

Executive Summary



2014 Tuition, Fees and Financial Aid Report



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“Nebraska’s people will value and support higher education institutions that are vital, vigorous and visionary. Each higher education institution will fulfill its role and mission with distinction by being responsive to changing academic, workforce, societal, economic, and community development needs. Together, Nebraska’s institutions will provide access to educational opportunities that meet the diverse needs of students and citizens while exercising careful and creative stewardship of available resources.”

Comprehensive Statewide Plan
Coordinating Commission for Postsecondary Education, 2006

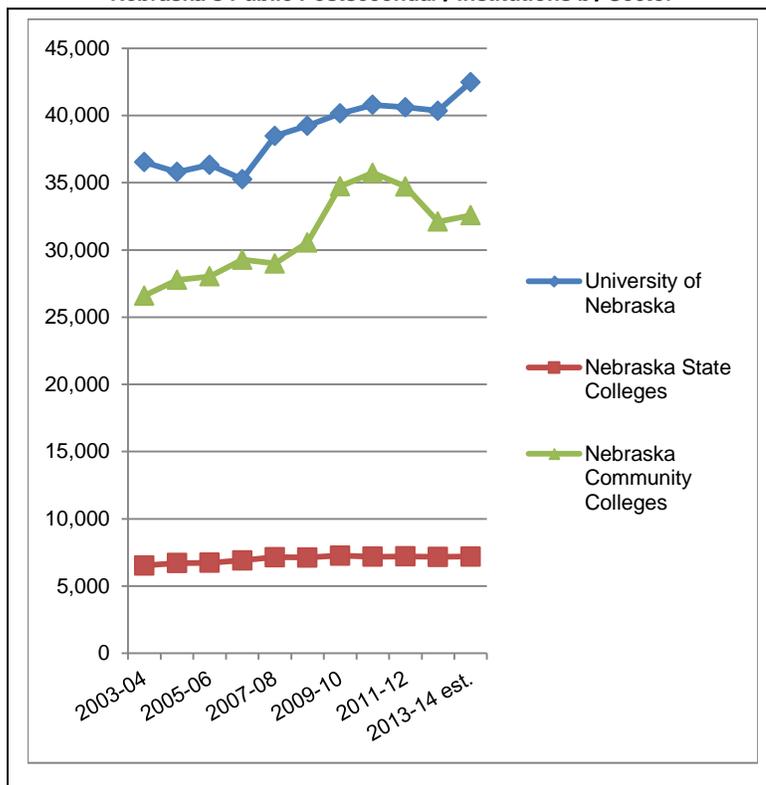
The State of Nebraska statutes require the Coordinating Commission for Postsecondary Education (CCPE) to prepare biennially a *Tuition, Fees and Financial Aid Report*. The purpose of this report is to analyze the public policy issues relating to tuition, fees, and financial aid for students in Nebraska and to study how Nebraska’s public postsecondary educational institutions compare with their peer institutions in other states. This report offers meaningful information on important issues facing Nebraska’s students and families, institutions of higher education, and constituencies of the state. Nebraskans benefit from affordable, accessible and high-quality education. This report will assist institutions as they continue to provide accessible, high-quality postsecondary education in Nebraska.

[Although higher education is becoming less affordable \(see following information\), Nebraskans continue to show they value postsecondary education.](#)

Total enrollment at Nebraska’s Public Postsecondary Institutions has increased by more than 12,000 FTE over the past 10 years.

- The largest increase (22%) has occurred in the community college sector, the sector that offers the lowest tuition.
- The University of Nebraska has seen an 16% increase, while the state colleges have seen a 10% increase.

**Full-Time Equivalent Enrollment (FTE) at
Nebraska’s Public Postsecondary Institutions by Sector**





2014 Tuition, Fees and Financial Aid Report

[While the amount students pay to colleges has increased significantly over the past 10 years, there was little to no change in the charges at institutions from 2012-13 to 2013-14 due to the increase in state appropriations and the tuition freeze at the University campuses and state colleges.](#)

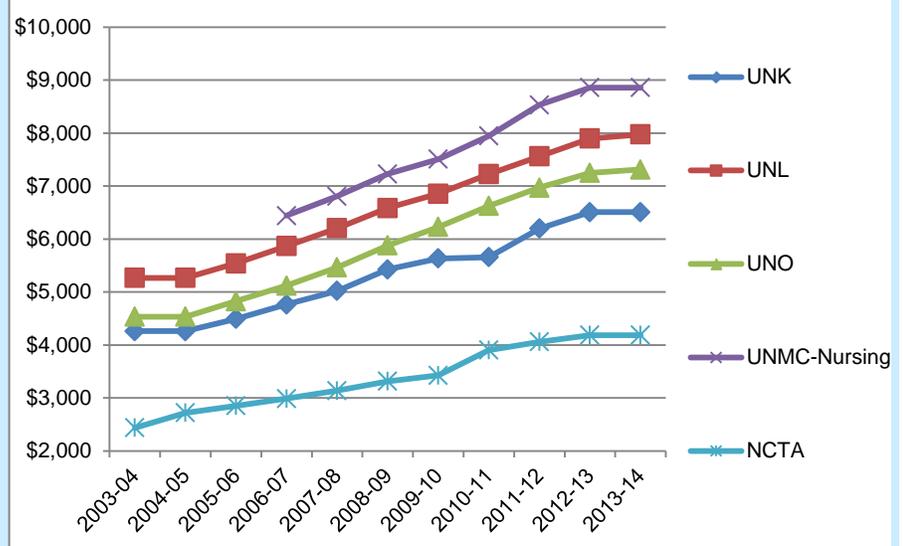
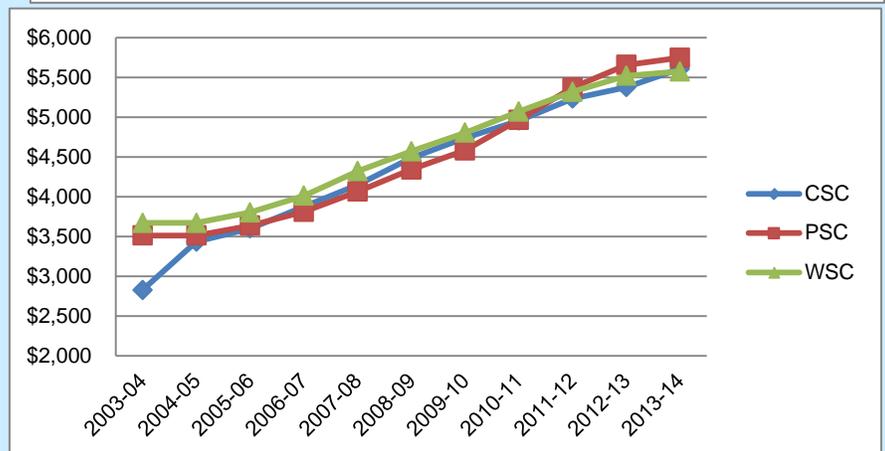
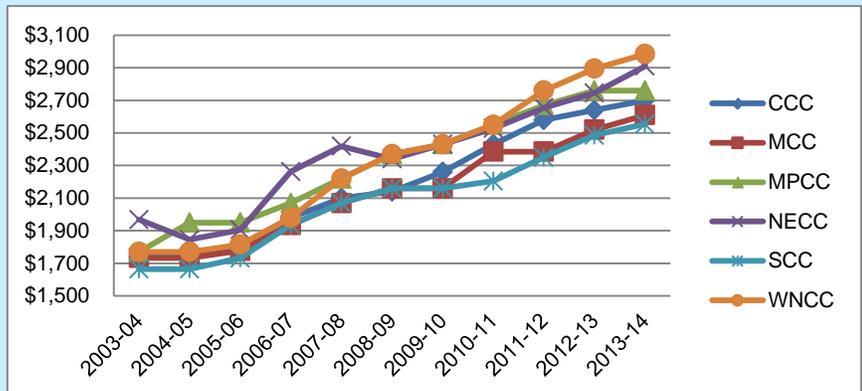
Tuition and Fees

- Over the past 10 years, increases in tuition and mandatory fees have ranged from 48% to 98% among the institutions for a full-time, undergraduate, resident student at Nebraska's public postsecondary institutions.
- These increases in tuition and fees are higher than the 25% increase in the Consumer Price Index (CPI) and the 32% increase in the Higher Education Price Index (HEPI) over the same time period.
- In comparison, the median family income of Nebraskans increased 21% from 2003 to 2013.

Family Income

The percentage of family income needed to support undergraduate, resident tuition and mandatory fees at Nebraska's public postsecondary institutions is increasing, especially for students from families whose income is considered median-, low- or very low-income.

Resident Full-time Tuition and Mandatory Fees at Nebraska's Public Colleges and Universities 2003-04 to 2013-14¹

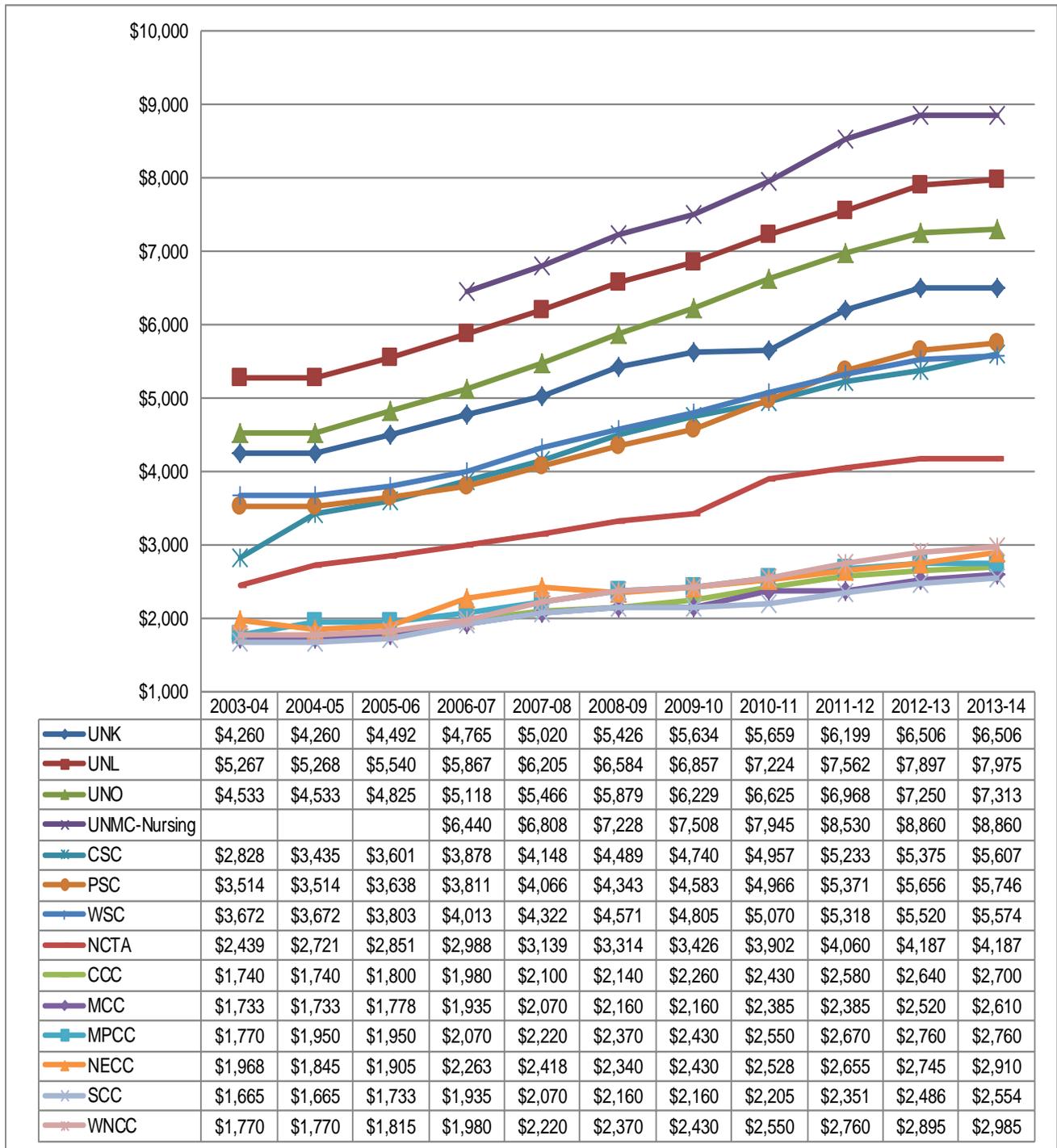


¹Based on 30 semester or 45 quarter hours



2014 Tuition, Fees and Financial Aid Report—Executive Summary

Resident Full-time Tuition and Mandatory Fees at
Nebraska's Public Colleges and Universities
2003-04 to 2013-14¹



¹ Based on 30 semester or 45 quarter hours

2014 Tuition, Fees and Financial Aid Report—Executive Summary

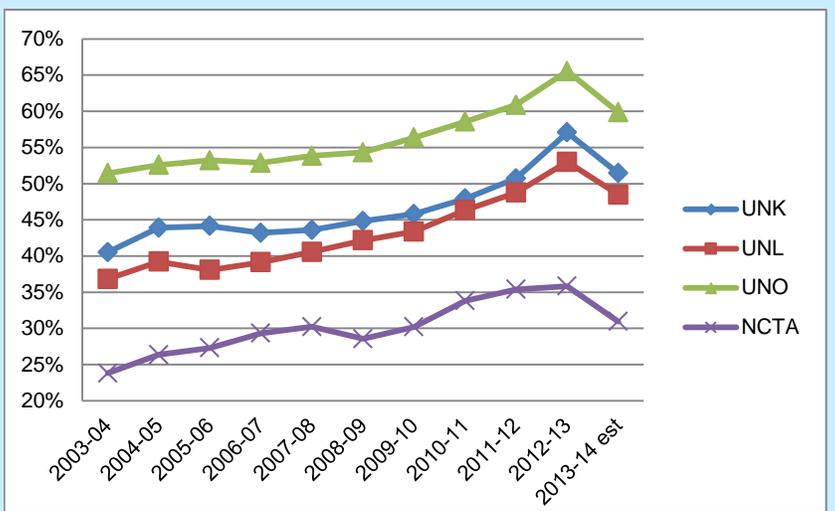
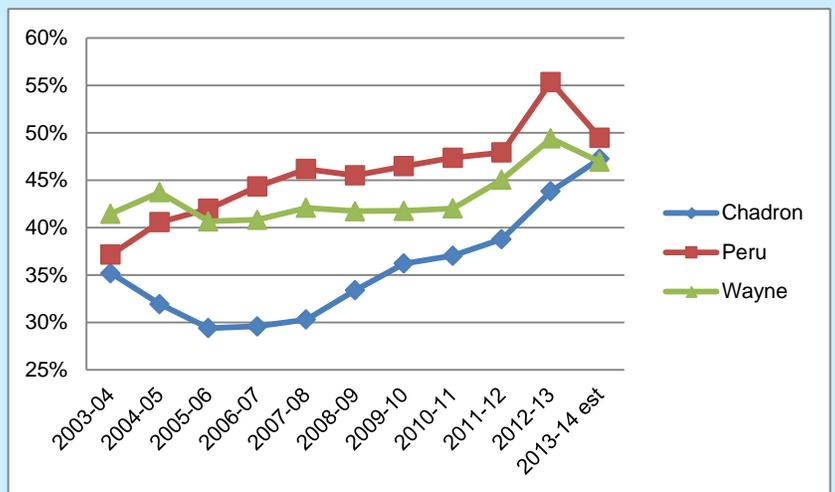
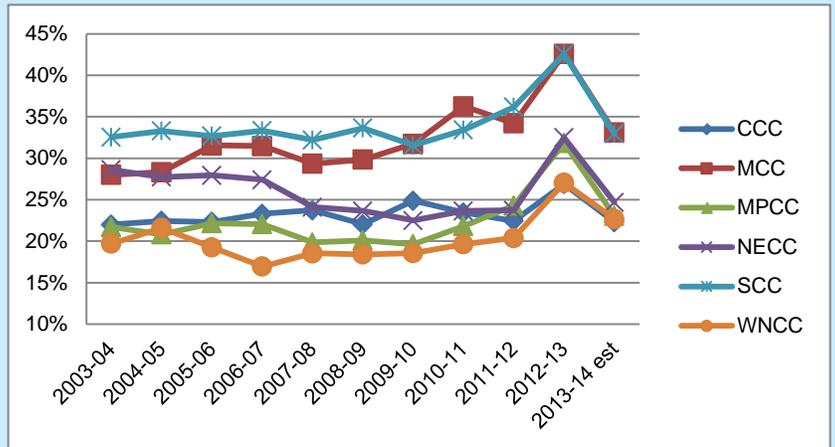


Student Payment Share

Overall, the State of Nebraska and its taxpayers continue to pay the largest share of the costs to educate public postsecondary students. Students pay a percentage of total costs through tuition and fees assessed at each institution. The percentage of costs paid by students (student payment share) has increased over the past 10-years. However, due to the increase in state appropriations, the student payment share decreased from 2012-13 to 2013-14 at all but one institution.

- Students at the University of Nebraska at Kearney and the University of Nebraska at Omaha pay tuition and mandatory fees rates that result in the student payment share more than 50% of the cost of their education; students at Peru State College contribute just under 50% of the cost of their education.

Student Payment Share at Nebraska's Public Colleges and Universities 2003-04 to 2013-14 est





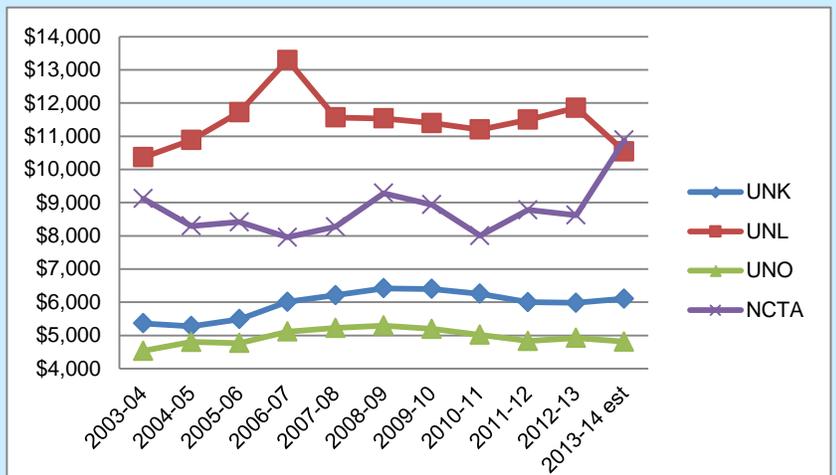
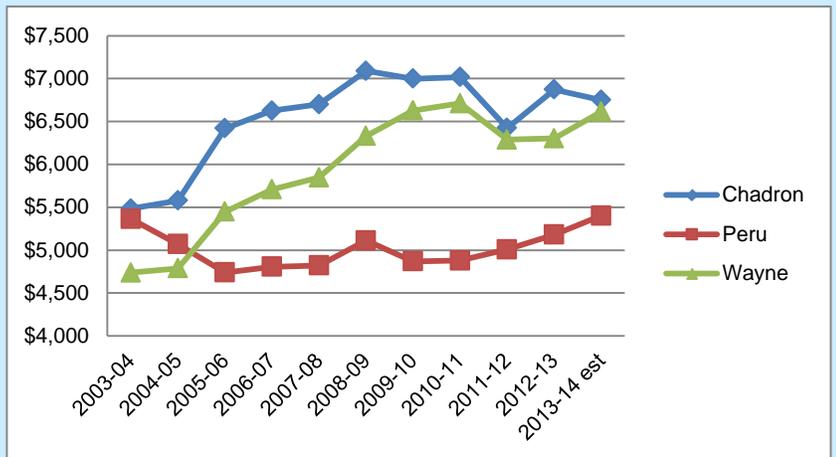
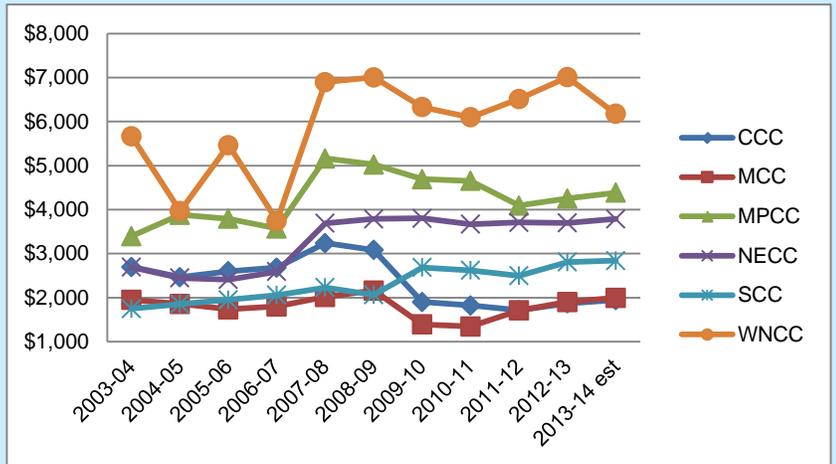
2014 Tuition, Fees and Financial Aid Report—Executive Summary

Appropriations per full-time student have increased.

State appropriations per full-time equivalent (FTE) student at Nebraska’s public post-secondary institutions have varied considerably over the past 10 years. State funding is increasingly being impacted by other state obligations, such as Medicaid, corrections, K-12 and other social services.

- Central Community College is the only public postsecondary institution to show a decrease in state appropriation per FTE from 2003-04 to 2013-14.
- Over the past 10 years, eight institutions have seen a double digit increase in their state appropriation per FTE.

State Appropriation per FTE at Nebraska’s Public Colleges and Universities 2003-04 to 2013-14



2014 Tuition, Fees and Financial Aid Report—Executive Summary



As tuition and mandatory fees continue to rise, financial aid becomes a necessity for many students.

Nebraska Opportunity Grant

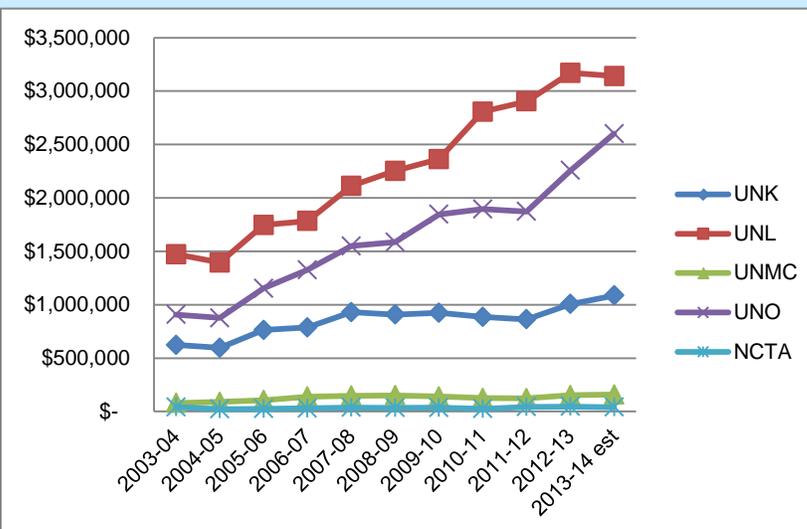
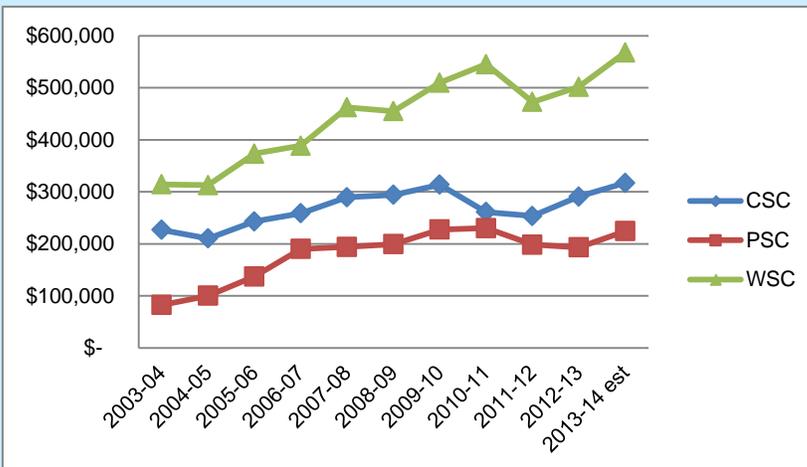
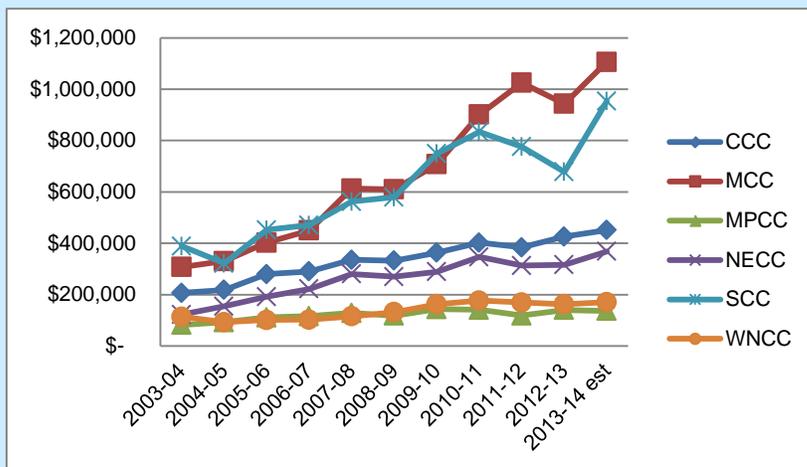
Nebraska Opportunity Grants, which currently are funded by state general and lottery funds, have been awarded to students who are residents of Nebraska, who are attending an eligible Nebraska college or university, and who meet the yearly Expected Family Contribution amount¹. That last point ensures that Nebraska Opportunity Grants are awarded to students who demonstrate the highest need for financial assistance.

In 2003-04, \$8,776,652 was awarded in the state grant programs to students attending public and private institutions in the state. In 2013-14, it is estimated that \$16,448,044 will be awarded, an increase of 87 percent. In 2012-13, the amount awarded supported 15,757 students at an average of just over \$963 per grant. **The Commission estimates an additional \$35 million to \$40 million in funding would be needed to assist the approximately 40,000 students who were eligible but did not receive a grant.**

In 2012-13, Nebraska ranked 33rd among the states in need-based student aid grant dollars per full-time equivalency undergraduate enrollment.

¹ Effective with the 2010-11 academic year, students who complete the Free Application for Federal Student Aid and have an Expected Family Contribution equal to or less than the yearly amount may be considered for the Nebraska Opportunity Grant.

Nebraska Opportunity Grant Allocations at Nebraska's Public Colleges and Universities 2003-04 through 2013-14





2014 Tuition, Fees and Financial Aid Report—Executive Summary

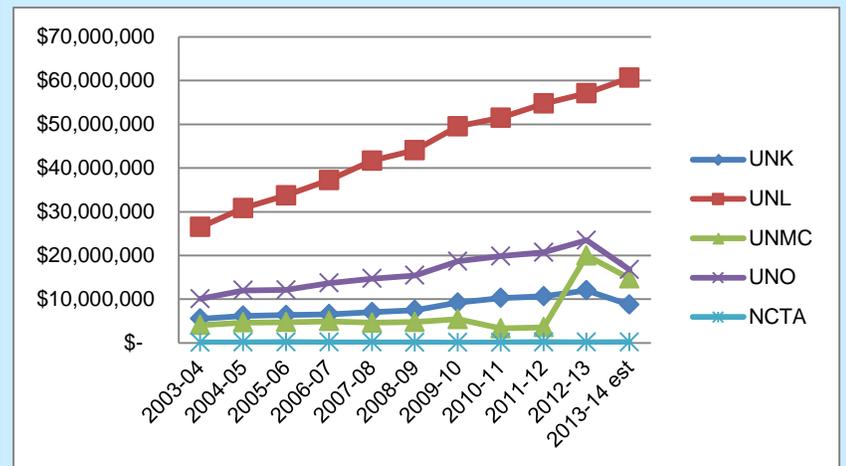
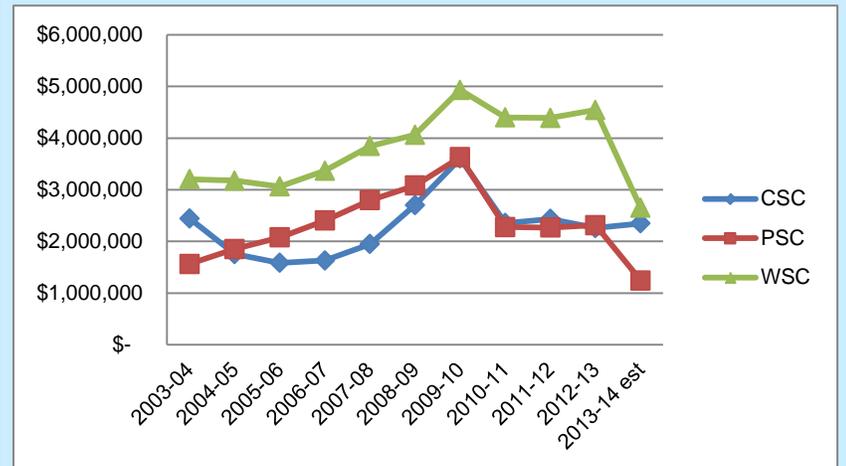
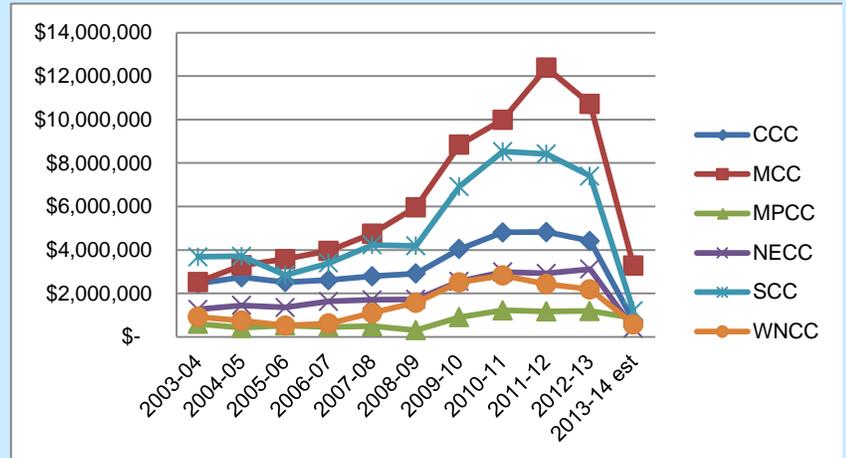
Tuition Waivers¹

Many institutions routinely waive or discount a portion or all of a student’s tuition charges as a form of financial assistance. The criteria to award tuition waivers is established by the institutions and can be awarded for a number of different reasons, such as working as a campus ambassador, demonstrating financial need, being a nonresident student, serving as a graduate assistant or declaring a certain major. Waivers are used often as part of the recruitment and retention policies of the campus.

- The percent of tuition discounted in the form of tuition waivers has increased over the past five years.
- University of Nebraska and state college tuition waivers reflect awards made to all students, including graduate and professional students.

¹ The Commission has identified reporting differences in how tuition waivers are being reported by some institutions and is currently working to resolve this issue. The data provided is the most current information available at the time.

Tuition Waivers (Graduate and Undergraduate) at Nebraska’s Public Colleges and Universities 2003-04 through 2013-14 est



2014 Tuition, Fees and Financial Aid Report—Executive Summary



Student Loans

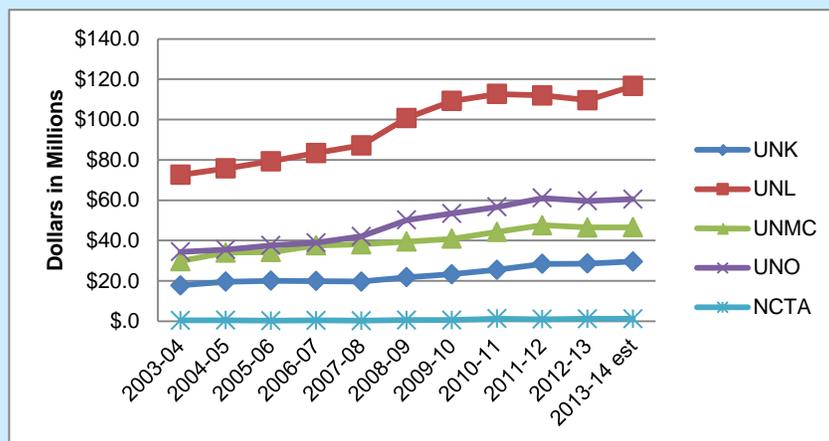
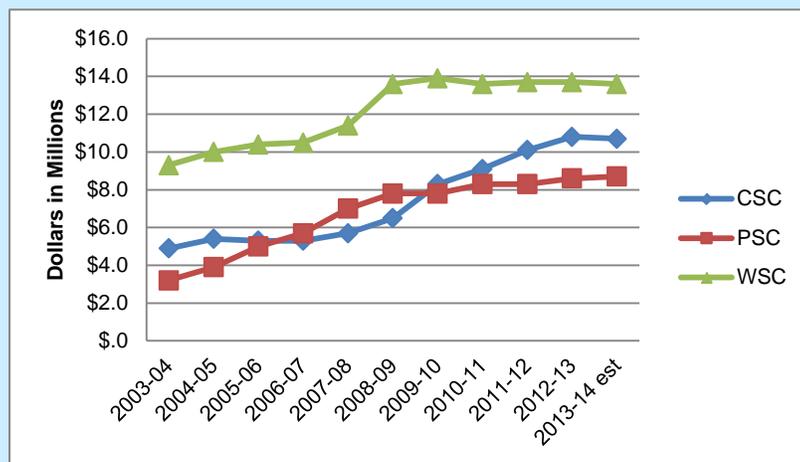
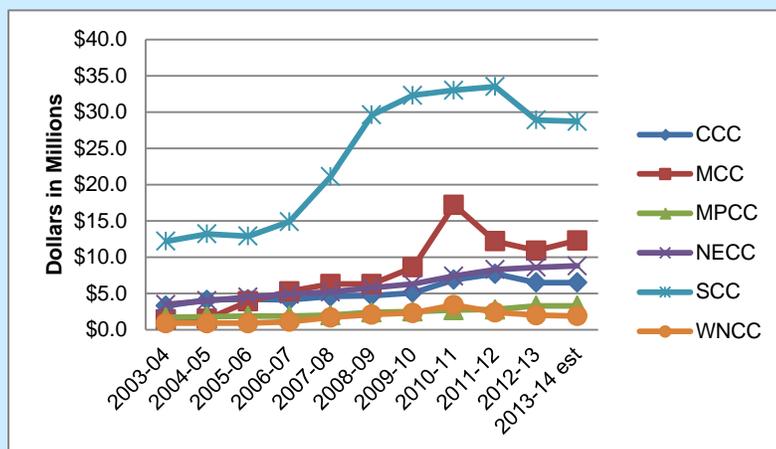
Student loans taken out to finance a student's education continue to increase at a rapid and troubling rate. Nationally, according to the Project on Student Debt, college students graduating from a Nebraska college or university with undergraduate degrees had an average student loan debt of \$26,473.

Nationwide, from 2002-03 to 2012-13, the amount students borrowed through the Perkins, Stafford, GRAD PLUS and PLUS loans increased 86%, with the bulk of this increase occurring in the PLUS program, which increased 179%.

The amount borrowed to attend Nebraska's public postsecondary institutions increased 131% from 2001-02 to 2011-12.

- University of Nebraska and State College loan dollars reflect borrowing by all students, including graduate and professional students.

Student Loans¹ at Nebraska's Public Colleges and Universities 2003-04 to 2013-14 est



¹Includes Perkins, Subsidized and Unsubsidized Stafford, GRAD Plus and PLUS loans.



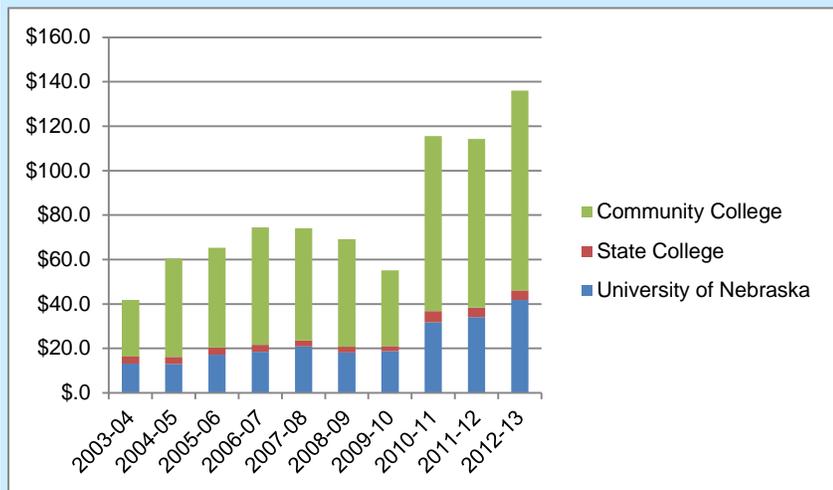
2014 Tuition, Fees and Financial Aid Report—Executive Summary

Unmet Financial Need¹

Unmet financial need, as defined by the Commission, is the cost of a Nebraska-resident, Pell Grant-eligible student’s tuition and mandatory fees plus room and board, plus books and supplies, minus all financial aid received excluding work study or PLUS. If a student has unmet financial need then it is likely the student has not been awarded the financial resources needed to help pay his or her education expenses.

¹ Some of this increase beginning in 2010-11 may be due to the expansion of Pell Grant eligibility.

Unmet Financial Need at Nebraska’s Public Colleges and Universities 2003-04 to 2010-11



Summary

While tuition and mandatory fees at Nebraska’s public postsecondary institutions increased only slightly, if at all, this past year, over the past 10-years these charges have increased at rates higher than increases in the Consumer Price Index and the Higher Education Price Index. That condition is common throughout the country. Despite those increases, enrollments continue to grow at Nebraska’s public institutions.

Increased costs are being covered by students and families in several ways. Because funding for most financial aid grant programs has remained stable, or in some cases decreased, students are borrowing more. In some cases, they are enrolling part-time and, therefore, taking longer to graduate – if they do graduate. (Part-time students have much lower graduation rates than full-time students.) Additionally, public postsecondary institutions in Nebraska continue to waive a significant portion of their potential tuition income in order to recruit students. That helps students, but it challenges institutions.

By several comparative measures, Nebraska provides greater financial support for its public higher education institutions than do many states. That support has recently come under increasing pressure due to the stiff competition for limited state resources. As a consequence, students and families are paying a higher percentage share of the total educational costs. This burden is particularly great on Nebraska’s poorest students and families.

In these challenging circumstances, policymakers within Nebraska’s state government and the leaders of Nebraska’s public postsecondary institutions will have to carefully balance the state’s and institutions’ financial needs with the ability of students and families to afford postsecondary education.

