



BOWLING GREEN STATE UNIVERSITY

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*Office of the President*

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October 14, 2015

John Carey  
Chancellor  
Ohio Department of Higher Education  
25 South Front Street  
Columbus, OH 43215

Dear Chancellor Carey:

Bowling Green State University has completed its plan designed to provide all in-state, undergraduate students the opportunity to reduce the student cost of earning a degree by five percent. The plan is consistent with the mission and priorities of BGSU and appropriate for a variety of student scenarios and family circumstances. The BGSU Board of Trustees approved this plan at the September 18, 2015 meeting. Developing the plan was a very worthwhile effort for the University.

I am pleased to present this plan for your review. Should any further information be needed, please contact me. I look forward to working with you as Bowling Green State University implements the plan.

Regards,

A handwritten signature in cursive script that reads "Mary Ellen Mazey".

Mary Ellen Mazey, Ph.D.  
President

Enclosure



## MEETING THE 5% CHALLENGE

Bowling Green State University

House Bill 64 Section 369.600 requires the Board of Trustees of each state institution of higher education to develop and implement a plan to provide all in-state, undergraduate students the opportunity to reduce the student cost of earning a degree by five percent.

Approved by the Board of Trustees  
September 18, 2015

## BOWLING GREEN STATE UNIVERSITY Meeting the 5% Challenge

### Overview

Bowling Green State University takes pride in its commitment to providing an excellent and affordable education. Although the cost of higher education has outpaced inflation, earning a college degree continues to be highly valued as an investment in the future. The 2014 BGSU First-Year Student Questionnaire posed the following, “How important were each of the following in your decision to attend college in general?” Students responded “very important” *to prepare for a professional career (92%); it is now necessary to have a college degree (79%); and to be able to get a better job (78%).* Attending college results in students’ increased knowledge of the world in which they live, an awareness of self and others, appreciation for differences, and career opportunities that would not be available without the education, experience, and credentials that go along with a bachelor’s degree.

During the past three years, BGSU has focused on the strategic alignment of resources with recruitment, enrollment, and retention goals to support student success and degree completion. BGSU understands that students and families want and expect a significant return on their investment and that it is our institutional responsibility to provide opportunities to reduce the costs of earning a degree – without compromising value or a student’s educational experience. Although each of the opportunities below applies to specific groups of students, they represent our current and future commitments to making a BGSU degree more affordable.

### Total Cost of Attendance at Bowling Green State University

Please provide a breakdown of average tuition, fees, room, board, textbooks, etc., for a full-time student living on campus.

Type of Cost: One Semester (Fall 2015 or Spring 2016, main campus, living in residence hall). Cost of Attendance figures used in the calculation are the same used in the determination of eligibility for need-based aid. Students are required to live on campus for the first two years (with few exceptions).	Average Cost (Dollar Amount)
Instructional Fees (12-18 credit hours)	\$4548
General Fees (same for 12 or more credit hours)	747
Loan origination fee	20
Administrative fees*	117
Housing (double occupancy residence hall)	2660
Meals (minimum meal plan)	1588
Books	510
Transportation	572
Personal/miscellaneous	1299
<b>Total for one full-time semester:</b>	<b>\$12,061</b>
<b>Total cost for eight full-time semesters at current rate:</b>	<b>\$96,488</b>

*\*Administrative fees charged to full-time undergraduates (\$117) include registration fee (\$8), legal fee (\$9), green (\$5), facility (\$60), career services (\$60), and counseling (\$11)*

### Options for Reducing Costs

The options and calculations detailed within this document represent efforts to reduce the cost of earning a degree by providing flexible programs to meet student needs, enhanced advising practices that include predictive analytics and improved advisor networks, and increased student awareness of the opportunities provided to make a BGSU degree more affordable.

**(1) Reducing the credit hours required to complete an associate or baccalaureate degree offered by the institution**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
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*Initiative: As a component of its institutional plan for academic program review, BGSU will identify the number of credit hours/courses required for each bachelor's degree offered and identify programs that could be reduced to 120 credit hours, with the exception of programs that require more than 120 hours due to standards for professional practice, state licensure, accreditation, or credentialing.*

- *Using the average total number of credit hours earned upon graduation for each degree program, BGSU has identified the programs that have produced the largest number of graduates and the largest number of credits completed (in excess of what is required) upon graduation.*
- *Using the Student Success Collaborative<sup>1</sup> (SSC), advisors will monitor each student's progress (time) to degree (class schedule, grades earned, risk factors, path to graduation) to ensure students are enrolled in the appropriate courses and on track to graduate.*

**(2) Offering a tuition discount or rebate to any student that completes a full load of coursework, as determined by the board of trustees ("Tuition" means the instructional and general fees charged by a state institution of higher education.)**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
BGSU charges the same rate for 12 – 18 credit hours, providing a “discount” for students who enroll in 13-18 credit hours. A surcharge of \$200 is added for each credit hour above 18. Students who take 13-18 credit hours pay the same for tuition and fee expenses as students with 12 credit hours. The more credit hours the student takes in any given semester, the lower the average per-credit cost:	If a student registers for 18 credit hours (instead of 12) in any given semester:  \$441-294=\$147 per credit savings \$147x18=\$2646 each semester of 18 credit hour enrolment	Most students do not progress through their degree plans by taking 18 credit hours each semester. The following calculations are based on 2 and 3 semesters of 18 credit hour enrollment:
12/\$5295, average of \$441 per credit		2 semesters at 18 credits:
15/\$5295, average of \$353 per credit	\$2646x2	\$5292/\$96,488=5.48%
16/\$5295, average of \$330 per credit	semesters=\$5292	
17/\$5295, average of \$311 per credit	\$2646x3	3 semesters at 18 credits:
18/\$5295, average of \$294 per credit	semesters=\$7938	
19/\$5295 +\$200, average of \$289 per credit		\$7938/\$96,488=8.22%

<sup>1</sup>The Student Success Collaborative is a technology-based solution that uses predictive analytics to focus academic advisors on the students who could most benefit from their advice and coaching.

**(3) Offering a tuition discount, rebate, or reduced tuition option to students enrolling in a summer semester or quarter** ("Tuition" means the instructional and general fees charged by a state institution of higher education.)

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
BGSU currently does not offer a discount specifically for summer courses. However, students who enroll in distance (online) programs or ( <b>100%</b> online) eCampus programs benefit from the cost differential associated with the reduced general fees (\$15 per credit hour for distance/eCampus vs. \$62.25 per credit hour for on campus students).	15 credit hours 15 x \$62.25 = \$747 general fees 15 x \$15 = \$180 general fees \$747-\$180=\$567 difference 8 semesters x \$567= <b>\$4536</b>	\$4536/\$96,488 = <b>4.70%</b>  Based on cost difference of general fees only

*Initiative: BGSU will review the feasibility of reducing the cost of tuition (instructional fees) for summer to provide the incentive/opportunity for students to catch up or work ahead on fulfilling their degree plans. Using data provided by the Student Success Collaborative and u.Direct’s four-year degree planner, we can identify the courses that students need in order to make progress during the summer. University leadership will use this data to schedule the specific summer courses students need to graduate.*

**(4) Offering online courses or degrees**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
Increase number of programs offered entirely online: <ul style="list-style-type: none"> <li>BGSU currently offers online degree completion programs in Fire Administration (BS) and Learning Design &amp; Technology (BS).</li> <li>Additional degree completion programs in development include BSBA (Spring 2015), BS Quality Systems (Fall 2016), and BS Allied Health (Fall 2016).</li> <li>The cost of an online degree completion program (two years) compared to the same two years as a on the main campus is calculated on the difference between four full-time semesters of traditional courses, main campus, living in residence halls vs. four semesters of online courses, off campus housing and meals plus reduced general fees.</li> </ul>	Savings if pursuing online or blended 2-year degree completion program:  \$12,061x4 = \$48,244 \$11,203x4 = \$44,812 \$48,244-\$44,812 = <b>\$3,432</b>  COA for degree completion program includes allowance for room and meals based on BGSU’s cost of attendance budgets used to determine need-based financial aid eligibility.	\$3,432/96,488 = <b>3.5%</b>

**(5) Reducing the cost of textbooks using cost-saving measures identified and implemented by the board of trustees**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
<p>a. University Libraries purchased a total of 42 textbooks for \$5000 (average \$119) for the most popular undergraduate courses, with priority given to courses with highest enrollment (993) and courses with highest-cost texts (\$243). All of the books are on reserve in the Jerome Library and are available for 2, 24, or 72 hours as determined by the faculty member. A total of 8,884 students are enrolled in (multiple sections of the) 42 courses offered Fall 2015.</p>	<p>Students who take advantage of using a book on reserve for one of their 5 courses, save 1/5 of the \$510 allocated in the cost of attendance, and would save an average of \$102 per semester, or <b>\$816</b> over 8 semesters.</p>	<p>\$102x8 = \$816. \$816/\$96,488 = <b>.84%</b></p>
<p>b. BGSU offers students a variety of options for textbooks, linked directly from the online schedule of classes. Depending on the book selected by the instructor, the student could pay \$0 for open source textbook; publisher's price for a new book; rent at a discount (over new) for used from multiple sellers; buy direct from Amazon, Barnes &amp; Noble, or other retailer; rent a new textbook; or purchase access to an eBook for the semester.</p>	<p>Students who use textbook alternatives (rentals, online, open source) to reduce the cost by one-half could save \$255 per semester, based on the COA.</p> <p>A review of texts for PSYC 1010 General Psychology texts for one class yielded 41 different options ranging from \$219 <i>like new</i> (mail order) to \$16.92 used from Amazon.</p>	<p>\$255x8=\$2040 <b>\$2040/96,488=2.11%</b></p>

*Initiative: During the summer of 2016, BGSU is piloting a development workshop to help provide faculty with information about wide variety of textbook/course material options, with emphasis on the use of open source (free) textbooks.*

**(6) Incorporation of remediation in the coursework and curriculum of credit-bearing courses**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
Revise current fee structure for remedial Mathematics Courses	TBD	

*New students complete the placement exam during new student orientation and gain access to guided Mathematics remediation lessons online at no charge during the summer, in preparation for fall classes. Students then repeat the placement exam when they return prior fall classes; and possibly skip 1, 2, or 3 remediation levels and enter a college-level Mathematics course.*

*Initiative: Students who place into developmental Mathematics courses are matched with the appropriate course of study in the Math Emporium, where they work through modules with the support of a team of instructors to gain competency in one module (and pass the exam) before moving on to the next. If the student does not earn at least a “C” in each module, he must register (and pay) to work through the module again and pass the exam before advancing to the next course in the sequence. As a potential cost savings to the student, BGSU will assess the feasibility of a model where students will pay once for each developmental Mathematics courses once, and allow students to retake each module and exam, without additional charge, until the student passes the exam and proceeds to the next course.*

**(7) Offering a fixed rate of instructional and general fees for any additional credits taken by students above a full course load, as determined by the board of trustees**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
BGSU is one of the Ohio public universities that charges the same amount for instructional fees (tuition) for 12-18 credit hours (2014-2015). Minimum full-time for need-based financial aid and scholarships is 12 credit hours. However, a 12-credit hour per semester course load will not lead to a degree in four years (8 semesters). If a student completes an average of 15 credit hours per semester, she will have earned 120 credit hours, less than the 122-125 credits to earn a bachelor’s degree. If a student completes all of the credits beyond 120 during fall/spring enrollment, he/she can save the cost of enrolling for an additional (9 <sup>th</sup> ) semester to complete the required remaining coursework.	Cost of off-campus housing plus tuition for part-time enrollment for a 9 <sup>th</sup> semester to facilitate degree completion:  Room and Meals \$3890 Books and Supplies 510 Transportation 888 Personal/Misc 1571 6 credit hours* 2647 <b>\$9506</b>  <b>\$9506+\$96,488=\$105,994</b> = cost of 8 semesters + 1 semester at 6 credits  *6 credits used as an example	\$96,488/\$105,994= <b>8.97%</b>

**(8) Offering fast-track degree completion programs**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
a. Three-year degrees: BGSU currently has 90+ different three-year degree pathways available to students who enter BGSU with 30 credits of transferable and acceptable coursework.	One academic year <b>\$24,122</b>	<b>25%</b>
b. Prior Learning Assessment (PLA): portfolio review maximum of 30 credit hours (\$70 per course)	Students who earn 30 credit hours via PLA could save the equivalent of two full-time semesters/one academic year, minus the cost of 30 credits granted via PLA, $\$24,122 - (10 \text{ courses} \times \$70 = \$700) = \mathbf{\$23,422}$ .	$\$23,422 / \$96,488 = \mathbf{24.27\%}$
c. Credit by Examination/Validation: Students must be enrolled for minimum of two credits during the semester (\$80 per credit)	Students who earn 15 credit hours via Credit by Examination could save the equivalent of one full-time semester, minus (15x\$80 for the Credits by Exam) and the cost of 2 credit hours. $\$24,122 - (\$1200 + \$1046) = \mathbf{\$21,876}$	$\$21,876 / \$96,488 = \mathbf{22.67\%}$
d. College Level Examination Program (\$90 per credit)	Students who earn 15 credits via CLEP can save the equivalent of one full-time semester, minus the CLEP fee (15x\$90) = $\$24,122 - \$1350 = \mathbf{\$22,772}$	$\$22,772 / \$96,488 = \mathbf{23.6\%}$

*Initiative: As BGSU's military veteran and active duty population grows, the review of Joint Service Transcripts will become more important in considering applicable transfer credit as a result of students' military experience, coursework, and training. The opportunity for a second-level review by Nontraditional and Military Student Services in association with the American Council on Education's guidelines could ensure that students are awarded all applicable credit for which they are eligible.*

**(9) Eliminating, reducing, or freezing auxiliary fees** ("Auxiliary fees" mean charges assessed by a state institution of higher education to a student for various educational expenses including, but not limited to, course-related fees, laboratory fees, books and supplies, room and board, transportation, enrollment application fees, and other miscellaneous charges. "Auxiliary fees" do not include instructional or general fees uniformly assessed to all students.)

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
<i>Each year, BGSU undertakes a comprehensive review and analysis of all auxiliary fees charged to students. The review includes the purpose of the fee, the total funds/revenue generated by the fee, how the funds were utilized, and the year-end fund balances. Based on the outcomes – including how the fees specifically enhanced students' overall academic experience – fees may be reduced, repurposed, or eliminated. BGSU will continue this annual review to ensure that all auxiliary fees are used for their intended purpose and they add value to the BGSU experience.</i>		

**(10) Increased participation in the College Credit Plus program**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
<b>Increase College Credit Plus class offerings –</b>		
• Students who complete 15 credit hours (one semester) prior to enrollment	<b>\$12,061</b>	$\$12,061/\$96,488=$ <b>12.5%</b>
• Students who complete 30 credit hours (two semesters) prior to enrollment	<b>\$24,122</b>	$\$24,122/\$96,488=$ <b>25%</b>

*In order to promote participation in College Credit Plus, BGSU has adjusted the minimum high school GPA requirement for participation from 3.25 to 3.0 effective for Spring 2016 (January 2016).*

*Initiative: In order to decrease time-to-degree, BGSU will investigate the feasibility of incentivizing College Credit Plus students who complete 30+ credits prior to enrollment at BGSU **and** qualify for BGSU freshman scholarships.*

**(11) Offering programs to reduce or eliminate the need for remediation coursework**

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
See (6) above		

**(12) Other options offered by the institution**

BGSU is investing financial and human resources to significantly reduce the cost of earning a degree by helping students to focus on degree attainment and by providing intentional and structured assistance, interventions, and programming to support them in the process. Students who enter BGSU undecided about a major or unsure about career direction are more likely to change majors, accumulate credits beyond what is required, and extend their time in college before earning a degree. To address these challenges, BGSU has implemented a variety of support and intervention/engagement programs to help students gain major and career focus early in their BGSU careers.

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
a. Implementation of a technology-infused advising system, enhanced by combining a centrally coordinated, de-centrally delivered model, incorporating sophisticated tools, predictive analytics, advisor training, and engagement to provide students with a continuum of support and feedback throughout their undergraduate experience	Through implementation of specific advising initiatives, we anticipate that students will save time, expense, and in some cases, the opportunity costs of an additional 6-15 credits	$\$12,061/\$96,488=$ <b>12.5%</b>

<ul style="list-style-type: none"> <li>• Use u.Achieve to help students identify quickest paths to graduation given a specific major and suggests alternate majors for timely degree completion</li> <li>• Use u.Direct to create 4-year degree maps for the top 30 majors to layout general education courses, major requirements, and optimal course sequencing to minimize time-to-degree; also leverages technology to predict what courses students need – to build course offerings and schedules to enhance progress and timely degree completion</li> <li>• Leverage the Student Success Collaborative technology to monitor academic activity, evaluate progress toward degree, and engage students in the advising process – especially students at risk</li> <li>• Implement the career-focused Deciding Student Program, including interest inventories, specialized workshops, and enrollment in UNIV 1310 Career and Life Planning, a career exploration and decision-making course</li> <li>• Continue comprehensive efforts to ensure students declare a major by 45 credits</li> <li>• Campus-wide efforts to encourage students to complete least 15 credit hours per semester (47% main campus students take 13-15 hours)</li> <li>• Hiring of additional advising staff to meet the specific needs of 1<sup>st</sup> and 2<sup>nd</sup> year students</li> </ul>	<p>beyond what is required for a degree. This could result in a reduction of one full semester of enrollment for the student to complete their degree.</p> <p>One semester of full-time enrollment = <b>\$12,061.</b></p>
<p>b. Compiling data from multiple institutional sources, we can evaluate information on each students' courses completed, change of major/college, credit earned prior to enrollment, and other factors to illustrate the actual cost to the student and the potential impact BGSU can have on reducing the cost of an undergraduate degree.</p>	<p>A Bachelor of Arts in History requires a minimum of 122 credit hours. The 26 students who most recently completed the program averaged 4.42 years to complete the degree and had 139.46 credits upon graduation, or 17.46 more hours than the minimum required. 17.46 credits, the approximate equivalent of an additional full-time semester, have an associated cost of attendance of <b>\$12,061.</b></p> <p style="text-align: right;">\$12,061/\$96,488= <b>12.5%</b></p>

c. Develop clear pathways for transfer between Ohio's two-year colleges and BGSU including dual transcription where possible	Pathways will be established with the three community colleges that are the largest enrollment drivers for BGSU	
d. Expand the Firelands Pathway option to provide Firelands students the opportunity to benefit from a residential campus experience at a reduced cost	The program is designed for students who have not had the full preparation to be successful in college. The program provides students with the opportunity to begin their students within Firelands College, which has a tuition rate significantly less than the BG campus.	COA with first year in Firelands Pathway is \$92,010. \$96,488-92,010= \$4478 \$4478/\$96,488= <b>4.64%</b>
e. Increase the minimum number of credit hours students in the University Program for Academic Success program (UPAS) are expected to enroll (15) and complete (12)	This will provide an incentive for these students to complete their degree in a more timely fashion and thus reduce their total cost of education.	
f. Increase the number of credit hours required to maintain eligibility for academic scholarships from 27 to 30 per academic year	This will provide an incentive for these students to complete their degree in a more timely fashion and thus reduce their total cost of education.	

**Options offered in previous academic years:**

Please be sure to quantify savings as they roll forward into the current academic year. *(For instance, a tuition freeze last year would result in \$X and Y% cost avoidance to students in this academic year).* Add additional fields and details as necessary.

**(13) Academic Year 2013-2014**

In 2013-2014, BGSU held its increases for room and meals to \$90/2.2% (of total room and meals), below the average of the other four-year public institutions in Ohio (4.2%) and second lowest increase behind University of Cincinnati, \$60/1.2%.

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
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**(14) Academic Years 2014-2015 and 2015-2016**

In 2014-2015, BGSU held instructional (tuition) and general fees, as well as room and meal plans at the previous year rates. Forgoing the planned 2% increase in tuition and fees and 3% increase in room and meal plans resulted in an average calculated student savings of \$220 per semester.

In the 2015-2016 year, instructional and general fees were maintained at the 2013-2014 rate, a savings of \$106 per semester. Additionally, the \$45 application fee was waived in 2015-2016 for 3500 applicants who demonstrated financial need.

Option offered by the institution	Cost savings to student (Dollar Amount)	Percentage of total cost of attendance
2014-2015 Instructional and general fees, plus housing, and meal plan rates were maintained at the 2013-2014 rates	\$220 per semester X8= <b>\$1760</b>	\$1760/\$96,488= <b>1.8%</b>
2015-2016 Instructional and general fee rates were maintained at the 2013-2014 rates	\$106 per semester x8 = <b>\$848</b>	\$848/\$96,488= <b>.87%</b>

**Total Possible Cost Savings for Students** – Please see Item 15 below.

Cost savings to student (Dollar Amount)	Percentage of total cost of attendance

**(15) Leveraging Opportunities to Save on the Cost of a BGSU Degree**

The opportunities for savings in this document are appropriate for a variety of student scenarios and family circumstances. Therefore, it is unlikely that students will avail themselves of *all* of the opportunities described. Provided below are two realistic examples that demonstrate how informed choices and careful planning can result in significant savings in the cost of earning a bachelor’s degree from Bowling Green State University.

**Example 1**

- 15 credits via College Credit Plus
- 50 Credits at Community College
- 60 Credits at BGSU Bowling Green

Action	Savings	Percent Savings
Takes five College Credit Plus dual enrollment courses in high school.	Earns 15 plus college credits which also count toward meeting the requirements of obtaining a high school diploma. Saves <b>\$12,061</b> plus one semester of time (4 months)	\$12,061/ \$96,488= <b>12.5%</b>
Starts college at a community college* and earns an Associate’s degree, works, and then transfers to BGSU to complete a bachelor’s degree.	Completes an Associate’s degree at community college. Saves the cost differential between three semesters at BGSU living on campus (\$12,061x3 =) \$36,183 minus 3 semesters living at home and attending community college	\$22,212/\$96,488 = <b>23%</b>

(Owens Community College used for this example.)	$(\$4,657 \times 3 =) \$13,971 = \mathbf{\$22,212}$	
Takes 18 credit hours for three semesters at BGSU and two online summer courses from home. Eliminates one entire semester of full-time enrollment.	Savings is calculated based on cost of one full-time semester (\$12,061) minus cost of tuition and fees for one 3-credit online course plus books (\$1332+\$102) taken after sophomore and junior years while living at home (x2=) \$2868 $\$12,061 - \$2868 = \mathbf{\$9193}$	$\$9193 / \$96,488 = \mathbf{9.25}$
<b>Total</b>		<b>\$43,466</b> <b>45%</b>

**Example 2**

- Associate's Degree at BGSU Firelands
- Complete Bachelor's at BGSU Bowling Green

Action	Savings	Percent Savings
Completes Associate's degree at BGSU Firelands regional campus in two years	Four semesters at BGSU Firelands while living at home = $\$7823 \times 4 = \$31,292$ . Four semesters at BGSU Main Campus ( $\$12,061 \times 4 = \$48,244$ ) $\$48,244 - \$31,292 = \mathbf{\$16,952 \text{ savings for 2 years}}$	$\$16,952 / \$48,244 = \mathbf{35\% \text{ savings for first two years}}$
Completes Bachelor's degree at BGSU Main Campus	$\$31,292 \text{ (Firelands)} + \$48,244 \text{ (Main Campus)} = \mathbf{\$79,536}$ . $\$96,488 - \$79,356 = \mathbf{\$16,952}$	$\$16,953 / \$96,488 = \mathbf{17.56\% \text{ savings in cost of bachelor's degree.}}$