,949	\$1,848	6.0%	5.3%
	Group Total		\$466,550	\$613,766	\$54,473	11.7%	8.9%
	Group Average		\$31,103	\$40,918	\$3,632	11.8%	9.0%
	Group Median		\$30,200	\$37,774	\$3,380	11.5%	9.3%
	Group Trimmed Mean (20%)		\$30,792	\$40,066	\$3,585	11.7%	9.0%
200332	North Dakota State University-Main Campus	ND	\$29,100	\$39,870	\$6,226	21.4%	15.6%
217882	Clemson University	SC	\$26,450	\$32,666	\$10,379	39.2%	31.8%
153603	Iowa State University	IA	\$29,250	\$37,402	\$6,360	21.7%	17.0%
102614	University of Alaska Fairbanks	AK	\$36,700	\$44,039	\$4,918	13.4%	11.2%
106397	University of Arkansas Main Campus	AR	\$23,700	\$32,397	\$6,400	27.0%	19.8%
129020	University of Connecticut	CT	\$41,050	\$56,272	\$9,338	22.7%	16.6%
130943	University of Delaware	DE	\$33,750	\$40,519	\$8,646	25.6%	21.3%
142285	University of Idaho	ID	\$27,100	\$33,074	\$4,632	17.1%	14.0%
157085	University of Kentucky	KY	\$25,600	\$32,076	\$7,736	30.2%	24.1%
161253	University of Maine	ME	\$27,800	\$36,457	\$9,100	32.7%	25.0%
181464	University of Nebraska at Lincoln	NE	\$29,900	\$39,150	\$6,584	22.0%	16.8%
182290	University of Nevada-Reno	NV	\$32,250	\$41,182	\$4,563	14.1%	11.1%
217484	University of Rhode Island	RI	\$36,600	\$41,368	\$8,678	23.7%	21.0%
221759	University of Tennessee	TN	\$26,150	\$34,976	\$6,250	23.9%	17.9%
231174	University of Vermont	VT	\$31,050	\$38,686	\$12,844	41.4%	33.2%
240727	University of Wyoming	WY	\$30,200	\$48,608	\$3,621	12.0%	7.4%
	Group Total		\$457,550	\$588,872	\$110,049	24.1%	18.7%
	Group Average		\$30,503	\$39,258	\$7,337	24.5%	19.2%
	Group Median		\$29,900	\$38,686	\$6,584	23.7%	17.9%
	Group Trimmed Mean (20%)		\$30,215	\$38,477	\$7,199	24.3%	19.1%

2008-09 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups

Unitid	Institution	State	HUD Very Low Family Income-Family of Four 2008	Per Capita Personal Income 2008	In-State Annual Tuition & Fees 2008-09	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capital Personal Income
200280	University of North Dakota-Main Campus	ND	\$29,100	\$39,870	\$6,513	22.4%	16.3%
196088	University at Buffalo	NY	\$32,650	\$48,753	\$6,285	19.2%	12.9%
100663	University of Alabama at Birmingham	AL	\$25,850	\$33,768	\$4,664	18.0%	13.8%
141574	University of Hawaii at Manoa	HI	\$36,900	\$42,055	\$6,258	17.0%	14.9%
145600	University of Illinois at Chicago	IL	\$33,300	\$42,347	\$11,716	35.2%	27.7%
157085	University of Kentucky	KY	\$25,600	\$32,076	\$7,736	30.2%	24.1%
157289	University of Louisville	KY	\$25,600	\$32,076	\$7,564	29.5%	23.6%
178402	University of Missouri-Kansas City	MO	\$28,500	\$36,631	\$8,273	29.0%	22.6%
182290	University of Nevada-Reno	NV	\$32,250	\$41,182	\$4,563	14.1%	11.1%
199120	University of North Carolina at Chapel Hill	NC	\$27,500	\$35,344	\$5,397	19.6%	15.3%
215293	University of Pittsburgh-Pittsburgh	PA	\$30,550	\$40,140	\$13,642	44.7%	34.0%
221759	University of Tennessee	TN	\$26,150	\$34,976	\$6,250	23.9%	17.9%
230764	University of Utah	UT	\$30,550	\$31,944	\$5,284	17.3%	16.5%
231174	University of Vermont	VT	\$31,050	\$38,686	\$12,844	41.4%	33.2%
234076	University of Virginia-Main Campus	VA	\$35,100	\$44,224	\$9,300	26.5%	21.0%
206604	Wright State University-Main Campus	OH	\$29,500	\$36,021	\$7,018	23.8%	19.5%
	Group Total		\$451,050	\$570,223	\$116,794	25.9%	20.5%
	Group Average		\$30,070	\$38,015	\$7,786	26.0%	20.5%
	Group Median		\$30,550	\$36,631	\$7,018	23.9%	19.5%
	Group Trimmed Mean (20%)		\$29,888	\$37,656	\$7,584	25.4%	20.2%
200572	Valley City State University	ND	\$29,100	\$39,870	\$5,781	19.9%	14.5%
409698	California State University-Monterey Bay	CA	\$33,900	\$43,641	\$3,292	7.5%	7.5%
201690	Central State University	OH	\$29,500	\$36,021	\$5,294	14.7%	14.7%
198507	Elizabeth City State University	NC	\$27,500	\$35,344	\$2,922	8.3%	8.3%
142328	Lewis-Clark State College	ID	\$27,100	\$33,074	\$4,296	15.9%	13.0%
230931	Lyndon State College	VT	\$31,050	\$38,686	\$8,284	26.7%	21.4%
167288	Massachusetts College of Liberal Arts	MA	\$39,100	\$51,254	\$6,565	16.8%	12.8%
262129	New College of Florida	FL	\$28,600	\$39,267	\$4,065	14.2%	10.4%
207351	Oklahoma Panhandle State University	OK	\$25,200	\$35,985	\$4,242	16.8%	11.8%
152266	Purdue University-North Central Campus	IN	\$29,400	\$34,605	\$6,080	20.7%	17.6%
228714	Texas A & M University at Galveston	TX	\$27,500	\$37,774	\$6,511	23.7%	17.2%
161341	University of Maine at Presque Isle	ME	\$27,800	\$36,457	\$6,294	22.6%	17.3%
174251	University of Minnesota-Morris	MN	\$35,100	\$43,037	\$10,006	28.5%	23.2%
234085	Virginia Military Institute	VA	\$35,100	\$44,224	\$10,556	30.1%	23.9%
128391	Western State College of Colorado	CO	\$33,950	\$42,985	\$6,538	19.3%	15.2%
199999	Winston-Salem State University	NC	\$27,500	\$35,344	\$3,389	12.3%	9.6%
	Group Total		\$458,300	\$587,698	\$88,334	19.3%	15.0%
	Group Average		\$30,553	\$39,180	\$5,889	18.5%	14.9%
	Group Median		\$29,400	\$37,774	\$6,080	16.8%	14.7%
	Group Trimmed Mean (20%)		\$30,308	\$38,721	\$5,758	18.5%	14.8%

**2008-09 Tuition as a Percent of Income
Comparison of NDUS Campuses to Long-Term Finance Plan Peer Groups**

Unitid	Institution	State	HUD Very Low Family Income-Family of Four 2008	Per Capita Personal Income 2008	In-State Annual Tuition & Fees 2008-09	Tuition as % HUD Very Low Income for a Family of 4	Tuition as % of per Capital Personal Income
200341	Williston State College	ND	\$29,100	\$39,870	\$3,378	11.6%	8.5%
114433	Feather River Community College District	CA	\$33,900	\$43,641	\$620	1.8%	1.4%
145521	Highland Community College	IL	\$33,300	\$42,347	\$2,034	6.1%	4.8%
173805	Itasca Community College	MN	\$35,100	\$43,037	\$4,489	12.8%	10.4%
153922	Marshalltown Community College	IA	\$29,250	\$37,402	\$4,550	15.6%	12.2%
198923	McDowell Technical Community College	NC	\$27,500	\$35,344	\$1,394	5.1%	3.9%
180373	Miles Community College	MT	\$26,800	\$34,644	\$3,420	12.8%	9.9%
188003	New Mexico State University-Carlsbad	NM	\$25,300	\$33,430	\$1,226	4.8%	3.7%
239442	Nicolet Area Technical College	WI	\$31,850	\$37,767	\$3,976	12.5%	10.5%
179715	North Central Missouri College	MO	\$28,500	\$36,631	\$2,550	8.9%	7.0%
101897	Northeast Alabama Community College	AL	\$25,850	\$33,768	\$2,850	11.0%	8.4%
240657	Northwest College	WY	\$30,200	\$48,608	\$2,094	6.9%	4.3%
107992	Southern Arkansas University Tech	AR	\$23,700	\$32,397	\$3,030	12.8%	9.4%
210155	Southwestern Oregon Community College	OR	\$29,450	\$36,297	\$3,576	12.1%	9.9%
172671	West Shore Community College	MI	\$31,050	\$34,949	\$1,922	6.2%	5.5%
181817	Western Nebraska Community College	NE	\$29,900	\$39,150	\$1,896	6.3%	4.8%
	Group Total		\$441,650	\$569,412	\$39,627	9.0%	7.0%
	Group Average		\$29,443	\$37,961	\$2,642	9.1%	7.1%
	Group Median		\$29,450	\$36,631	\$2,550	8.9%	7.0%
	Group Trimmed Mean (20%)		\$29,450	\$37,570	\$2,655	9.3%	7.2%

SOURCE OF DATA (for Appendix 4)

HUD Very Low Family Income-Family of Four 2008-US Department of Housing and Urban Development (HUD) annual estimates for housing policy,

(State averages of total counties, by state,
<http://www.huduser.org/datasets/il.html>)

Per Capita Personal Income 2008 - Bureau of Economic Analysis: Regional Economic Accounts,
<http://www.bea.doc.gov/bea/regional/data.htm>

In-State Annual Tuition & Fees 2008-09 - National Center for Education Statistics,
<http://nces.ed.gov/globallocator/>

Appendix 5

A Comparison of North Dakota and Regional Averages 2009-10 Resident Undergraduate Tuition and Required Fees

	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	1/ 2009-10 Rate as a % of Median Income of Households
Doctoral Universities								
North Dakota Average	\$4,060	\$4,802	\$5,295	\$5,742	\$6,053	\$6,370	\$6,569	14.3%
+(-) prev yr-\$	\$476	\$742	\$493	\$447	\$311	\$317	\$199	
+(-) prev yr-%	13.3%	18.3%	10.3%	8.4%	5.4%	5.2%	3.1%	
Colorado	4,020	4,557	5,372	5,643	6,635	7,278	7,932	13.9%
Iowa	4,993	5,396	5,634	6,060	6,161	6,360	6,651	13.6%
Kansas	4,107	4,737	5,413	6,153	6,600	7,042	7,414	14.8%
Minnesota	7,116	8,029	8,622	9,432	9,598	10,634	11,293	19.7%
Missouri	6,558	7,100	7,415	7,784	8,098	8,467	8,501	18.1%
Montana	4,260	4,546	4,894	5,227	5,141	5,141	5,334	12.1%
Nebraska	4,771	4,988	5,526	5,867	6,216	6,585	6,857	13.8%
Oklahoma	3,741	4,140	4,408	5,110	5,607	6,493	6,493	15.2%
South Dakota	4,205	4,452	4,829	5,072	5,393	5,828	6,468	14.0%
Wisconsin	5,136	5,862	6,280	6,726	7,184	7,569	8,310	15.9%
Wyoming	3,090	3,243	3,426	3,515	3,552	3,621	3,726	6.8%
Regional Average	\$4,727	\$5,186	\$5,620	\$6,054	\$6,380	\$6,820	\$7,180	14.4%
+(-) prev yr-\$	\$557	\$459	\$433	\$434	\$327	\$439	\$360	
+(-) prev yr-%	13.4%	9.7%	8.4%	7.7%	5.4%	6.9%	5.3%	

1/ This column reflects tuition and fees as a % of 2008 median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

**A Comparison of North Dakota and Regional Averages
2009-10 Resident Undergraduate Tuition and Required Fees**

								1/ 2009-10 Rate as a % of Median Income of Households
Master's-Granting Univ.	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	
NORTH DAKOTA	\$3,228	\$3,712	\$4,092	\$4,492	\$4,774	\$5,044	\$5,389	11.7%
+(-) prev yr-\$	\$383	\$484	\$380	\$400	\$282	\$270	\$345	
+(-) prev yr-%	13.5%	15.0%	10.2%	9.8%	6.3%	5.7%	6.8%	
Colorado	2,482	2,603	2,853	2,925	3,466	3,790	4,454	7.8%
Iowa	No Comparatives							
Kansas	2,751	3,098	3,308	3,491	3,708	3,931	4,177	8.3%
Minnesota	4,517	5,098	5,251	5,656	5,894	6,083	6,295	11.0%
Missouri	4,791	5,317	5,622	5,888	6,215	6,513	6,518	13.9%
Montana	4,180	4,550	4,856	5,055	5,132	5,132	5,206	11.8%
Nebraska	3,658	3,930	4,234	4,479	4,768	4,999	5,220	10.5%
Oklahoma	2,774	3,033	3,286	3,502	3,825	4,196	4,196	9.8%
South Dakota	4,265	4,518	4,754	5,001	5,441	5,877	6,227	13.5%
Wisconsin	4,274	4,813	5,149	5,438	5,781	6,146	6,488	12.5%
Wyoming	No Comparatives							
Regional Average	\$3,744	\$4,107	\$4,368	\$4,604	\$4,914	\$5,185	\$5,420	10.9%
+(-) prev yr-\$	\$399	\$363	\$261	\$236	\$311	\$271	\$235	
+(-) prev yr-%	11.9%	9.7%	6.4%	5.4%	6.7%	5.5%	4.5%	

1/ This column reflects tuition and fees as a % of median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

**A Comparison of North Dakota and Regional Averages
2009-10 Resident Undergraduate Tuition and Required Fees**

4-Year Regional Colleges and Universities	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	1/ 2009-10 Rate as a % of Median Income of Households
NORTH DAKOTA	\$3,130	\$3,695	\$4,091	\$4,394	\$4,648	\$4,889	\$5,073	11.0%
+(-) prev yr-\$	\$409	\$565	\$396	\$303	\$254	\$241	\$184	
+(-) prev yr-%	15.0%	18.1%	10.7%	7.4%	5.8%	5.2%	3.8%	
Colorado	2,700	2,927	3,124	3,203	3,364	3,738	4,116	7.2%
Iowa	No Comparatives							
Kansas	No Comparatives							
Minnesota	No Comparatives							
Missouri	4,220	4,377	4,347	4,632	5,028	5,188	5,188	11.1%
Montana	3,473	3,730	3,949	4,174	3,674	3,674	3,689	8.4%
Nebraska	No Comparatives							
Oklahoma	No Comparatives							
South Dakota	4,379	4,614	4,832	5,700	6,045	6,497	6,872	14.9%
Wisconsin								
Wyoming								
Regional Average	\$3,693	\$3,912	\$4,063	\$4,427	\$4,528	\$4,774	\$4,966	10.2%
+(-) prev yr-\$	\$182	\$219	\$151	\$364	\$101	\$247	\$192	
+(-) prev yr-%	5.2%	5.9%	3.9%	9.0%	2.3%	5.4%	4.0%	

1/ This column reflects tuition and fees as a % of median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

**A Comparison of North Dakota and Regional Averages
2009-10 Resident Undergraduate Tuition and Required Fees**

Two-Year Colleges	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	1/ 2009-10 Rate as a % of Median Income of Households
NORTH DAKOTA	\$2,503	\$2,969	\$3,202	\$3,442	\$3,623	\$3,779	\$3,808	8.3%
+(-) prev yr-\$	\$240	\$466	\$233	\$240	\$181	\$156	\$29	
+(-) prev yr-%	10.6%	18.6%	7.8%	7.5%	5.3%	4.3%	0.8%	
Colorado	2,210	2,274	1,980	2,024	2,579	2,722	2,962	5.2%
Iowa	2,757	2,920	3,056	3,467	3,491	3,649	3,842	7.8%
Kansas	1,765	1,819	1,939	1,988	2,011	2,156	2,199	4.4%
Minnesota	3,419	3,822	4,042	4,283	4,444	4,565	4,697	8.2%
Missouri	2,471	2,911	3,051	3,092	3,375	3,529	3,521	7.5%
Montana	2,090	2,318	2,503	2,744	3,079	3,079	3,217	7.3%
Nebraska	1,578	1,748	1,884	1,998	2,160	2,225	2,320	4.7%
Oklahoma	1,845	2,041	2,165	2,294	2,479	2,684	2,706	6.3%
South Dakota	No Comparatives							
Wisconsin	3,433	3,945	4,237	4,511	4,520	4,555	4,567	8.8%
Wyoming	1,633	1,724	1,818	1,836	1,923	2,027	2,118	3.9%
Regional Average	\$2,320	\$2,552	\$2,668	\$2,824	\$3,006	\$3,119	\$3,215	6.4%
+(-) prev yr-\$	\$186	\$232	\$115	\$156	\$182	\$113	\$96	
+(-) prev yr-%	8.7%	10.0%	4.5%	5.9%	6.5%	3.8%	3.1%	

1/ This column reflects tuition and fees as a % of median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

Source: Washington State Higher Education Coordinating Board, 2009-10 Tuition and Fee Rates, A National Comparison.