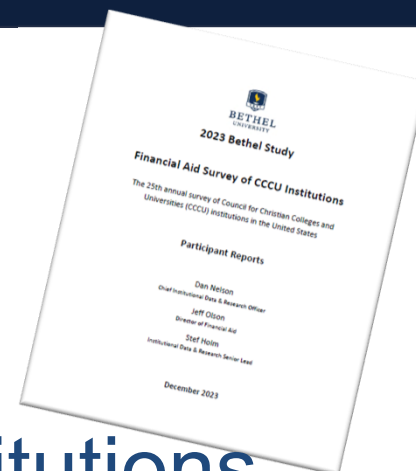


2023 Bethel Study

25th Annual Financial Aid Survey of CCCU Institutions



CCCU Multi-Academic Conference I San Diego, CA

February 27, 2024

Dan Nelson: Chief Institutional Data & Research Officer

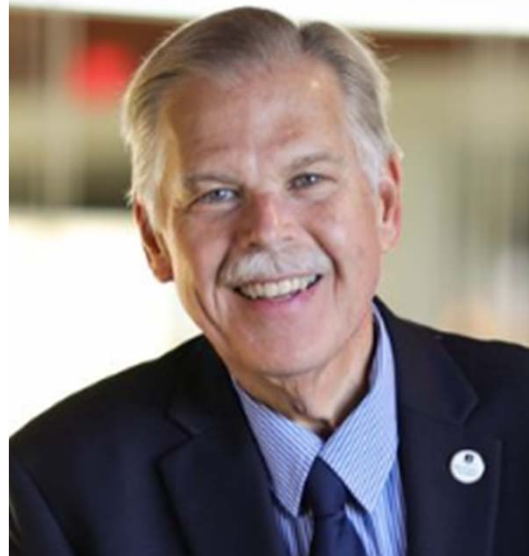
Jeff Olson: Director of Financial Aid

Stef Holm: Institutional Data & Research Senior Lead

Authors



Stef Holm



Dan Nelson



Jeff Olson

Presentation Overview

- Financial Aid Survey Highlights
- Trends in *Affordability*
- Trends in *Institutional Financial Health*
- Characteristics of “Healthy” Institutions
- Discussion



Top 3 Take-Aways

- CCCU schools have never been more affordable
- However, financial health is declining at most CCCU schools
- “Doubling down on discounting” is not working

Part 1. Financial Aid Survey Highlights

- Survey Demographics
- Survey Themes
- Hot Topics



38 Regular Participants (at least 7 of last 8 years)

Schools in **red** participated all 25 years!



- Asbury University, KY
- **Bethel University, MN**
- Biola University, CA
- Calvin University, MI (24 of 25)
- Campbellsville University, KY
- Cornerstone University, MI
- Covenant College, GA
- Crown College, MN
- Dordt University, IA
- Evangel University, MO
- Fresno Pacific University, CA
- Geneva College, PA
- George Fox University, OR (24 of 25)
- Grace College and Theological Seminary, IN
- Greenville College, IL (23 of 25)
- Harding University, AR
- **Houghton University, NY**
- Indiana Wesleyan University, IN (23 of 25)
- Jessup University, CA
- **John Brown University, AR**
- Lee University, TN
- LeTourneau University, TX
- **Messiah University, PA**
- Milligan University, TN
- Moody Bible Institute, IL
- Oklahoma Baptist University, OK
- Oklahoma Christian University, OK
- Olivet Nazarene University, IL
- Point Loma Nazarene University, CA
- **Roberts Wesleyan College, NY**
- Sterling College, KS
- **Taylor University, IN**
- Trevecca Nazarene University, TN
- **University of Northwestern-St Paul, MN**
- Walla Walla University, WA
- Warner Pacific College, OR
- Westmont College, CA (24 of 25)
- Wheaton College, IL (24 of 25)

47 Participants – Nov. 2023

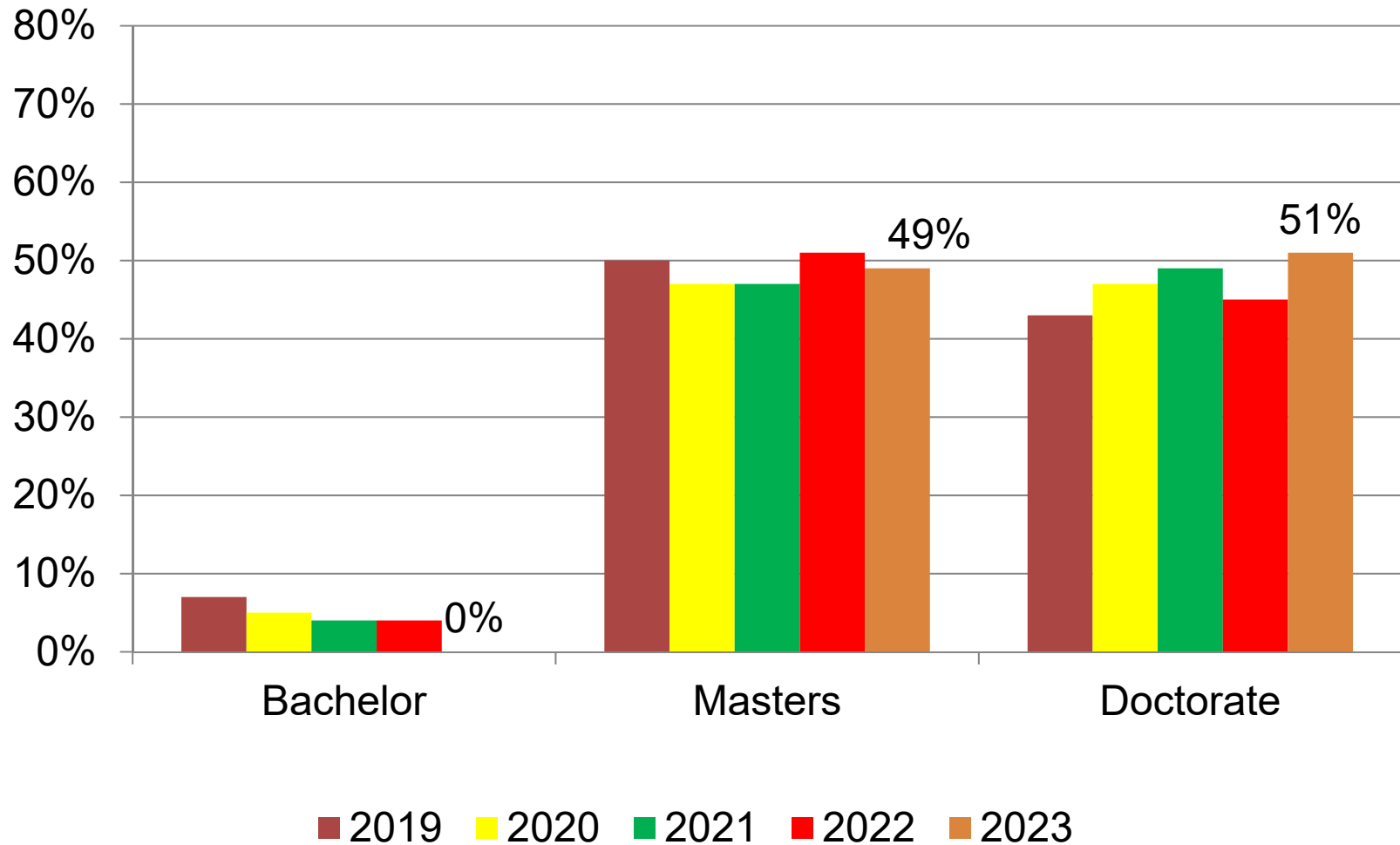


NASFAA Region MASFAA SASFAA WASFAA RMASFAA EASFAA SWASFAA





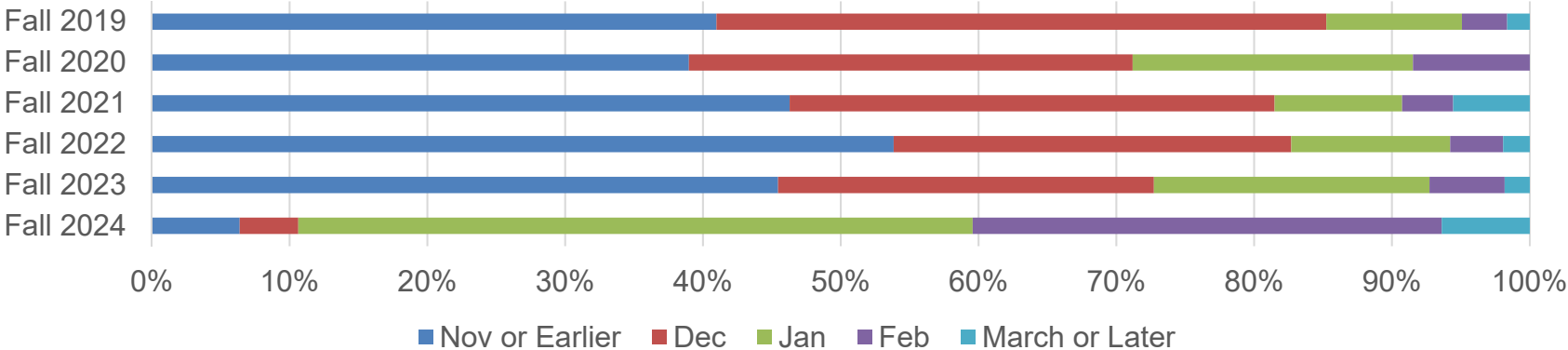
Highest Degree Offered (see p. 2)



Timing of New Student Awards for 2024-2025

(see p. 168ff.)

- When will you begin awarding new students for 2024-25?
 - 6% starting November 2023
 - 4% starting December 2023
 - 49% starting January 2024
 - 34% starting February 2024
 - 6% starting March 2024 or later - Bethel



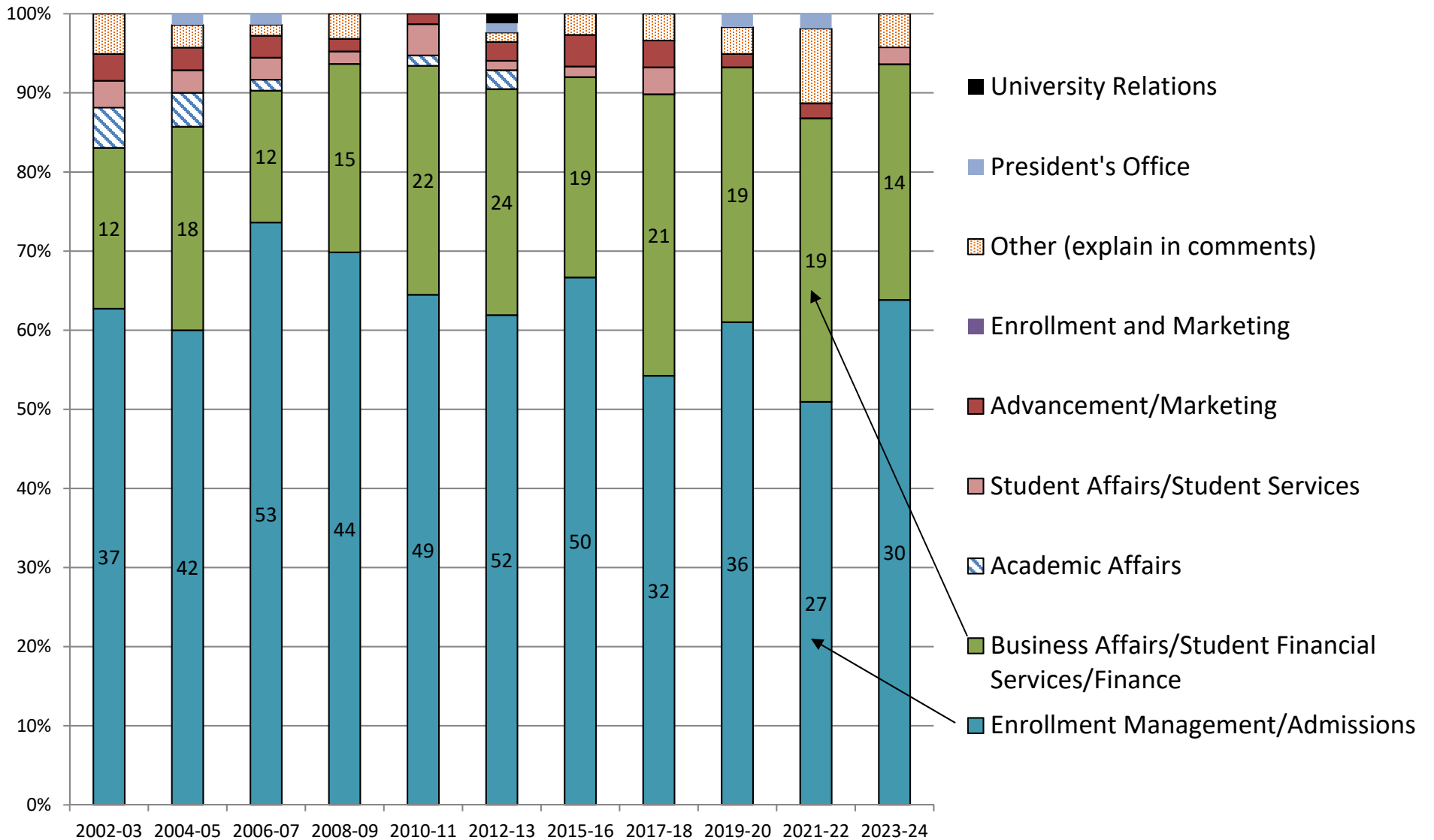
School Name	Bethel, MN	IWU, IN	Gordon, MA	Biola, CA	Wheaton, IL	George Fox,	Houghton, NY	Calvin, MI	CCU, CO	LeTourneau,
When do you plan to start issuing 2024-25 awards to new students (2023 Survey)?	E. March 2024	C. Jan 2024	C. Jan 2024	D. Feb 2024	D. Feb 2024	D. Feb 2024	C. Jan 2024	D. Feb 2024	B. Dec 2023	D. Feb 2024



Use of Technology by Financial Aid Office

- 96% - post job openings on the web (*up 8 pts from 88% in 2013*)
- 93% - post aid awards to web (*up 7 pts from 86% in 2013*)
- 87% - Students respond to aid offer online (*up 25 pts from 62% in 2013*)
- 73% - Use document imaging (*up 25 pts from 48% in 2013*)
- 60% - Interactive aid forms on web – paperless processing (*up 27 pts from 33% in 2013*)
- 58% - Use electronic signatures for institutional forms (*up 31 pts from 27% in 2013*)
- 33% - Use social media (e.g. Facebook) (*down 4 pts from 37% in 2013*)
- 23% - Use Instant Messaging (*up 16 pts from 7% in 2013*)
- 9% - Use online financial aid chatrooms (*up 7 pts from 2% in 2013*)

Financial Aid in Organizational Structure



Employee Tuition Remission as Percent of Tuition

	Minimum		Maximum	
	Lowest	Average	Average	Highest
Employee	20%	72%	96%	100%
Employee's Spouse	1%	62%	91%	100%
Employee's Dependent	20%	61%	96%	100%

Employee Tuition Remission Off-campus Programs (see pp. 231ff)

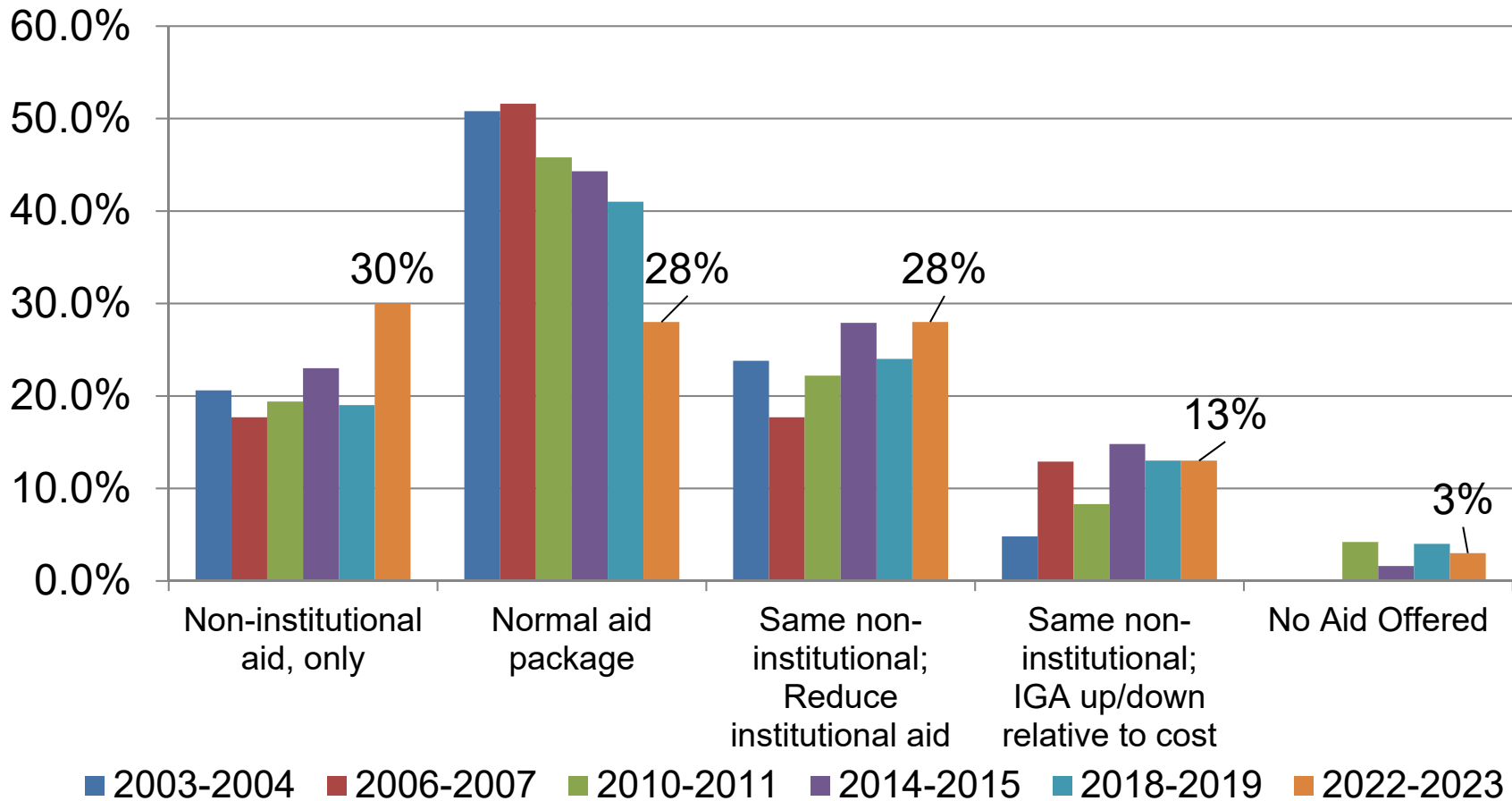
- 20 of 46 schools (43%) allow students in off-campus programs to utilize Employee Tuition Remission
 - 52% in 2019
 - 48% in 2015
 - 43% in 2011
 - 54% in 2007



School Name	Bethel, MN	IWU, IN	Gordon, MA	Biola, CA	Wheaton, IL	George Fox,	Houghton, NY	Calvin, MI	CCU, CO	LeTourneau,
Employee tuition discount offered to dependents studying off-campus/abroad programs?	Yes	No	No	No	Yes	Yes	No	Yes	No	Yes

Aid for Students Studying Abroad

(see pp. 214-219)

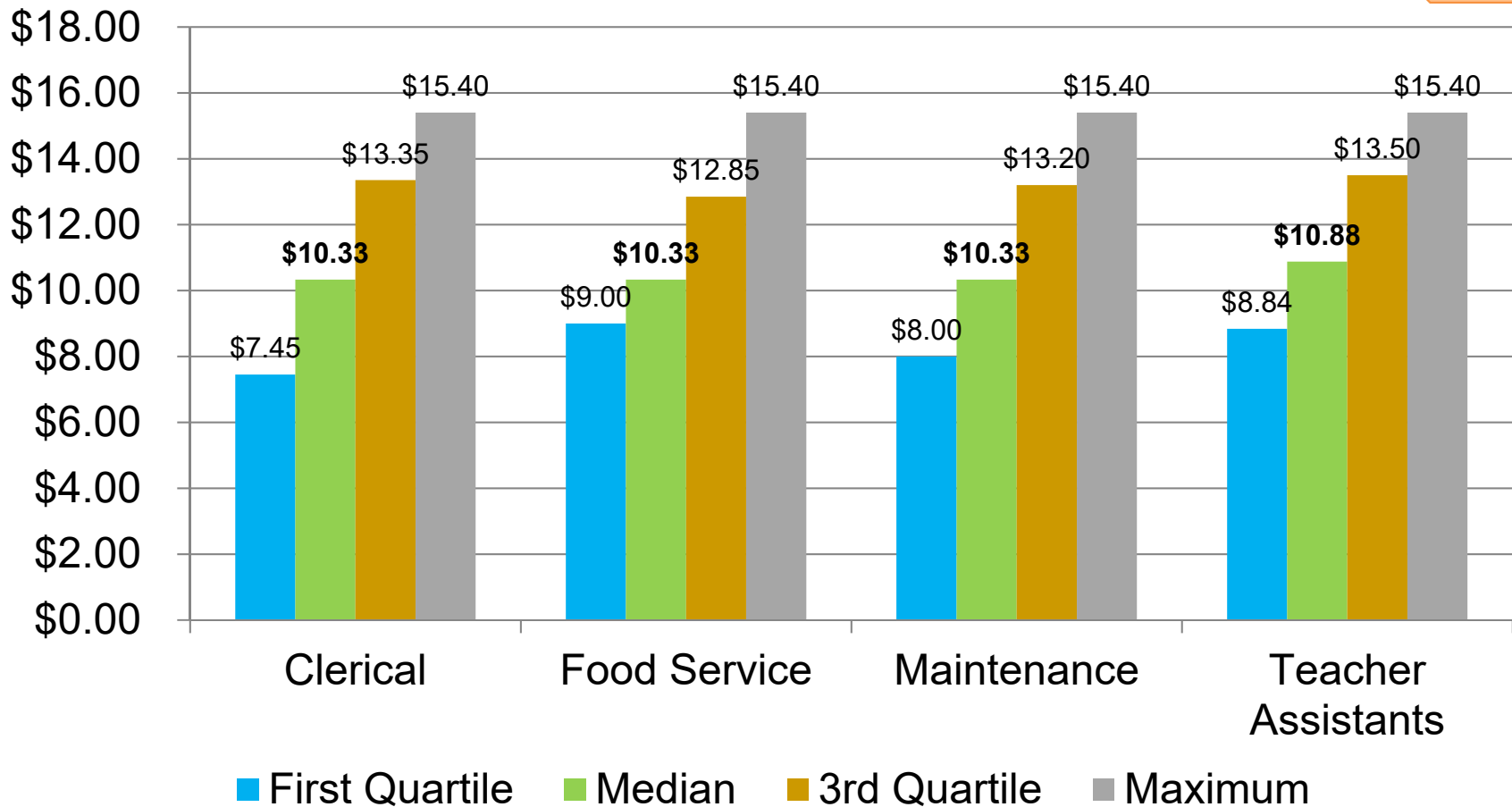


School Name	Bethel, MN	IWU, IN	Gordon, MA	Biola, CA	Wheaton, IL	George Fox,	Houghton, NY	Calvin, MI	CCU, CO	LeTourneau,
Study Abroad Aid (2023 Survey)	# D. Non-institu	C. Reduce IGA	A. Adjust IGA	B. Aid Same a	A. Adjust IGA	B. Aid Same a	C. Reduce IGA	B. Aid Same a	D. Non-institu	



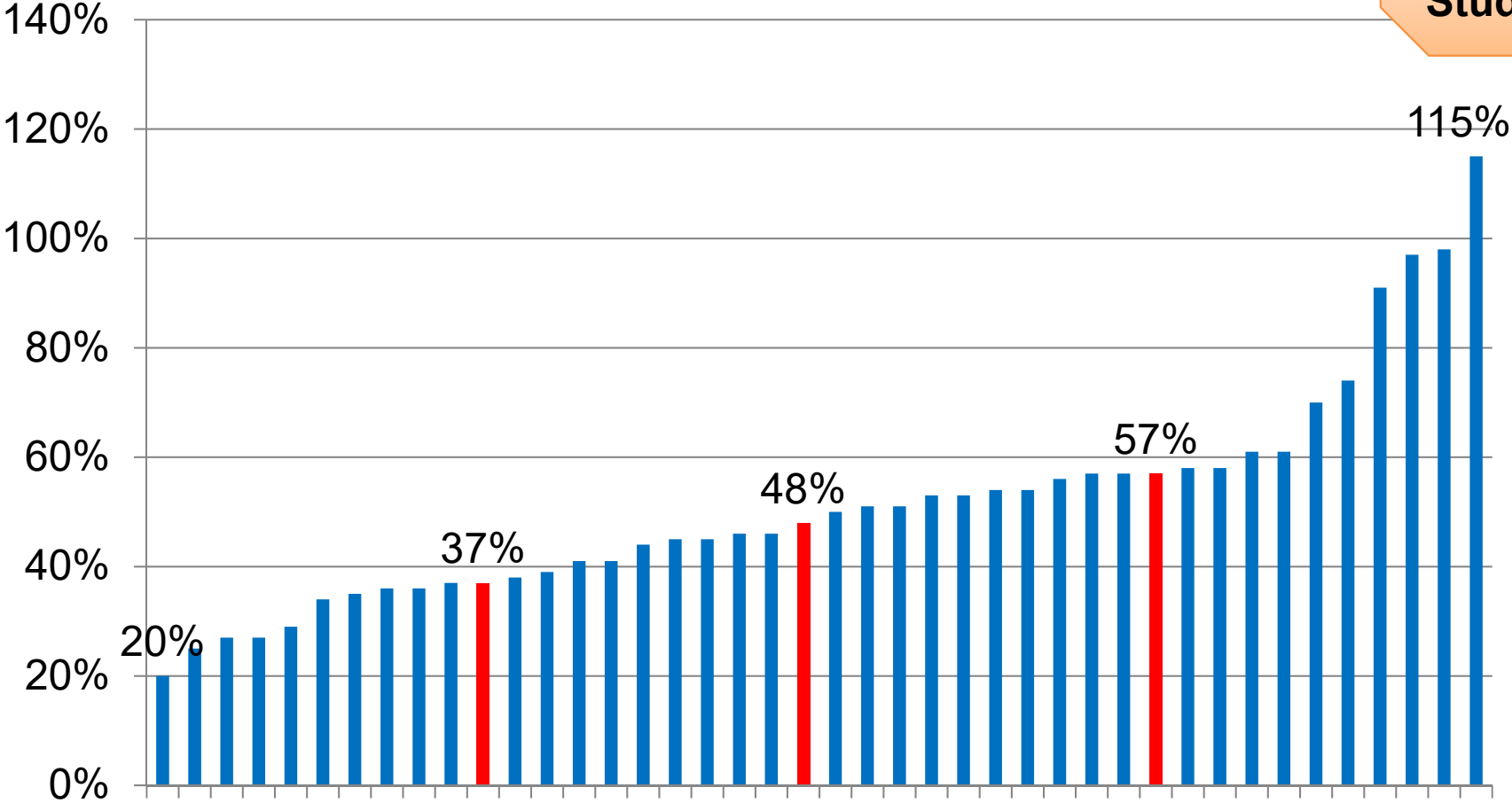
2021-22 Student Employment Wage Rates for New Employees

2022 Study



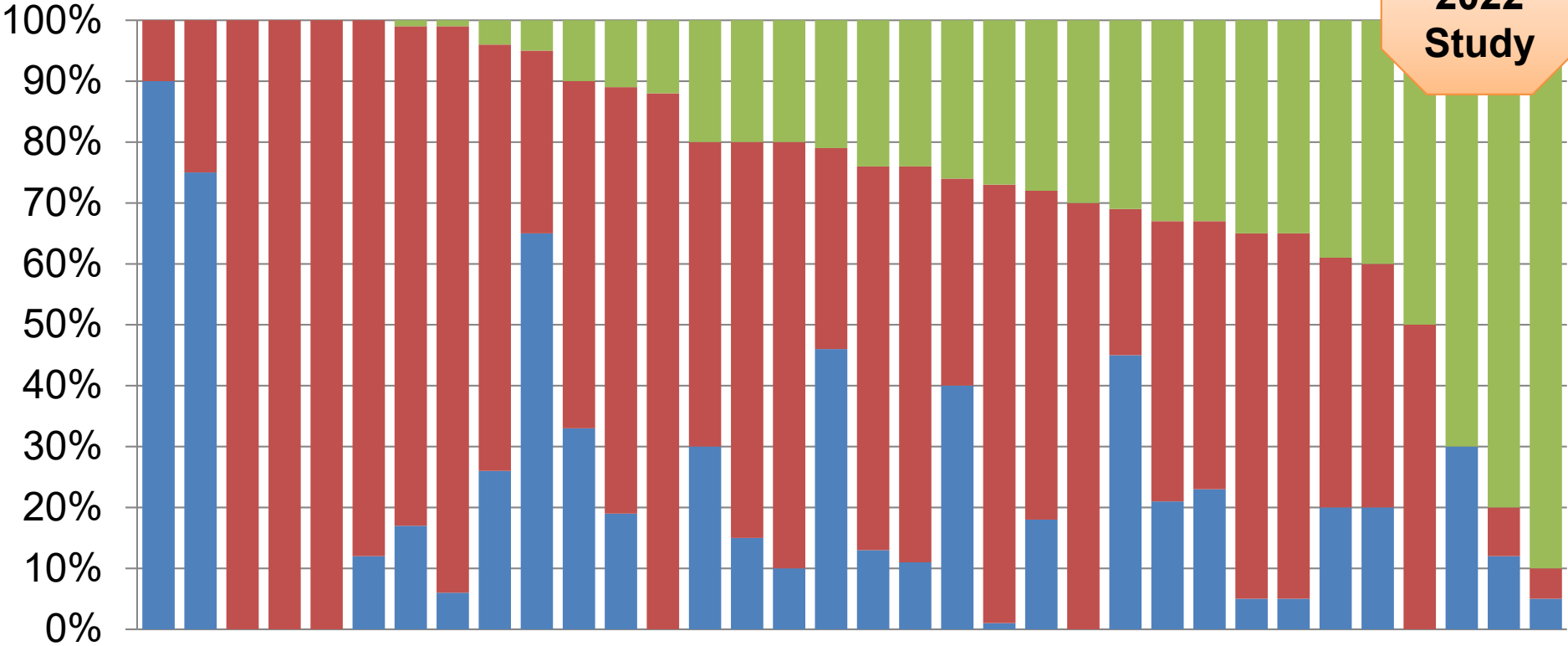
Avg. Total Pay per RA as % of Room & Board: 2021-22

2022 Study



% of Institutionally Controlled Gift Aid (ICGA)

2022 Study



Q. Under your current policy, what percent of institutionally controlled gift aid (excluding tuition remission) is awarded based on need, or awarded for Merit/Circumstance, and used to meet need, or awarded for Merit/Circumstance above need?

- Awarded for Merit or Circumstance; Exceeds Need
- Awarded for Merit or Circumstance; Meets Need
- Awarded for Need & Meets Need



Net Price Calculator Vendors and Satisfaction Level

2022
Study

Vendor	# Schools	Satisfaction (4 highest)
College Raptor	16	3.3
Ruffalo/Noel Levitz	11	2.9
Campus Logic	4	3.1
Enrollment Research	2	
Aid Calc	1	
College Board	1	
Technolutions	1	
Underscore/Carnegie Dartlett	1	
Virtue Analytics	1	
All Vendors	38	3.1

Who do we compete with? Frequently Named Competitors

2022
Study

Type of Competitor

	2010 Survey	2014 Survey	2018 Survey	2022 Survey
CCCU	42%	41%	39%	36%
Other Private	26%	21%	20%	21%
Public	38%	40%	39%	37%
% listing Public as #1 Competitor	na	na	46% (24/52)	49% (20/41)

Q. Who are your top 7-10 competitors (in traditional undergraduate programs)?

**2022
Study**

Frequently Named Competitors

(Schools listed at least 3 times in 2022 Survey) (see p. 197ff.)

	2022 Survey (41 schools reporting)	2018 Survey (53 schools reporting)
Wheaton College, IL	10 (24%)	9 (17%)
Gordon College, MA	5 (12%)	3 (6%)
Calvin College, MI	4 (10%)	5 (9%)
Indiana Wesleyan University-Marion, IN	4 (10%)	6 (11%)
Bethel University, MN	4 (10%)	5 (9%)
Taylor University, IN	4 (10%)	4 (8%)
Grace College and Theological Seminary, IN	3 (7%)	2 (4%)
Azusa Pacific University, CA	3 (7%)	12 (23%)
Houghton College, NY	3 (7%)	3 (6%)
Trevecca Nazarene University, TN	3 (7%)	2 (4%)
Biola University, CA	3 (7%)	10 (19%)
Baylor University, TX	3 (7%)	4 (8%)
Crown College, MN	3 (7%)	1 (2%)
University of Northwestern-St Paul, MN	3 (7%)	3 (6%)
George Fox University, OR	3 (7%)	6 (11%)
Westmont College, CA	3 (7%)	5 (9%)
<i>Olivet Nazarene University, IL*</i>	<i>2 (5%)</i>	<i>5 (9%)</i>
<i>Dordt College, IA*</i>	<i>0 (0%)</i>	<i>5 (9%)</i>
<i>Whitworth University, WA*</i>	<i>2 (5%)</i>	<i>5 (9%)</i>
<i>California Baptist, CA*</i>	<i>2 (5%)</i>	<i>8 (15%)</i>

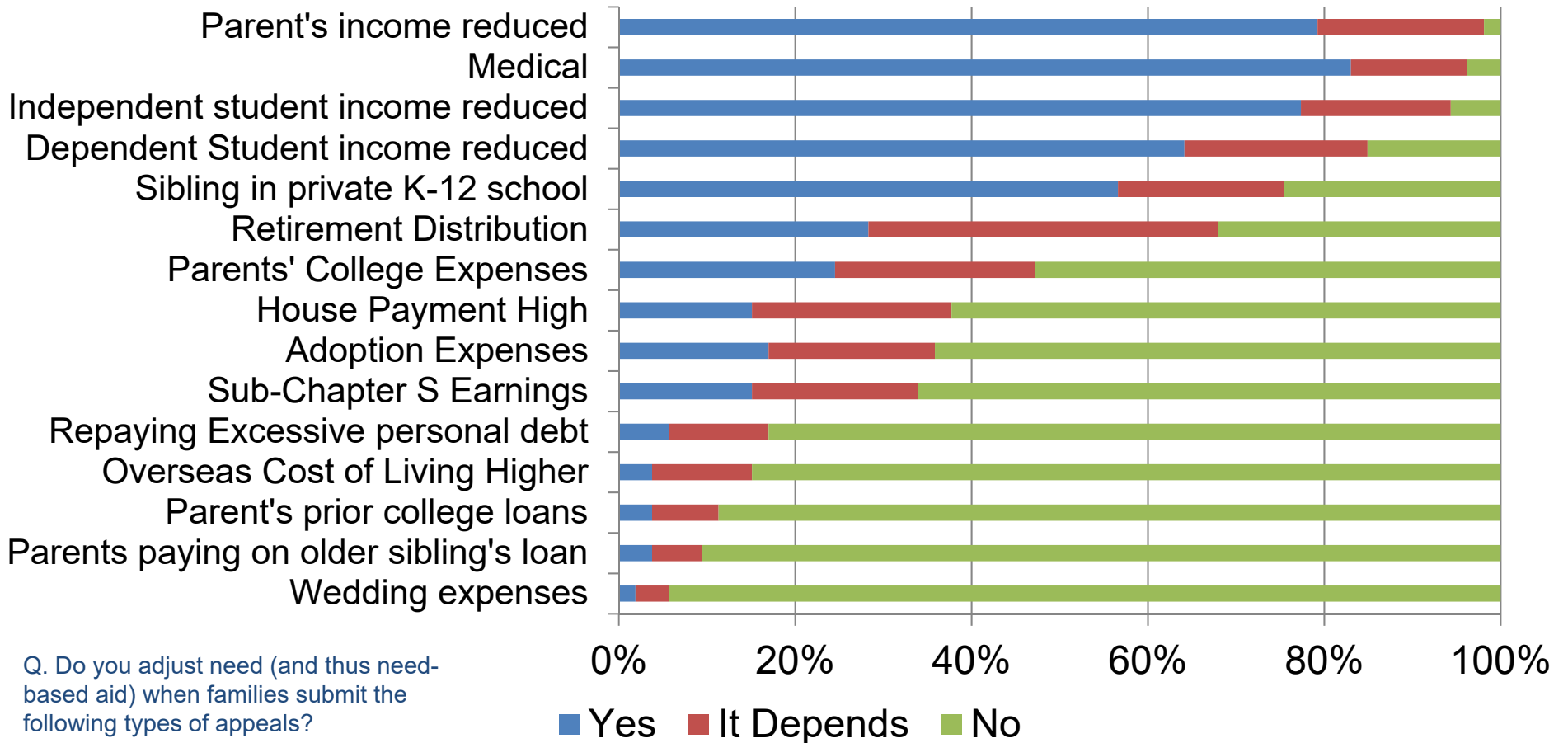
**2022 data included because school was in top 20 named competitors in 2018 survey*

Q. Who are your top 7-10 competitors (in traditional undergraduate programs)?



Do you make Professional Judgment Adjustments in these situations? (p. 223ff.)

2022 Study



Pricing and Discounting of Non-traditional Undergraduate Tuition

2021 Study

Schools were asked to compare tuition pricing, and institutional financial aid (discount) for their traditional and non-traditional undergraduate programs.

		Pricing Strategy		
Discounting Strategy		Non-Trad Tuition Lower	Tuition Same	Non-Trad Tuition Higher
	No Discount	23	0	0
	Non-Trad Discount Lower	16	1	0
	Same as Traditional	0	1	0
	Non-Trad Discount Higher	1	0	0



Pricing and Discounting of Graduate Tuition

2021 Study

Schools were asked to compare tuition pricing, and institutional financial aid (discount) for their traditional and Graduate programs.

		Pricing Strategy		
Discounting Strategy		Graduate Tuition Lower	Tuition Same	Graduate Tuition Higher
	No Discount	19	0	1
	Graduate Discount Lower	19	2	2
	Same as Traditional	0	0	1
	Graduate Discount Higher	0	0	0



Percent of Schools offering Targeted Scholarships

2012, 2016 and 2020 Survey Results

**2020
Study**

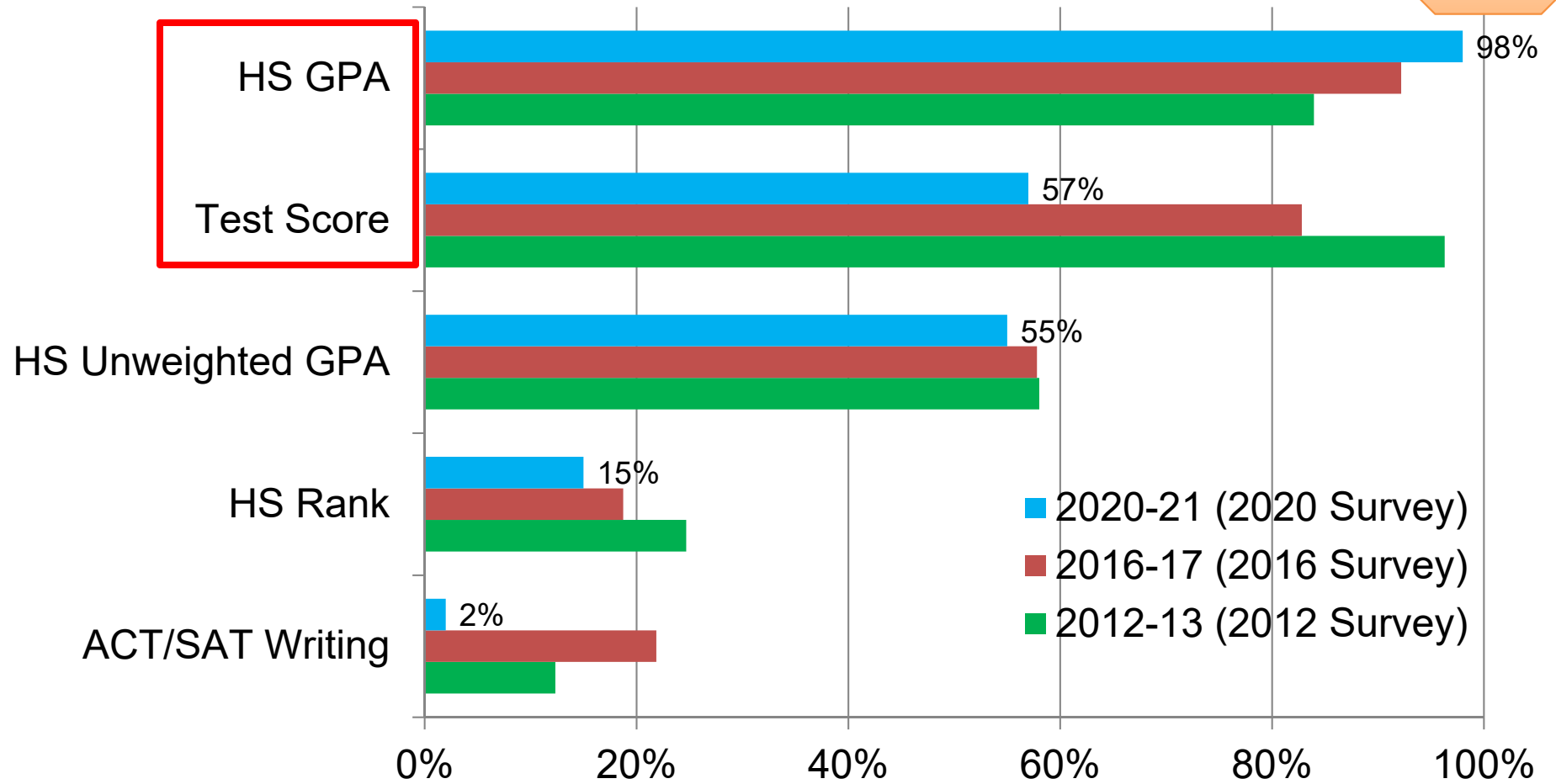
Scholarship	2012 Survey (81 schools)	2016 Survey (62 schools)	2020 Survey (55 schools)
Child of Minister or Missionary	73%	65%	77%
Athletic	71%	71%	72%
International Student	76%	64%	71%
Church Match	64%	66%	71%
Legacy	55%	47%	55%
Denominational Affiliation	40%	47%	49%
Child of Christian Service Worker	37%	29%	41%
Leadership	NA	NA	41%
Student of Color	34%	30%	38%
2 nd in Family	30%	21%	21%
First Generation	5%	10%	18%
Home Schooled	13%	17%	16%
Act Six	NA	NA	12%
Hybrid	16%	21%	7%



Academic Scholarship Eligibility Factors

2012, 2016 and 2020 Survey

2020 Study



Number of "yes" responses out of 81 (12-13), 64 (16-17) & 55 (20-21).

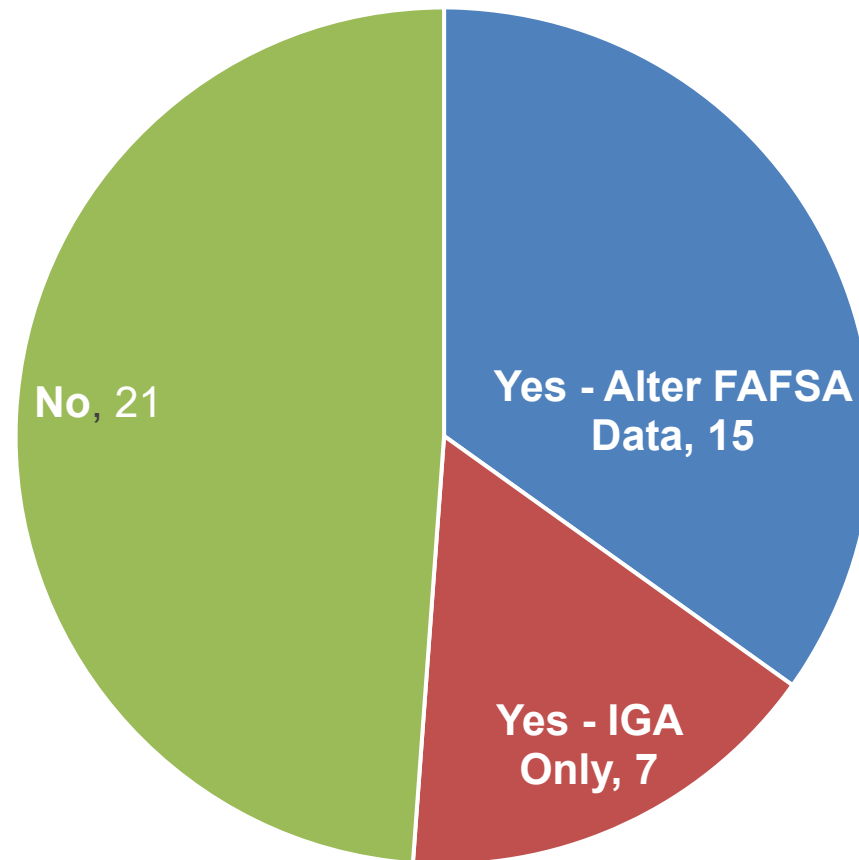


Academic Scholarships for Entering New Students – 2008, 2012, 2016 and 2020 Survey Results (see pp. 255-256)

2020
Study

	Percent Receiving Academic Scholarship			
	2008 Survey	2012 Survey	2016 Survey	2020 Survey
Minimum	19%	16%	2%	7%
1 st Quartile	50%	55%	60%	44%
Median	62%	70%	83%	90%
3 rd Quartile	75%	83%	97%	99.9%
Maximum	100%	100%	100%	100%

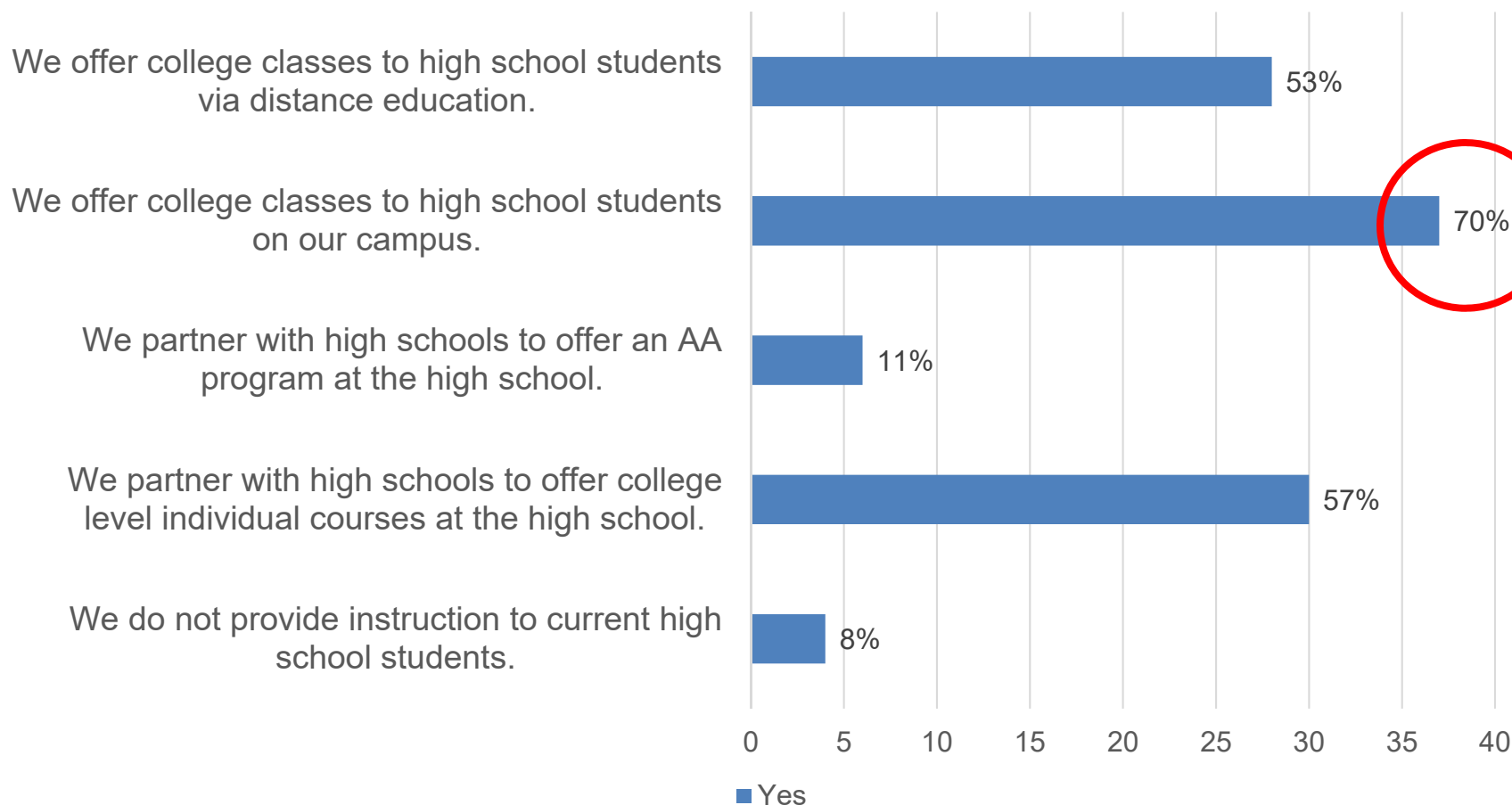
Do you plan to consider the number of family members in college when preparing the financial aid offer for 2024-2025?



Dual Enrollment

2022
Study

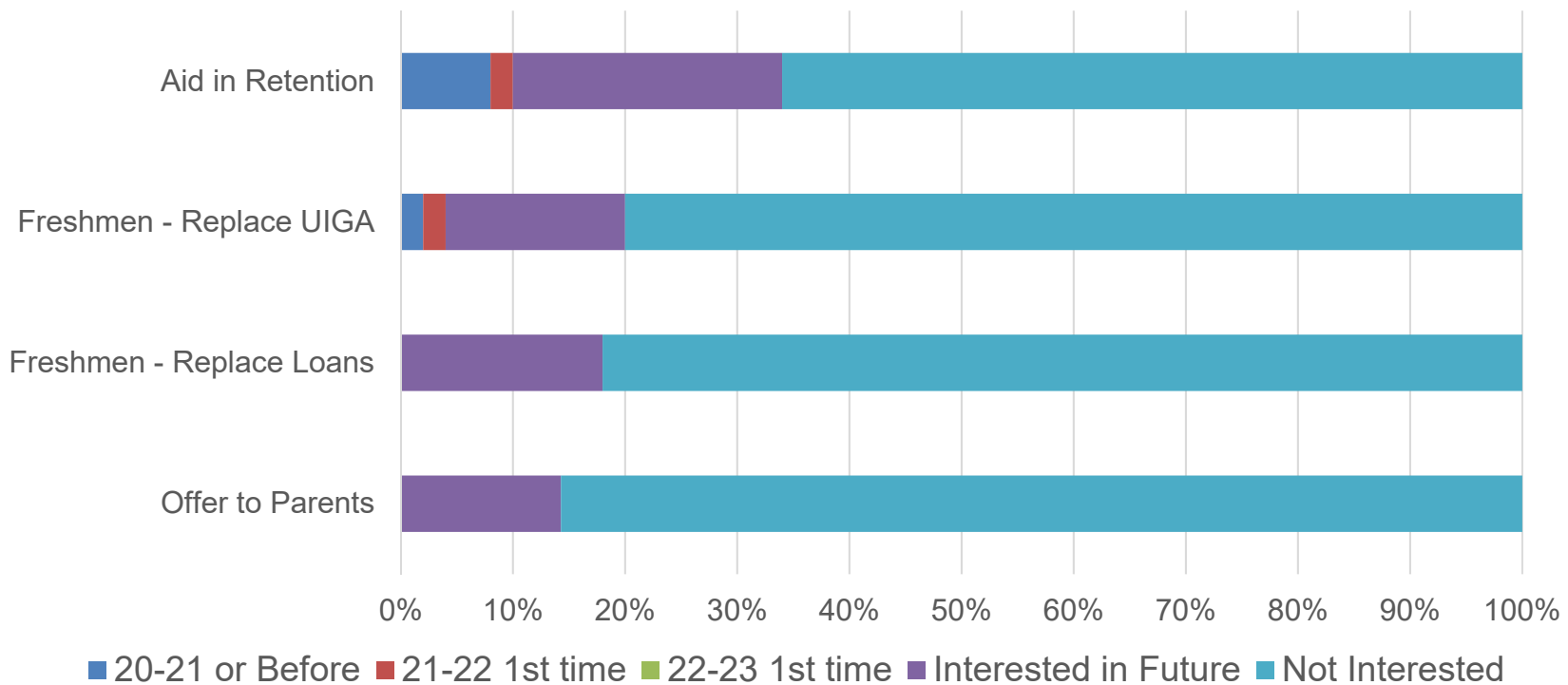
How involved is your college in educating current high school students?



Income Share Agreements

2021
Study

To what extent are you using, or interested in offering, institutionally-funded Income Share Agreements for the following purposes? (50 respondents)



10 CCCU Schools* Announced Tuition Reductions in Recent Years

2021 Study

School	Year Effective	Prior Year Tuition	Reset Tuition	\$ Change	% Change
Houghton College, NY	2122	\$33,920	\$15,900	\$18,020	53%
Gordon College, MA	2122	\$37,560	\$25,250	\$12,310	33%
Seattle Pacific University, WA	2122	\$46,728	\$35,100	\$11,628	25%
Toccoa Falls College, GA	2021	\$23,184	\$21,120	\$2,064	9%
Bryan College, TN*	2021	\$27,900	\$16,900	\$11,000	39%
Cornerstone U., MI	1819	\$27,520	\$24,500	\$3,020	11%
The Master's Coll. & Sem., CA*	1819	\$33,020	\$25,390	\$7,630	23%
Eastern Nazarene Coll, MA	1819	\$31,780	\$25,598	\$6,182	20%
Univ. of Sioux Falls, SD	1819	\$27,980	\$18,280	\$9,700	35%
Warner Pacific Univ., OR	1819	\$24,500	\$18,660	\$5,840	24%

* Includes former CCCU member institutions



Higher Education Emergency Relief Fund Monies (HEERF)

2021
Study

	Grants to Students	Institutional Portion	Total	Avg Total per 12-mo Headcount
Minimum	\$336,369	\$427,313	\$763,682	\$202
1 st Quartile	\$1,840,712	\$2,271,237	\$4,136,770	\$1,160
Median	\$3,132,079	\$3,889,504	\$7,021,583	\$1,451
3 rd Quartile	\$5,623,063	\$6,755,366	\$12,513,194	\$1,848
Maximum	\$24,542,263	\$29,469,396	\$54,011,628	\$4,128
Sum*	\$574,728,347	\$710,831,827	\$1,285,560,174	

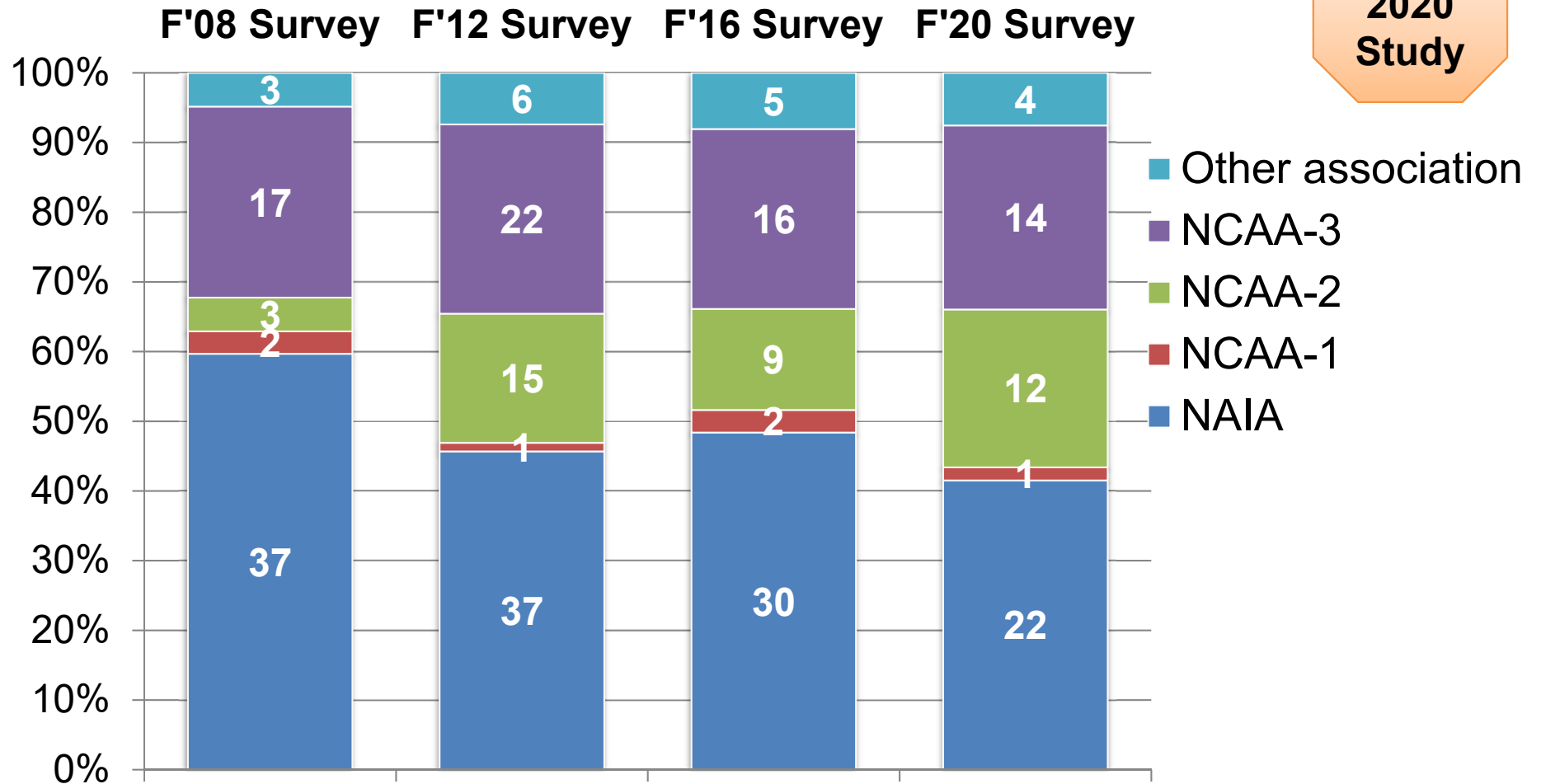
***Data includes all 139 U.S. active CCCU members. All received HEERF funds.**

- HEERF aid to students at the 53 surveyed schools totaled \$227 million. This compares with \$1.06 billion UIGA at surveyed schools.

Athletic Divisions reported

F'08 (62 schools) and F'12 (81 schools) and F'16 (61 schools) and F'20 (53 schools)

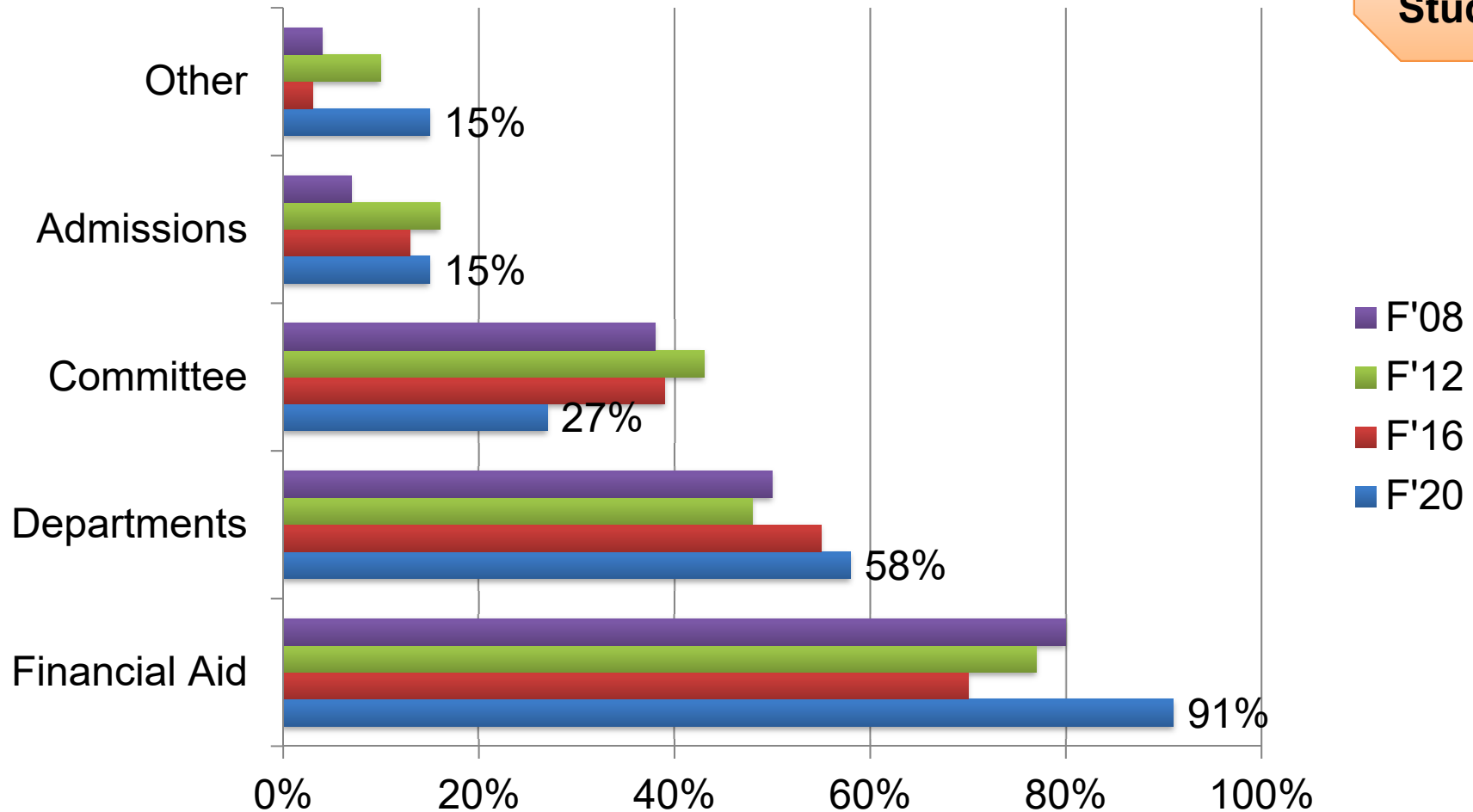
2020 Study



Who Selects Endowed Scholarships?

(see p. 271)

2020
Study

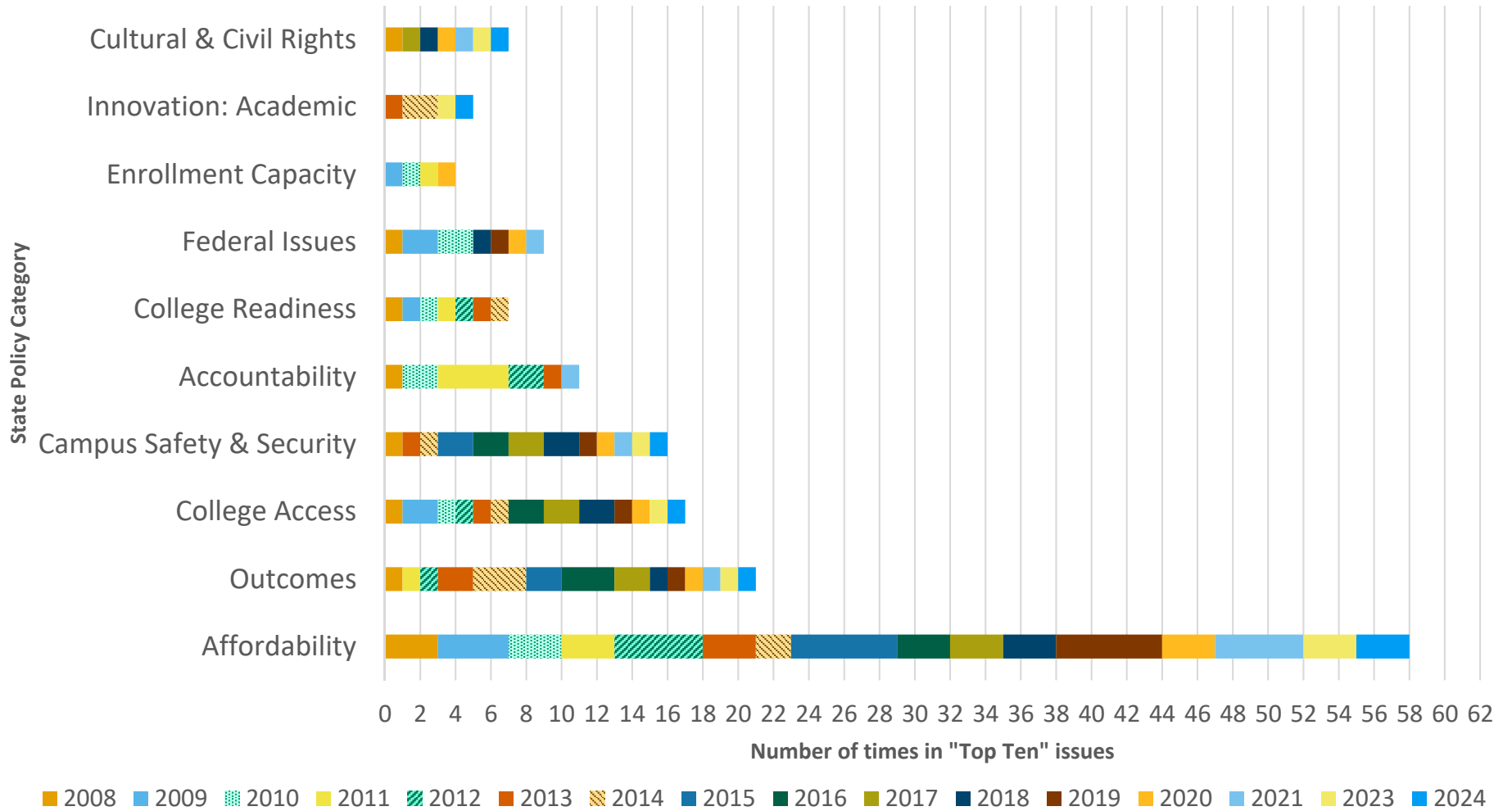


Part 2: Affordability Indicators for Traditional Undergraduate Programs, *Student's Perspective*

- Cost of Attendance Budgets
- Financial Aid
- Student Debt
- Net Price / Family Ability to Pay



Top 10 Higher Education Policy Issues Affecting State Colleges and Universities: 2008-2024



SOURCE: American Association of State Colleges and Universities State Relations and Policy Analysis Research Team. *Top 10 Higher Education State Policy Issues for 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2023, 2024.* Retrieved from www.aascu.org/




2023-24 On-campus Budgets

- Average on-campus student budget is \$49,073
 - Regent \$32,832
 - Biola \$64,426
- This is an increase of **5.0%** from 2022-23
 - 2.8% increase from 2021-22 to 2022-23
 - 1.5% increase from 2020-21 to 2021-22,
 - 2.5% increase from 2019-20 to 2020-21).



School Name	Bethel, MN	IWU, IN	Gordon, MA	Biola, CA	Wheaton, IL	George Fox,	Houghton, NY	Calvin, MI	CCU, CO	LeTourneau,
2023-24 Cost of Attendance	\$59,390	\$45,190	\$42,950	\$64,426	\$60,792	\$60,320	\$33,250	\$54,920	\$54,282	\$52,178
% Change in Cost of Attendance	4.4%	4.6%	3.8%	7.6%	6.6%	7.0%	7.1%	2.0%	5.3%	4.4%


Chart Legend

 Average (CCCU mean)

 Fourth Quartile (CCCU maximum)

 Third Quartile (CCCU)

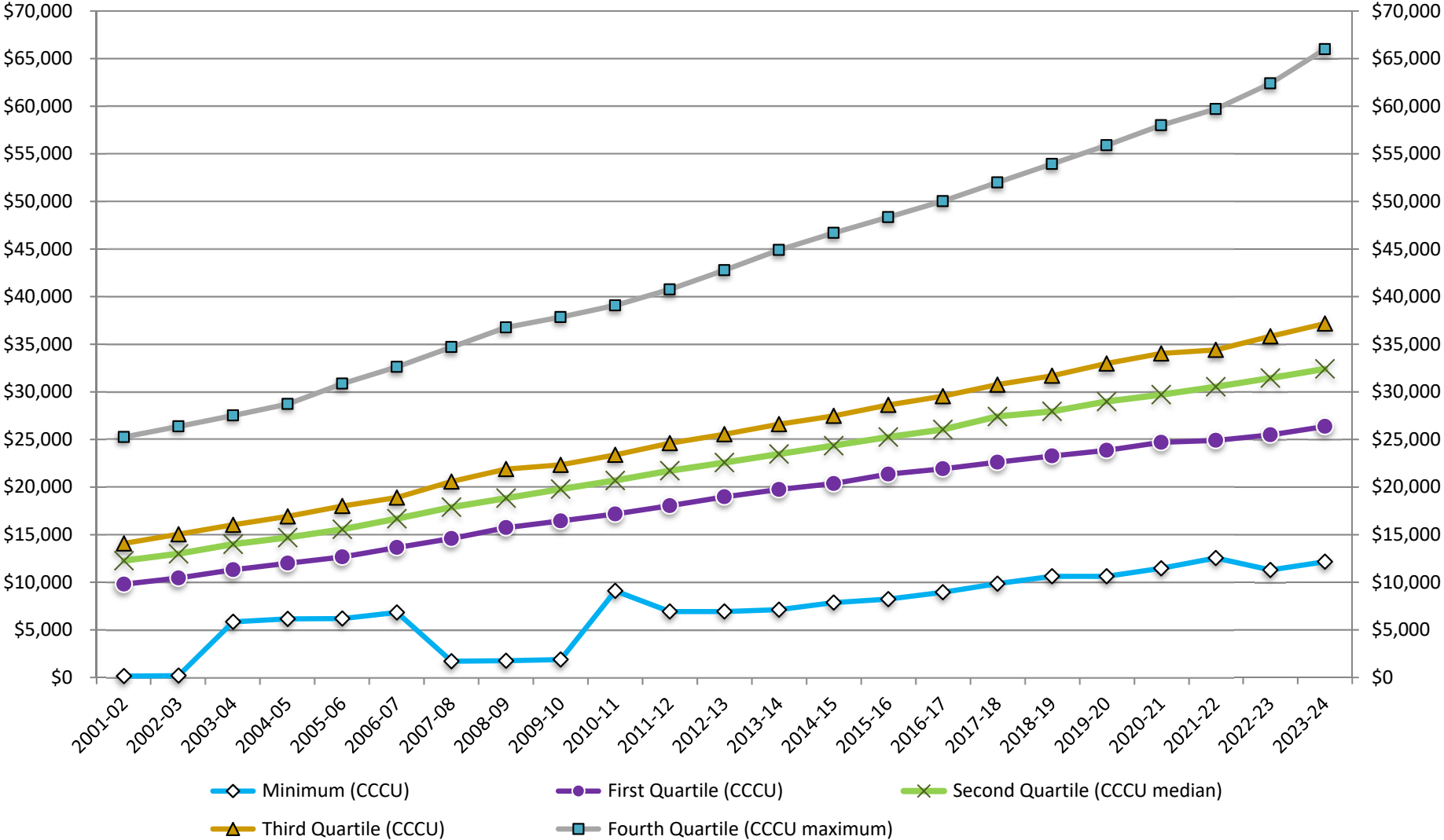
 Second Quartile (CCCU median)

 First Quartile (CCCU)

 Minimum (CCCU)

Tuition and Fees

Includes non-survey participants



Tuition & Fee Changes 2022-23 to 2023-24

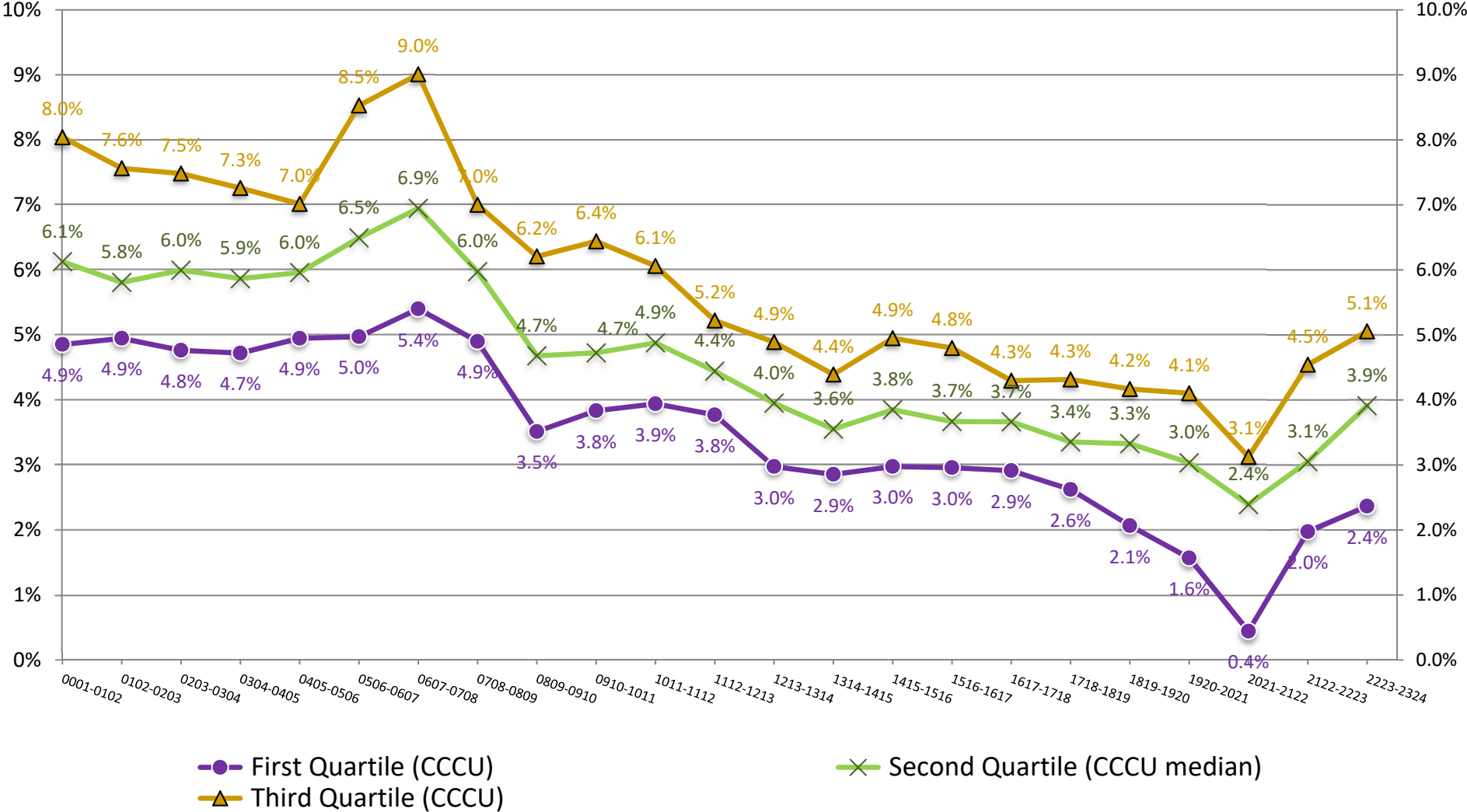
- Tuition and Fees at **153 CCCU** schools in the United States increased from an **average** of \$30,666 to \$32,088 (**4.8%**) *(up from a rate of 2.8% last year)*.
 - ¼ increased tuition by 2.5% or less
 - No schools reported a tuition reset
 - Two schools froze tuition
 - ¼ increased tuition by 2.6% to 3.9%
 - ¼ increased tuition by 4.0 to 5.1%
 - ¼ increased by 5.2% or more

School Name	Bethel, MN	IWU, IN	Gordon, MA	Biola, CA	Wheaton, IL	George Fox,	Houghton, NY	Calvin, MI	CCU, CO	LeTourneau,
% Change in Tuition & Fees	4.0%	5.0%	3.9%	5.2%	4.0%	3.7%	5.0%	0.1%	4.9%	1.1%



Year over Year Change in Tuition and Fees (Sticker Price) for Traditional Undergraduate Programs

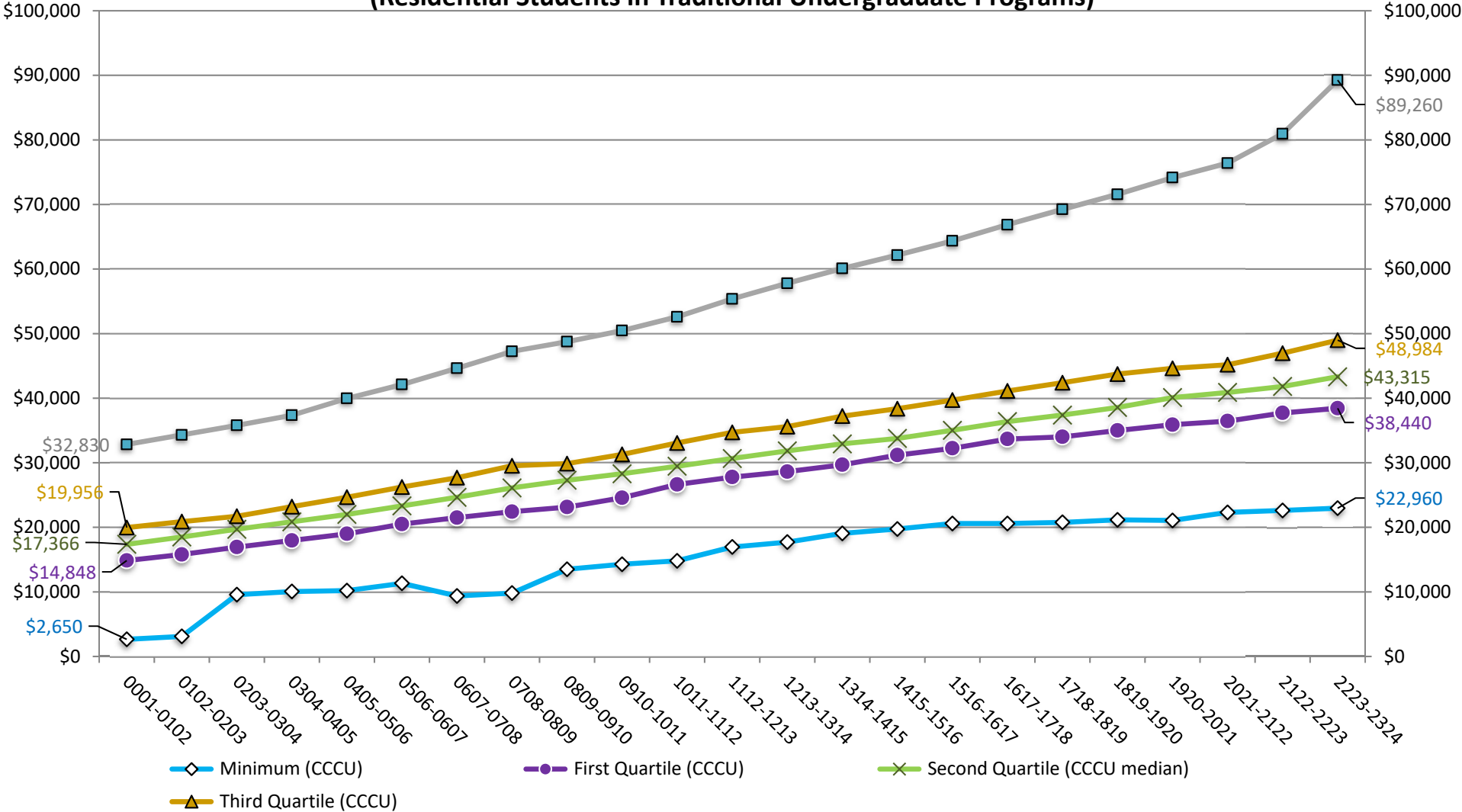
Includes non-survey participants



Direct Costs: Tuition, Fees, **Housing**, and **Food**

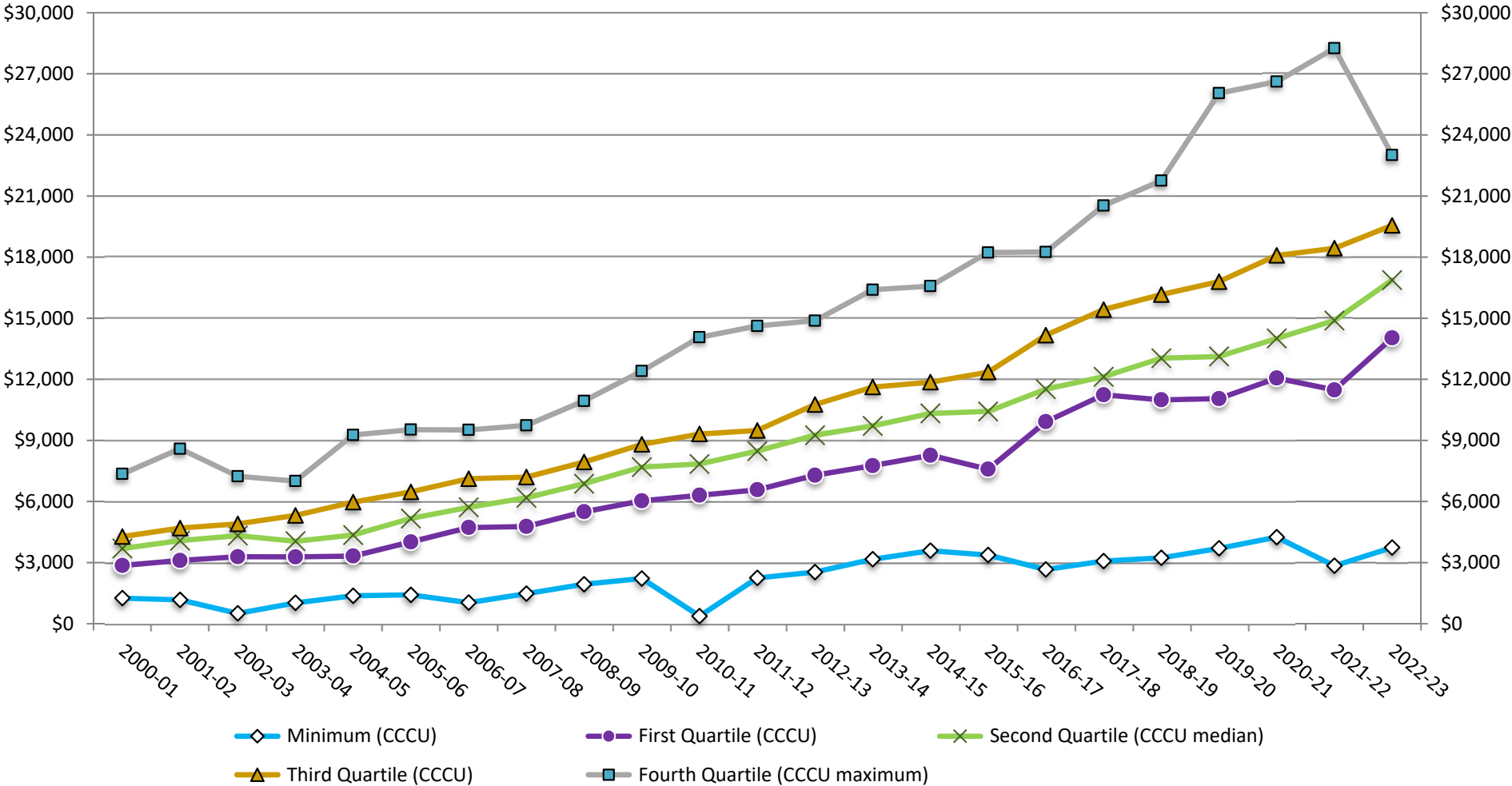
Includes non-survey participants

(Residential Students in Traditional Undergraduate Programs)



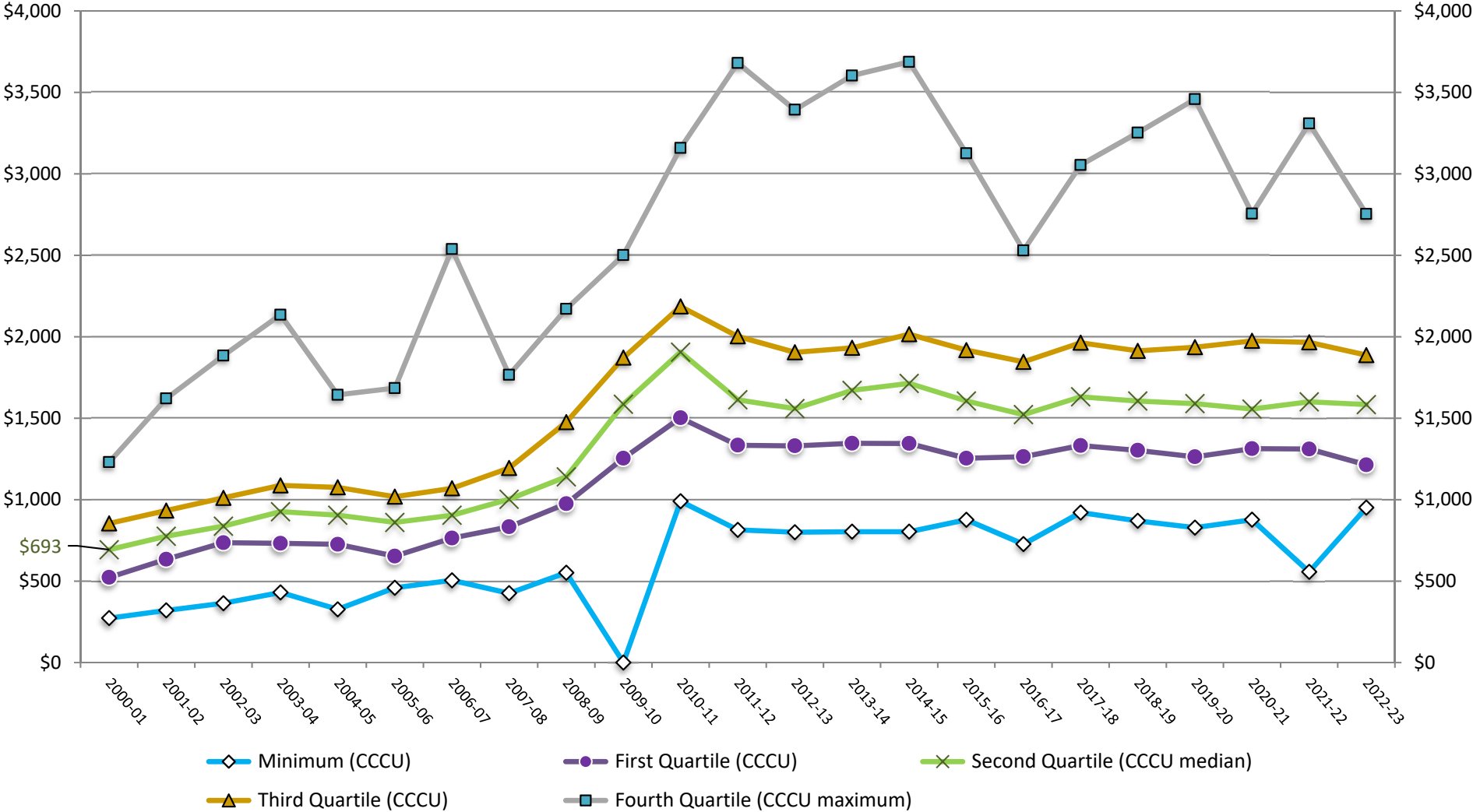
Average Institutional Gift Aid

(per enrolled student) in Traditional Undergraduate Programs
(includes funded and unfunded gift aid plus tuition remission)



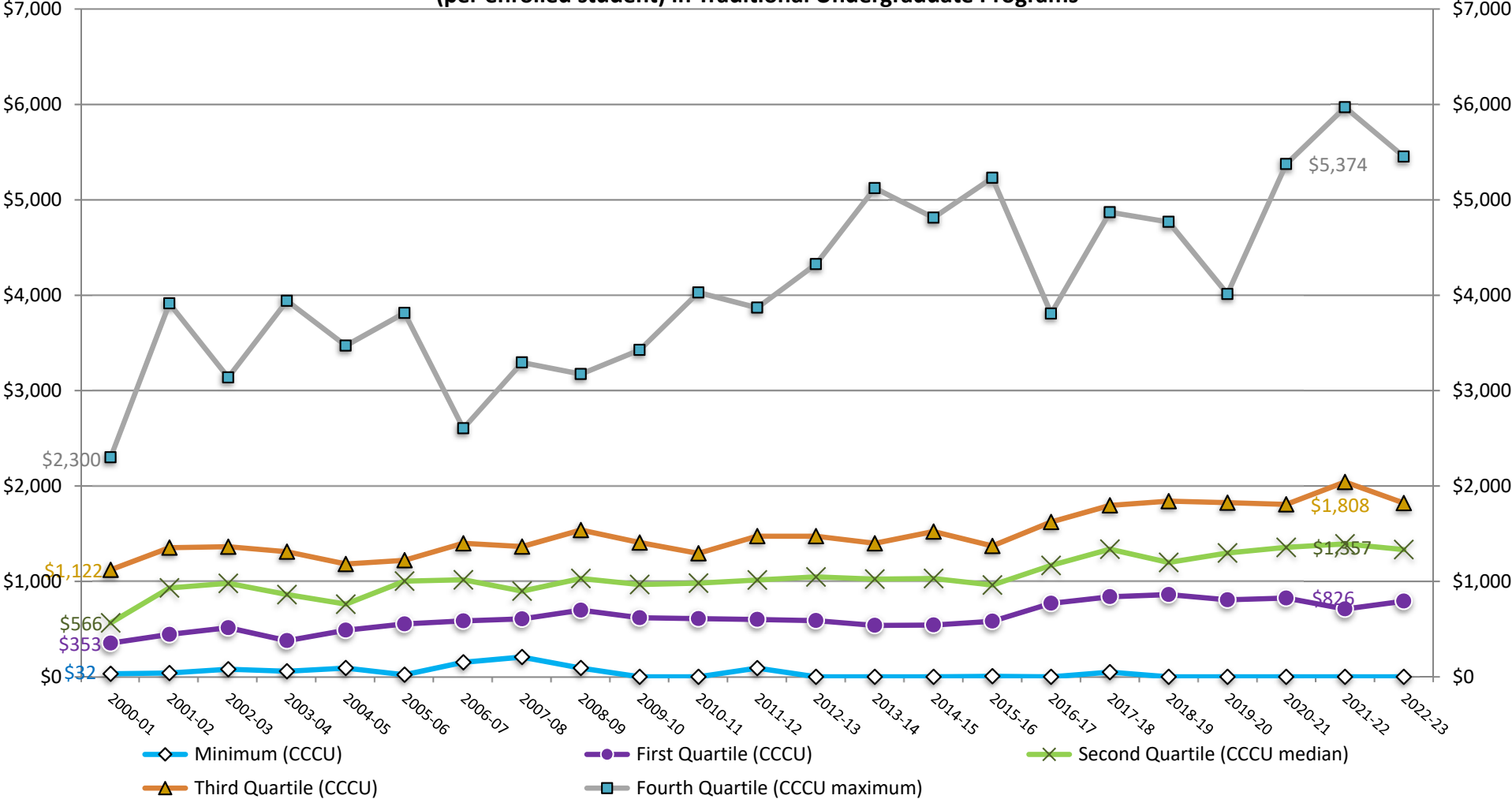
Average Federal Gift Aid

(per enrolled student) in Traditional Undergraduate Programs



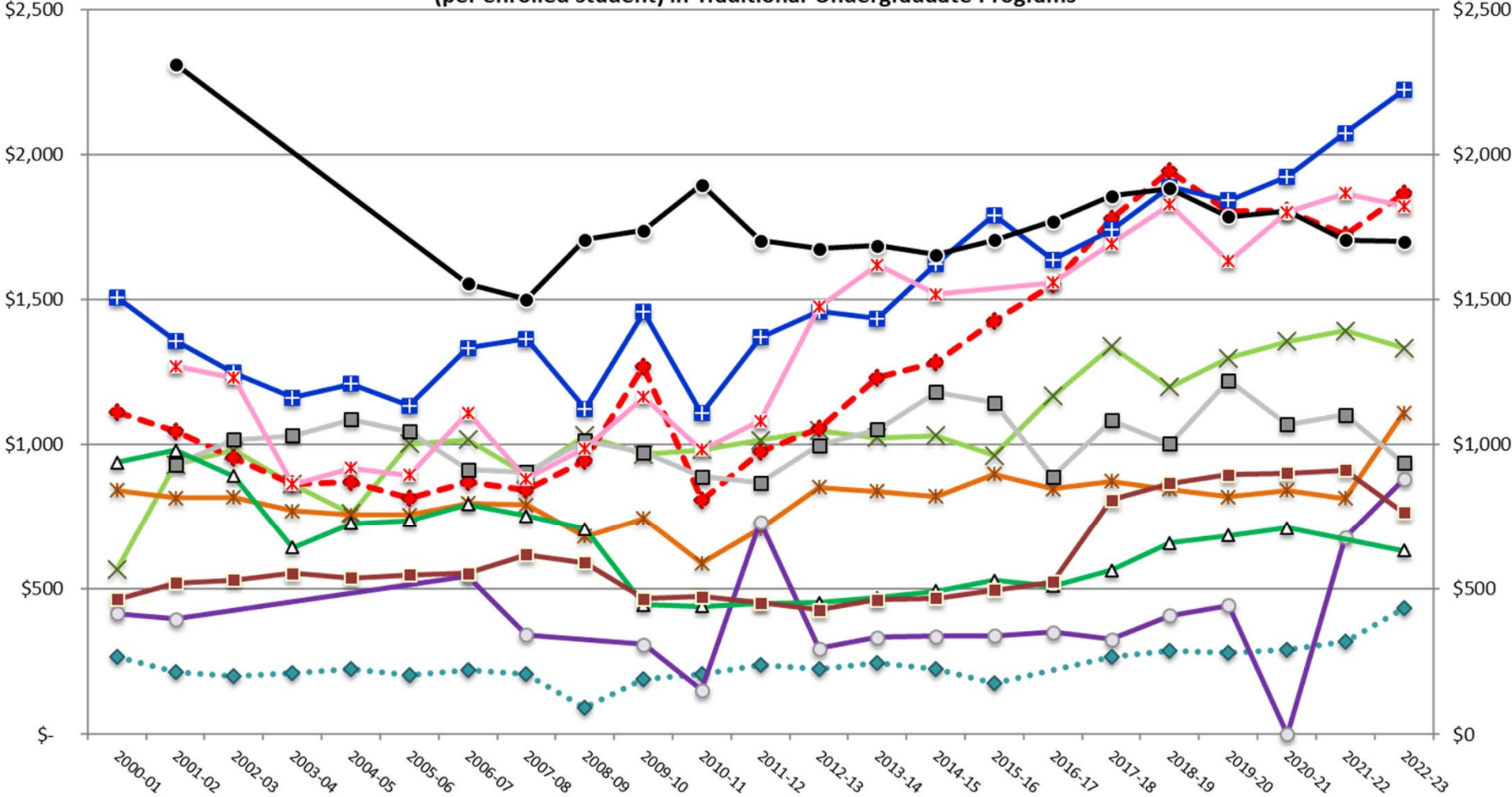
Average State Gift Aid

(per enrolled student) in Traditional Undergraduate Programs



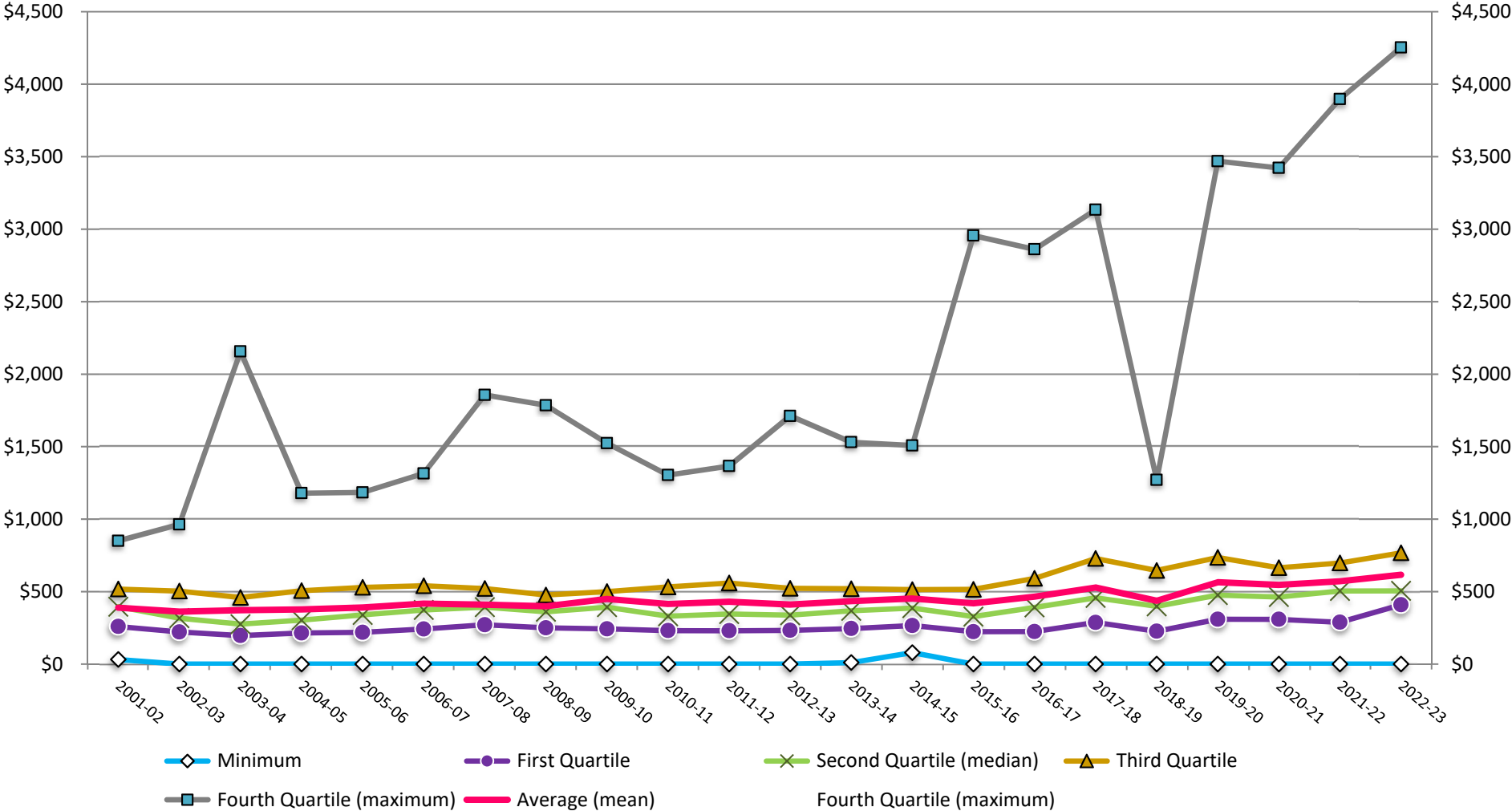
Average State Gift Aid

(per enrolled student) in Traditional Undergraduate Programs



Average Private Gift Aid

(per enrolled student) in Traditional Undergraduate Programs



Loans Borrowed in 2022-23

(Traditional Undergrad Programs) (see p. 64)

- 47 survey respondents reported \$449 million in total borrowing
- Of this \$101 million was PLUS loans
 - Total PLUS borrowing exceeded \$5 million at 4 schools
 - Average PLUS per enrolled student was \$1,322 (down from \$1,381 in 2022 survey)
- Average amount borrowed per enrolled student was **\$6,426**:
 - up 3.6% from \$6,200 in 2022 survey
 - Same as \$6,429 in 2021 survey

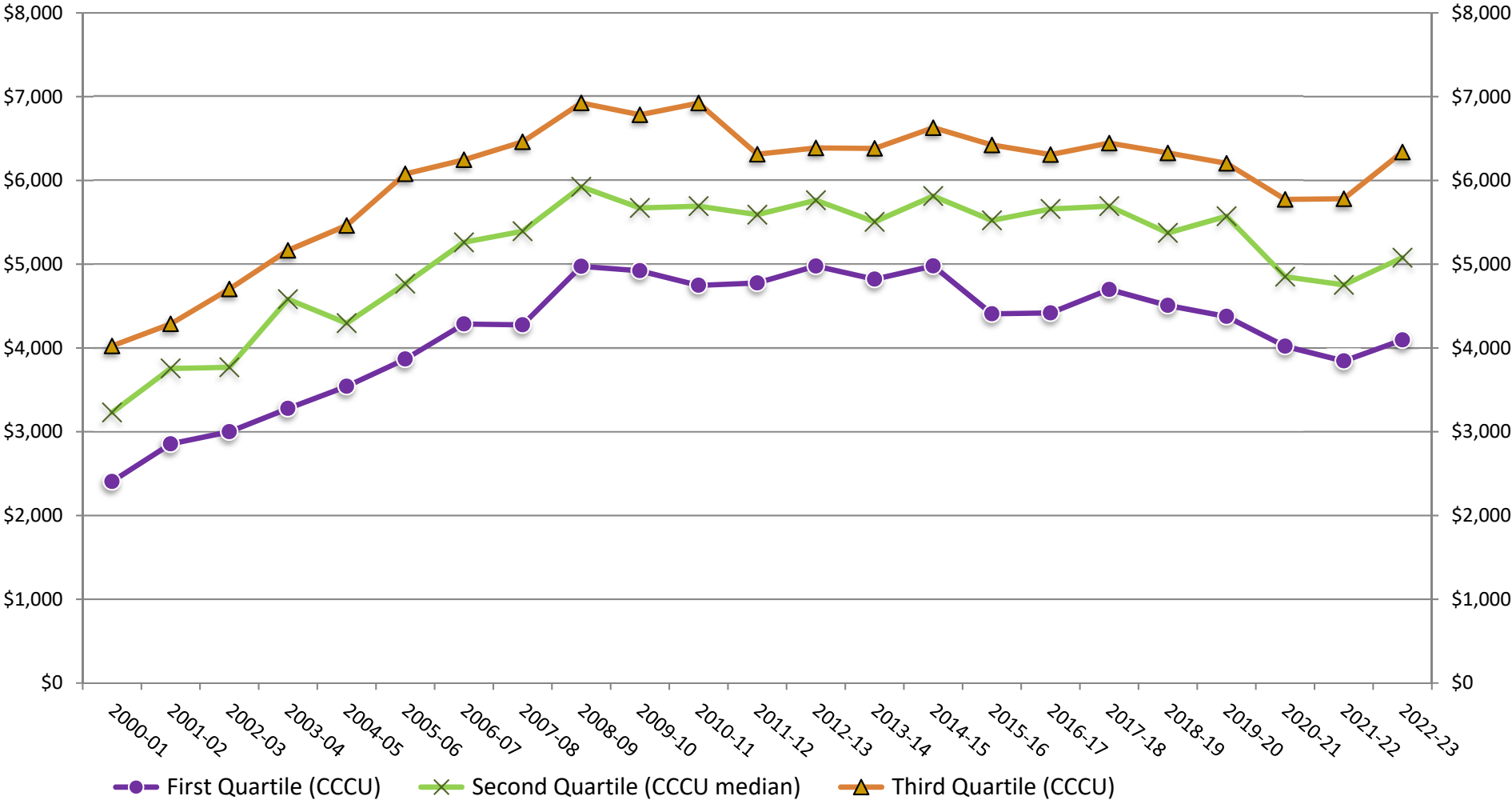


School Name	Bethel, MN	IWU, IN	Gordon, MA	Biola, CA	Wheaton, IL	George Fox,	Houghton, NY	Calvin, MI	CCU, CO	LeTourneau,
Average Total Loan per enrolled	\$8,069	\$5,976	\$6,995	\$6,467	\$5,139	\$7,857	\$7,022	\$3,619	\$6,439	\$8,228



Average Loan: *Student only*

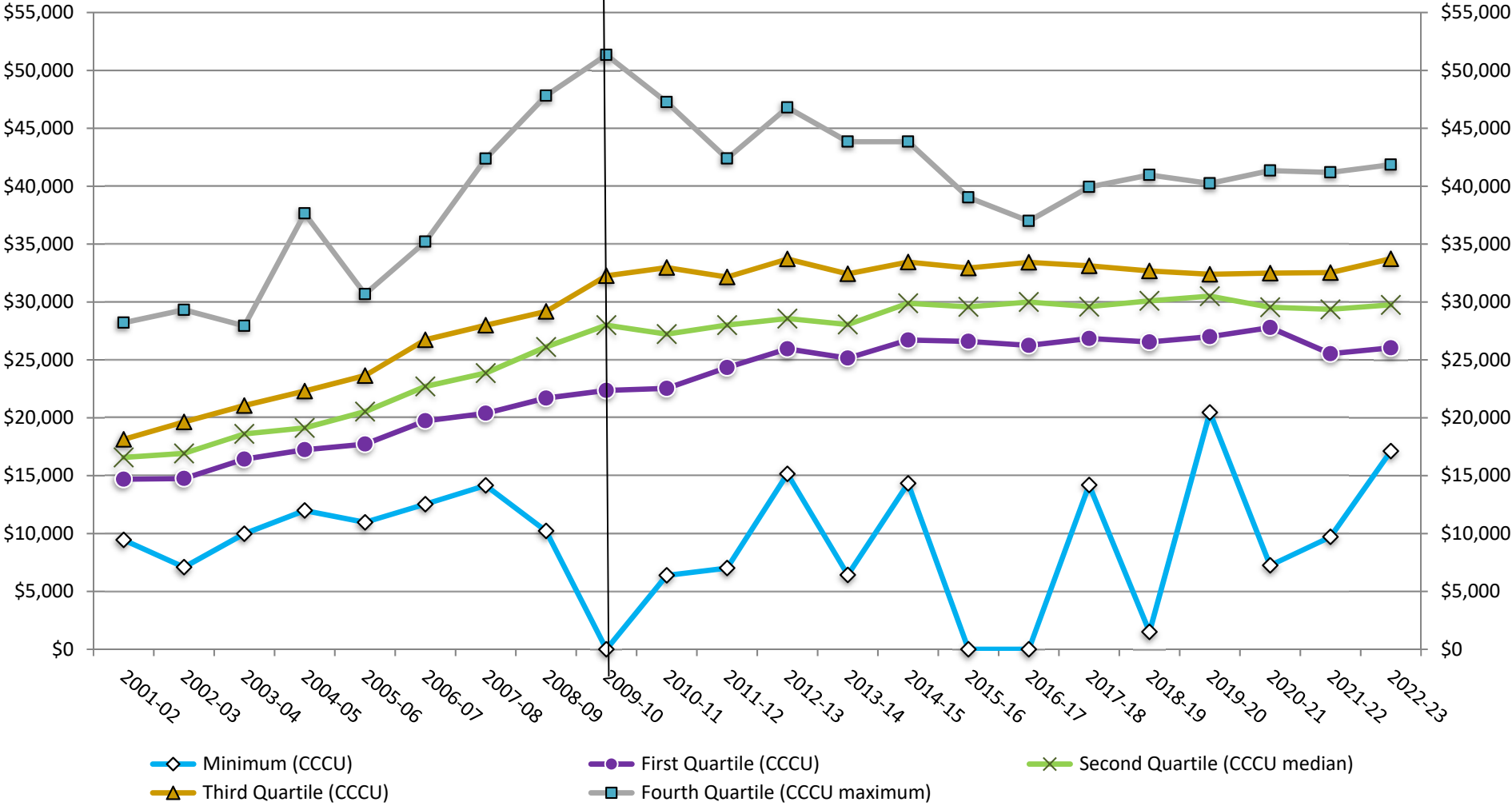
(per enrolled student) Traditional Undergraduates



Average Student Loan Debt of Graduates

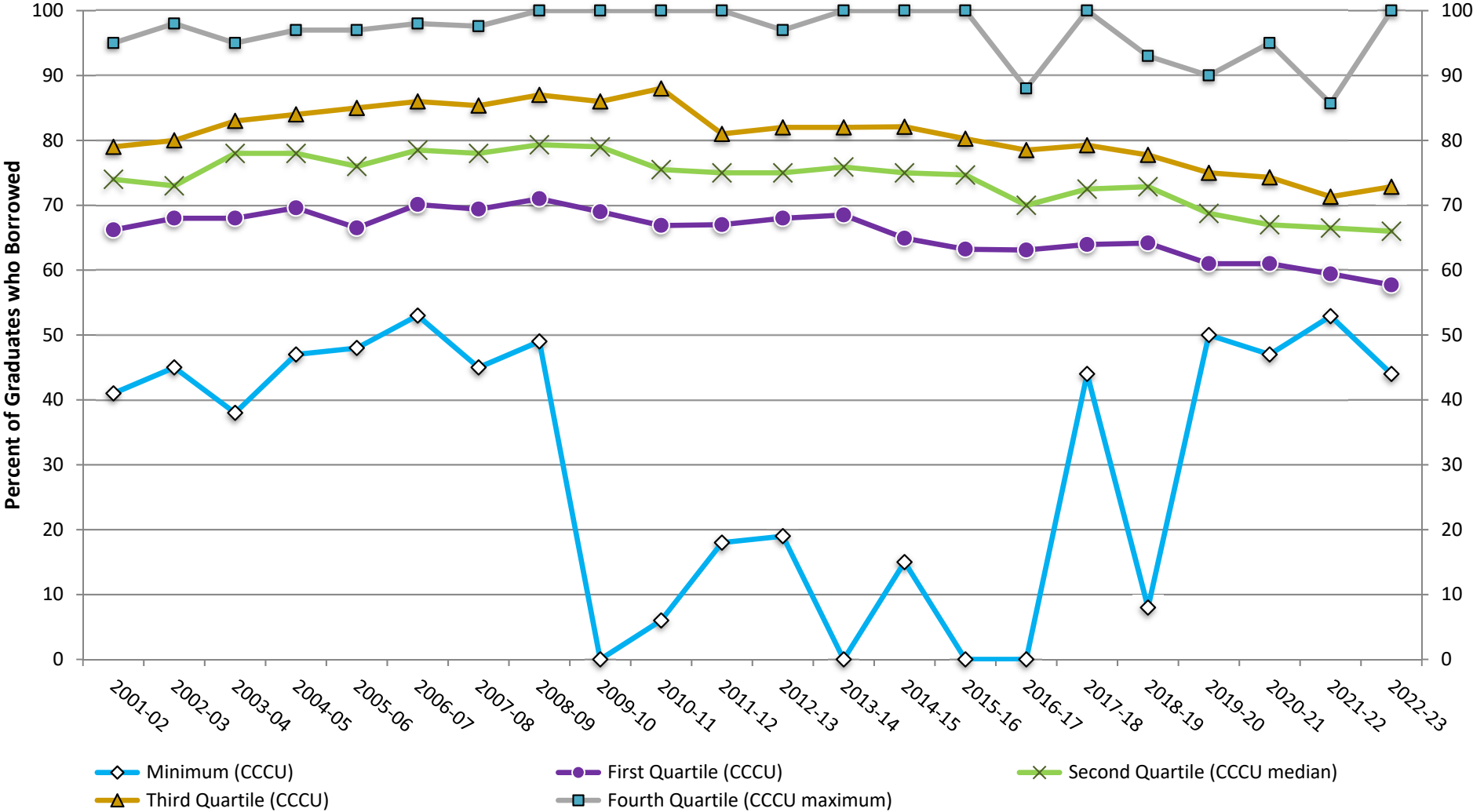
- On average 66% of FY23 graduates at 47 responding schools borrowed student loans (range: 44% to 100%).
- Their average debt was \$29,956 (range: \$17,112 to \$41,853).
 - 23 of 47 (50%) of responding schools had average debts ranging from \$26,000 to \$33,700
- The average debt, at schools where students borrowed, equaled 98% of 2022-2023 tuition and fees at each student's school (range: 54% to 222%).

Average Educational Debt of Graduates from Traditional Undergraduate Programs (borrowers only)

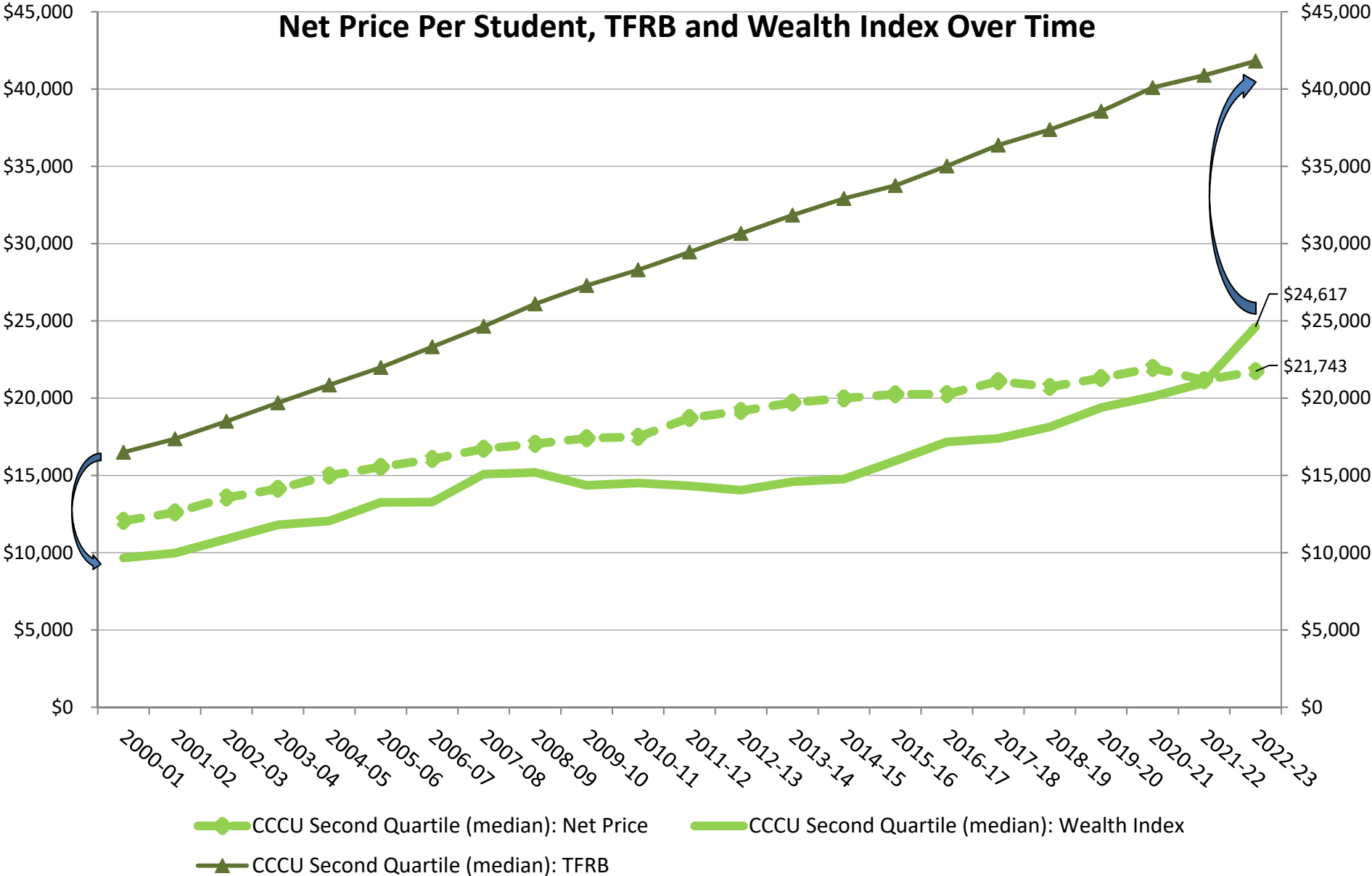


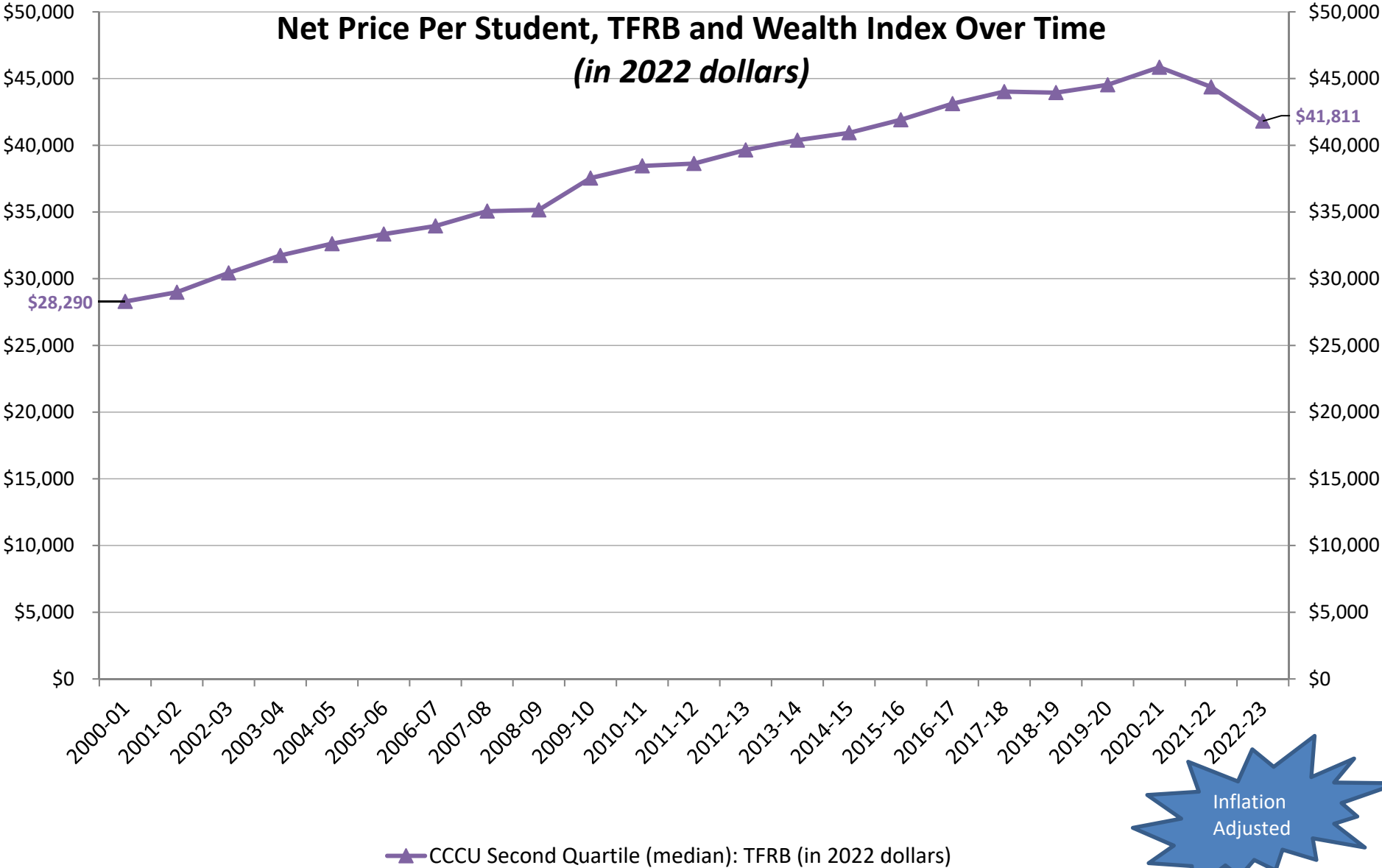
% of Graduates Borrowing Educational Loans

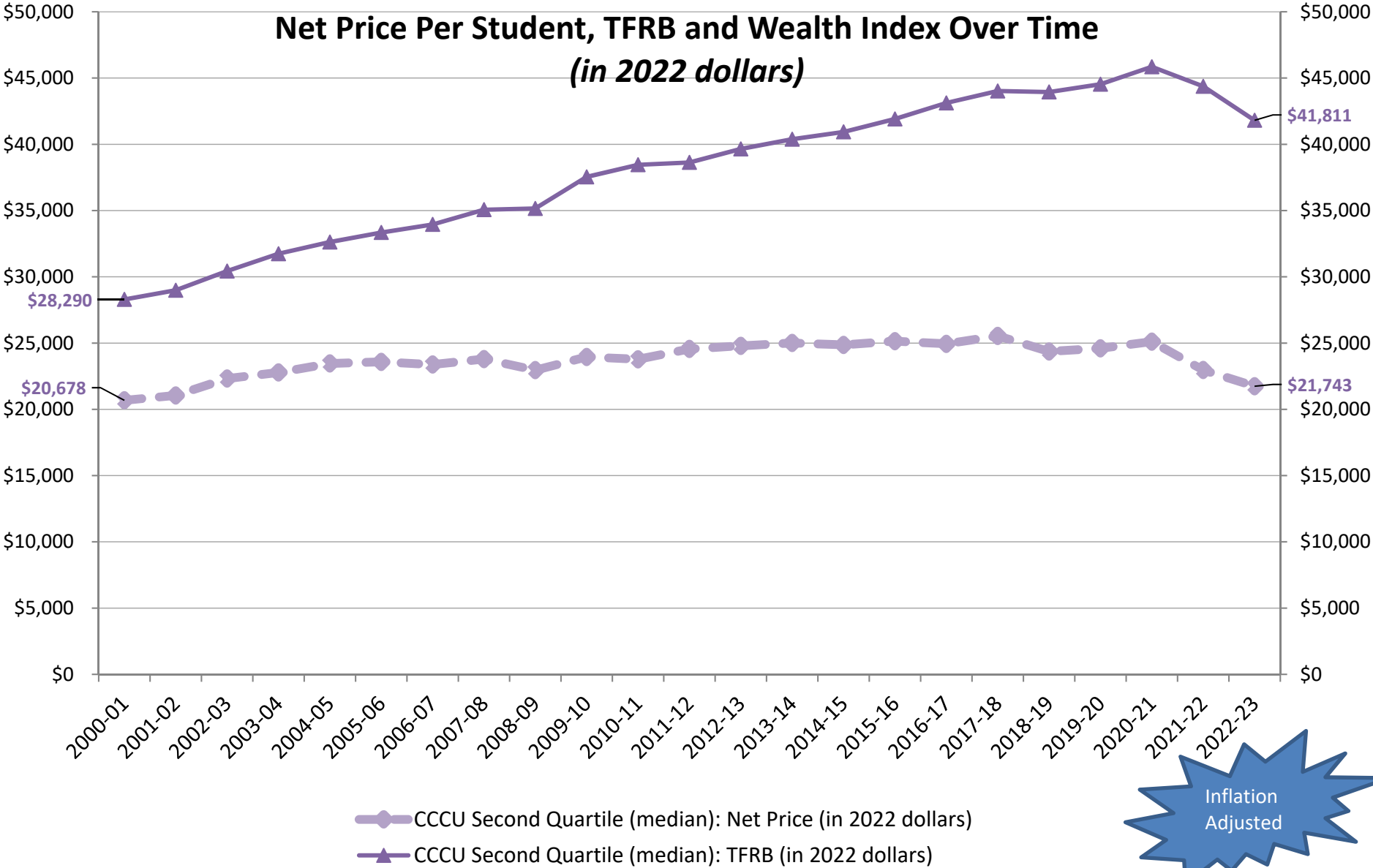
in Traditional Undergraduate Programs

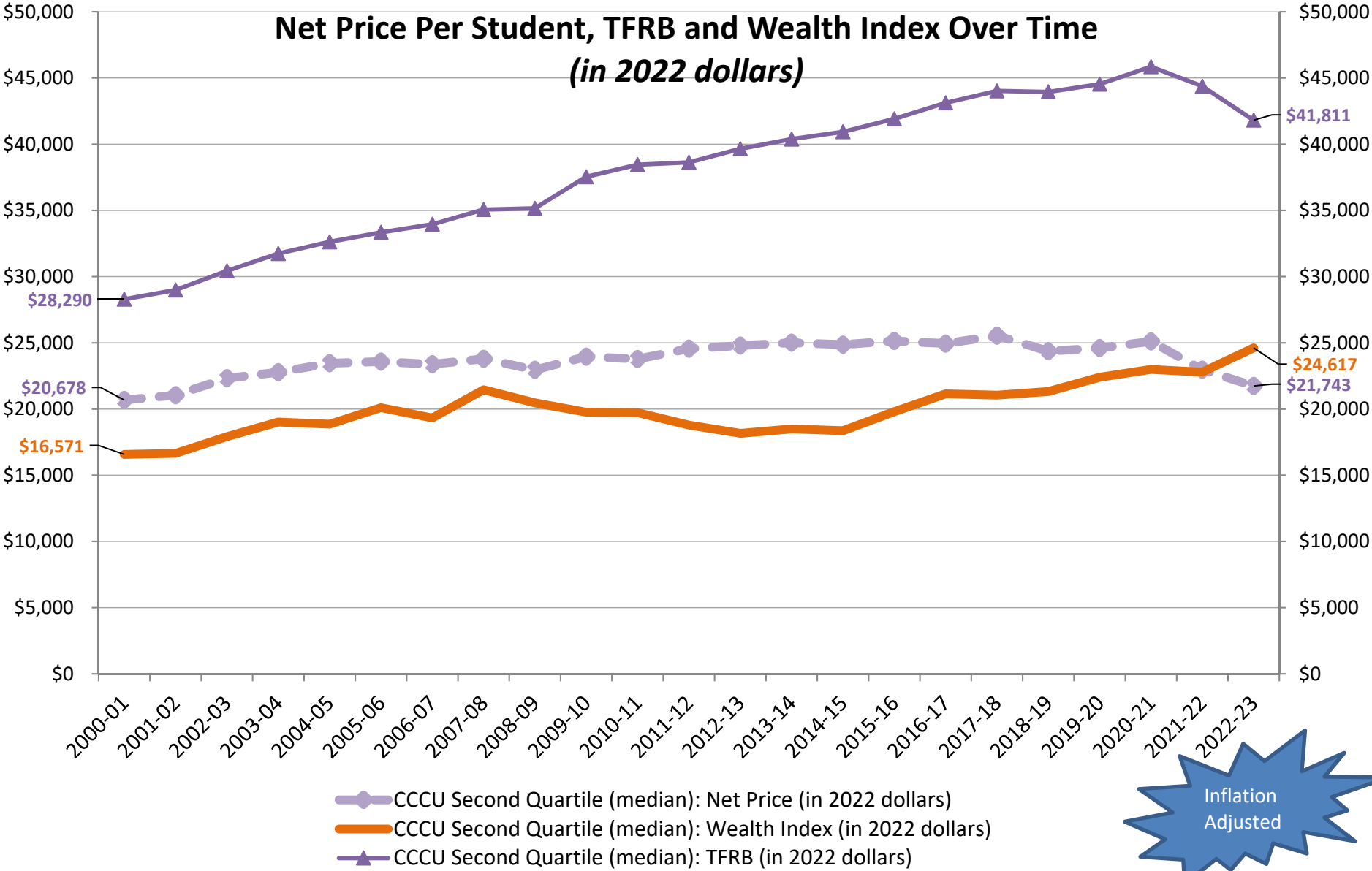


Net Price Per Student, TFRB and Wealth Index Over Time





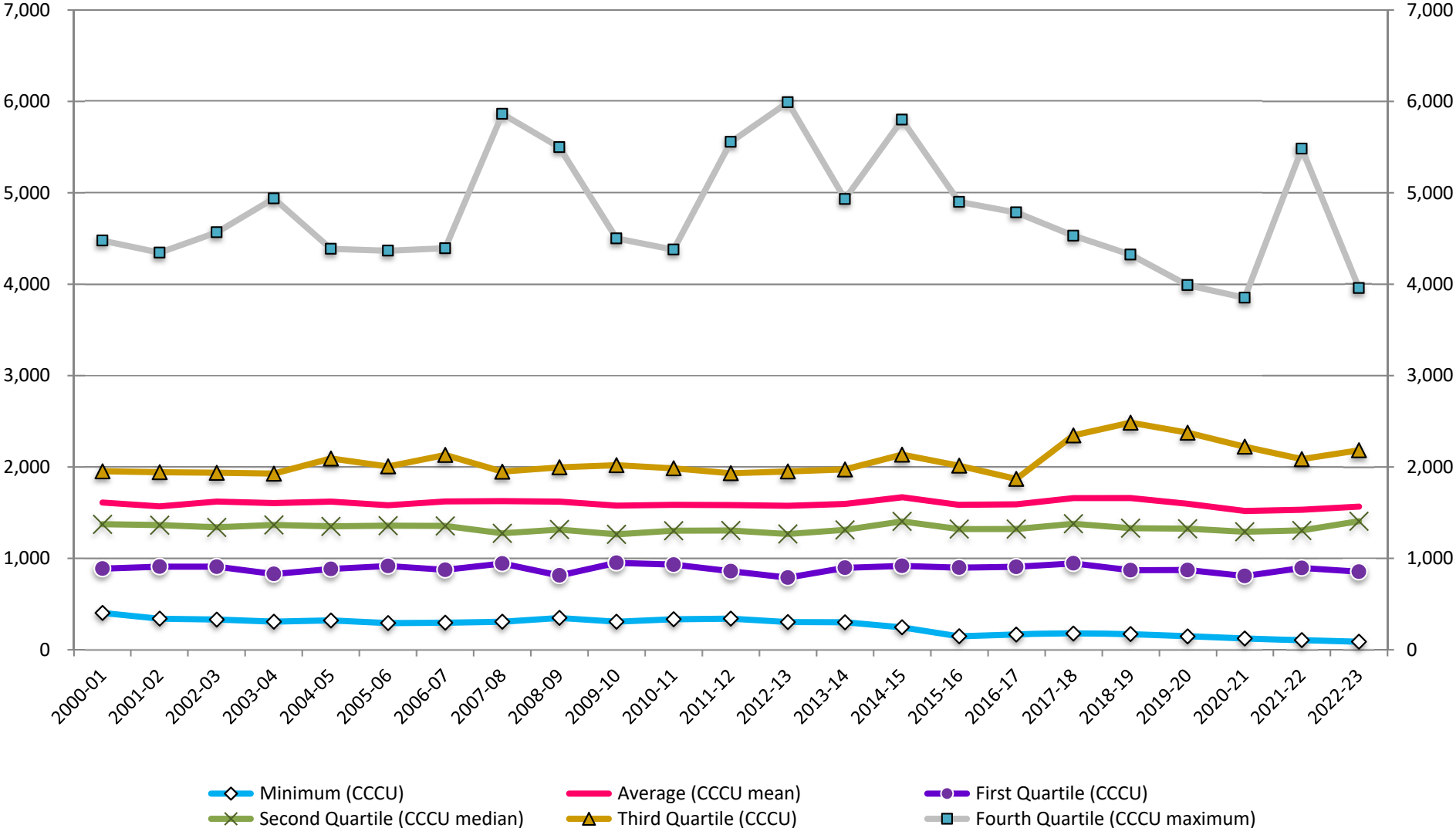




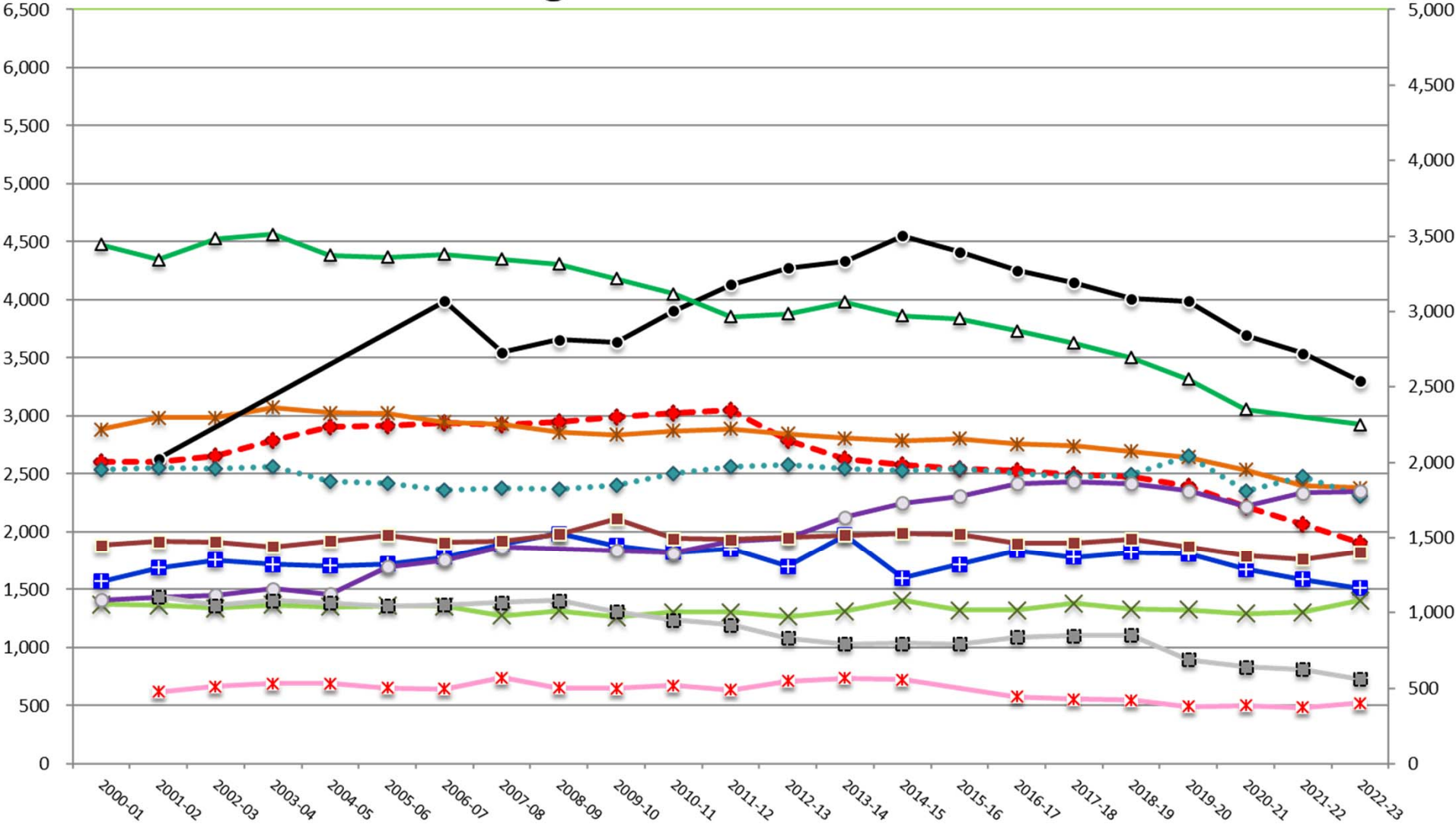
Part 3: Financial Health Indicators, *Institution's Perspective*

- Enrollment
- Tuition & Fee Revenue
- Discount Rates
- Need
- Wealth Index
- Net Tuition Revenue

Traditional Undergraduate Enrollment

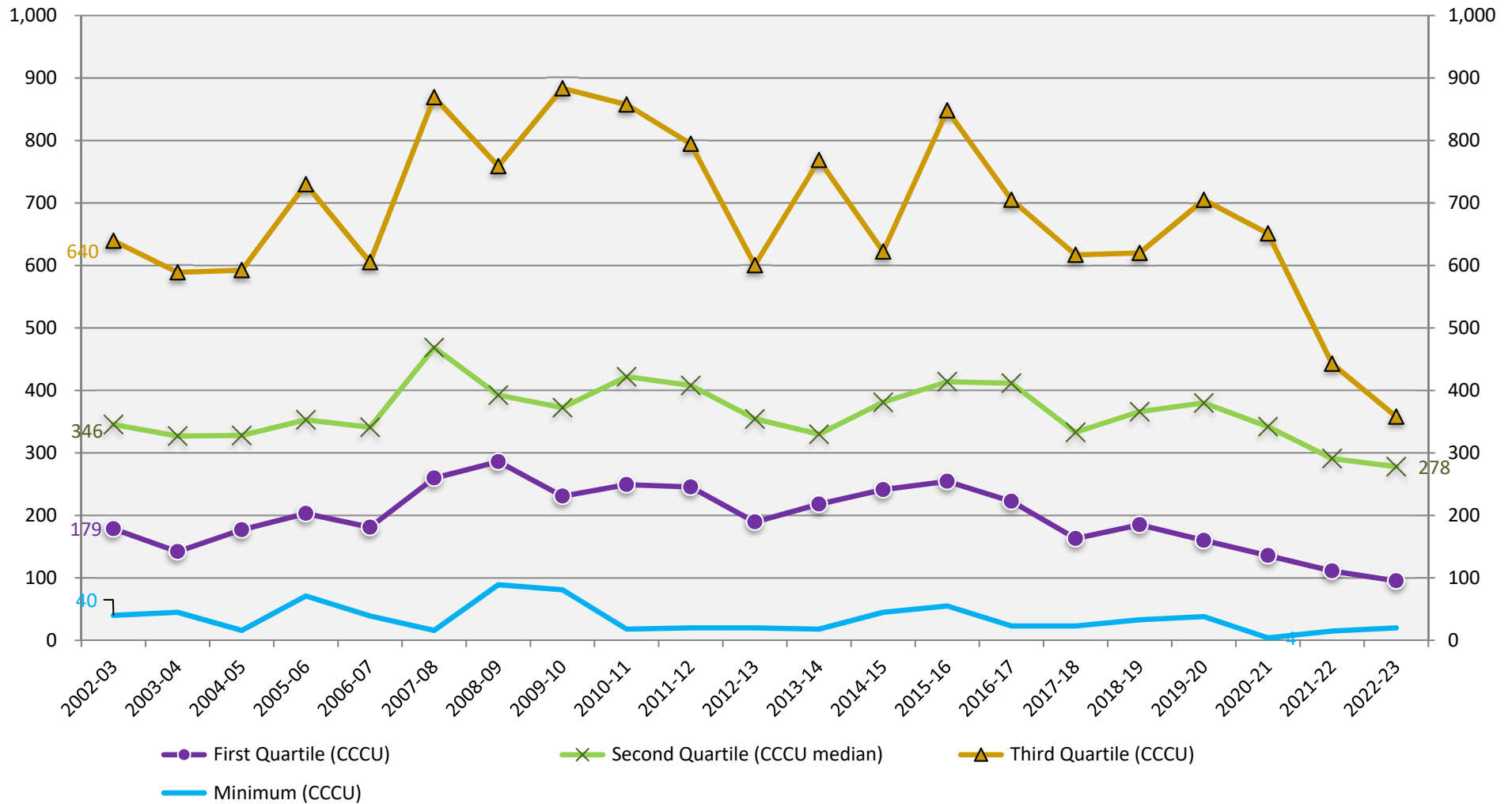


Traditional Undergraduate Enrollment - Selected Schools

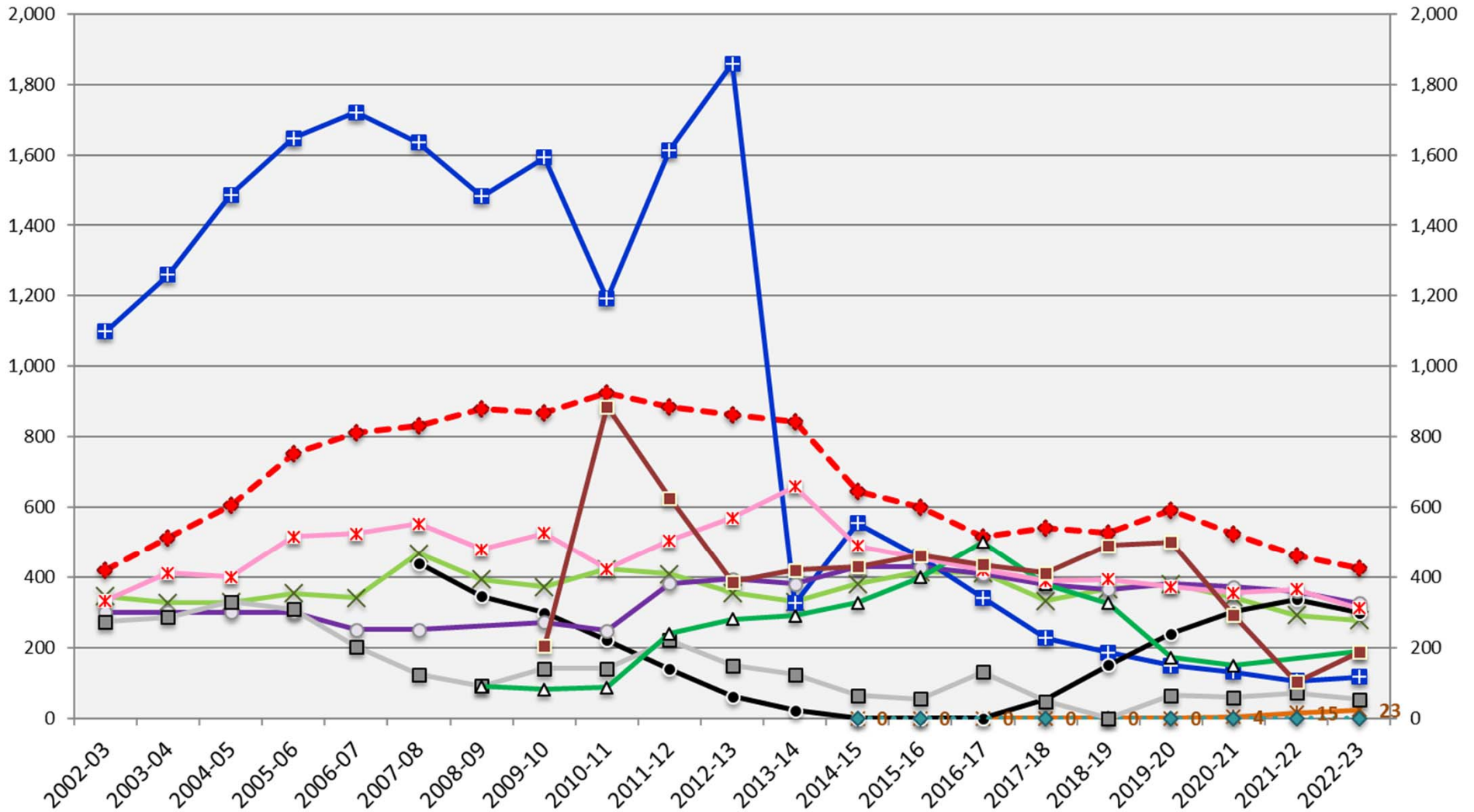


Other Undergraduate Enrollment

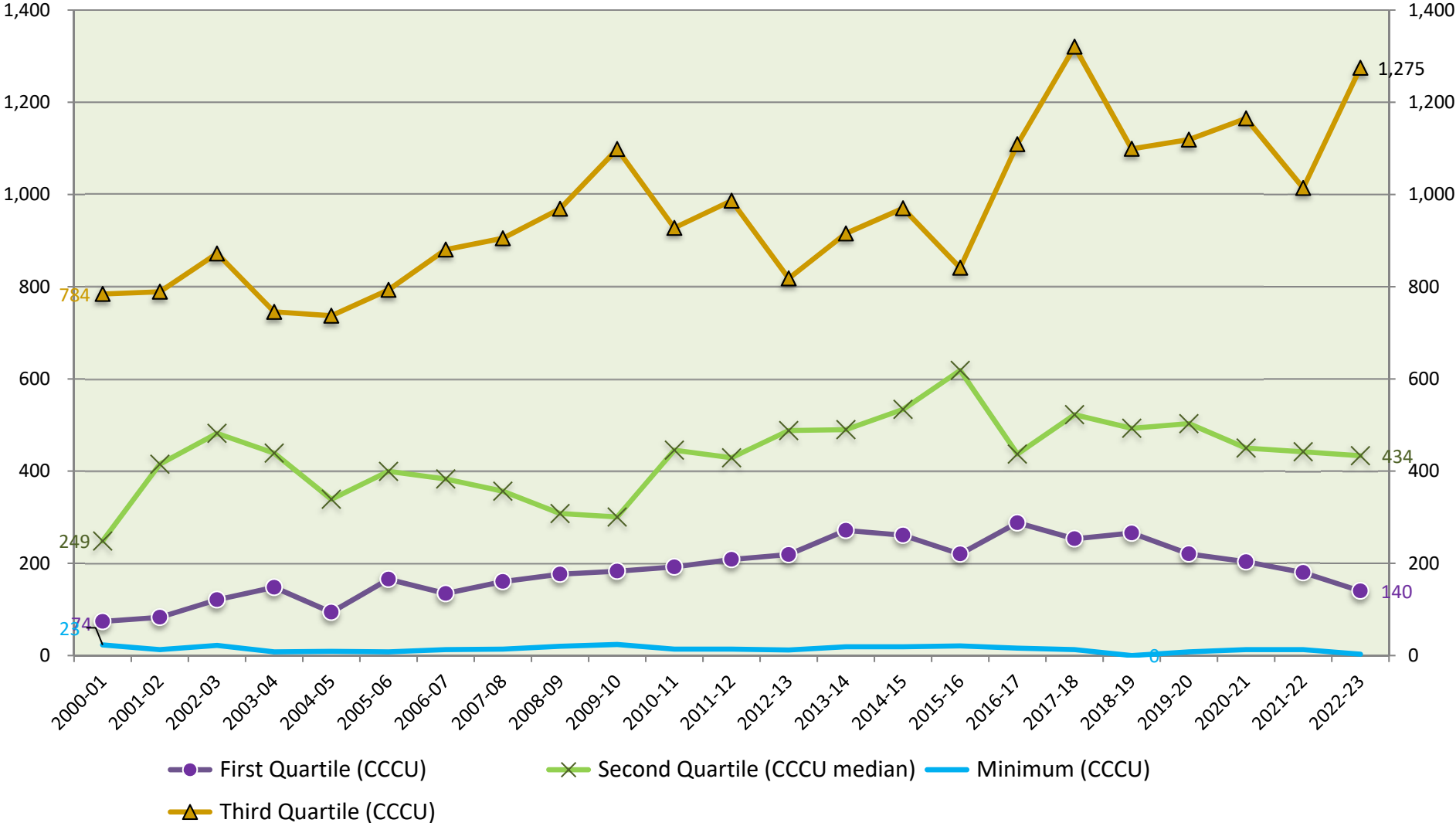
(Students in non-traditional programs)



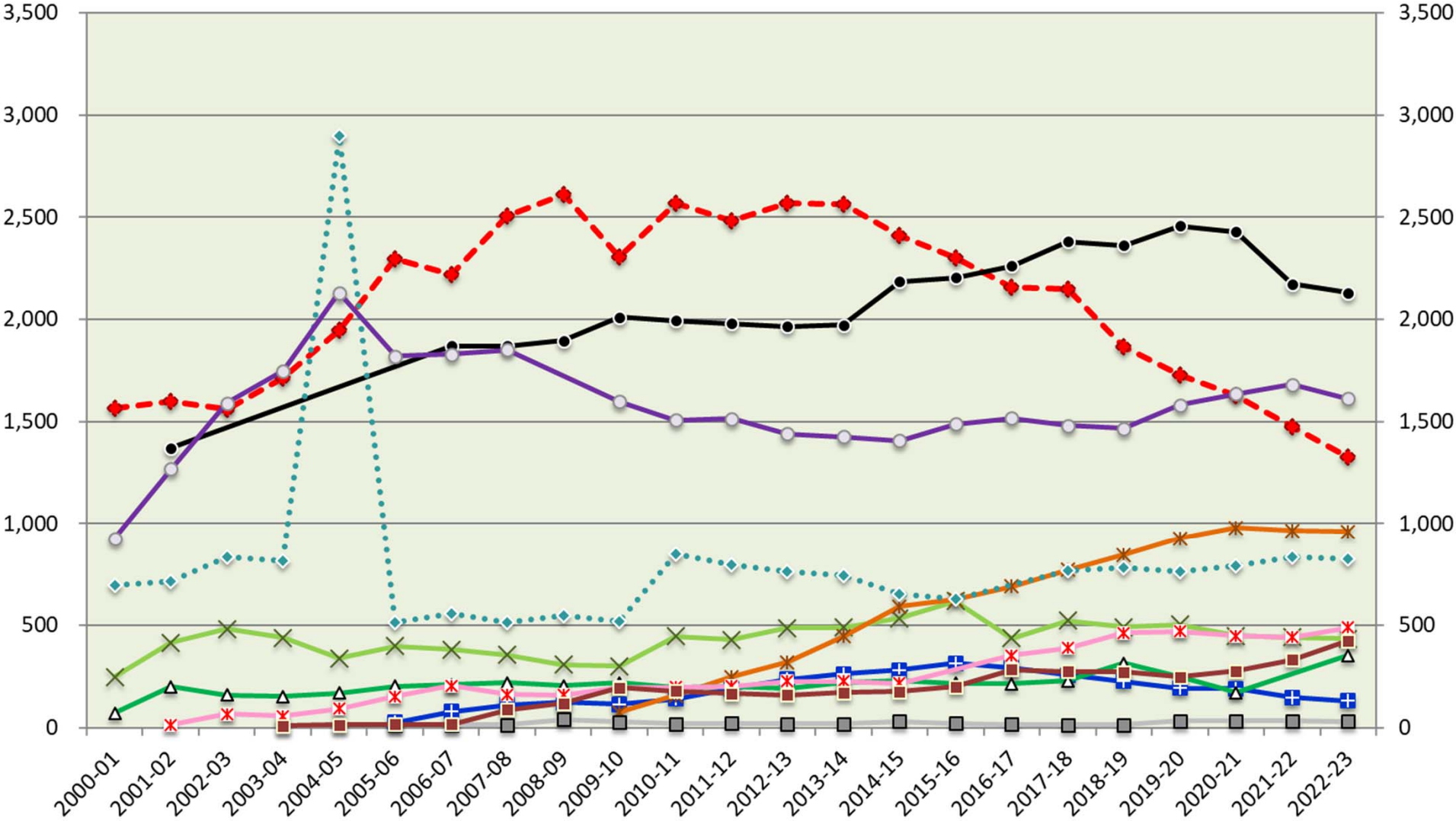
Other Undergraduate Enrollment - Selected Schools



Graduate Enrollment



Graduate Enrollment - Select Schools



Percentage of 2022-23 Institutional Gift Aid (IGA) that is “funded” (see p. 40)



- The typical (median) school reports that **5.8%** of institutional gift aid (not including tuition remission) has a specific funding source (endowed or restricted).
 - 5 (11%) schools report that over 15% of IGA is funded.
 - 10 (21%) schools report between 10-15% of IGA is funded
 - 12 (25%) schools report between 5.0-9.9% of IGA is funded
 - **20 (43%) schools report that less than 5% of IGA is funded**



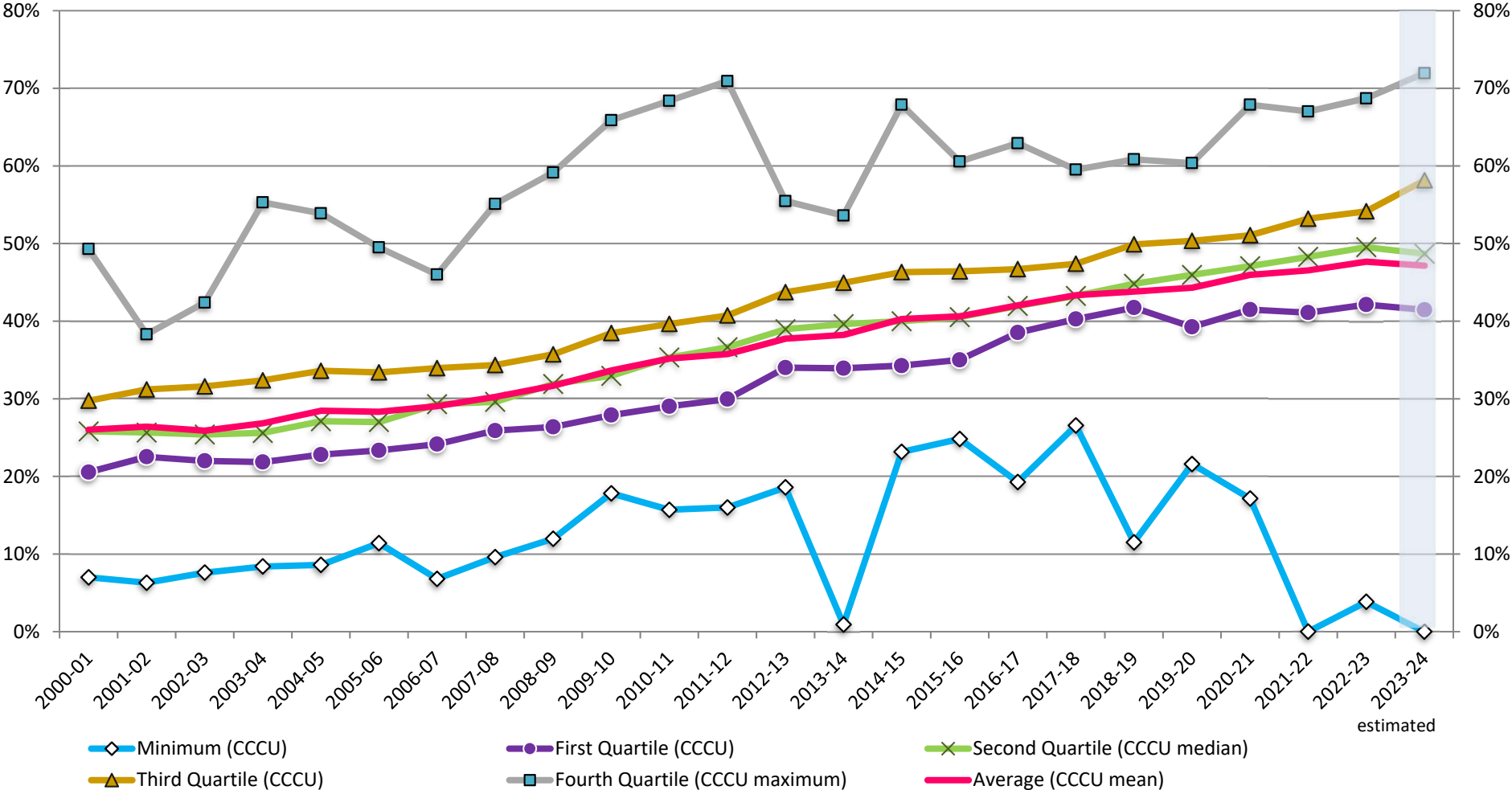
Discount Rate Calculation

- Unfunded
 - "Unrestricted Institutional gift aid" divided by "tuition and fee revenue"
- NACUBO
 - (Unrestricted institutional gift aid + endowed + restricted) divided by "tuition and fee revenue"
- Neither calculation includes employee tuition remissions

Unfunded Discount Rates in CCCU Schools

Traditional Undergraduate Programs

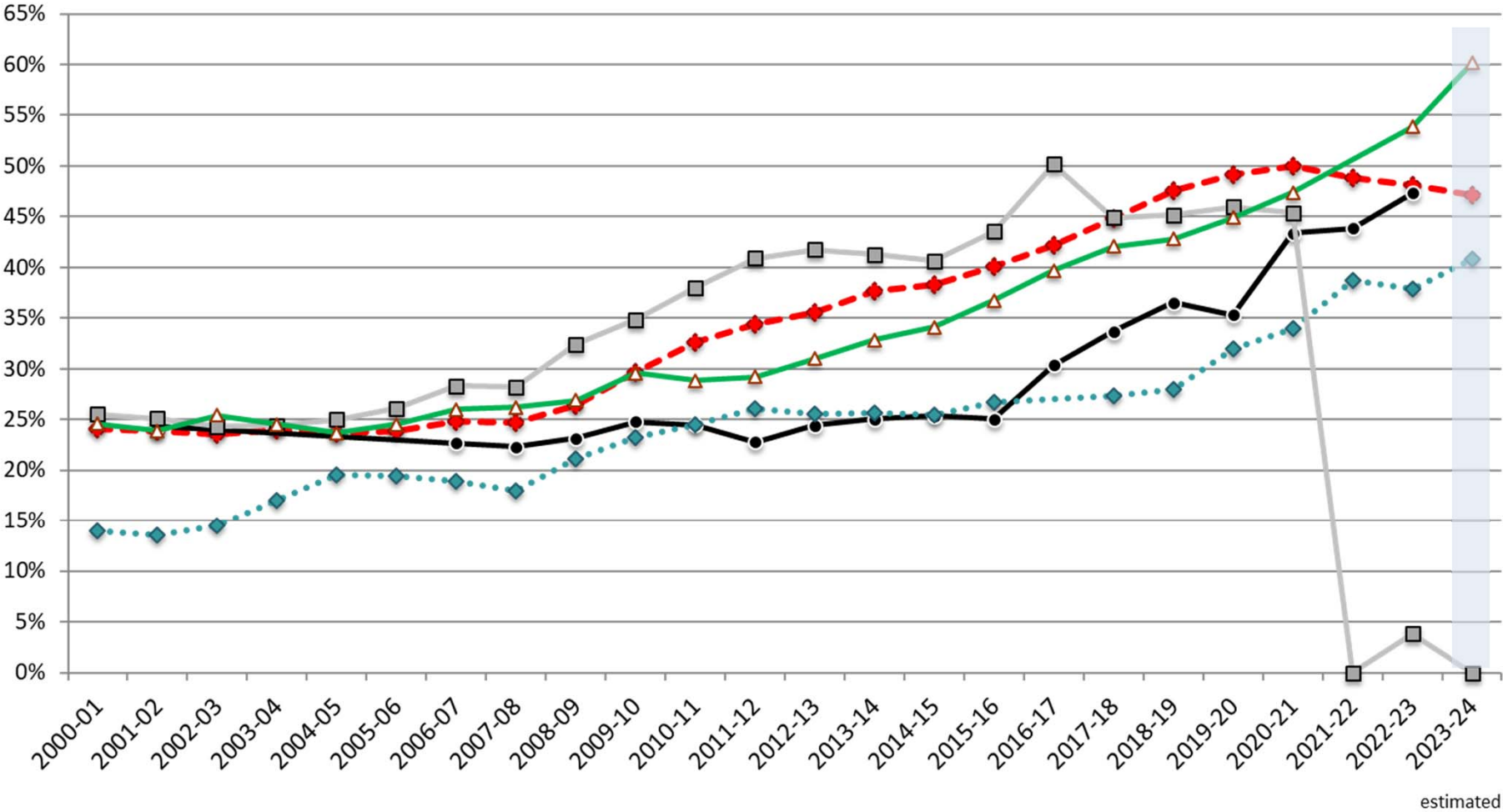
(2023-24 data is estimated)



Unfunded Discount Rates in CCCU Schools

Traditional Undergraduate Programs

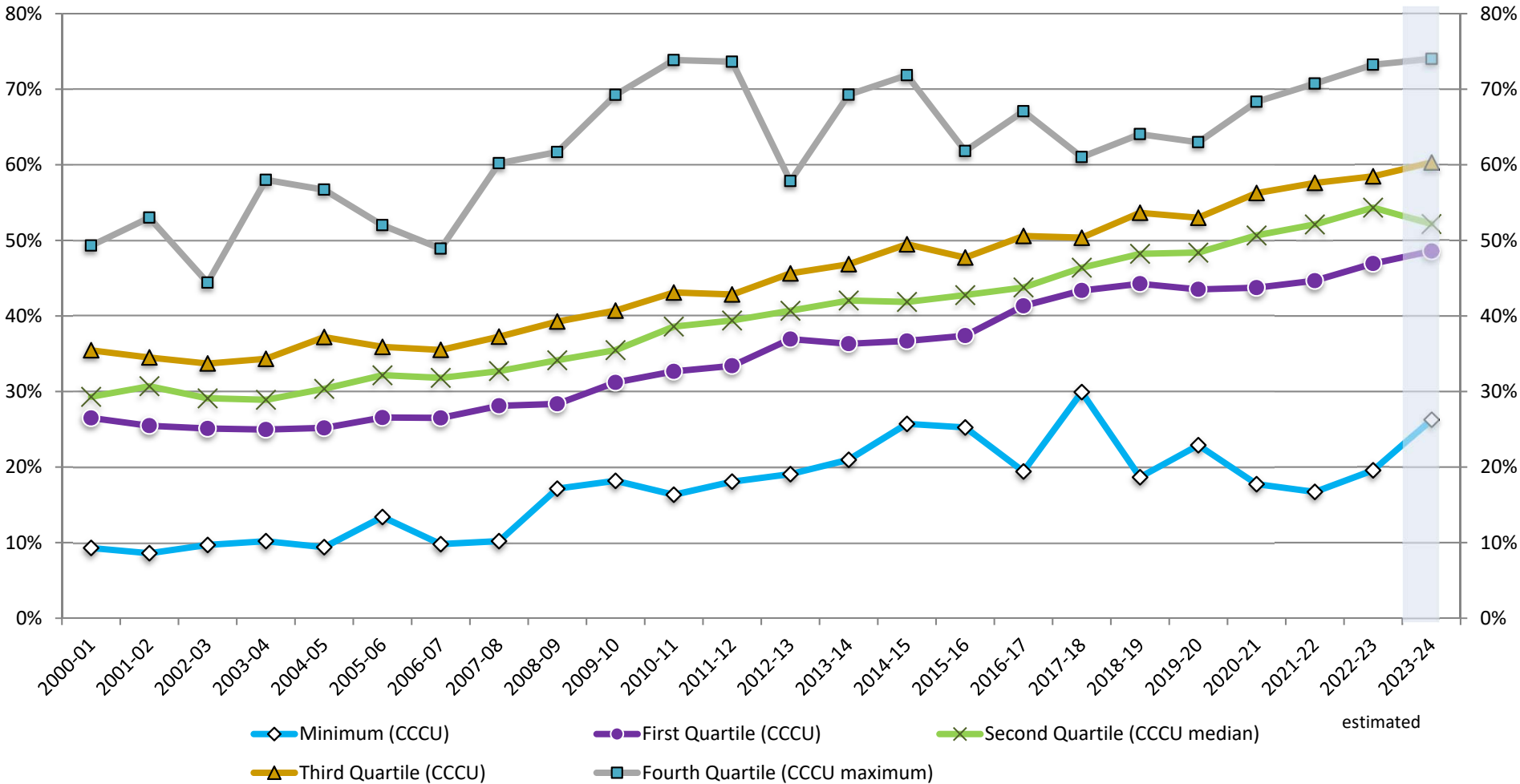
(2022-23 data is estimated)



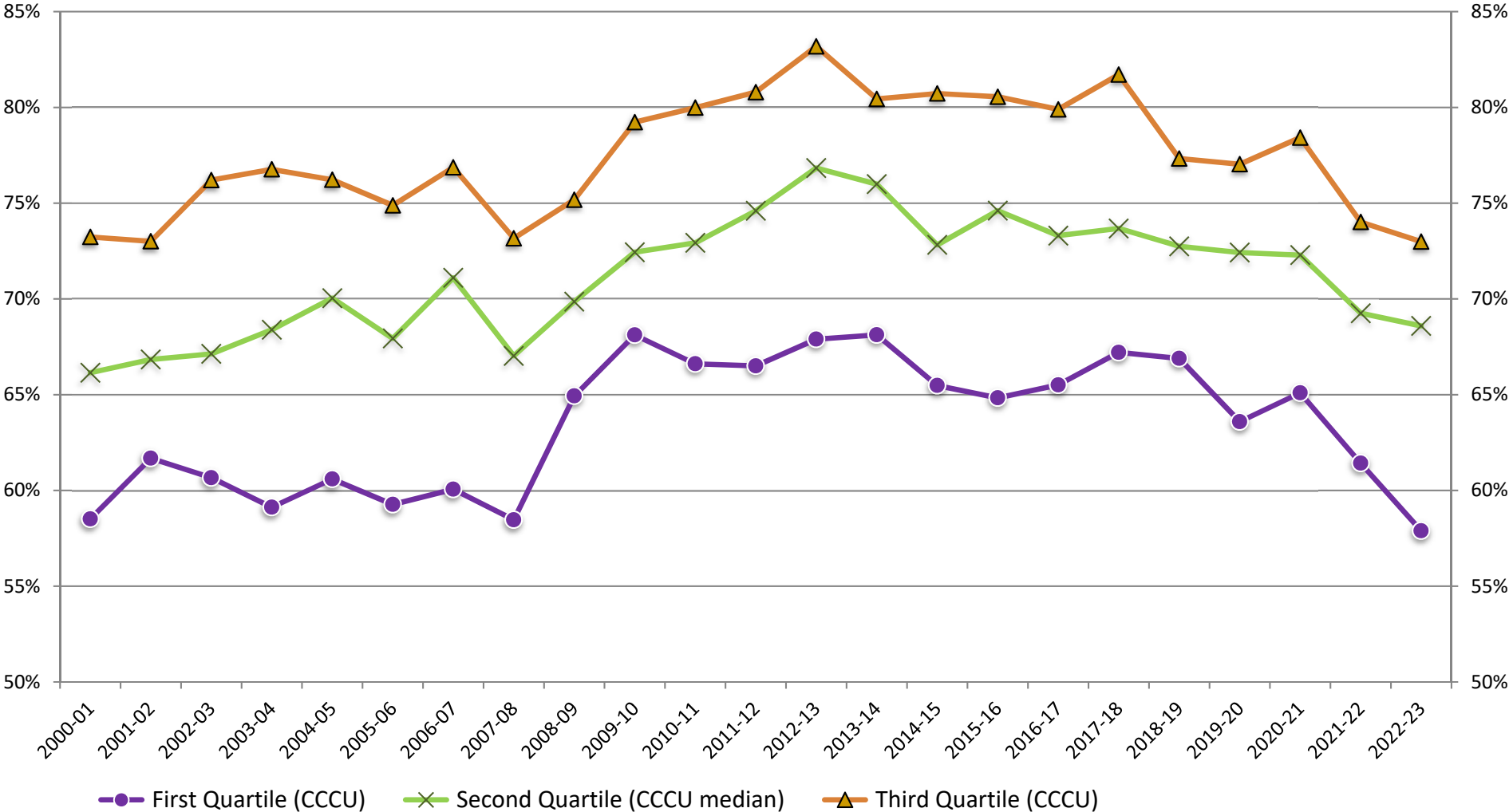
NACUBO Discount Rates in CCCU Schools

Traditional Undergraduate Programs

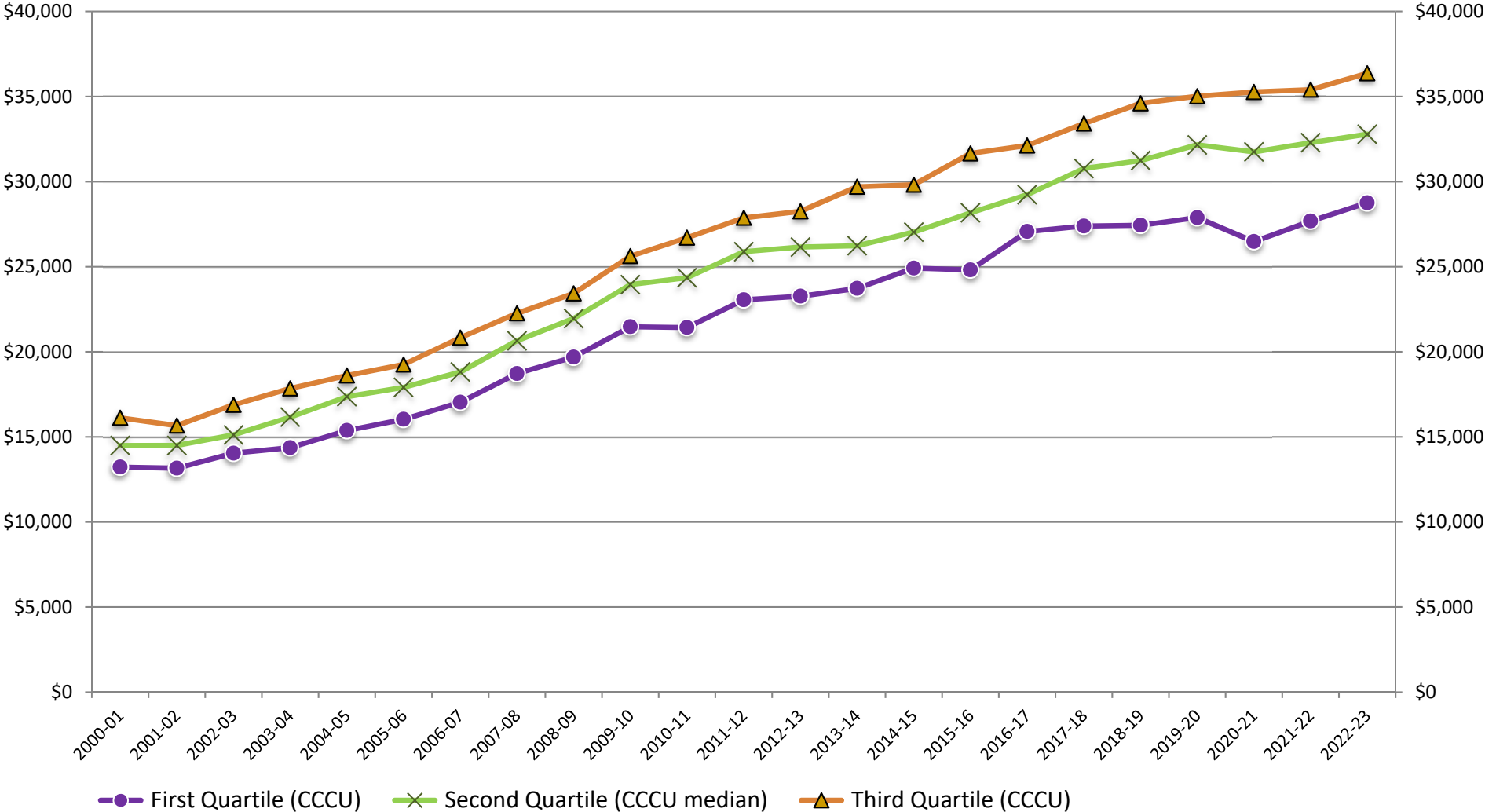
(2023-24 data is estimated)



Percent of Students who are Needy in Traditional Undergraduate Programs



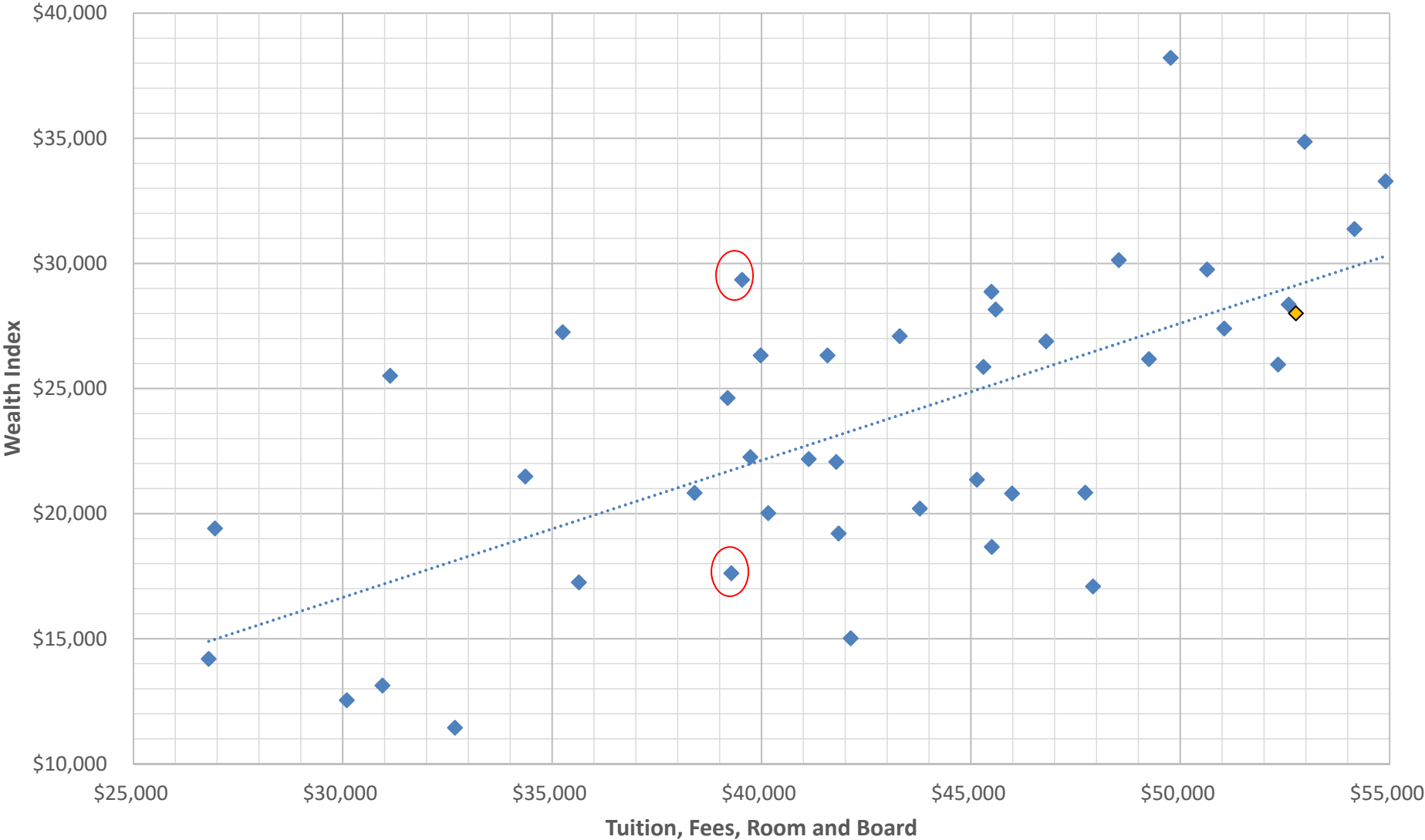
Average Need per Needy Student in Traditional Undergraduate Programs



Price compared with Family Wealth

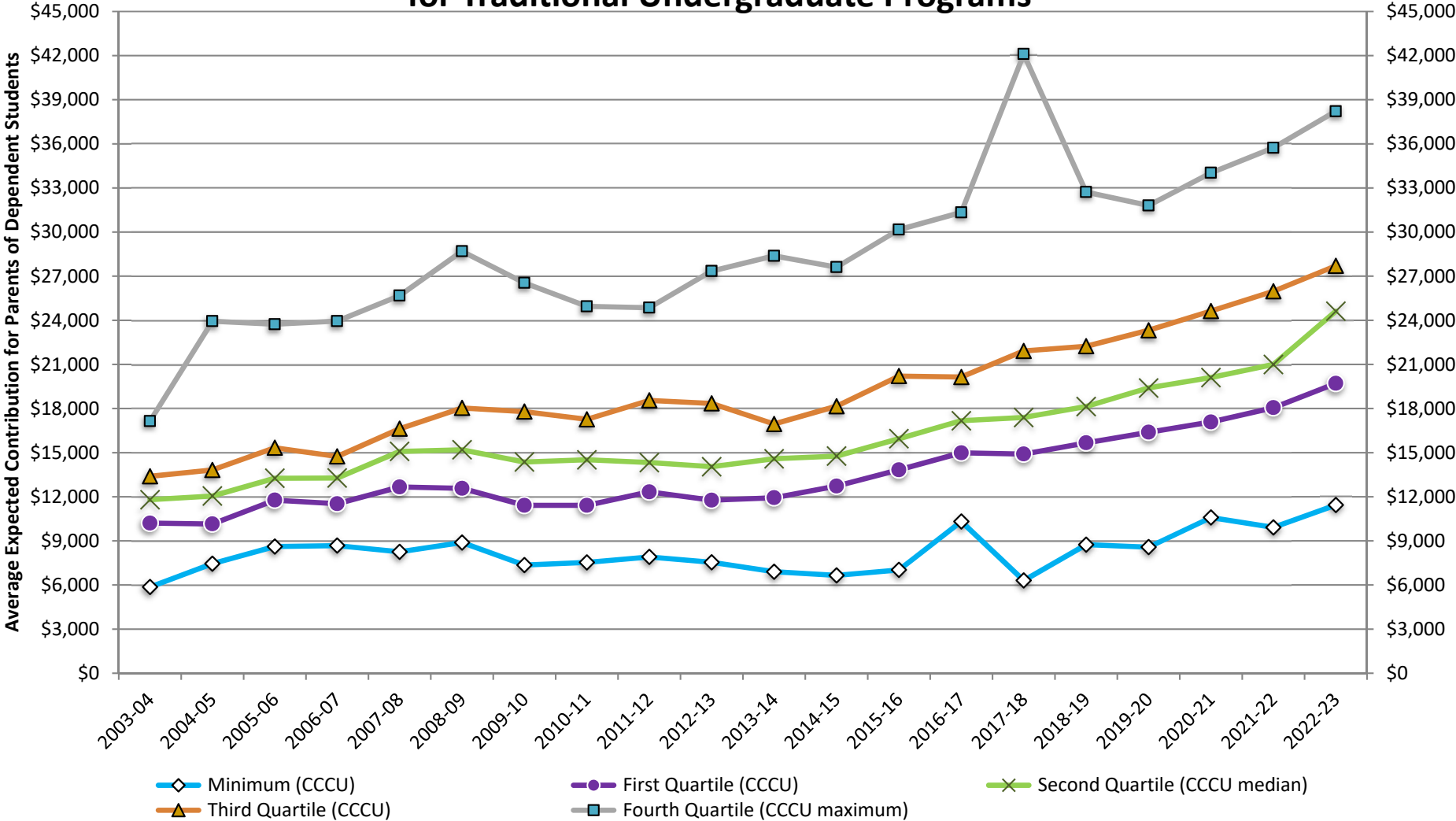
- The "wealth index" is an approximate measurement of expected parent contribution from non-independent student families (whether or not they show need).
- A positive variance means that, compared to other reporting schools, families are wealthier than the norm.

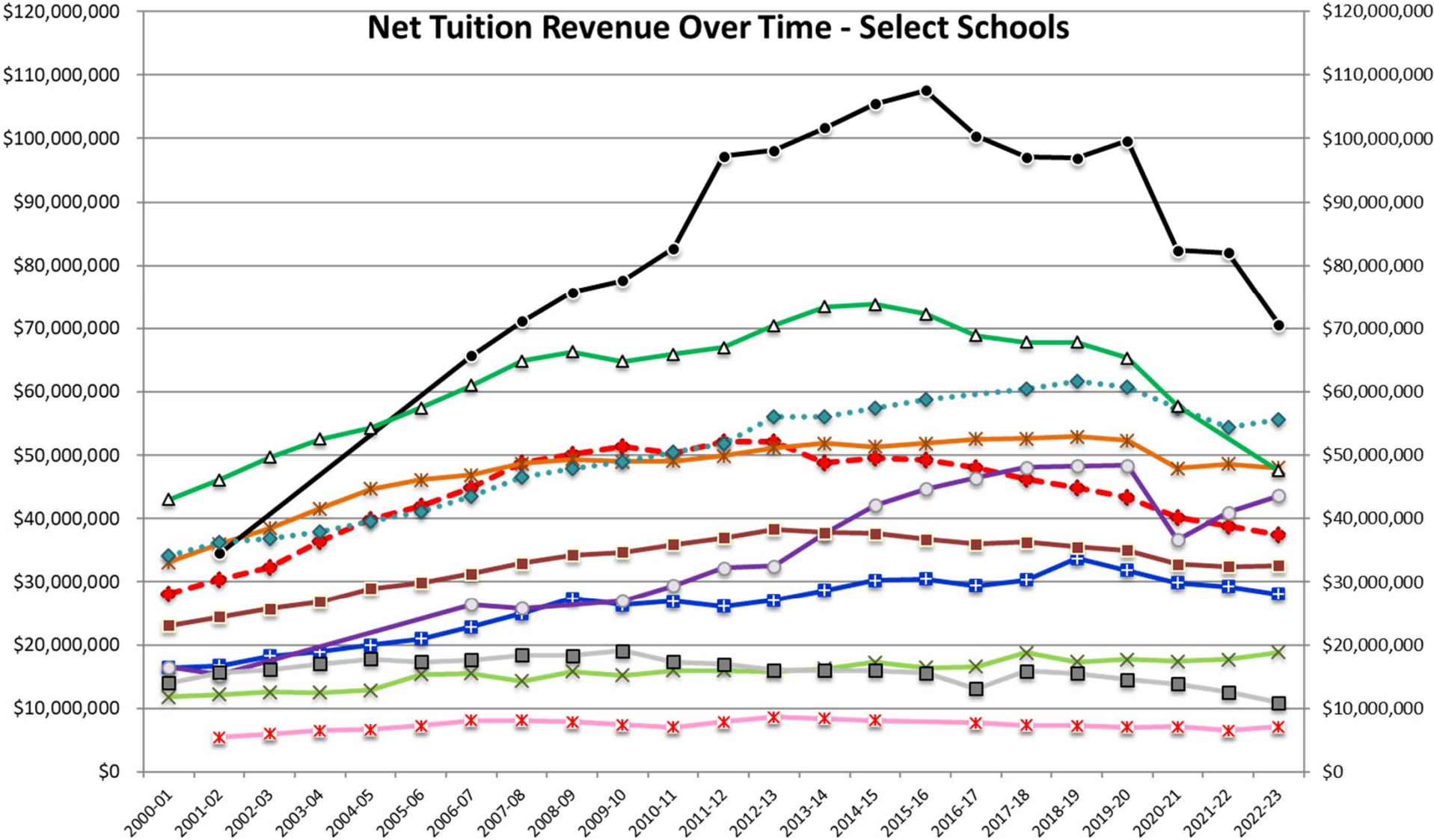
Price Compared with Family Wealth: 2022-23

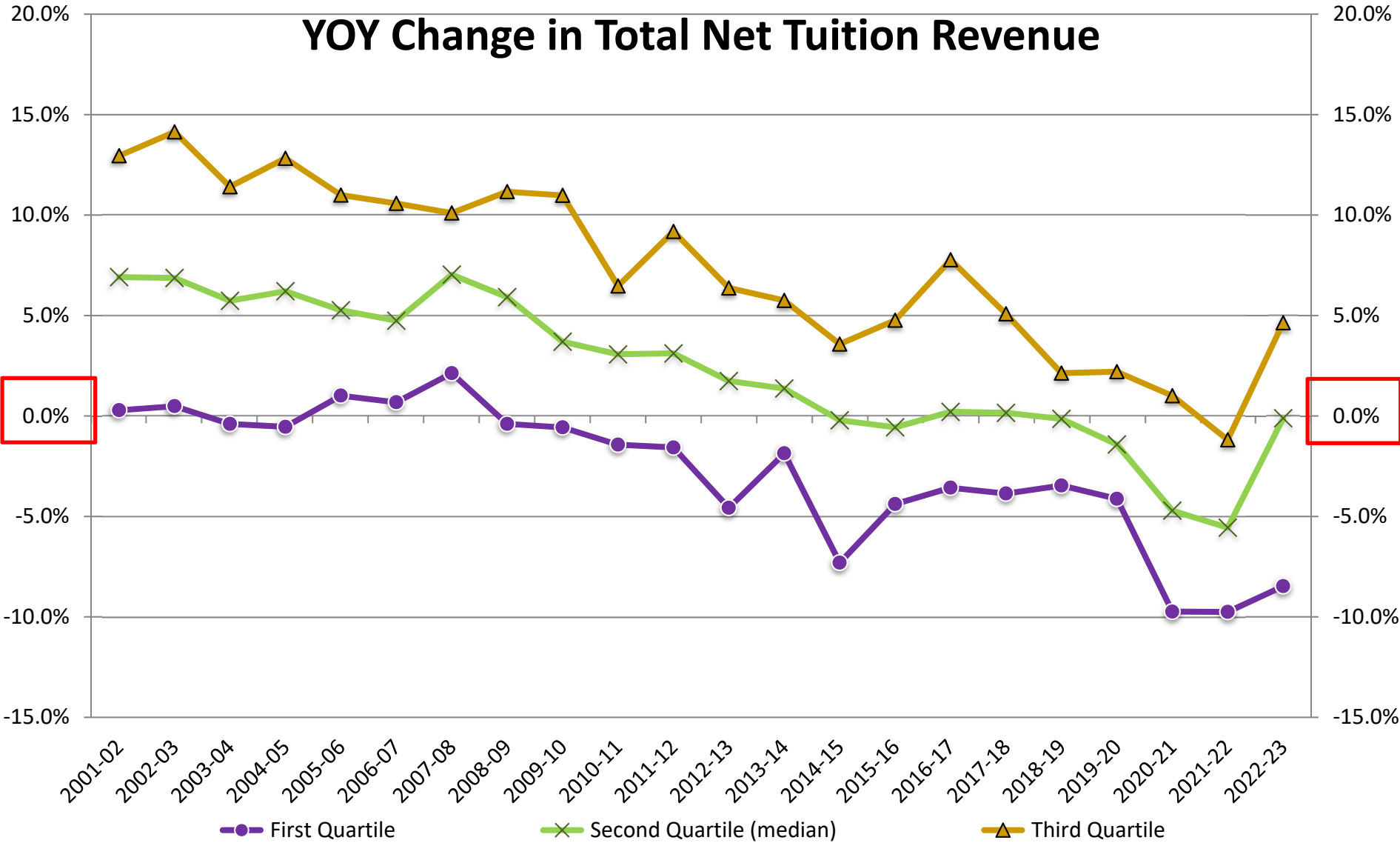


Family Ability to Pay (Wealth Index)

for Traditional Undergraduate Programs



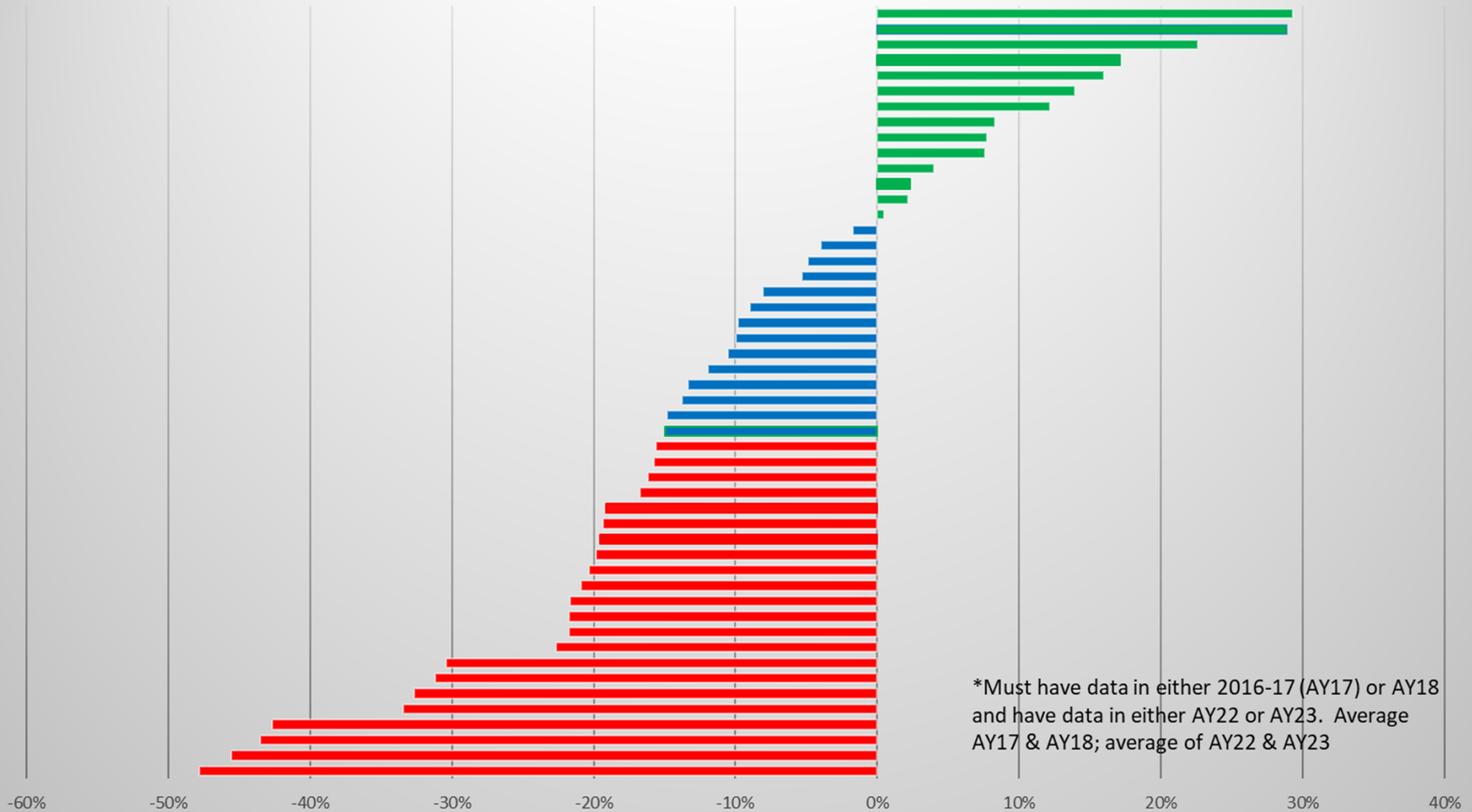




Part 4: Financial Health Trends



Percent Change in Net Tuition Revenue from AY17-AY18 Avg to AY22-AY23 Avg For 50 responding schools*



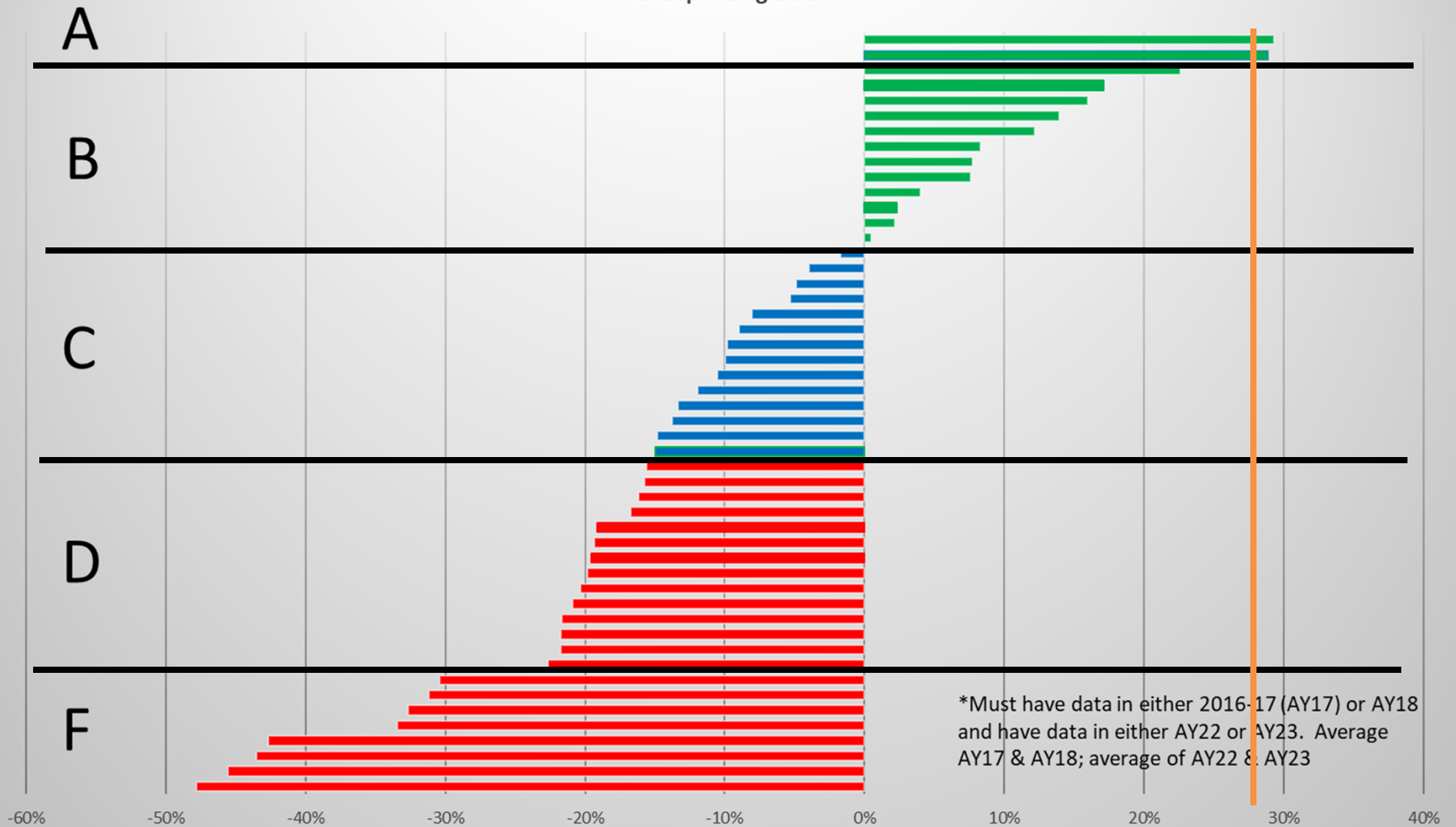
*Must have data in either 2016-17 (AY17) or AY18 and have data in either AY22 or AY23. Average AY17 & AY18; average of AY22 & AY23



Ideal Scenario for a Financially Thriving School

- Year over Year Increase in Net Tuition Revenue equal to Inflation + “1% to 1.5%”
(Bethel CFO circa 1990's)
- This would result in an NTR increase of 28% from 2018 to 2023.

Percent Change in Net Tuition Revenue
 from AY17-AY18 Avg to AY22-AY23 Avg
 For 50 responding schools*

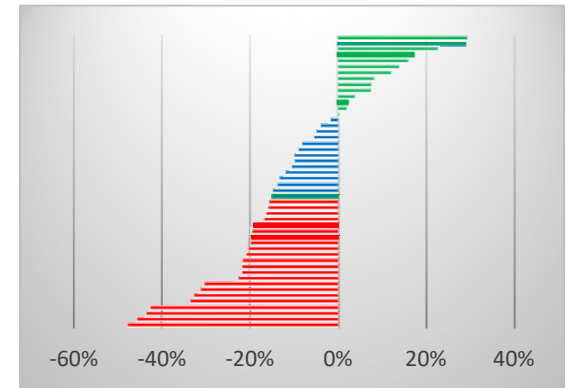


*Must have data in either 2016-17 (AY17) or AY18 and have data in either AY22 or AY23. Average AY17 & AY18; average of AY22 & AY23



Change in Key Indicators of Institutional Financial Health at CCCU Institutions: Avg AY17-AY18 to Avg AY22-AY23

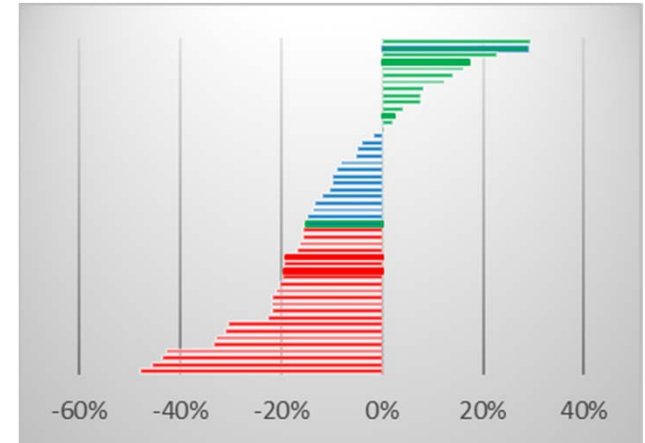
Grouped by Change in Net Tuition Revenue (NTR) from Traditional Undergraduate Programs



	NTR Increased	NTR Decreased <15%	NTR Decreased 15+%
Total Net Tuition & Fee Revenue (T&F Revenue – Unfunded IGA)	12.3%	-9.4%	-26.3%
# Schools in comparison	14 Schools	14 Schools	22 Schools
Tuition & Fees (sticker price)	18.0%	15.5%	10.1%
Enrollment (FISAP definition)	10.5%	-7.6%	-18.9%
Families' ability to pay	23.1%	25.8%	28.9%
Unfunded Discount Rate	5.5%	18.5%	19.6%
Net Price paid per Student (TFRB – total gift aid)	19.4%	7.0%	3.1%

AY17 = 2016-2017

Unfunded Discount Rate - Detail



Change in Net Tuition Revenue at Selected Schools	Number	Average Unfunded Discount Rate: 2016-17 to 2017-18	Average Unfunded Discount Rate: 2021-22 to 2022-23	Unfunded Discount Rate Point Change: Avg AY17:AY18 to Avg AY22:AY23
Positive Net Tuition Revenue Change	14	41.0%	43.4%	2.4
NTR Declined by 1-15 percent	14	41.6%	48.9%	7.3
NTR Declined by more than 15 percent	22	42.4%	49.3%	6.9

Aggregate NTR Summary

- Schools whose aggregate net tuition revenue increased from Avg AY17-AY18 to Avg AY22-AY23 were more likely to...
 - constrain growth in unfunded discount rate, and
 - pass along a greater percent of tuition increases to students and families...
- than schools whose aggregate net tuition revenue declined over the same period.

“Resist the urge to discount your way out of financial distress.”

Customized Presentation & Consultation Options

- Survey data available to participants – no cost
 - Email s-holm@bethel.edu and request the Excel file which includes all responses to 25th Annual Survey.
- Customized presentation available
 - PowerPoint includes longitudinal slides for your school and up to 4 additional peer institutions
 - Cost is \$300. Email jeff-olson@bethel.edu.
- Consultation also available for a fee
 - Two-hour Zoom presentation of your customized data to your leadership team, office team, etc. Price for webinar is \$600 (includes custom slide deck). Contact Dan Nelson for details (dc-nelson@bethel.edu)

Questions?

- Contact Dan Nelson or Jeff Olson if you have specific questions
 - dcnelson@bethel.edu
 - jeff-olson@bethel.edu
- Email the CCCU financial aid administrators e-list to foster a broader conversation

