

AFFORDABILITY

Affordable access to postsecondary education is a foundational value and a major goal of Nebraska's *Comprehensive Statewide Plan for Postsecondary Education* (Coordinating Commission for Postsecondary Education, 2016). To determine if college is more or less affordable in Nebraska than it has been in the past, this section examines tuition and mandatory fees, cost of attendance, and the net price of attendance.

Tuition and Mandatory Fees

"Tuition and mandatory fees," for the purpose of this report, is the amount charged a Nebraska resident student enrolled in 30 semester or 45 quarter credit hours for the academic year. As at their peer institutions, Nebraska's public postsecondary institutions have increased their tuition and mandatory fee charges significantly over the past decade. However, the increases were mitigated in part by an agreement between the Governor, the University of Nebraska, and the Nebraska State College System in the 2012-2014 biennium budget that included a significant increase in state appropriations and led to little to no increase from 2012-13 to 2013-14 at these institutions.¹

As a means of promoting broad access to postsecondary education, the Commission continues to recommend that tuition and mandatory fee charges should be at or below the mean of the established peer group for each public institution. In 2014-15, undergraduate Nebraska students attending public four-year institutions paid less than the national average of \$9,139 for tuition and mandatory fees, and Nebraska students attending two-year public institutions paid less than the national average of \$3,347. Nationwide, from 2004-05 to 2014-15, tuition and mandatory fees at community colleges increased an average of 60%, and by an average of 78% at public four-year institutions. In Nebraska, the increases were 56% and 57%, respectively (The College Board, 2014).

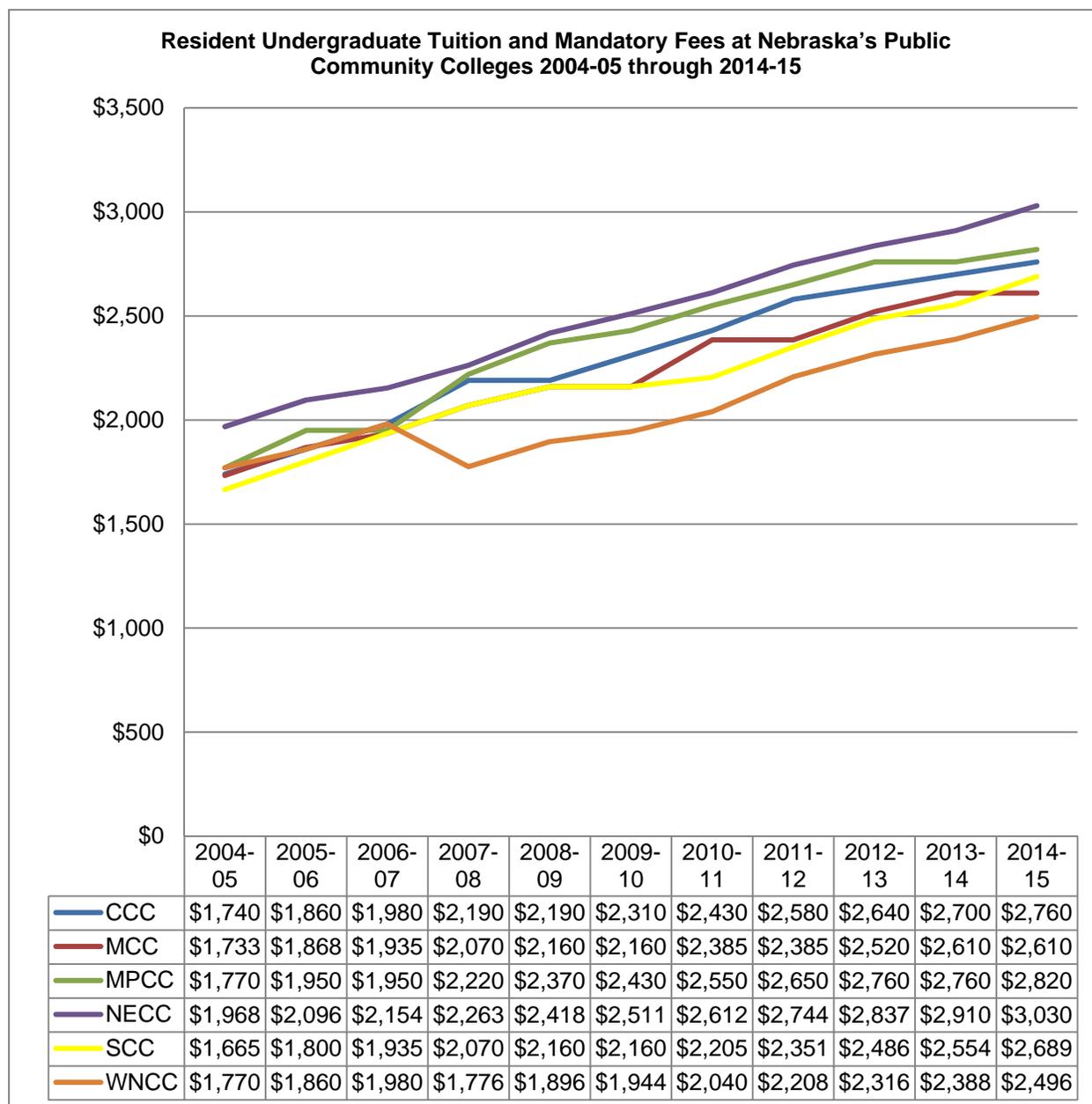
Nebraska's public postsecondary institutions continue to meet the Commission's recommendation to set tuition and fee rates at levels that are appropriate to each sector's role and mission as stated in the *Comprehensive Plan* (Coordinating Commission for Postsecondary Education, 2016). The community colleges have the lowest undergraduate resident tuition and fee rates, followed by the state colleges and then institutions in the University of Nebraska system.

Regarding nonresident tuition and fees, the Commission has encouraged Nebraska institutions of higher education to use low nonresident charges as a recruiting tool to attract out-of-state students. However, as recommended in previous *Tuition, Fees, and Financial Aid Reports*, institutions are encouraged to review nonresident charges to assure that low, nonresident rates do not adversely affect programs and tuition charges for Nebraska-resident students. Consistent with that guidance, Nebraska institutions generally charge a lower out-of-state premium than do their peers in other states. The exceptions are the University of Nebraska-Lincoln, the University of Nebraska at

¹ The agreement was to freeze tuition, but institutions may have increased fees.

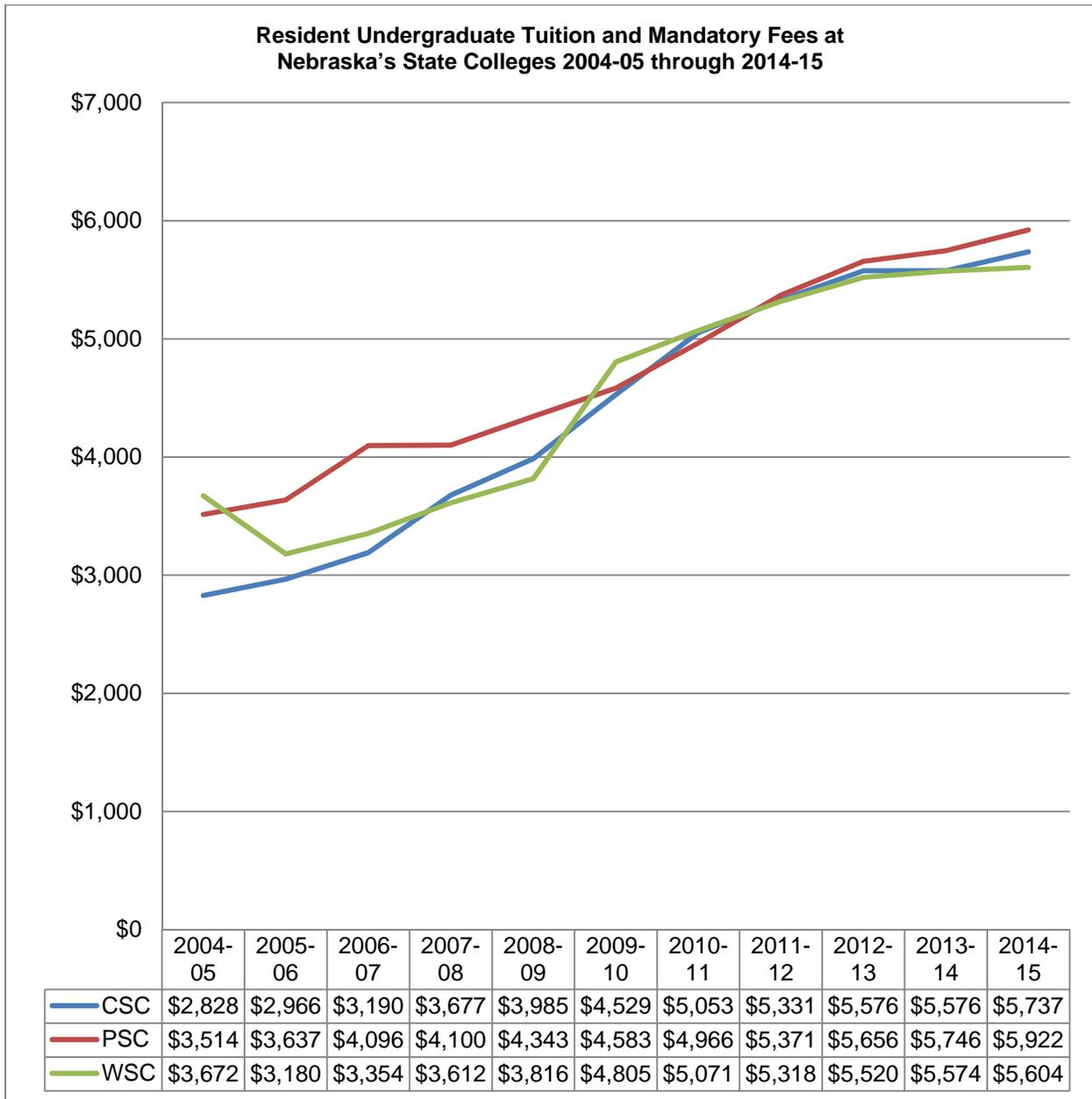
Omaha, and the University of Nebraska Medical Center. The following pages reflect changes in tuition and fees occurring with Nebraska public postsecondary institutions.

Resident Undergraduate Tuition & Mandatory Fees



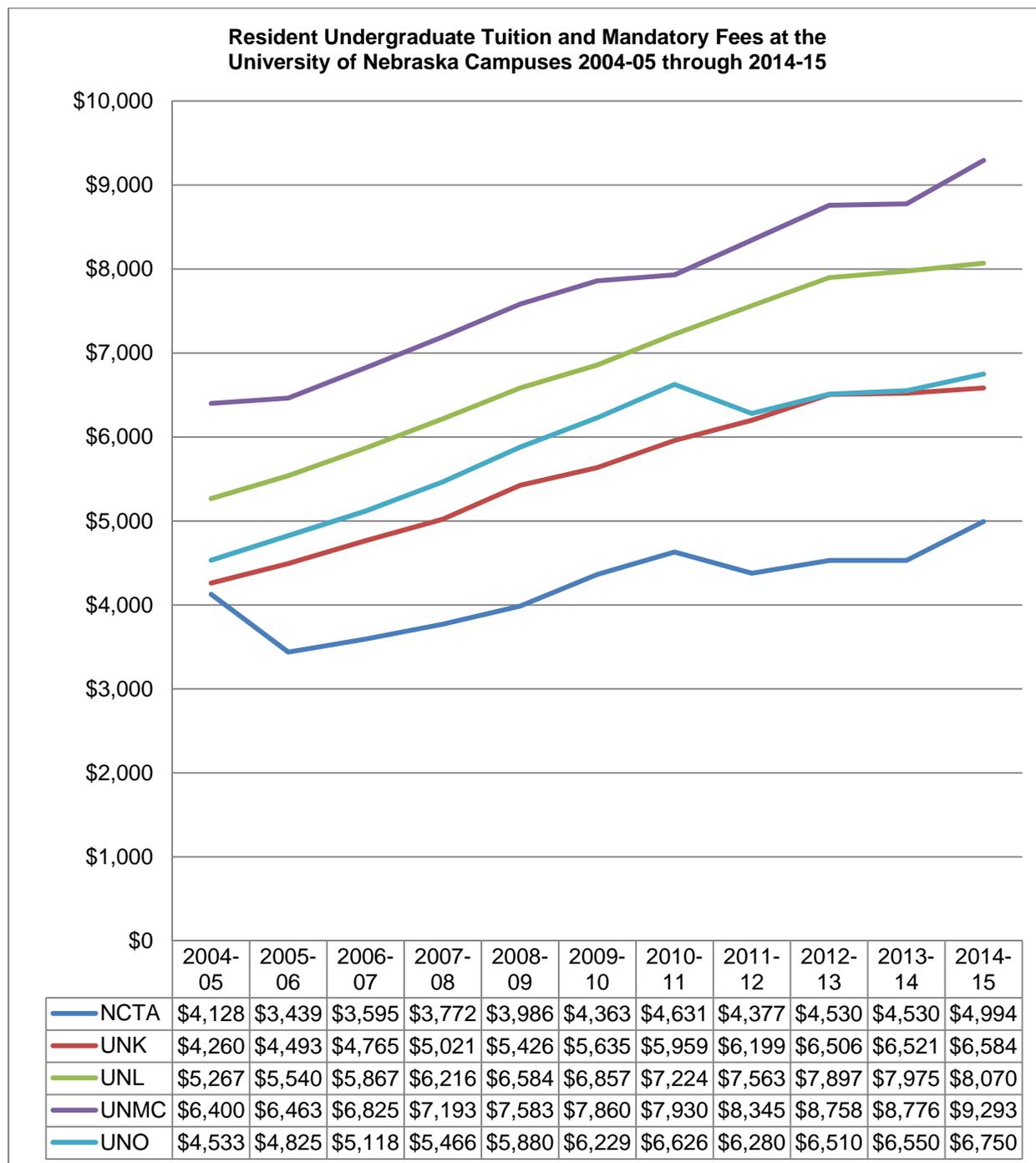
From 2004-05 to 2014-15, tuition and mandatory fees for a full-time Nebraska-resident undergraduate student at Nebraska’s community colleges increased:

- 62% at Southeast Community College
- 59% at Central Community College
- 59% at Mid-Plains Community College
- 54% at Northeast Community College
- 51% at Metropolitan Community College
- 41% at Western Nebraska Community College



From 2004-05 to 2014-15, tuition and mandatory fees for a full-time Nebraska-resident undergraduate student at Nebraska's state colleges increased:

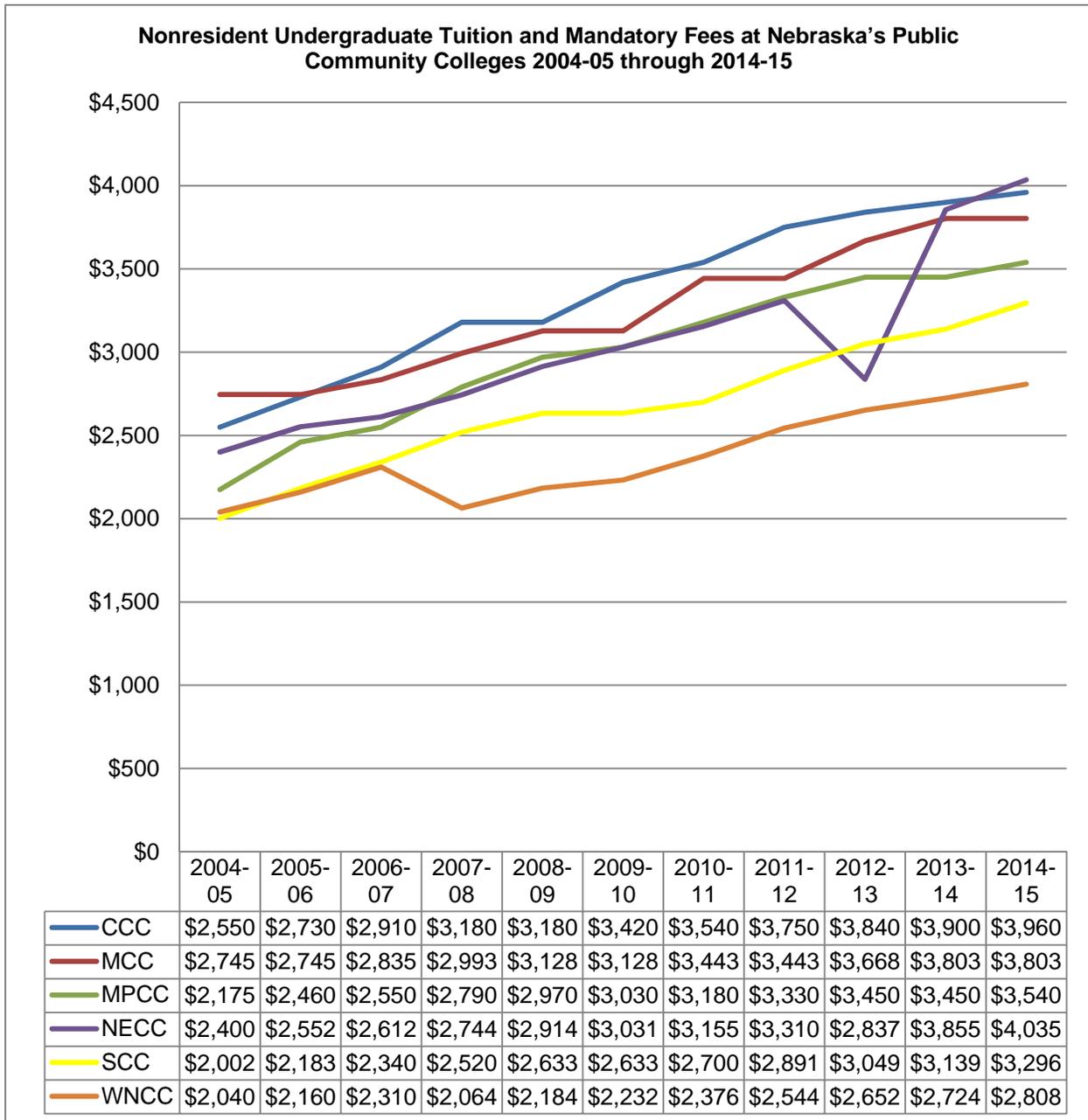
- 103% at Chadron State College
- 69% at Peru State College
- 53% at Wayne State College



From 2004-05 to 2014-15, tuition and mandatory fees for a full-time Nebraska-resident undergraduate student at the University of Nebraska campuses increased:

- 55% at the University of Nebraska at Kearney
- 53% at the University of Nebraska – Lincoln
- 49% at the University of Nebraska at Omaha
- 45% at the University of Nebraska Medical Center
- 21% at the Nebraska College of Technical Agriculture

Nonresident Undergraduate Tuition & Mandatory Fees



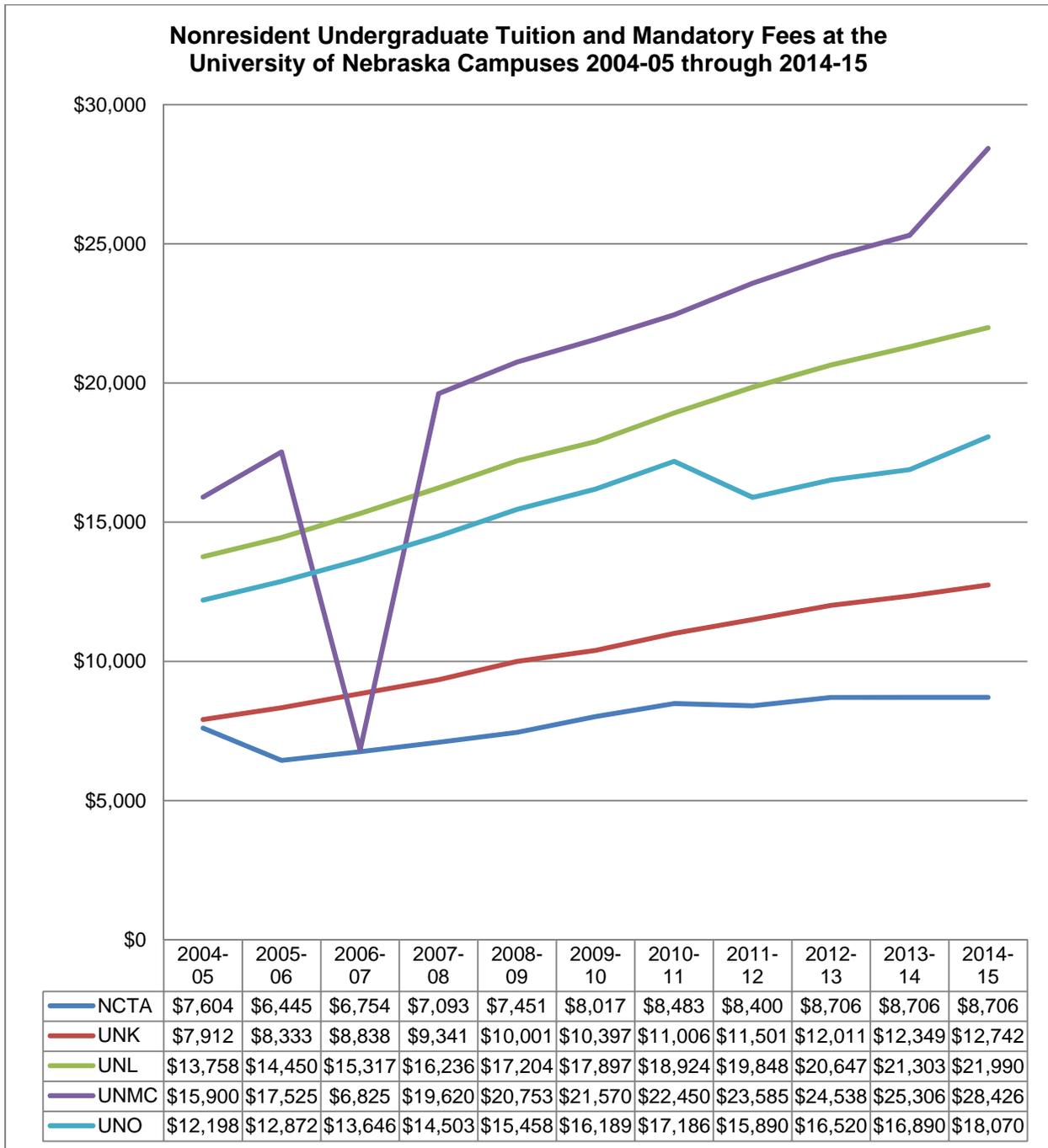
From 2004-05 to 2014-15, tuition and mandatory fees for a full-time nonresident undergraduate student at Nebraska's community colleges increased:

- 68% at Northeast Community College
- 65% at Southeast Community College
- 63% at Mid-Plains Community College
- 55% at Central Community College
- 39% at Metropolitan Community College
- 38% at Western Nebraska Community College



From 2004-05 to 2014-15, tuition and mandatory fees for a full-time nonresident undergraduate student at Nebraska's state colleges:

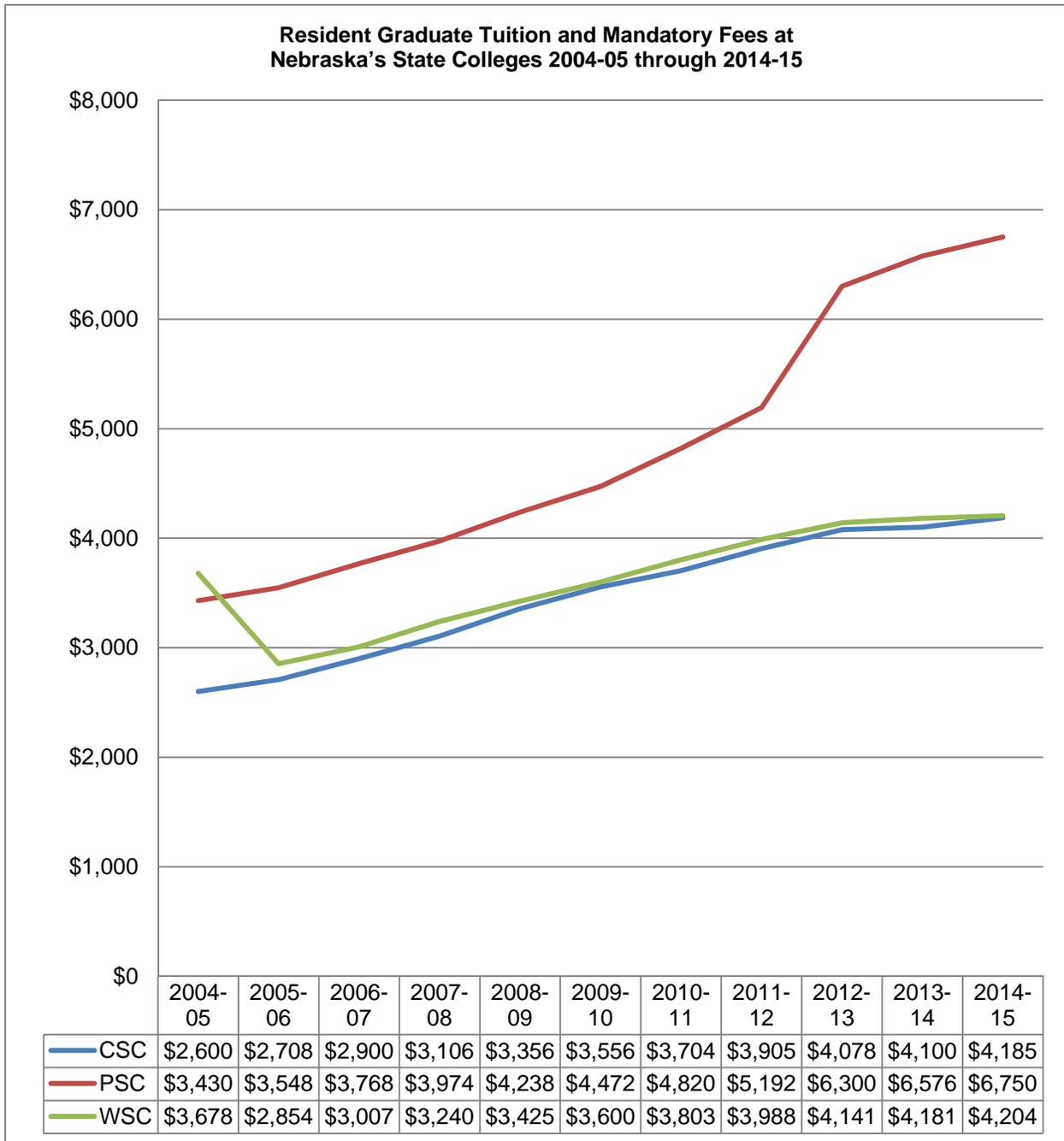
- increased 50% at Wayne State College
- increased 13% at Chadron State College
- *decreased* 7% at Peru State College



From 2004-05 to 2014-15, tuition and mandatory fees for a full-time nonresident undergraduate student at the University of Nebraska campuses increased:

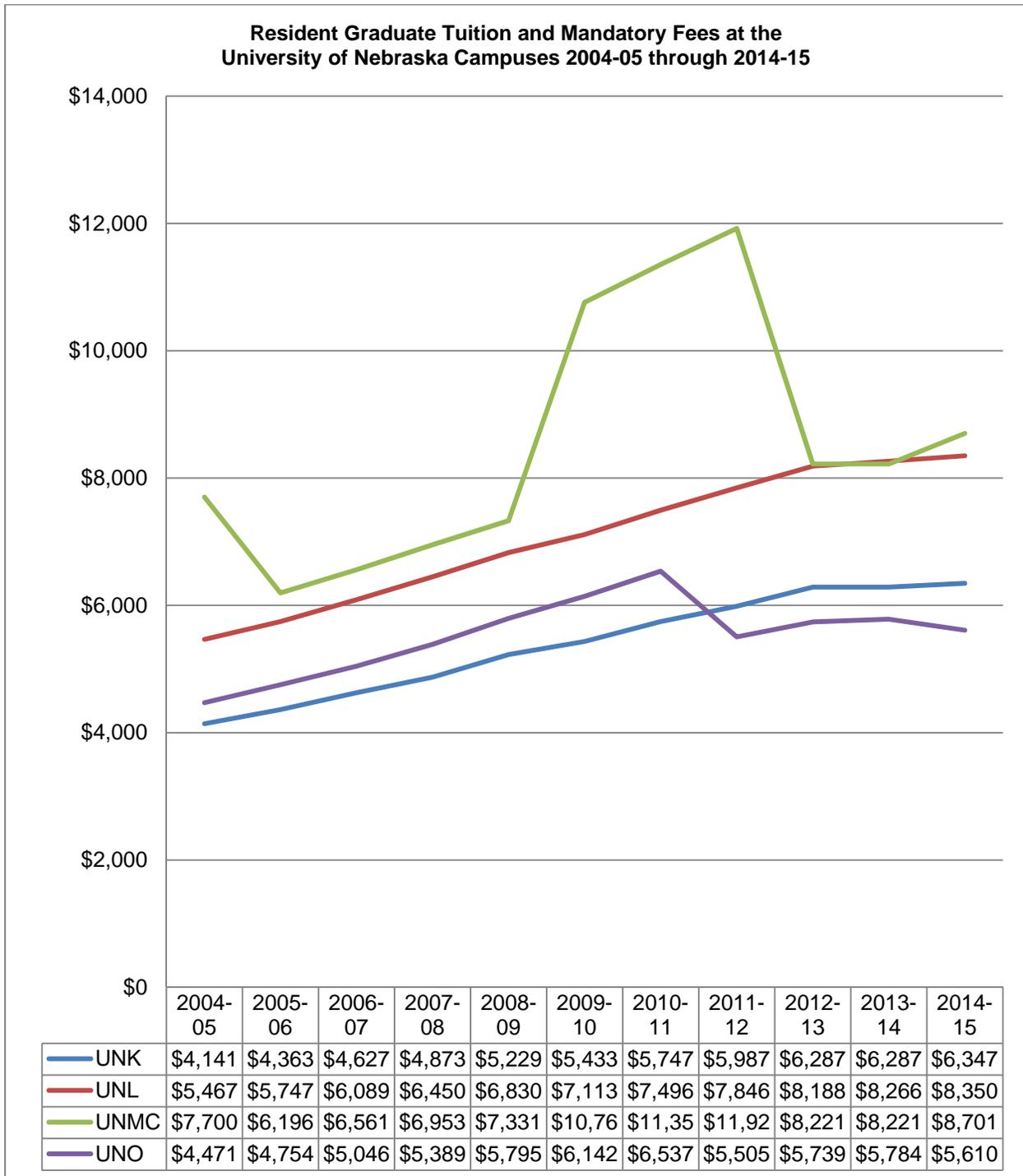
- 79% at the University of Nebraska Medical Center
- 61% at the University of Nebraska at Kearney
- 60% at the University of Nebraska – Lincoln
- 48% at the University of Nebraska at Omaha
- 14% at the Nebraska College of Technical Agriculture

Resident Graduate Tuition & Mandatory Fees



From 2004-05 to 2014-15, tuition and mandatory fees for a full-time Nebraska-resident graduate student at Nebraska's state colleges increased:

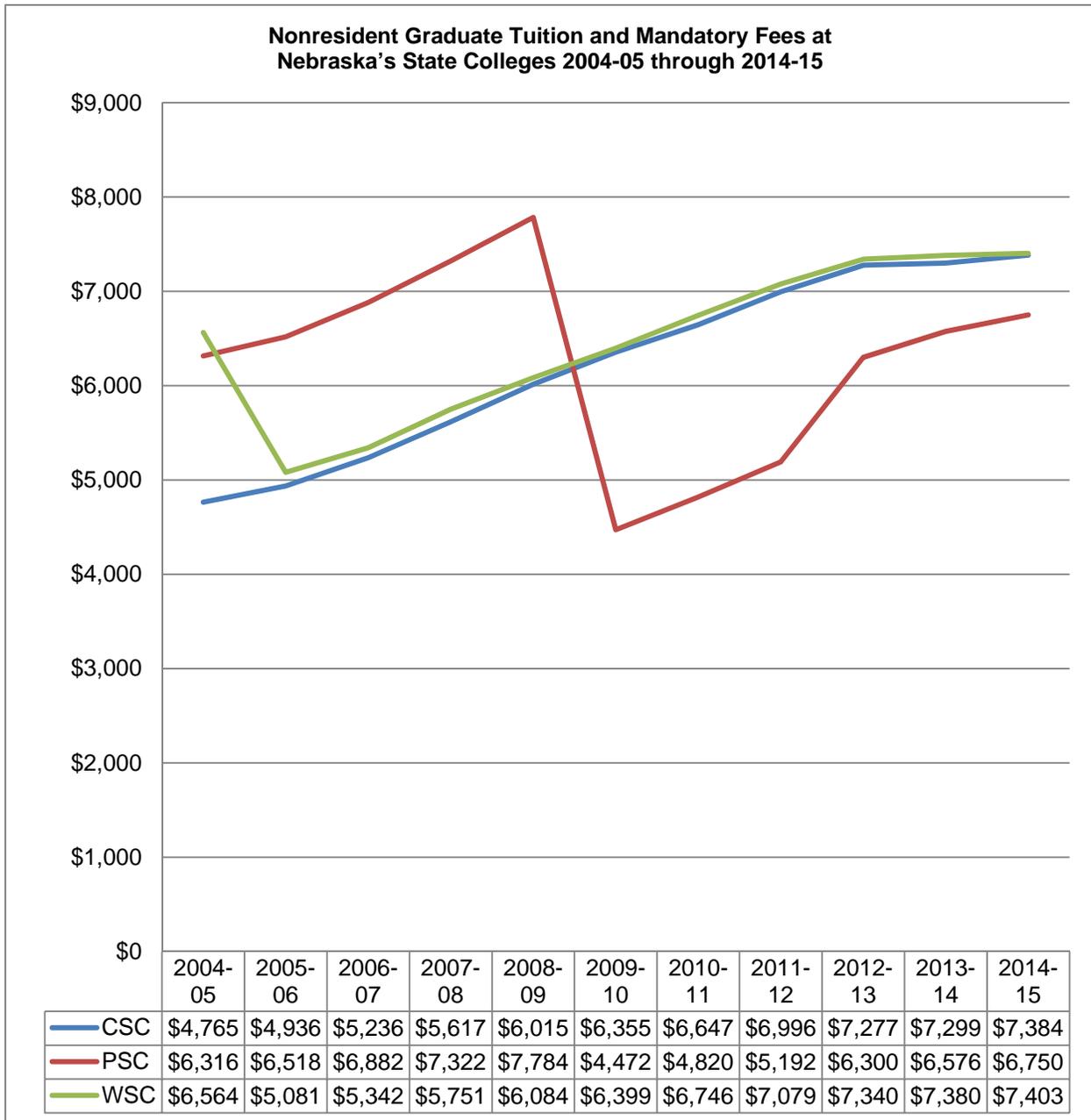
- 97% at Peru State College
- 61% at Chadron State College
- 14% at Wayne State College



From 2004-05 to 2014-15, tuition and mandatory fees for a full-time Nebraska-resident graduate student at the University of Nebraska campuses increased:

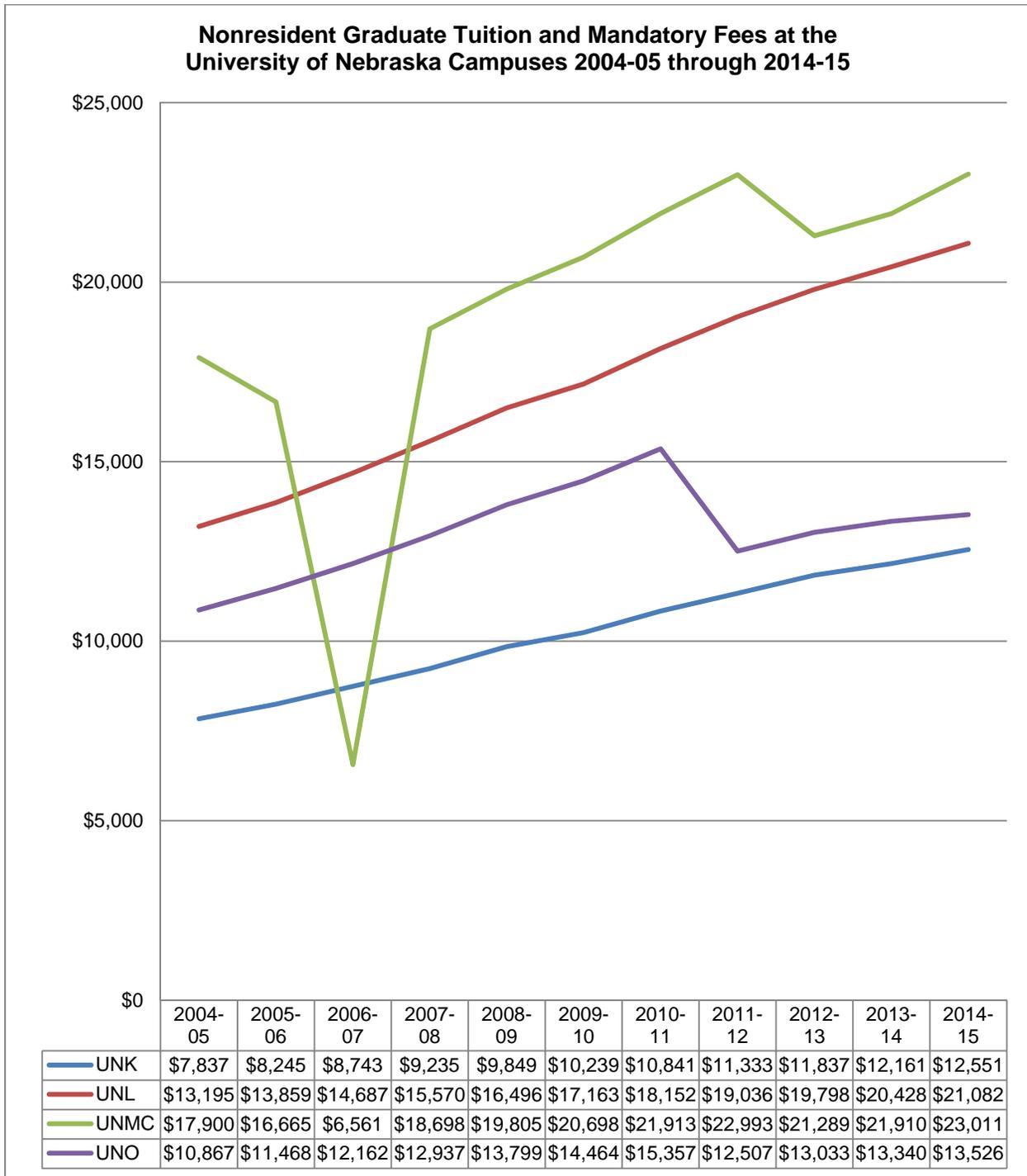
- 53% at the University of Nebraska at Kearney
- 53% at the University of Nebraska – Lincoln
- 25% at the University of Nebraska at Omaha
- 13% at the University of Nebraska Medical Center

Nonresident Graduate Tuition & Mandatory Fees



From 2004-05 to 2014-15, tuition and mandatory fees for a full-time nonresident graduate student at Nebraska's state colleges increased:

- 55% at Chadron State College
- 13% at Wayne State College
- 7% at Peru State College

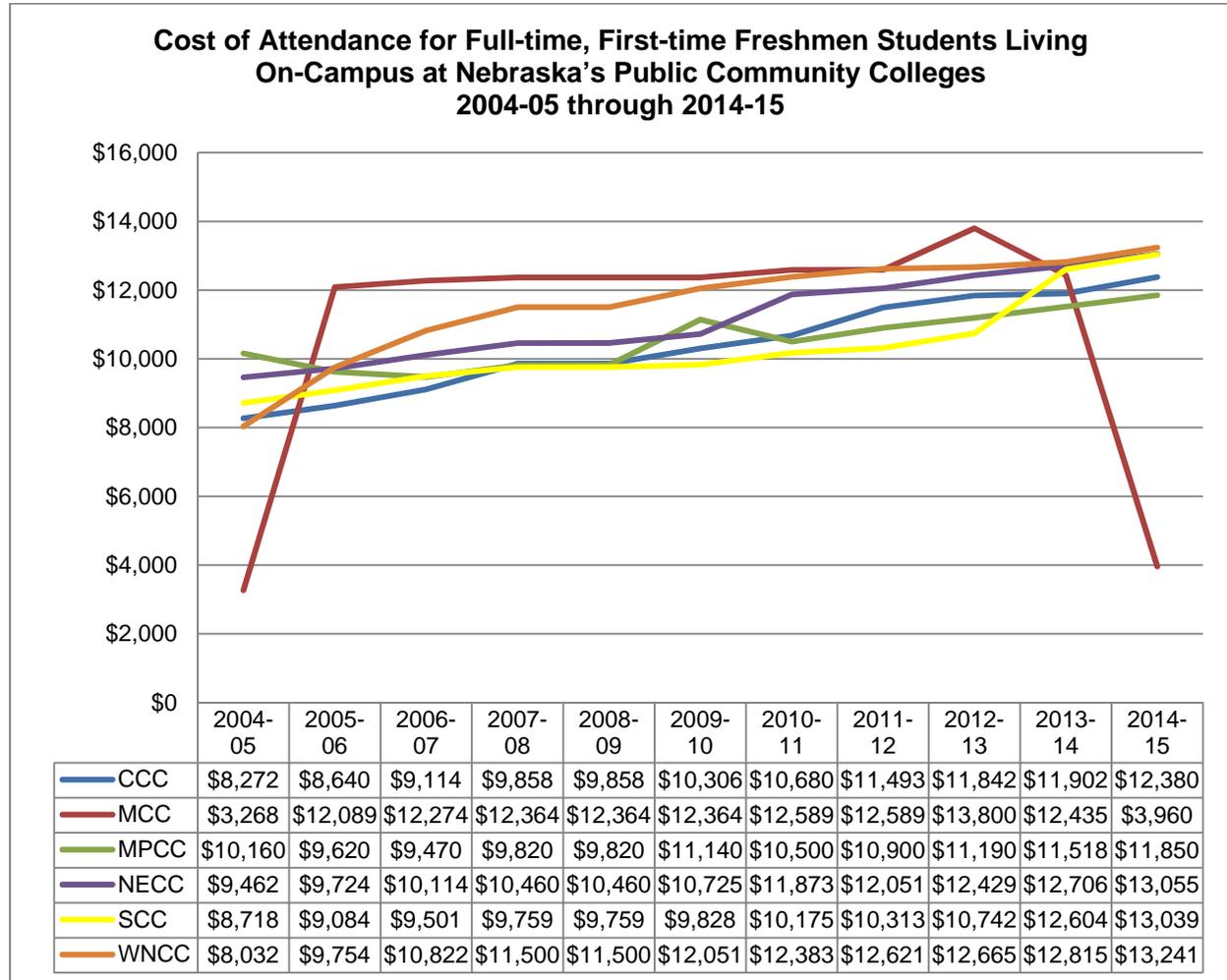


From 2004-05 to 2014-15, tuition and mandatory fees for a full-time nonresident graduate student at the University of Nebraska campuses increased:

- 60% at the University of Nebraska at Kearney
- 60% at the University of Nebraska – Lincoln
- 29% at the University of Nebraska Medical Center
- 24% at the University of Nebraska at Omaha

Cost of Attendance

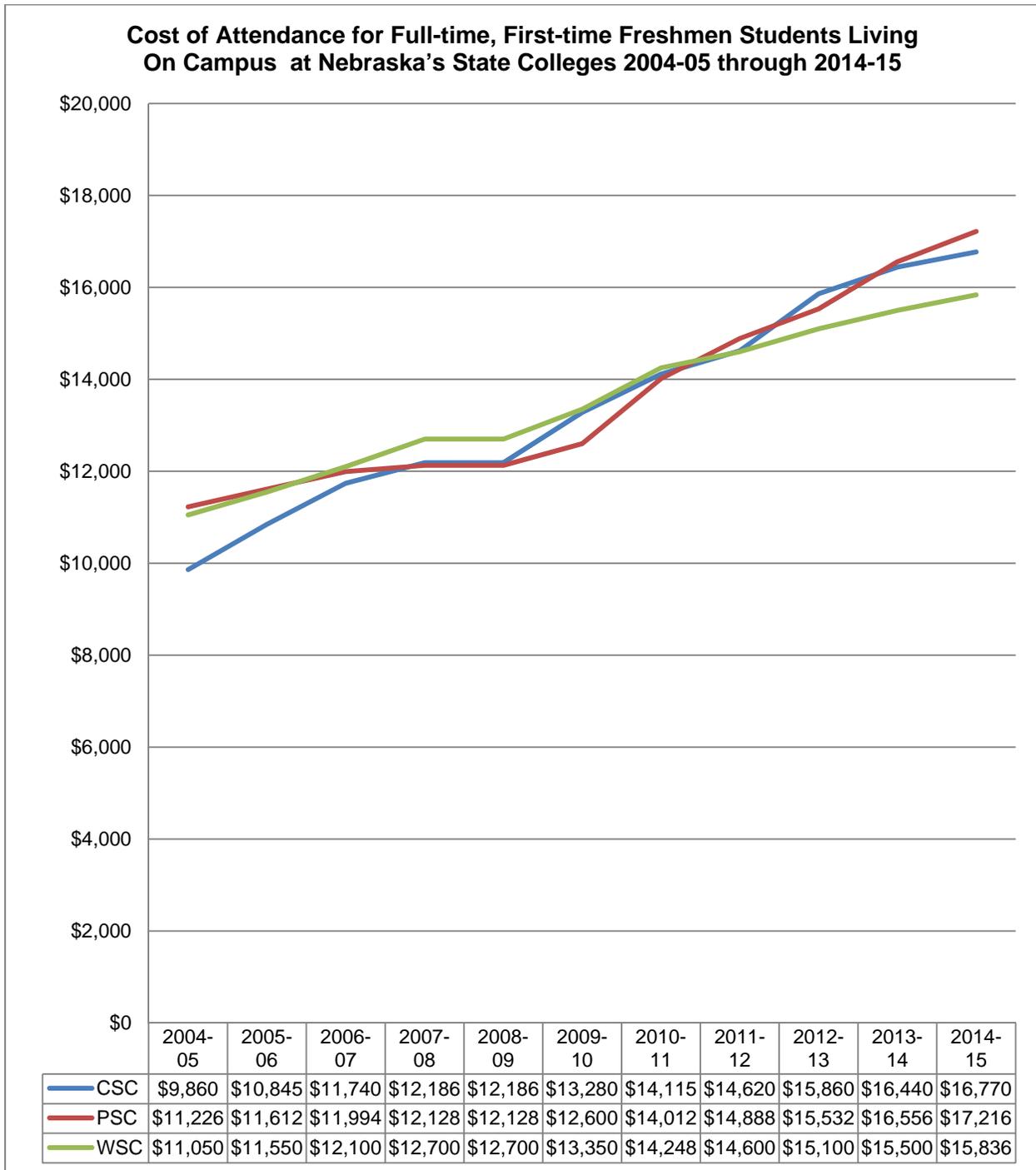
Cost of Attendance is an estimate assigned by each institution’s financial aid office of the expenses a student will have for one year of attendance at a college or university. Variables that make up the cost of attendance include tuition and fees based on the classification of the student (undergraduate/graduate, resident/non-resident, full-time/part-time), living expenses (on-campus/off-campus/with parent), books and supplies, transportation, and other miscellaneous expenses. For this report only on-campus living, transportation, and other miscellaneous expenses are reported¹.



From 2004-05 to 2014-15, the cost of attendance for a full-time, first-time freshman student living on campus at Nebraska’s community colleges increased:

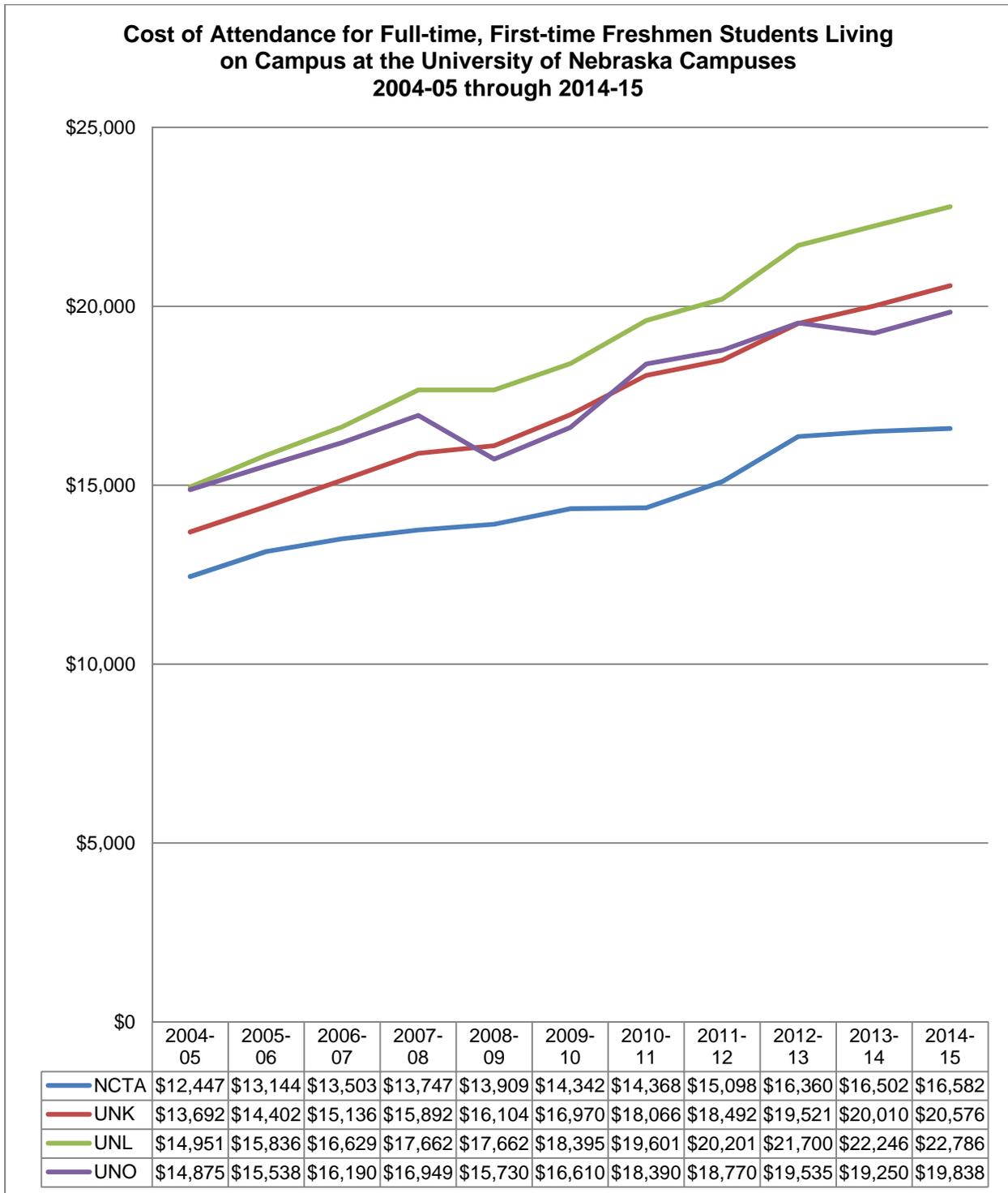
- 65% at Western Nebraska Community College
- 50% at Central Community College
- 50% at Southeast Community College
- 38% at Northeast Community College
- 21% at Metropolitan Community College
- 17% at Mid-Plains Community College

¹ From 2005-06 to 2013-14 MCC had on-campus housing. UNMC is not included as it does not enroll freshmen students.



From 2004-05 to 2014-15, the cost of attendance for a full-time, first-time freshman student living on campus at Nebraska's state colleges increased:

- 70% at Chadron State College
- 53% at Peru State College
- 43% at Wayne State College

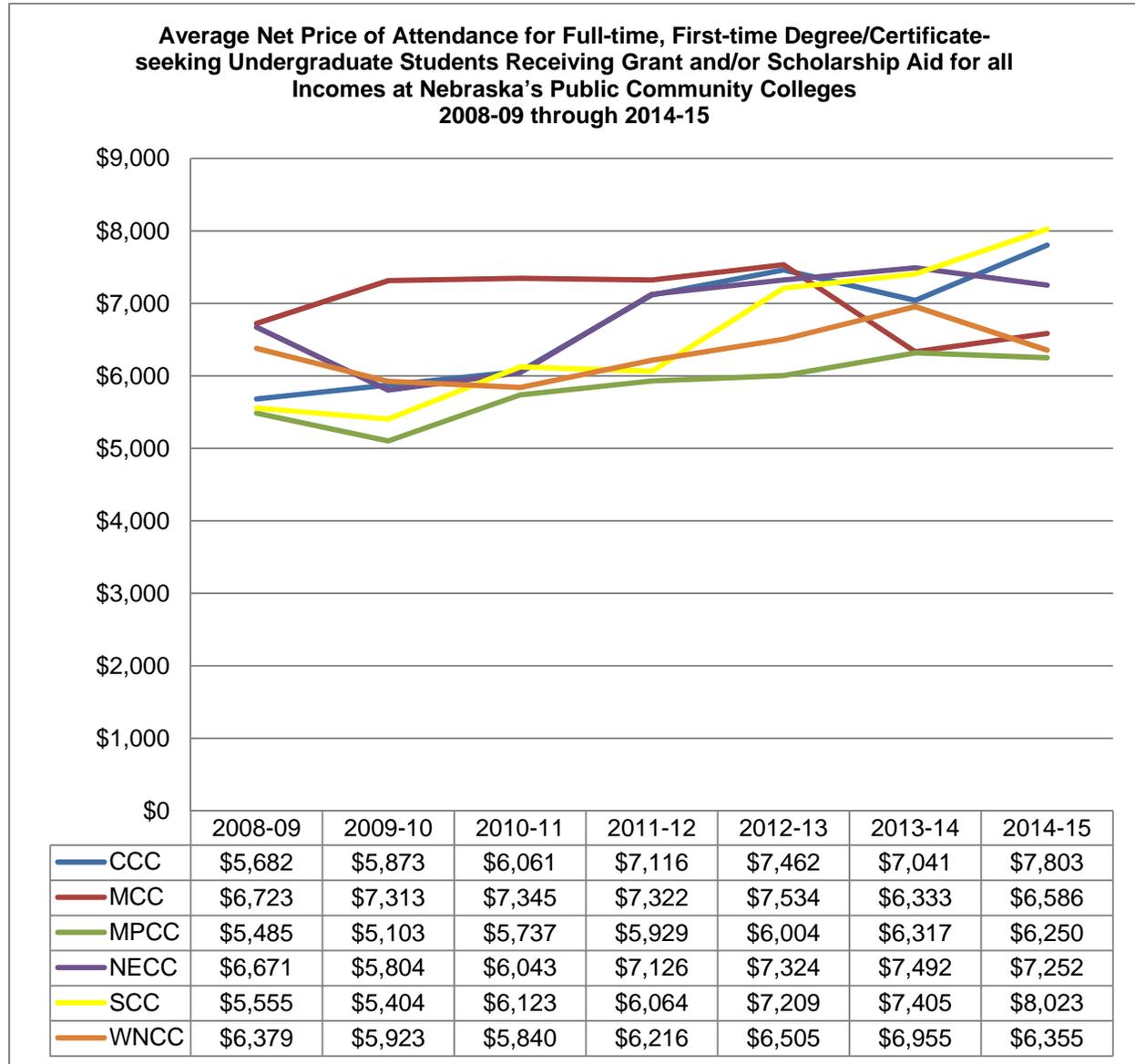


From 2004-05 to 2014-15, the cost of attendance for a full-time, first-time freshman student living on campus at the University of Nebraska campuses increased:

- 52% at the University of Nebraska – Lincoln
- 50% at the University of Nebraska at Kearney
- 33% at the Nebraska College of Technical Agriculture
- 33% at the University of Nebraska at Omaha

Average Net Price of Attendance

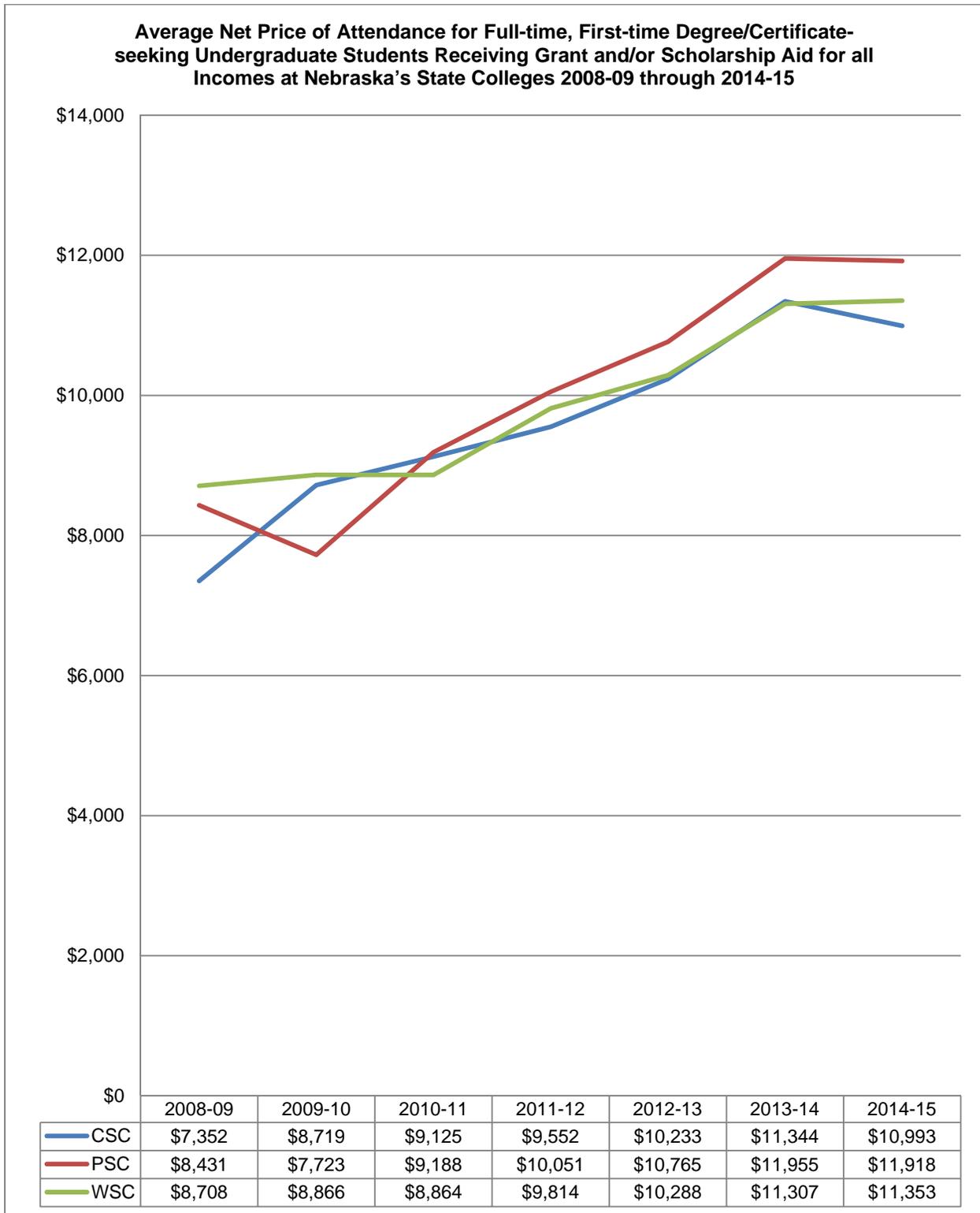
Another way to look at affordability is the net price that a student pays to attend college. Net price is defined as the difference between the full cost to attend a college or university minus any grants and/or scholarships awarded to the student.¹



From 2008-09 to 2014-15, the average net price of attendance for a student at Nebraska's community colleges:

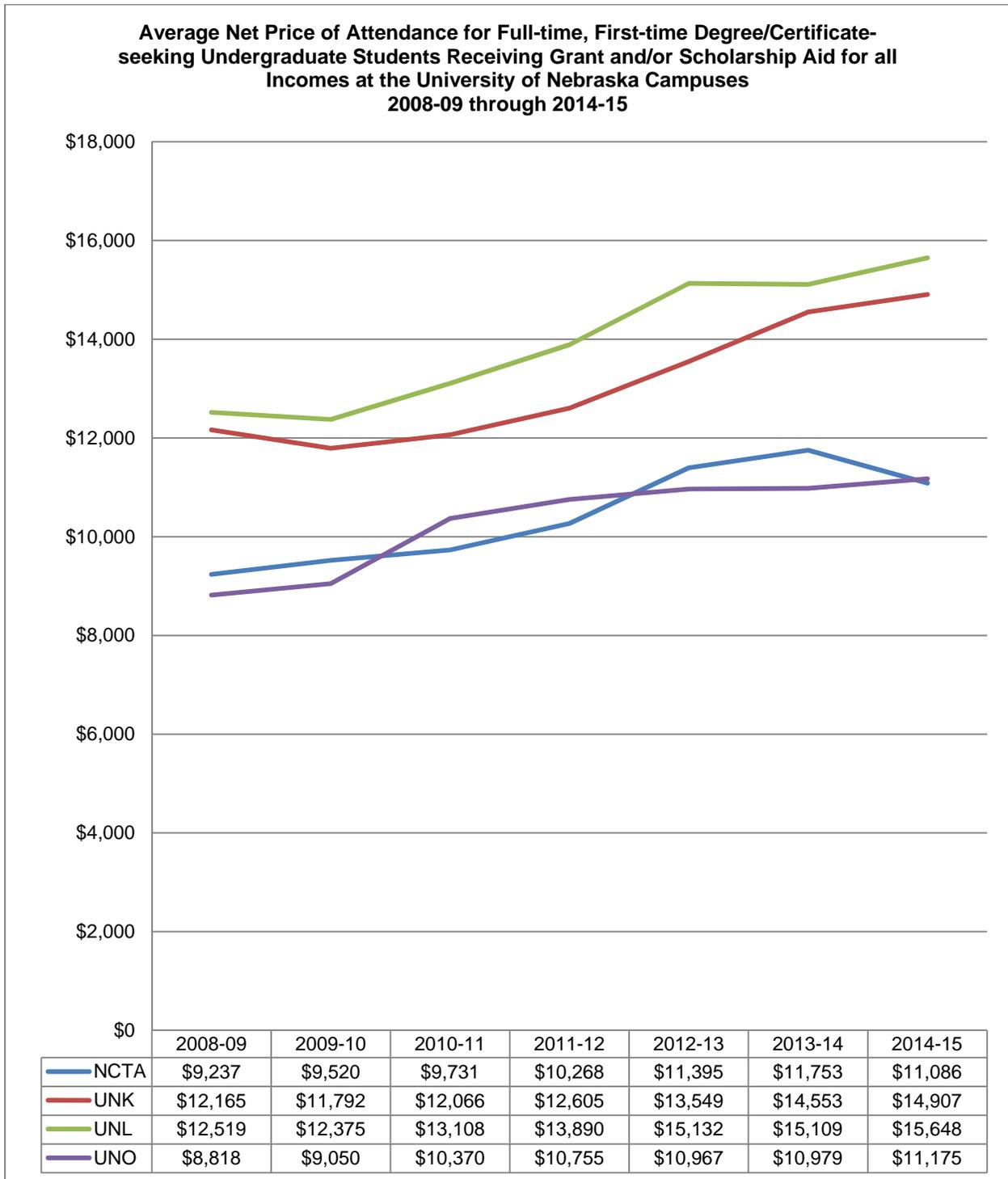
- increased 44% at Southeast Community College
- increased 37% at Central Community College
- increased 14% at Mid-Plains Community College
- increased 9% at Northeast Community College
- showed no change at Western Nebraska Community College
- *decreased* 2% at Metropolitan Community College

¹ UNMC is not included as it does not enroll first-time students. 2008-09 was the first year this information was required by IPEDS.



From 2008-09 to 2014-15, the average net price of attendance for a student at Nebraska's state colleges increased:

- 50% at Chadron State College
- 41% at Peru State College
- 30% at Wayne State College



From 2008-09 to 2014-15, the average net price of attendance for a student at the University of Nebraska campuses:

- increased 27% at the University of Nebraska at Omaha
- increased 25% at the University of Nebraska – Lincoln
- increased 23% at the University of Nebraska at Kearney
- increased 20% at the Nebraska College of Technical Agriculture

In addition to average net price of attendance, IPEDS data can be used to calculate net price of attendance across five levels of family income. This information demonstrates that net price of attendance after subtracting grant aid is lower for low income families than for high income families. However, as a share of family income, the net price of attendance is still high for most families, resulting in the need to borrow and work a significant number of hours during the school year.

Net Price of Attendance for Full-time, First-time Degree/Certificate-seeking Undergraduate Students Receiving Grant or Scholarship Aid, 2014-15 Academic Year						
	Average Net Price by Family Income					
	<u>All Incomes</u>	<u>\$0 - \$30,000</u>	<u>\$30,001 - \$48,000</u>	<u>\$48,001 - \$75,000</u>	<u>\$75,001 - \$110,000</u>	<u>Over \$110,000</u>
Central Community College	7,803	6,378	6,711	8,508	10,644	10,519
Metropolitan Community College Area	6,586	6,451	7,013	6,299	8,085	6,102
Mid-Plains Community College	6,250	4,568	5,011	6,895	8,640	8,502
Northeast Community College	7,252	5,714	6,316	8,223	10,619	11,178
Southeast Community College Area	8,023	6,610	6,539	8,621	10,316	10,427
Western Nebraska Community College	6,355	4,685	5,022	7,171	9,192	9,109
Chadron State College	10,993	8,508	8,168	11,197	13,918	14,055
Peru State College	11,918	10,039	10,953	12,783	14,224	14,511
Wayne State College	11,353	8,831	9,605	12,497	13,901	14,464
Nebraska College of Technical Agriculture	11,086	9,922	9,623	11,284	12,967	13,421
University of Nebraska at Kearney	14,907	12,885	12,568	14,861	17,779	18,693
University of Nebraska at Omaha	11,175	9,198	10,076	12,595	15,750	16,173
University of Nebraska-Lincoln	15,648	11,782	12,656	15,629	19,184	20,264

Student Payment Share

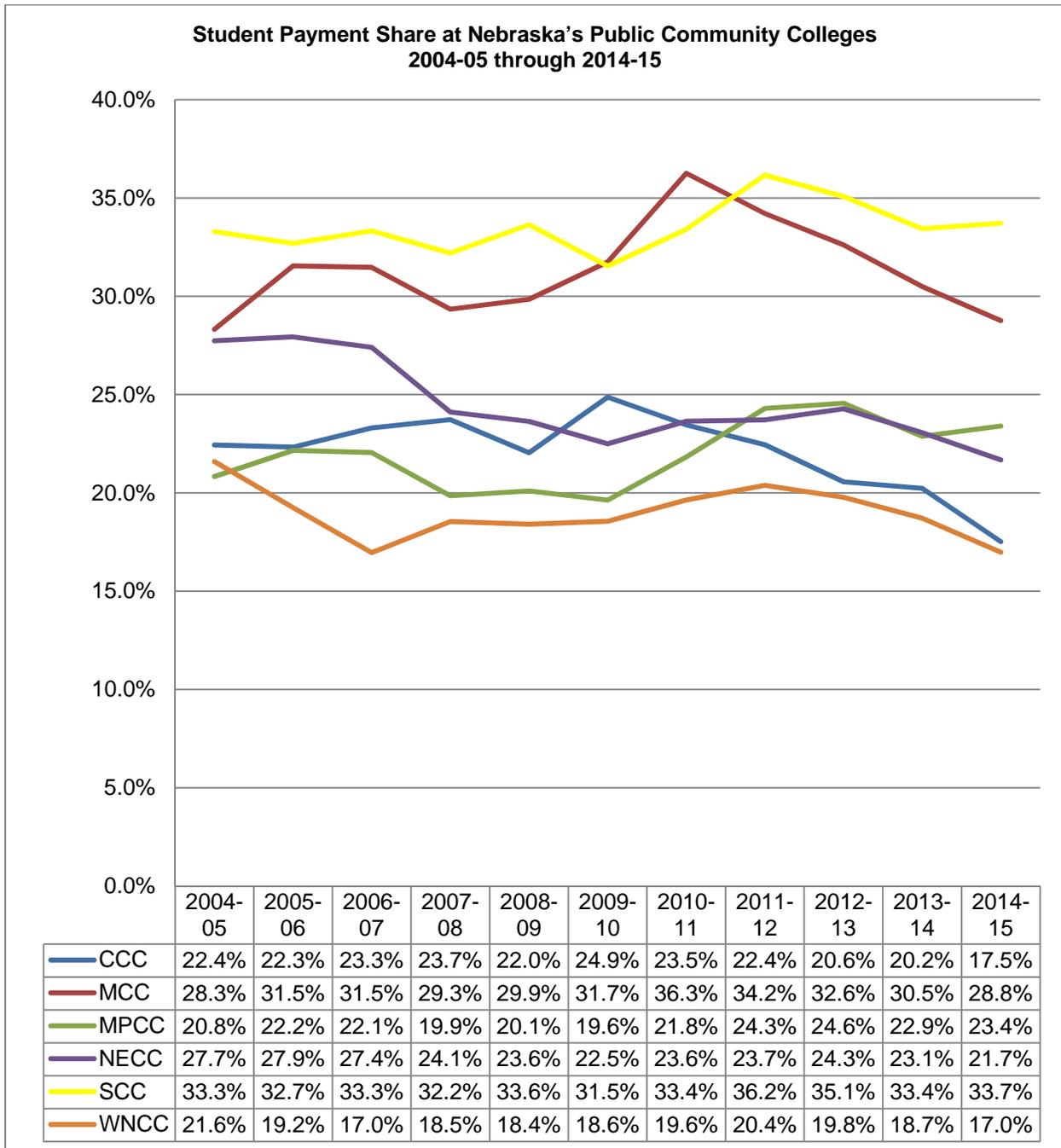
Contrary to what many students may believe, the State of Nebraska and its taxpayers bear the majority of the costs to educate Nebraska's public postsecondary students. Students, however, pay a percentage of the costs through tuition and fees. The "student payment share" reported in this document for four-year institutions is determined by a formula that divides the aggregate tuition and mandatory fee revenue in a given year by the public institution's state appropriation, plus the aggregate tuition and mandatory fees revenue. For two-year institutions, the student payment share is determined by a formula that divides the aggregate tuition and mandatory fee revenue in a given year by the institution's state appropriation, plus the tuition and mandatory fees revenue, plus the institution's property tax revenue. Details are displayed on the following pages.

Four-year public institutions receive a majority of their funding for operations from two sources: the state and students. Two-year public institutions receive a majority of funding from the state aid and local taxes assessed on property within the institutions' service areas. As students contribute a higher percentage to their educational costs, affordability is reduced, especially for students from low-income families.

The Commission has recommended guidelines on the student payment share for educational costs in the *Comprehensive Statewide Plan for Postsecondary Education* (Coordinating Commission for Postsecondary Education, 2016). These guidelines reflect role and mission differences between the various public higher education sectors:

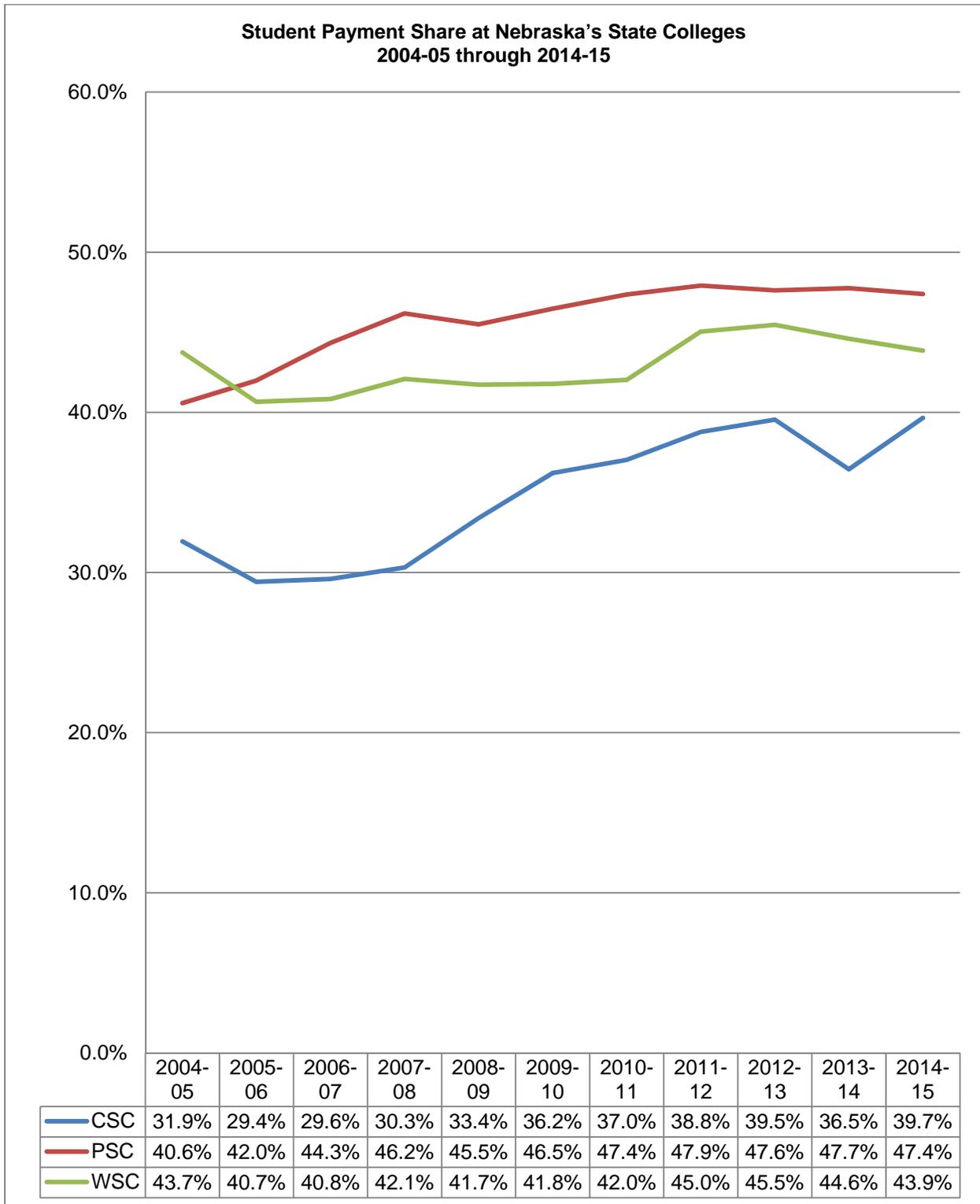
- At the community colleges, the student payment share should be the lowest of the three public sectors.
- At the state colleges, the student payment share should be greater than the student's share at the community colleges, but less than at the University of Nebraska campuses.
- At the University of Nebraska campuses, the student payment share should be greater than the students' payment share at both the community colleges and the state colleges.

The student payment share at Nebraska public institutions is consistent with established guidelines. Students at the University of Nebraska at Omaha have the highest student payment share of Nebraska public institutions at 61.5 percent, followed by students at the University of Nebraska at Kearney at 51.1 percent. Students at all other institutions contribute less than 50 percent of an institution's revenue. In general, if enrollment increases at an institution and the state appropriation is reduced or remains level, the student payment share will increase. Likewise, if enrollment remains the same but the amount of state appropriation is reduced, the student payment share will increase. The following pages provide student payment share information for the public postsecondary institutions in Nebraska.



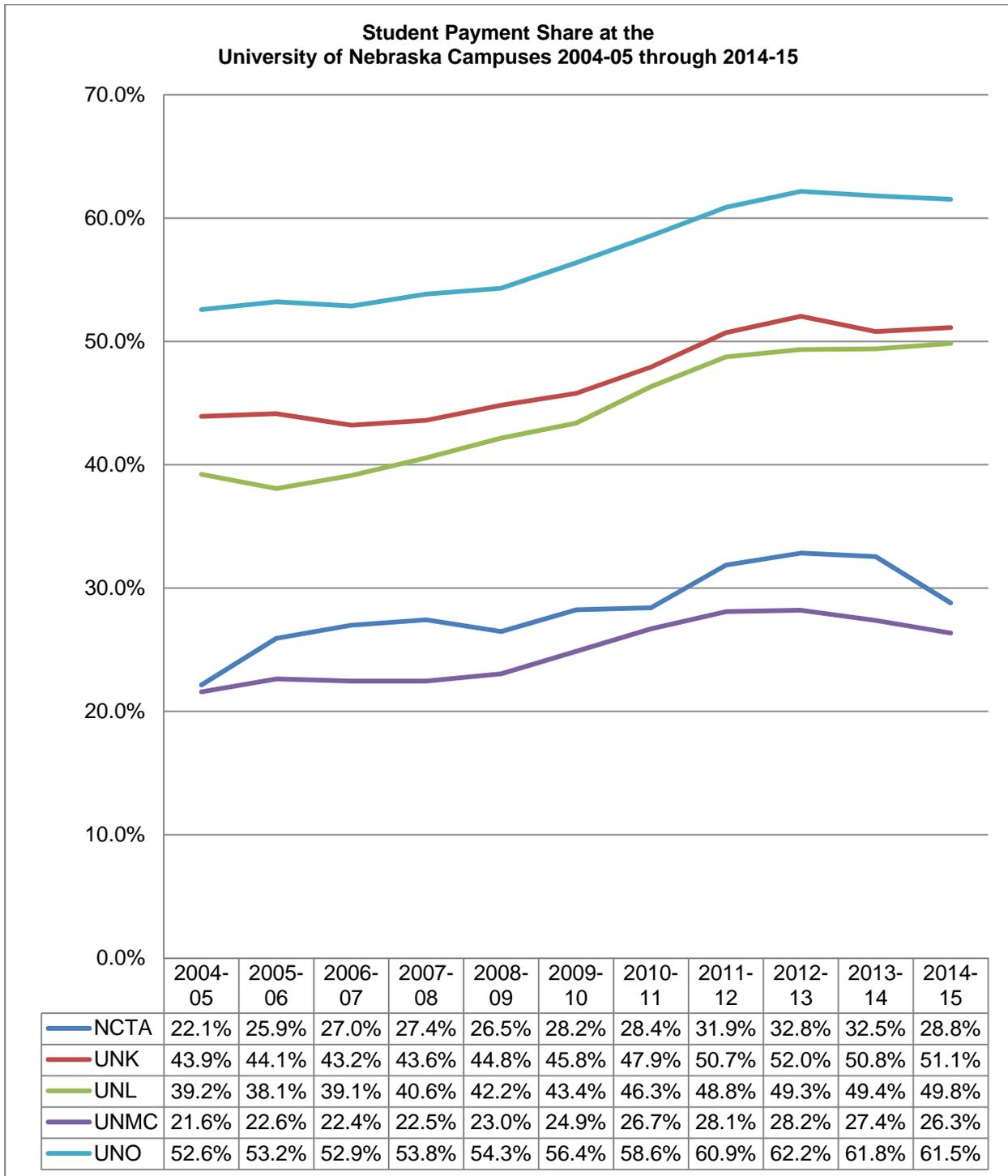
From 2004-05 to 2014-15, the student contribution at Nebraska's public community colleges:

- increased 12% at Mid-Plains Community College
- increased 2% at Metropolitan Community College
- increased 1% at Southeast Community College
- *decreased* 21% at Western Nebraska Community College
- *decreased* 22% at Central Community College
- *decreased* 22% at Northeast Community College



From 2004-05 to 2014-15, the student contribution at Nebraska's state colleges:

- increased 24% at Chadron State College
- increased 17% at Peru State College
- showed almost no change at Wayne State College



From 2004-05 to 2014-15, the student contribution at the University of Nebraska campuses:

- increased 30% at the Nebraska College of Technical Agriculture
- increased 27% at the University of Nebraska – Lincoln
- increased 22% at the University of Nebraska Medical Center
- increased 17% at the University of Nebraska at Omaha
- increased 16% at the University of Nebraska at Kearney