

**North Dakota University System**  
**Student Affordability Report**  
December 2002

## Overview of Report

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

- ◆ The *2nd Annual Accountability Measures Report* suggests the following:
  - ▶ Tuition and fees at all NDUS institutions, except the 2-year campuses, are between 12-20 percent less than their regional counterparts. The average ND 2-year campus rate is \$132 or 6.9 percent more than the regional average in 2001-02. (**TABLE 1**)
  - ▶ Tuition and fees, as a percentage of median North Dakota household income, are comparable to, or less than, the regional average, except at the two year campuses where a larger proportion of median income is consumed by tuition and fees in North Dakota, than in the region. (**TABLE 3**)
- ◆ North Dakota's campuses are still reasonably affordable when compared to their peer institutions, even for those families with the least ability to pay. (**TABLE 4**)
- ◆ The *total average estimated student cost* for 2002-03 is as follows: \$10,900 at UND/NDSU, \$9,400 at MiSU, \$9,300 at DSU, MaSU and VCSU and \$8,600 at the 2-year campuses. Total costs include tuition, fees, room, board, books, supplies, travel and other miscellaneous expenses. These total costs increased by amounts ranging from 6.2 percent at the 2-year campuses to 6.9 percent at UND/NDSU and the 4-year campuses over the previous year. Tuition and fees comprise 33 percent of the total estimated student cost; room, board, books, supplies, travel and other expenses account for the remaining 67 percent of the cost. (**TABLE 5**)
- ◆ For students that qualified for federal and state needs-based aid in 2001-02, their *net cost of attendance*, or total cost less needs-based aid (**excluding student loans, institutional scholarships and waivers**), were as follows: \$5,400 at UND/NDSU, \$4,700 at MiSU, \$4,600 at DSU, MaSU and VCSU and \$4,100 at the 2-year campuses. Generally, the remaining costs of attendance are covered by loans. (**TABLE 6**)
- ◆ Due to funding decreases in Minnesota reciprocity funds and the resulting loss in federal funds, the number of needs-based state grants awarded has decreased from 3,600-3,700 in 1998-99 and 1999-00 to approximately 2,600 in 2002-03. It is anticipated that a similar number of awards will be available in 2003-05 due to reduced Minnesota reciprocity funding. In 2002-03, students with an unmet need of \$6,076 did not receive state grant support due to a lack of adequate program funding. (**TABLE 7**)
- ◆ Student loan borrowing for students attending NDUS campuses has increased each year from 1989-90 to 2001-02. Total funding for Federal Pell Grant and campus-based financial aid has remained fairly steady during the same period. (**Appendices 2 & 3**)

## Tuition and Required Fees

The *2nd Annual NDUS Accountability Measures Report* updated in December 2002, includes the following two accountability measures related to affordability:

- 4.a. Tuition and fees on a per-student basis compared to the regional average, and
- 4.b. Tuition and fees as a percentage of median North Dakota household income

The report posed the following question, “Is public higher education in North Dakota affordable for residents?” The report concludes:

- 4.a. The 2001-02 average resident undergraduate tuition and required fees of UND and NDSU are about \$467 or 12.5 percent less than the regional average, and \$993 or 23.3 percent less than the national average. MiSU’s tuition and fees are \$479 or 15.7 percent less than the regional rate and \$831 or 24.5 percent less than the national rate. Rates at DSU, MaSU and VCSU are also less than the regional average rates by \$639 or 20.7 percent and \$943 or 27.8 percent less than the national average. Tuition and fees at the two-year campuses are higher than the regional average by \$132 or 6.9 percent and higher than the national average by \$247 or 13.7 percent.

<b>TABLE 1</b>				
<b>Differences in North Dakota Tuition &amp; Fees, Compared to Regional Averages</b>				
	<b>UND/NDSU</b>	<b>MiSU</b>	<b>4-year</b>	<b>2-year</b>
<b>2000-01</b>				
Difference in ND Rates (\$'s), Compared to Region	(\$409)	(\$394)	(\$508)	+\$149
Difference in ND Rates (%'s), Compared to Region	(11.8%)	(13.9%)	(17.8%)	+8.2%
<b>2001-02</b>				
Difference in ND Rates (\$'s), Compared to Region	(\$467)	(\$479)	(\$639)	+\$132
Difference in ND Rates (%'s), Compared to Region	(12.5%)	(15.7%)	(20.7%)	+6.9%
Region includes: Colorado, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Oklahoma, South Dakota, Wisconsin, and Wyoming				

It is expected that the tuition and fee rates for all North Dakota institutions, except the 2-year campuses, will continue to be significantly less than their regional counterparts in 2002-03. The average 2002-03 tuition increases for the NDUS institutions were \$175 or 6.3 percent at UND/NDSU, \$140 or 6.2 percent for MiSU, \$135 or 6.5 percent for the 4-year campuses and \$73 or 4.4 percent for the 2-year campuses.

When fee increases are also factored in, the increase in tuition and fees combined is as follows: \$317 or 9.7 percent at UND/NDSU, \$291 or 11.4 percent for MiSU, \$279 or 11.4 percent for the 4-year campuses and \$194 or 9.6 percent for the 2-year campuses.

In comparison, the regional states reported the following tuition increases for 2002-03:

- **Colorado:** Colorado State University, 6.2 percent increase; Adams State, Mesa State, Western State and Metro State, 4.7 percent
- **Iowa:** 18.5 percent increase
- **Kansas:** Increase ranging from 6.4 percent at Ft. Hays State University to 25.2 percent increase at the University of Kansas
- **Minnesota:** Tuition increases at the University of Minnesota were set to average 16 percent. And tuition was set to rise by 10 percent at institutions in the state-college system
- **Missouri:** 14.3 percent increase
- **Montana:** Approved a 12 percent tuition increase for 2002-03 and approved an additional tuition surcharge of \$28 per semester for full-time students to deal with additional budget reductions
- **Nebraska:** 9.3 percent increase for state colleges in Chadron, Peru and Wayne
- **Oklahoma:** 7 percent tuition increase
- **South Dakota:** The regents decided to increase resident tuition/fees at the state's public universities by an average of about 5.8 percent or \$406
- **Wisconsin:** 8 percent increase
- **Wyoming:** University of Wyoming, increase of 6.7 percent

(Source: AASCU State Budget and Tuition Weekly)

<b>TABLE 2</b>								
<b>History of NDUS Campus Variance to Regional Average Tuition and Required Fees for Resident Undergraduate</b>								
	<b>UND/NDSU</b>		<b>MiSU</b>		<b>DSU, MaSU, VCSU</b>		<b>2-Year Campuses</b>	
<b>95-96</b>	\$-383	13.9%	\$-225	10.2%	\$-286	13.1%	\$+382	27.8%
<b>96-97</b>	\$-415	14.3%	\$-225	9.9%	\$-305	13.2%	\$+312	20.8%
<b>97-98</b>	\$-396	13.1%	\$-264	10.9%	\$-358	14.6%	\$+250	15.9%
<b>98-99</b>	\$-380	12.0%	\$-305	11.9%	\$-389	15.1%	\$+182	10.9%
<b>99-00</b>	\$-379	11.4%	\$-351	13.0%	\$-464	17.0%	\$+158	9.0%
<b>00-01</b>	\$-409	11.8%	\$-394	13.9%	\$-508	17.8%	\$+149	8.2%
<b>01-02</b>	\$-467	12.5%	\$-479	15.7%	\$-639	20.7%	\$+132	6.9%

It should be noted that North Dakota's 2001-02 **room and board** rates (most current data available) are also competitive with their regional counterparts.

- UND and NDSU rates are \$346 or 8.6 percent less than the regional average rate.
- Minot State University's rate is \$447 or 13.1 percent less than the average regional rate.
- The NDUS four-year regional college rate (DSU, MaSU and VCSU) was \$444 or 12.9 percent less than the regional average room and board rate.
- Regional information for two-year campuses is not available.

The average 2002-03 room and board increases for the NDUS institutions were \$213 at UND/NDSU, \$112 for MiSU and \$137 for the four-year campuses.

**4.b.** The 2000-01 tuition and fees at NDUS campuses were higher as a proportion of median household income compared to other states in the region. The information for 2001-02 shows a narrowing in the gap, and in fact, indicates that tuition and required fees now consume a smaller share of median household income at MiSU, DSU, MaSU and VCSU than at their regional counterparts, while UND/NDSU's is about the same as the regional average. The NDUS 2-year campus tuition and fees continue to account for a larger portion of median household income than do their regional counterparts.

**TABLE 3**  
**Comparison of Tuition & Fees as a**  
**Percent of Median Household Income**

	UND/NDSU	MiSU	4-year	2-year
<b>2000-01</b>				
ND Resident Undergraduate Tuition & Fees as % of 1998 Median Household Income	10.1%	8.0%	7.7%	6.4%
Regional Resident Undergraduate Tuition & Fees as % of 1998 Median Household Income	9.1%	7.4%	7.5%	4.9%
<b>2001-02</b>				
ND Resident Undergraduate Tuition & Fees as % of 2000 Median Household Income	9.2%	7.2%	6.9%	5.8%
Regional Resident Undergraduate Tuition & Fees as % of 2000 Median Household Income	9.1%	7.4%	7.5%	4.7%

Based on 2000 U.S. Census Bureau data, North Dakota's median household income has risen from \$30,304 in 1998, to \$35,349 in 2000, or an increase of 16.6 percent. During the same time period, the average regional median household income increased from \$38,140 to \$41,013, or 7.5 percent. This change in median household income, along with the fact that tuition rates in North Dakota have increased at a slower rate than in the regional states, explains why the gap between North Dakota and the regional counterparts has narrowed.

From a national perspective, the College Board reports that while most parents today expect their children to receive a postsecondary education, research shows that only one-third say they expect to be prepared to pay for their child's education.

Over the past decade, public four-year college tuition and fees increased by 40 percent, according to the U.S. Department of Education. During the same period, median family income increased by 12 percent. Moreover, in recent years, federal financial aid for higher education has shifted largely toward loans and away from grants. As a result, the percentage of family income required to pay the cost of higher education has increased significantly.

## Low Quintile Income Comparisons

Included as an attachment (**Appendix 4**) are schedules that were prepared by Dennis Jones as part of his 2001-02 work on the Long-Term Finance Plan. These schedules show tuition as a percent of income of those families with the least ability to pay (“low quintile”). These schedules compare “*Tuition as Percent of Low Quintile Income*” of each NDUS campus with its peer institutions that were identified in the Long-Term Finance Plan. The information is summarized below:

	<b>North Dakota</b>	<b>Peer Average</b>
BSC	19.7%	20.8%
DSU	22.4%	29.0%
LRSC	19.5%	12.3%
MaSU	29.9%	31.9%
MiSU	22.8%	28.7%
MiSU-BC	18.4%	17.7%
NDSCS	17.4%	25.3%
NDSU	28.7%	29.3%
UND	29.0%	39.5%
VCSU	29.8%	31.9%
WSC	18.0%	13.3%

The data suggests that North Dakota’s campuses are still reasonably affordable when compared to their peer institutions for those families with the least ability to pay. Only three campuses, LRSC, WSC and MiSU-BC exceed the regional average. This is not surprising given the comparatively high 2-year campus tuition rate in North Dakota, when compared to other community colleges across the country. Although tuition rates at BSC and NDSCS are similar to other NDUS 2-year campuses, their peers’ tuition rates are much higher than those at the other 2-year campuses (LRSC, WSC and MiSU-BC) peer institutions, a reflection of BSC and NDSCS’s heavier involvement in high-cost trade-technical programs.

## Total Estimated Student Cost

Although the accountability measures focus only on tuition and fees, the total estimated costs for a student to attend any institution obviously includes more than just tuition and fees. The additional costs include room and board (either on or off campus), books, supplies, travel and other miscellaneous expenses. A comparison of estimated total costs for 1998-99 through 2002-03 is provided in Table 5:

Tuition and fees comprise 33 percent of the total estimated student cost; room, board, books, supplies, travel, and other expenses account for the remaining 67 percent of the cost.

	<b>UND/NDSU</b>	<b>MiSU</b>	<b>4-year</b>	<b>2-year</b>
1998-99 Total Costs	\$9,200	\$8,000	\$8,000	\$7,500
1999-00 Total Costs	\$9,500	\$8,200	\$8,200	\$7,600
2000-01 Total Costs	\$9,800	\$8,500	\$8,500	\$7,900
2001-02 Total Costs	\$10,200	\$8,800	\$8,700	\$8,100
2002-03 Total Costs	\$10,900	\$9,400	\$9,300	\$8,600
Change from 01-02 to 2002-03	\$700 +6.9%	\$600 +6.8%	\$600 +6.9%	\$500 +6.2%
Change from 98-99 to 2002-03	\$1,700 +18.5%	\$1,400 +17.5%	\$1,300 +16.3%	\$1,100 +14.7%

\* The total costs include tuition, fees, room and board, and estimated annual costs for books and supplies of \$700 per year, and travel and miscellaneous other expenses of \$2,600-\$2,740 per year, based on the amounts that the campuses use when packaging financial aid.

## Net Cost of Attendance

TABLE 6 refers to the average total cost, or “sticker price” to attend NDUS institutions. Many NDUS students qualify for federal and state needs-based financial aid to assist them in paying these costs.

	<b>UND/NDSU</b>	<b>MiSU</b>	<b>4-year</b>	<b>2-year</b>
1998-99 Avg Net Costs of Students Qualifying for Needs-Based Aid	\$4,600	\$4,300	\$4,300	\$3,800
1999-00 Avg Net Costs of Students Qualifying for Needs-Based Aid	\$5,000	\$4,400	\$4,500	\$3,900
2000-01 Avg Net Costs of Students Qualifying for Needs-Based Aid	\$5,200	\$4,700	\$4,500	\$4,000
2001-02 Avg. Net Costs of Students Qualifying for Needs-Based Aid	\$5,400	\$4,700	\$4,600	\$4,100
Change from 2000-01 to 2001-02	\$200 +3.8%	\$0	\$100 +2.2%	\$100 +2.5%
Change from 1998-99 to 2001-02	\$800 +17.4%	\$400 +9.3%	\$300 +7%	\$300 +7.9%

\* 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.

Although general tuition, fee, room and board rate increases will contribute to the increase in net cost, the availability of aid is also a factor. For example, students may be pursuing higher cost programs, where the maximum needs-based aid is insufficient to cover the total cost. Another factor that contributes to an increase in the net cost of needy students is the decrease in state grant awards, which is described later in this report and the report points out later, federal grant funding has not kept pace with increases in student costs in recent years.

## **Financial Aid Issues and Trends**

During 2001-02, over 75 percent of North Dakota students applied for various forms of financial aid to assist them in paying for the cost of their education, including federal and state needs-based financial aid, loans and other institutional aid. A brief history of federal financial aid is included in **Appendix 1**.

### Federal Needs-Based Financial Aid

**Federal needs-based aid includes Pell Grants and campus-based aid programs, including Federal Supplemental Educational Opportunity Grants (SEOG), Federal Perkins Loans and Federal College Work Study.**

**Appendix 2** shows that Federal Pell Grants and campus-based financial aid dollars received by students from 1989-90 to 2001-02 **increased** 29.5 percent (from \$6.1 million to \$7.9 million) at NDUS two-year campuses, **increased** 17.4 percent (from \$6.9 million to \$8.1 million) at four year/regional campuses (including MiSU), and **increased** 19.8 percent (from \$16.7 million to \$20 million) at the doctoral campuses.

The main reason for the increase of campus-based financial aid dollars (Federal Supplemental Educational Opportunity Grants, Federal Perkins Loans and Federal College Work Study Programs) is due to the increase in appropriated federal dollars for these various federal financial aid programs as well as changes to the federal need analysis formula, which determines a student's eligibility for financial aid. Also, the Reauthorization of the Higher Education Act of 1992 which no longer incorporated the farm and home value and debt to determine how much a family needed to contribute towards a family's education caused an increase in the number of individuals eligible for federal financial aid. At the same time, campus-based aid dollars were steady or declining. The narrative above suggests that campus-based aid is increasing. The result of this change by the federal government encouraged students to borrow more.

### State Needs-Based Financial Aid

**The North Dakota State Student Financial Assistance Program (State Grant) provides a \$600 non-repayable grant per year to North Dakota residents pursuing their undergraduate degree, and who attend North Dakota's public, private and tribal colleges.**

The State Grant Program has been historically funded with a combination of state general fund, Minnesota reciprocity and federal funds. Because of reduced Minnesota reciprocity funds in recent years, the State Grant Program has been unable to maintain their federal maintenance of effort requirement and, as a result, federal dollars had been lost. While state funding increased \$935,000 from the 1999-2001 biennium to the current 2001-03 biennium, this increase was much less than the \$2.5 million decrease in Minnesota and federal funds experienced over the same period. State funding to support the program is currently equivalent to 1.4 percent of estimated annual tuition collections.

**TABLE 7  
History of State Grants Awarded**

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 (est.)	32,889	24,492	2,600	10.6%	\$6,076

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

The data suggests that there are a significant number of qualified applicants that do not receive any state-funded needs-based aid because adequate funds are not available.

Student Loan Indebtedness

**Table 8 and Appendices 2 and 3** clearly show that grant funding for students attending NDUS campuses has continued to **increase** over the last 13 years from 17-30 percent; however, loan borrowing over the same period has increased at a much more rapid pace of 128-260 percent.

**Table 8  
History of Loan and Grant/Campus Based Financial Aid  
1989-90 to 2001-02  
(Millions of Dollars)**

	89-90	97-98	01-02	13 year change 89-90 to 01-02		4 year change 97-98 to 01-02	
<b>Doctoral</b>							
Loan	\$19.3	\$46.0	\$69.4	\$50.1	260%	\$23.4	51%
Grant	\$16.7	\$15.8	\$20.0	\$3.3	20%	\$4.2	27%
<b>Four-Year</b>							
Loan	\$7.6	\$13.9	\$17.3	\$9.7	128%	\$3.4	24%
Grant	\$6.9	\$6.4	\$8.1	\$1.2	17%	\$1.7	27%
<b>Two-Year</b>							
Loan	\$5.3	\$11.9	\$15.6	\$10.3	194%	\$3.7	31%
Grant	\$6.1	\$6.4	\$7.9	\$1.8	30%	\$1.5	23%

See Appendix 2 for more detail

A typical NDUS undergraduate student pursuing a four-year degree at UND or NDSU in 1989-90 graduated with an average student loan indebtedness of \$8,500 to \$9,500 compared to an average student loan indebtedness of \$15,000 to \$20,000 during 2000-01. The average monthly payments for an average annual loan debt of \$15,000-20,000 would be between \$178-\$237 per month.

New information from the National Postsecondary Student Aid Study (NPSAS), a nationally representative survey conducted by the US Department of Education's National Center for Education Statistics, shows that in 1999-2000, more than 60 percent of all bachelor's degree recipients graduated with some federal student loan debt, and the median amount they borrowed was \$15,375 at public institutions.

Increasing pressure is being placed on federal and state policy makers to assist students in financing their education through loan borrowing. However, it should be noted that the main reason for the



increased loan borrowing by NDUS students is due, in part, to policy changes enacted by Congress during the Reauthorization of the Higher Education Act of 1992. Some of those changes include: (1) higher maximum loan limits, (2) the approval of an Unsubsidized Stafford Loan, and (3) changes to the federal need analysis calculation which is used to determine a student and family's ability to pay for a post-secondary education as well as determine what other types of federal aid dollars they may be eligible for, including the Federal Pell Grant. Prior to 1992, students relied on relatively low tuition costs, grants, and personal borrowing combined to help pay for college. Today, loans are relied on more heavily.

Campus personnel indicate other possible reasons for the rising student loan indebtedness on NDUS campuses as follows:

- Increasing number of high-cost programs;
- General increase in cost of education (tuition, fees, room, board, etc.);
- Most middle-income families rely on loans, as they don't qualify for the needs-based programs;
- Poor pre-planning by families for college savings (little or no savings available)

### Institutional Aid/Waivers

In addition to the 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 reporting.

During 2001-02, the NDUS campuses provided tuition waivers totaling \$8,507,111 for graduate assistants, staff waivers, foreign students, WICHE, senior citizens, cultural diversity, National Guard, institutional waivers, POW/MIA/VET dependent, and miscellaneous. Table 9 shows the total amount of waivers for each campus.

**Table 9  
2001-2002 Tuition Waiver Information**

	Board						Statutory/ Board	Statutory			Instit. Total
	Grad Assistant	Staff Waiver	Foreign Student	WICHE	Sr Citizen	Other Cult. Diver.	Misc*	National Guard	Instit. Waiver	POW/MIA Vets Dep Waiver	
BSC # of Students	0	35	5	0	0	35	0	56	0	21	152
Dollars	\$0	\$12,740	\$25,359	\$0	\$0	\$57,793	\$0	\$14,512	\$0	\$25,228	\$135,632
DSU # of Students	0	78 <sup>1</sup>	53	0	0	59	0	13	8 <sup>2</sup>	3	214
Dollars	\$0	\$72,963	\$194,897	\$0	\$0	\$142,201	\$0	\$4,478	\$13,353	\$5,168	\$433,060
LRSC # of Students	0	25	13	0	1	48	7	24	3 <sup>2</sup>	2	123
Dollars	\$0	\$7,254	\$37,021	\$0	\$421	\$22,871	\$986	\$7,113	\$4,213	\$1,682	\$81,561
MaSU # of Students	0	41	9	0	0	23	0	1	0	1	75
Dollars	\$0	\$12,230	\$24,310	\$0	\$0	\$40,287	\$0	\$517	\$0	\$2,067	\$79,411
MiSU # of Students	24	76	4	0	0	150	22	43	4 <sup>3</sup>	18	341
Dollars	\$28,734	\$34,716	\$15,288	\$0	\$0	\$112,135	\$38,588	\$18,583	\$14,337	\$20,039	\$282,420
MiSU-BC # of Students	0	7	16	0	0	16	58	2	54	0	153
Dollars	\$0	\$2,873	\$14,844	\$0	\$0	\$13,191	\$6,167	\$631	\$11,030	\$0	\$48,736
NDSCS # of Students	0	44	10	0	0	17	0	37	0	9	117
Dollars	\$0	\$15,242	\$33,218	\$0	\$0	\$10,400	\$0	\$12,527	\$0	\$9,399	\$80,786
NDSU # of Students	674	220	66	0	7	304	153	186	425	42	2,077
Dollars	\$2,492,526	\$176,214	\$236,039	\$0	\$1,492	\$426,656	\$165,951	\$90,796	\$106,164	\$58,825	\$3,754,663
UND # of Students	595	334	44	7	0	247	204	142	0	15	1,588
Dollars	\$1,795,239	\$247,031	\$156,513	\$126,190	\$0	\$488,488	\$460,492	\$69,969	\$0	\$37,464	\$3,381,386
VSCU # of Students	0	77	25	0	1	22	1	22	2	3	153
Dollars	\$0	\$20,598	\$103,370	\$0	\$129	\$30,499	\$1,151	\$9,453	\$2,688	\$5,168	\$173,056
WSC*** # of Students	0	24	5	0	1	15	0	6	1 <sup>2</sup>	0	52
Dollars	\$0	\$7,251	\$20,565	\$0	\$210	\$24,439	\$0	\$1,945	\$1,990	\$0	\$56,400
<b>Total # of Students</b>	<b>1,293</b>	<b>961</b>	<b>250</b>	<b>7</b>	<b>10</b>	<b>936</b>	<b>445</b>	<b>532</b>	<b>497</b>	<b>114</b>	<b>5,045</b>
<b>Dollars</b>	<b>\$4,316,499</b>	<b>\$609,112</b>	<b>\$861,424</b>	<b>\$126,190</b>	<b>\$2,252</b>	<b>\$1,368,960</b>	<b>\$673,335</b>	<b>\$230,524</b>	<b>\$153,775</b>	<b>\$165,040</b>	<b>\$8,507,111</b>

\* Misc includes waivers for Board of Higher Ed, firefighters, peace officers, RA, other HLTH waivers, and off-campus tuition waivers

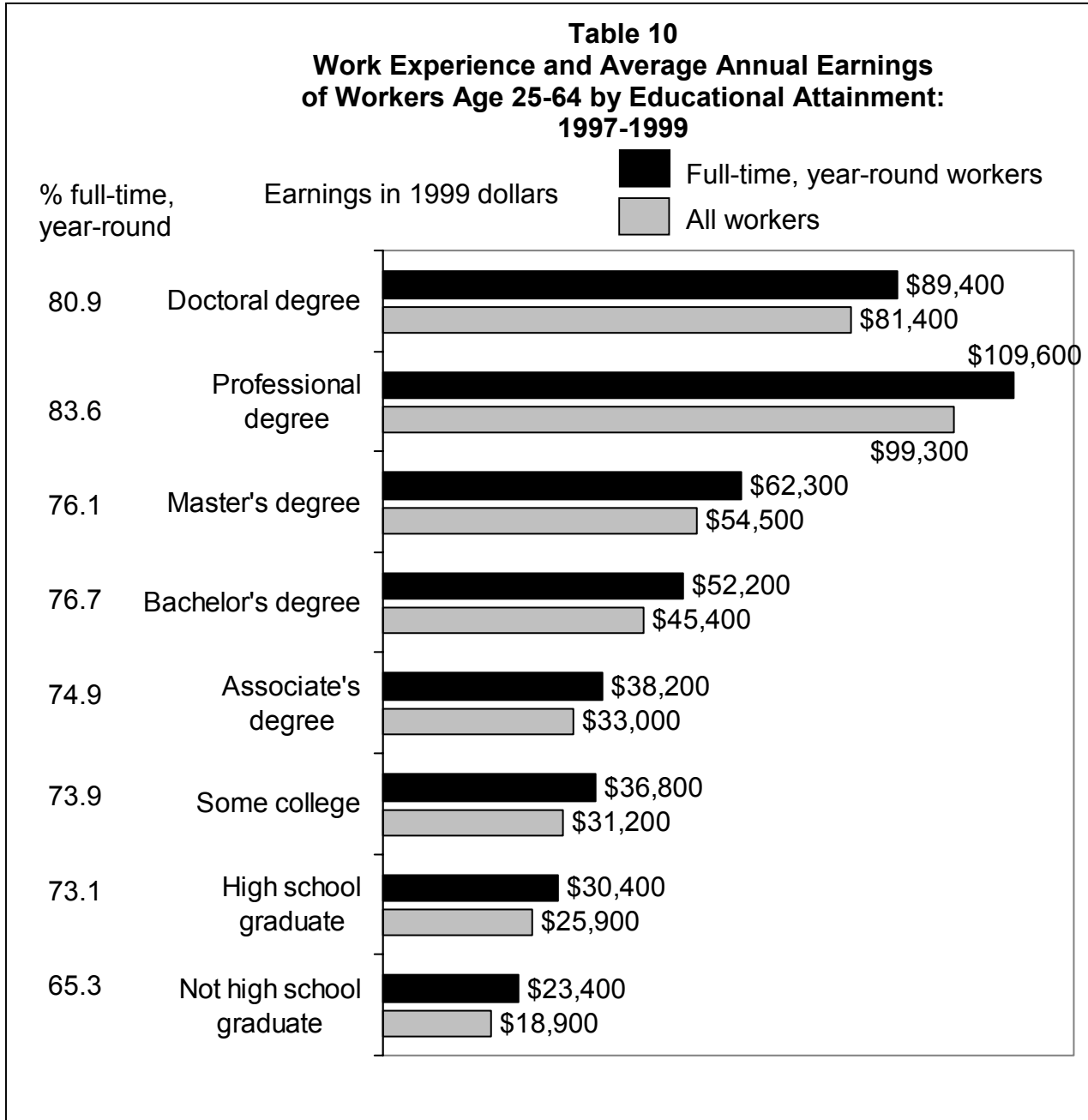
<sup>1</sup> of the 78 students and \$72,963 reported, 45 were for employee dependent/spouse waivers for a total of \$49,310

<sup>2</sup> presidential waiver

<sup>3</sup> Reduced all Canadian residents to contiguous rate – difference between contiguous and resident rate.

## Ability to Pay

Students who continue their education past high school, and have a career goal in mind, will earn a higher salary than those who go to work right after high school. According to the College Board, the average difference in lifetime earning potential between someone who spends two years in college and a high school graduate is \$250,000. Table 10 shows average annual earnings by degree type taken from the U.S. Census Bureau.



Source: U.S. Census Bureau, Current Population Surveys, March 1998, 1999, and 2000

The 2002-03 Career Outlook, published by the North Dakota Career Resource Network, shows annual North Dakota earnings figures for selected occupations as follows:

**TABLE 11**  
**Annual North Dakota Earnings Figures**  
**for Selected Occupations**

<b>College Level/Occupation</b>	<b>ND Annual Earnings</b>
<b>One-to-two years of college</b>	
Computer Operators	\$16,500 - \$28,900
Legal Secretaries	\$16,300 - \$24,800
Medical Transcriptionist	\$17,200 - \$23,800
Construction Mangers	\$29,000 - \$53,900
Hotel and Motel Managers	\$17,100 - \$29,300
Police Chiefs	\$34,700 - \$50,900
Air Traffic Control Specialists	\$47,800 - \$63,900
Medical Laboratory Technicians	\$21,700 - \$31,900
Auto Body Repairers	\$18,300 - \$34,400
Carpenters	\$18,500 - \$30,800
Correctional Officers	\$19,400 - \$27,000
Diesel Mechanics	\$21,900 - \$31,800
Electrical Power Installers	\$37,600 - \$45,000
Simulator Maintenance Technician	\$37,000 - \$40,000
Certified Nurses Aides	\$14,500 - \$18,100
Dental Hygenists	\$42,000 - \$50,000
Massage Therapists	\$12,100 - \$24,000
<b>Four or More Years of College</b>	
Librarians	\$17,700 - \$37,200
Accountants and Auditors	\$23,300 - \$47,400
Engineers, Industrial	\$40,000 - \$55,600
Lawyers	\$29,800 - \$74,000
Pharmacists	\$46,000 - \$63,100
Plant Scientist	\$41,600 - \$54,300
Systems Analysts, Computer	\$33,900 - \$51,900
Home Economist	\$23,600 - \$46,200
Nurses, Registered	\$30,800 - \$45,700
Occupational Therapists	\$27,800 - \$55,100
Physical Therapists	\$28,900 - \$62,900
Social Workers	\$22,100 - \$34,300
Speech Pathologists and Audiologists	\$25,100 - \$38,000
Teacher, Elementary	\$20,600 - \$37,100
Teacher, Secondary	\$24,600 - \$37,500
Teacher, Special Education	\$22,500 - \$29,600

## History of Federal Financial Aid

The first federal financial aid programs of the 1940's and late-1950's were enacted by Congress to reward veterans who had served their country during wartime and allowed them the opportunity to receive an education similar to their peers whose lives were not interrupted by military service. Next came the enactment of the Higher Education Act of 1965, which then set into motion a commitment from the federal government to equalize college opportunities for needy students. Later, during 1970, 1980, and the 1990's, Congress expanded the type of financial assistance available to needy and non-needy students. Today, the primary federal financial aid loan and grant programs available to assist families with a post-secondary education include: (1) the Federal Stafford (subsidized) Loan, (2) the Federal Unsubsidized Stafford Loan, (3) the Federal Parent Loan for Undergraduate Students, (4) the Federal Perkins Loan, (5) the Federal Pell Grant, (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 a family's income and assets, size of family, number in college, and cost of attendance.

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

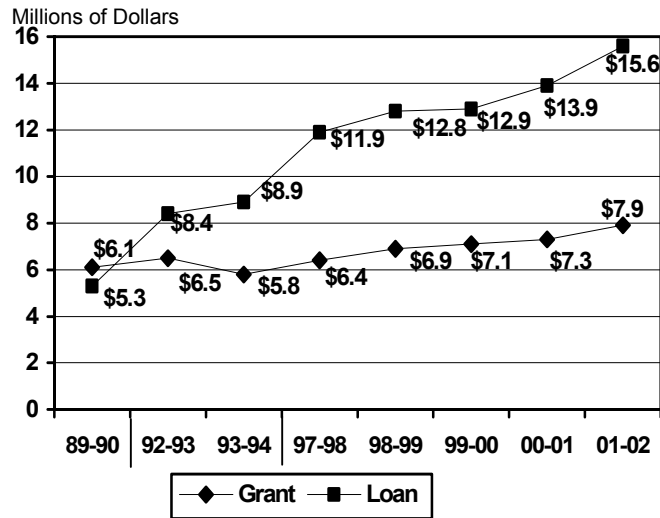
The Federal Unsubsidized Stafford Loan is a supplement to the Federal Stafford Loan. If students do not qualify for the maximum Federal Stafford Loan, you can borrow the remaining portion through the Federal Unsubsidized Stafford Loan. This loan is similar to the Federal Stafford Loan; however, the student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

The Federal Parent Loan for Undergraduate Students 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 be receiving. The parent is the borrower and the parent is responsible for re-paying the loan. Repayment generally begins 60 days after the final disbursement for the academic year.

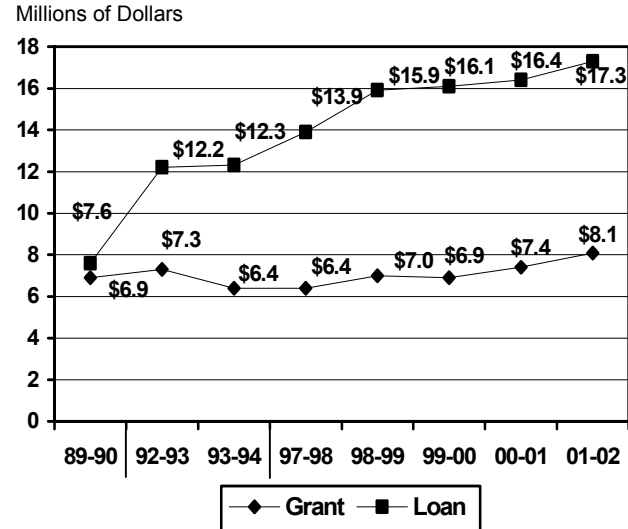
The Federal Pell Grant is a needs-based financial aid grant and is considered the foundation of all federal financial aid programs to which other financial aid may be added. The Federal Supplemental Educational Opportunity Grant, Federal College-Work Student, and the Federal Perkins Loan Programs are 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 in addition to the federal portion. These three programs are also called "campus-based" because they are managed at the campus level. The three campus-based programs also supplement the Federal Pell Grant Program.

Each year approximately 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 for the past few years.

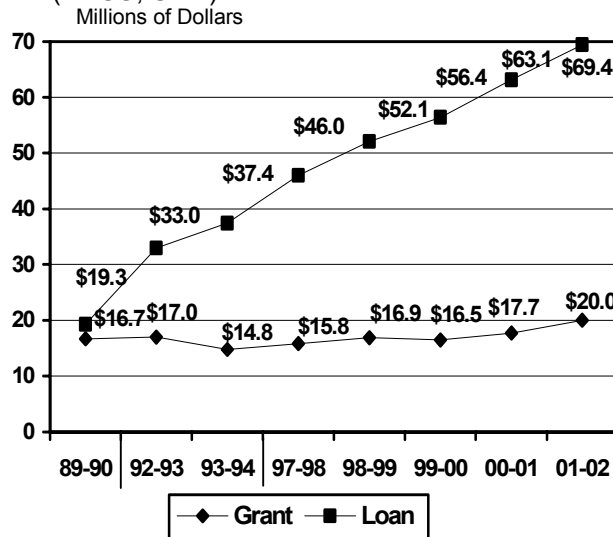
**NDUS Two-Year Campus Combined Loan\*, Grant/Campus-Based\*\* Financial Aid Information (BSC, LRSC, MiSU-BC, NDSCS, WSC)**



**NDUS Four-Year/Regional Campus Combined Loan\*, Grant/Campus-Based\*\* Financial Aid Information (DSU, MaSU, MiSU, VCSU)**



**NDUS Doctoral Campus Combined Loan\*, Grant/Campus-Based\*\* Financial Aid Information (NDSU, UND)**



\* Federal Stafford (subsidized) Loan, Federal Unsubsidized Stafford Loan, Supplemental Loans for Students, Federal Parent Loan for Undergraduate Students

\*\* 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 and 2001-02. SLND and EAC guarantee over 90 percent of all student loan volume for University System students.

**NDUS Two-Year Campus Average Student Loan  
Indebtedness By Year**

(BSC, LRSC, MiSU-BC, NDSCS, WSC)

<b>Year</b>	<b>Loan Amount Borrowed</b>	<b>Number of Borrowers by Year</b>	<b>Average Annual Loan</b>
1989-90	\$ 5.3 million	2,821	\$1,878
1992-93	\$ 8.4 million	3,598	\$2,334
1993-94	\$ 8.9 million	4,053	\$2,195
1997-98	\$11.9 million	4,987	\$2,386
1998-99	\$12.8 million	5,386	\$2,376
1999-00	\$12.9 million	5,505	\$2,343
2000-01	\$13.9 million	5,924	\$2,346
2001-02	\$15.6 million <i>12.2% increase</i>	6,626 <i>11.8% increase</i>	\$2,354 <i>0.3% increase</i>
Increase from 1989-90 to 2001-02	\$10.3 million <i>194%</i>	3,805 <i>134.9%</i>	\$476 <i>25.3%</i>

**NDUS Four-Year Campus Average Student Loan  
Indebtedness By Year**

(DSU, MaSU, MiSU, VCSU)

<b>Year</b>	<b>Loan Amount Borrowed</b>	<b>Number of Borrowers by Year</b>	<b>Average Annual Loan</b>
1989-90	\$ 7.6 million	3,897	\$1,950
1992-93	\$12.2 million	4,572	\$2,668
1993-94	\$12.3 million	4,716	\$2,608
1997-98	\$13.9 million	5,100	\$2,725
1998-99	\$15.9 million	5,579	\$2,849
1999-00	\$16.1 million	5,724	\$2,812
2000-01	\$16.4 million	5,877	\$2,790
2001-02	\$17.3 million <i>5.5% increase</i>	6,111 <i>4% increase</i>	\$2,830 <i>1.4% increase</i>
Increase from 1989-90 to 2001-02	\$9.7 million <i>128%</i>	2,214 <i>56.8%</i>	880 <i>45.1%</i>

**NDUS Doctoral Campus Average Student Loan  
Indebtedness By Year**

(NDSU, UND)

<b>Year</b>	<b>Loan Amount Borrowed</b>	<b>Number of Borrowers by Year</b>	<b>Average Annual Loan</b>
1989-90	\$19.3 million	8,392	\$2,299
1992-93	\$33.0 million	11,398	\$2,895
1993-94	\$37.4 million	11,495	\$3,253
1997-98	\$46.0 million	13,603	\$3,381
1998-99	\$52.1 million	14,850	\$3,508
1999-00	\$56.4 million	15,707	\$3,590
2000-01	\$63.1 million	18,060	\$3,493
2001-02	\$69.4 million <i>9.9% increase</i>	19,080 <i>5.6% increase</i>	\$3,637 <i>4.1% increase</i>
Increase from 1989-90 to 2001-02	\$50.1 million <i>260%</i>	10,688 <i>127%</i>	\$1,338 <i>58%</i>

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, and 2001-02. SLND and EAC guarantee over 90 percent of all student loan volume for University System students.

Tuition as a Percent of Income							
Unitid	Institution	State	State Median Total Family Income - Low Quintile 1997-1999 Avg	Per Capita Personal Income 2000	In-State Annual Tuition & Fees Fall 2000	Tuition as % of Low Quintile Income	Tuition as % of per Capita Personal Income
200022	<b>BISMARCK STATE COLLEGE</b>	ND	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$2,097</b>	<b>19.7%</b>	<b>8.4%</b>
138558	Abraham Baldwin Agricultural College	GA	\$10,300	\$27,940	\$1,664	16.2%	6.0%
173203	Central Lakes College-Brainerd	MN	\$12,230	\$32,101	\$2,473	20.2%	7.7%
175643	East Central Community College*	MS	\$7,777	\$20,993	\$1,000	12.9%	4.8%
153445	Hawkeye Community College*	IA	\$12,600	\$26,723	\$2,370	18.8%	8.9%
153922	Iowa Valley Community College District**	IA	\$12,600	\$26,723	\$2,040	16.2%	7.6%
142443	North Idaho College*	ID	\$10,857	\$24,180	\$1,296	11.9%	5.4%
101736	Northwest Shoals Community College-Muscle Shoals	AL	\$8,394	\$23,471	\$1,344	16.0%	5.7%
175236	Ridgewater College	MN	\$12,230	\$32,101	\$2,666	21.8%	8.3%
196015	SUNY College of Technology at Canton	NY	\$7,800	\$34,547	\$4,125	52.9%	11.9%
	<b>Group Total</b>		<b>\$94,788</b>	<b>\$248,779</b>	<b>\$18,978</b>	<b>20.0%</b>	<b>7.6%</b>
	<b>Group Average</b>		<b>\$10,532</b>	<b>\$27,642</b>	<b>\$2,109</b>	<b>20.8%</b>	<b>7.4%</b>
	<b>Group Median</b>		<b>\$10,857</b>	<b>\$26,723</b>	<b>\$2,040</b>	<b>16.2%</b>	<b>7.6%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,630</b>	<b>\$27,606</b>	<b>\$1,979</b>	<b>17.4%</b>	<b>7.1%</b>
200059	<b>DICKINSON STATE UNIVERSITY</b>	ND	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$2,378</b>	<b>22.4%</b>	<b>9.5%</b>
219082	Dakota State University	SD	\$10,386	\$26,115	\$3,567	34.3%	13.7%
237385	Glennville State College	WV	\$7,646	\$21,915	\$1,188	15.5%	5.4%
151388	Indiana University-East	IN	\$11,886	\$27,011	\$3,325	28.0%	12.3%
142328	Lewis-Clark State College	ID	\$10,857	\$24,180	\$2,360	21.7%	9.8%
205443	Shawnee State University	OH	\$10,640	\$28,400	\$3,063	28.8%	10.8%
106485	University of Arkansas at Monticello	AR	\$8,256	\$22,257	\$2,680	32.5%	12.0%
161226	University of Maine at Farmington	ME	\$10,912	\$25,623	\$3,926	36.0%	15.3%
218645	University of South Carolina at Aiken	SC	\$10,568	\$24,321	\$3,458	32.7%	14.2%
237932	West Liberty State College	WV	\$7,646	\$21,915	\$2,420	31.7%	11.0%
	<b>Group Total</b>		<b>\$88,797</b>	<b>\$221,737</b>	<b>\$25,987</b>	<b>29.3%</b>	<b>11.7%</b>
	<b>Group Average</b>		<b>\$9,866</b>	<b>\$24,637</b>	<b>\$2,887</b>	<b>29.0%</b>	<b>11.6%</b>
	<b>Group Median</b>		<b>\$10,568</b>	<b>\$24,321</b>	<b>\$3,063</b>	<b>31.7%</b>	<b>12.0%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$9,895</b>	<b>\$24,489</b>	<b>\$2,982</b>	<b>30.0%</b>	<b>12.0%</b>

\* In District Annual Tuition &amp; Fees Fall 2000

\*\* Source for Tuition and Fees: National Center for Education Statistics, <http://nces.ed.gov/globallocator/>



Unitid	Institution	State	State Median Total Family Income - Low Quintile 1997-1999 Avg	Per Capita Personal Income 2000	In-State Annual Tuition & Fees Fall 2000	Tuition as % of Low Quintile Income	Tuition as % of per Capita Personal Income
200192	<b>LAKE REGION STATE COLLEGE</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$2,078</b>	<b>19.5%</b>	<b>8.3%</b>
198084	Brunswick Community College	NC	\$10,248	\$27,194	\$811	17.9%	3.0%
198206	Carteret Community College*	NC	\$10,248	\$27,194	\$1,230	12.0%	4.5%
162104	Cecil Community College*	MD	\$13,200	\$33,872	\$1,800	13.6%	5.3%
208415	Clatsop Community College*	OR	\$10,193	\$28,350	\$1,755	17.2%	6.2%
170587	Kirtland Community College*	MI	\$11,616	\$29,612	\$1,803	15.5%	6.1%
233037	Paul D Camp Community College	VA	\$11,148	\$31,162	\$1,159	10.4%	3.7%
199625	Sampson Community College*	NC	\$10,248	\$27,194	\$825	8.1%	3.0%
172671	West Shore Community College*	MI	\$11,616	\$29,612	\$1,590	13.7%	5.4%
	<b>Group Total</b>		<b>\$88,517</b>	<b>\$234,190</b>	<b>\$10,973</b>	<b>12.4%</b>	<b>4.7%</b>
	<b>Group Average</b>		<b>\$11,065</b>	<b>\$29,274</b>	<b>\$1,372</b>	<b>12.3%</b>	<b>4.7%</b>
	<b>Group Median</b>		<b>\$10,698</b>	<b>\$28,981</b>	<b>\$1,410</b>	<b>12.8%</b>	<b>4.9%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,854</b>	<b>\$28,854</b>	<b>\$1,393</b>	<b>12.2%</b>	<b>4.7%</b>
200226	<b>MAYVILLE STATE UNIVERSITY</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$3,182</b>	<b>29.9%</b>	<b>12.7%</b>
219082	Dakota State University	SD	\$10,386	\$26,115	\$3,567	34.3%	13.7%
230931	Lyndon State College	VT	\$11,245	\$26,901	\$5,028	44.7%	18.7%
207351	Oklahoma Panhandle State University	OK	\$9,000	\$23,517	\$1,795	19.9%	7.6%
161341	University of Maine at Presque Isle	ME	\$10,912	\$25,623	\$3,520	32.3%	13.7%
180692	Western Montana College-University of Montana	MT	\$9,156	\$22,569	\$2,603	28.4%	11.5%
	<b>Group Total</b>		<b>\$50,699</b>	<b>\$124,725</b>	<b>\$16,513</b>	<b>32.6%</b>	<b>13.2%</b>
	<b>Group Average</b>		<b>\$10,140</b>	<b>\$24,945</b>	<b>\$3,303</b>	<b>31.9%</b>	<b>13.1%</b>
	<b>Group Median</b>		<b>\$10,386</b>	<b>\$25,623</b>	<b>\$3,520</b>	<b>32.3%</b>	<b>13.7%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,151</b>	<b>\$25,085</b>	<b>\$3,230</b>	<b>31.7%</b>	<b>13.0%</b>
Note: Does not include private institutions							
200253	<b>MINOT STATE UNIVERSITY</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$2,425</b>	<b>22.8%</b>	<b>9.7%</b>
138716	Albany State University	GA	\$10,300	\$27,940	\$2,398	23.3%	8.6%
175616	Delta State University	MS	\$11,280	\$20,993	\$2,696	23.9%	12.8%
207041	East Central University	OK	\$9,000	\$23,517	\$1,961	21.8%	8.3%
187648	Eastern New Mexico University-Main Campus	NM	\$7,600	\$22,203	\$1,944	25.6%	8.8%
213783	Mansfield University of Pennsylvania	PA	\$11,566	\$29,539	\$4,766	41.2%	16.1%
226833	Midwestern State University	TX	\$9,000	\$27,871	\$2,516	28.0%	9.0%
207865	Southwestern Oklahoma State University	OK	\$9,000	\$23,517	\$1,948	21.6%	8.3%
171146	University of Michigan-Flint	MI	\$11,616	\$29,612	\$3,916	33.7%	13.2%
101709	University of Montevallo	AL	\$8,394	\$23,471	\$3,330	39.7%	14.2%
	<b>Group Total</b>		<b>\$87,756</b>	<b>\$228,663</b>	<b>\$25,475</b>	<b>29.0%</b>	<b>11.1%</b>
	<b>Group Average</b>		<b>\$9,751</b>	<b>\$25,407</b>	<b>\$2,831</b>	<b>28.7%</b>	<b>11.0%</b>
	<b>Group Median</b>		<b>\$9,000</b>	<b>\$23,517</b>	<b>\$2,516</b>	<b>25.6%</b>	<b>9.0%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$9,791</b>	<b>\$25,437</b>	<b>\$2,681</b>	<b>28.0%</b>	<b>10.7%</b>
200314	<b>MINOT STATE UNIVERSITY - BOTTINEAU CAMPUS</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$1,958</b>	<b>18.4%</b>	<b>7.8%</b>
223922	Clarendon College*	TX	9,000	27,871	1,152	12.8%	4.1%
114433	Feather River Community College District*	CA	9,900	32,275	358	3.6%	1.1%
162609	Garrett Community College*	MD	13,200	33,872	2,440	18.5%	7.2%
198905	Martin Community College	NC	10,248	27,194	787	7.7%	2.9%
180373	Miles Community College	MT	9,156	22,569	756	8.3%	3.3%
107549	Ozarka College	AR	8,256	22,257	1,042	12.6%	4.7%

\* In District Annual Tuition & Fees Fall 2000

\* In District Annual Tuition and Fees Fall 2000

Unitid	Institution	State	State Median Total Family Income - Low Quintile 1997-1999 Avg	Per Capita Personal Income 2000	In-State Annual Tuition & Fees Fall 2000	Tuition as % of Low Quintile Income	Tuition as % of per Capita Personal Income
107743	Rich Mountain Community College*	AR	8,256	22,257	888	10.8%	4.0%
215309	University of Pittsburgh-Titusville	PA	11,566	\$29,539	\$6,471	55.9%	21.9%
245625	Warren County Community College*	NJ	12,090	36,983	2,325	19.2%	6.3%
	<b>Group Total</b>		<b>\$91,672</b>	<b>\$254,817</b>	<b>\$16,219</b>	<b>17.7%</b>	<b>6.4%</b>
	<b>Group Average</b>		<b>\$10,186</b>	<b>\$28,313</b>	<b>\$1,802</b>	<b>16.6%</b>	<b>6.2%</b>
	<b>Group Median</b>		<b>\$9,900</b>	<b>\$27,871</b>	<b>\$1,042</b>	<b>12.6%</b>	<b>4.1%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,031</b>	<b>\$27,940</b>	<b>\$1,341</b>	<b>12.8%</b>	<b>4.6%</b>
200305	<b>NORTH DAKOTA STATE COLLEGE OF SCIENCE</b>	<b>ND</b>	<b>10,635</b>	<b>25,068</b>	<b>1,850</b>	<b>17.4%</b>	<b>7.4%</b>
218858	Central Carolina Technical College	SC	10,568	24,321	1,200	11.4%	4.9%
153472	Indian Hills Community College*	IA	12,600	26,723	1,860	14.8%	7.0%
142443	North Idaho College*	ID	10,857	24,180	1,296	11.9%	5.4%
173115	Northwest Technical College-Bemidji	MN	12,230	32,101	2,516	20.6%	7.8%
207564	Oklahoma State University-Okmulgee	OK	9,000	23,517	1,995	22.2%	8.5%
175041	St Paul Technical College	MN	12,230	32,101	2,328	19.0%	7.3%
196006	SUNY College of Technology at Alfred	NY	7,800	34,547	3,900	50.0%	11.3%
196015	SUNY College of Technology at Canton	NY	7,800	34,547	4,125	52.9%	11.9%
229319	Texas State Technical College-Harlingen	TX	9,000	27,871	2,268	25.2%	8.1%
	<b>Group Total</b>		<b>\$92,085</b>	<b>\$259,908</b>	<b>\$21,488</b>	<b>23.3%</b>	<b>8.3%</b>
	<b>Group Average</b>		<b>\$10,232</b>	<b>\$28,879</b>	<b>\$2,388</b>	<b>25.3%</b>	<b>8.0%</b>
	<b>Group Median</b>		<b>\$10,568</b>	<b>\$27,871</b>	<b>\$2,268</b>	<b>20.6%</b>	<b>7.8%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,241</b>	<b>\$28,835</b>	<b>\$2,309</b>	<b>23.4%</b>	<b>7.9%</b>
200332	<b>NORTH DAKOTA STATE UNIVERSITY-MAIN CAMPUS</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$3,055</b>	<b>28.7%</b>	<b>12.2%</b>
217882	Clemson University	SC	\$10,568	\$24,321	\$3,590	34.0%	14.8%
155399	Kansas State University	KS	\$11,206	\$27,816	\$2,780	24.8%	10.0%
188030	New Mexico State University-Main Campus	NM	\$7,600	\$22,203	\$2,790	36.7%	12.6%
209542	Oregon State University	OR	\$10,193	\$28,350	\$3,654	35.8%	12.9%
106397	University of Arkansas at Fayetteville	AR	\$8,256	\$22,257	\$3,660	44.3%	16.4%
142285	University of Idaho	ID	\$10,857	\$24,180	\$2,476	22.8%	10.2%
240727	University of Wyoming	WY	\$10,442	\$27,230	\$2,575	24.7%	9.5%
230728	Utah State University	UT	\$14,120	\$23,907	\$2,403	17.0%	10.1%
102614	University of Alaska Fairbanks	AK	\$14,128	\$30,064	\$3,330	23.6%	11.1%
	<b>Group Total</b>		<b>\$97,370</b>	<b>\$230,328</b>	<b>\$27,258</b>	<b>28.0%</b>	<b>11.8%</b>
	<b>Group Average</b>		<b>\$10,819</b>	<b>\$25,592</b>	<b>\$3,029</b>	<b>29.3%</b>	<b>11.9%</b>
	<b>Group Median</b>		<b>\$10,568</b>	<b>\$24,321</b>	<b>\$2,790</b>	<b>24.8%</b>	<b>11.1%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,806</b>	<b>\$25,437</b>	<b>\$3,028</b>	<b>28.9%</b>	<b>11.7%</b>
200280	<b>UNIVERSITY OF NORTH DAKOTA-MAIN CAMPUS</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$3,088</b>	<b>29.0%</b>	<b>12.3%</b>
204857	Ohio University-Main Campus	OH	10,640	28,400	\$5,085	47.8%	17.9%
149222	Southern Illinois University-Carbondale	IL	\$11,980	\$32,259	\$4,113	34.3%	12.7%
196088	SUNY at Buffalo	NY	\$7,800	\$34,547	\$4,655	59.7%	13.5%
157289	University of Louisville	KY	\$9,000	\$24,294	\$3,435	38.2%	14.1%
178402	University of Missouri-Kansas City	MO	\$11,280	\$27,445	\$4,776	42.3%	17.4%
182290	University of Nevada-Reno	NV	\$12,100	\$30,529	\$2,340	19.3%	7.7%
218663	University of South Carolina at Columbia	SC	\$10,568	\$24,321	\$3,768	35.7%	15.5%
238032	West Virginia University	WV	\$7,646	\$21,915	\$2,836	37.1%	12.9%

Unitid	Institution	State	State Median Total Family Income - Low Quintile 1997-1999 Avg	Per Capita Personal Income 2000	In-State Annual Tuition & Fees Fall 2000	Tuition as % of Low Quintile Income	Tuition as % of per Capita Personal Income
206604	Wright State University-Main Campus	OH	\$10,640	\$28,400	\$4,335	40.7%	15.3%
	<b>Group Total</b>		<b>\$91,654</b>	<b>\$252,110</b>	<b>\$35,343</b>	<b>38.6%</b>	<b>14.0%</b>
	<b>Group Average</b>		<b>\$10,184</b>	<b>\$28,012</b>	<b>\$3,927</b>	<b>39.5%</b>	<b>14.1%</b>
	<b>Group Median</b>		<b>\$10,640</b>	<b>\$28,400</b>	<b>\$4,113</b>	<b>38.2%</b>	<b>14.1%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,273</b>	<b>\$27,950</b>	<b>\$3,988</b>	<b>39.4%</b>	<b>14.5%</b>
200572	<b>VALLEY CITY STATE UNIVERSITY</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$3,173</b>	<b>29.8%</b>	<b>12.7%</b>
219082	Dakota State University	SD	\$10,386	\$26,115	\$3,567	34.3%	13.7%
230931	Lyndon State College	VT	\$11,245	\$26,901	\$5,028	44.7%	18.7%
207351	Oklahoma Panhandle State University	OK	\$9,000	\$23,517	\$1,795	19.9%	7.6%
161341	University of Maine at Presque Isle	ME	\$10,912	\$25,623	\$3,520	32.3%	13.7%
180692	Western Montana College-University of Montana	MT	\$9,156	\$22,569	\$2,603	28.4%	11.5%
	<b>Group Total</b>		<b>\$50,699</b>	<b>\$124,725</b>	<b>\$16,513</b>	<b>32.6%</b>	<b>13.2%</b>
	<b>Group Average</b>		<b>\$10,140</b>	<b>\$24,945</b>	<b>\$3,303</b>	<b>31.9%</b>	<b>13.1%</b>
	<b>Group Median</b>		<b>\$10,386</b>	<b>\$25,623</b>	<b>\$3,520</b>	<b>32.3%</b>	<b>13.7%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$10,151</b>	<b>\$25,085</b>	<b>\$3,230</b>	<b>31.7%</b>	<b>13.0%</b>
Note: Does not include private institutions.							
200341	<b>WILLISTON STATE COLLEGE</b>	<b>ND</b>	<b>\$10,635</b>	<b>\$25,068</b>	<b>\$1,916</b>	<b>18.0%</b>	<b>7.6%</b>
175643	East Central Community College*	MS	\$7,777	\$20,993	\$1,000	12.9%	4.8%
114433	Feather River Community College District*	CA	\$9,900	\$32,275	\$358	3.6%	1.1%
153922	Iowa Valley Community College District*	IA	\$12,600	\$26,723	\$2,512	19.9%	9.4%
101602	Lurleen B Wallace Junior College	AL	\$8,394	\$23,471	\$1,740	20.7%	7.4%
198923	McDowell Technical Community College*	NC	\$10,248	\$27,194	\$880	8.6%	3.2%
180373	Miles Community College*	MT	\$9,156	\$22,569	\$756	8.3%	3.3%
240657	Northwest Community College*	WY	\$10,442	\$27,230	\$1,610	15.4%	5.9%
107585	Petit Jean College	AR	\$8,256	\$22,257	\$1,344	16.3%	6.0%
172671	West Shore Community College*	MI	\$11,616	\$29,612	\$1,590	13.7%	5.4%
	<b>Group Total</b>		<b>\$88,389</b>	<b>\$232,324</b>	<b>\$11,790</b>	<b>13.3%</b>	<b>5.1%</b>
	<b>Group Average</b>		<b>\$9,821</b>	<b>\$25,814</b>	<b>\$1,310</b>	<b>13.3%</b>	<b>5.2%</b>
	<b>Group Median</b>		<b>\$9,900</b>	<b>\$26,723</b>	<b>\$1,344</b>	<b>13.7%</b>	<b>5.4%</b>
	<b>Group Trimmed Mean (20%)</b>		<b>\$9,716</b>	<b>\$25,579</b>	<b>\$1,274</b>	<b>13.6%</b>	<b>5.2%</b>

Source: 2001 Higher Education Directory, Bureau of Economic Analysis, March Current Population Survey, 1997-99 average.

\* In District Annual Tuition & Fees Fall 2000