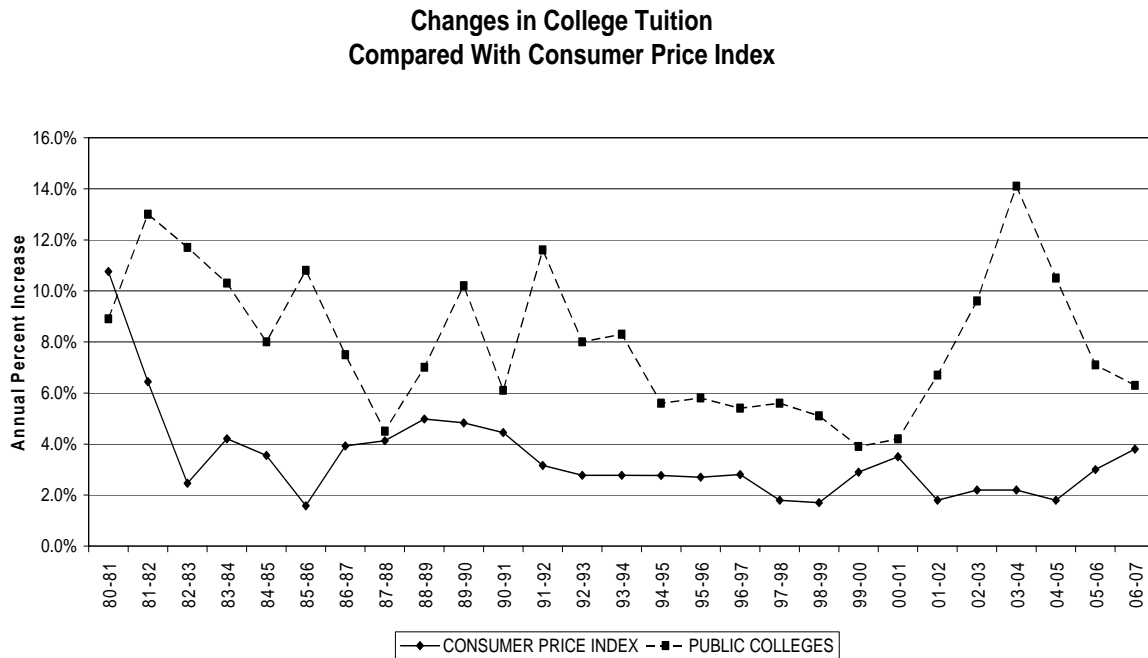


2.0 TUITION AND FEES

2.1 National Trends



Concerns over the rising costs of attending colleges and universities have heightened in the past few years and are influencing state policies regarding tuition and fees. Since 1981-82 the average cost of attending colleges and universities has increased faster than the rate of inflation as measured by the Consumer Price Index (CPI). As indicated by the chart above, this trend strengthened markedly between 2000-01 and 2004-05 as states reduced general fund appropriations for public higher education in response to declining tax revenues. Colleges and universities increased tuition to compensate. There was considerable improvement in the last two years as the economy improved in most states, including Virginia.

Factors involved in rising costs for higher education include:

- Reduction in state general fund support,
- Faculty salaries rising faster than general inflation,
- Relative decline in federal student grant programs,
- High cost of institutionally funded financial aid,
- Migration of students from low to high cost disciplines,
- Administrative support and governmentally imposed requirements have risen,
- The need to keep pace with new technologies,
- Federal funding for research has not kept up with institutional expenditures for research,
- Program expansion, and
- New construction or renovation.

Expanding enrollments in the 1960s and 70s permitted colleges and universities to spread fixed costs and increase total expenditures (15 percent per year from 1970 to 1975) while holding per student expenditure increases to 4.0 percent annually. In the decade of the 1980s, the rate of increase in tuition did not come down as fast as the CPI because — at least in part — students were paying a larger share of the costs of their education. In the public sector, more than half of the added tuition revenue from 1982 to 2006 represents increases in the share of educational costs borne by students to compensate for decreases in state general fund support.

Virginia's tuition and fees are higher than corresponding national and regional charges. The Commonwealth's position as a high tuition state is reflected in national comparisons that rank Virginia 12th highest among the fifty states. This is an improvement from previous years when Virginia was ranked as high as 2nd. The lower ranking reflects the tuition freeze initiated by Governor Allen in 1996 and funded by the 1996 through 2001 General Assemblies.

The 1998 Acts of Assembly established the Joint Subcommittee on Higher Education Funding Policies to develop funding guidelines. The Joint Subcommittee adopted higher education funding guidelines for Virginia public institutions in December 2000. The funding guidelines for operation and maintenance of plant were developed and added to the higher education funding guidelines in 2001.

In addition, the Joint Subcommittee on Higher Education Funding Policies adopted a fund share policy of 67/33 between general fund support and tuition revenue for base funding estimates derived by the funding guidelines in 2003.

The following pages contain two tables (pages 4 and 5) and two graphics (pages 6 and 7) comparing Virginia's and JMU's positions on tuition and fees relative to national data from forty-six states. The two tables on pages 4 and 5 compare the rate of increase in undergraduate tuition and required fees, by state, for state colleges and universities for in-state (page 4) and out-of-state (page 5) students. Virginia's four-year rate of increase in 2005-06 was the 12th highest out of 46 states for in-state students and 27th highest for out-of-state students. In 1990-00 Virginia's four-year ranking was 46th out of 46 for in-state students and 46th for out-of-state students. In other words, tuition and fee increases in Virginia moderated substantially between 1995-96 and 1999-00, but have increased since then. The graphic on page 6 compares in-state undergraduate tuition and required fees for selected states. Virginia ranked 10th highest among the fifty states and \$590 above the national average. In 1995-96 Virginia was ranked 2nd.

The graphic on page 7 compares JMU's tuition and fees to those of our SCHEV peer group. JMU ranks 13th highest out of 25 peer institutions. JMU's 2006-07 tuition and required fees are \$6,290. This figure is below our peer group average of \$9,732. However, when JMU's figure is compared with the 20 other publicly funded peer institutions, it ranks 8th highest, an improvement from 7th one year ago. The public average for 2006-07, including JMU, is \$5,847.

Virginia's one-year rate of change for in-state tuition and required fees for 2005-06 was 7.8 percent. This was 0.9 percent higher than the national average of 6.9 percent. For out-of-state students, Virginia's average increase was 6.3 percent -1.5 percent below the national average of 7.8 percent.

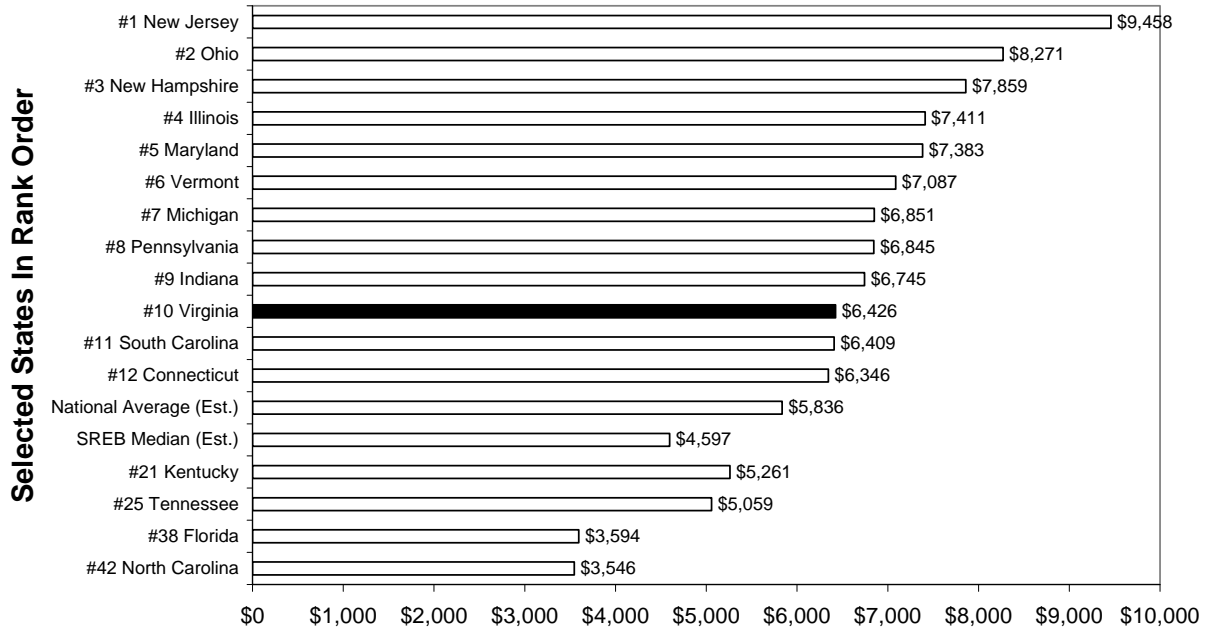
**RESIDENT UNDERGRADUATE TUITION AND REQUIRED FEES
(STATE AVERAGES) COLLEGES AND STATE UNIVERSITIES**

State	2001-02	2002-03	2003-04	2004-05	2005-06	One Year	Four Year
Alabama	3,261	3,488	3,913	4,413	4,570	3.6%	40.1%
Arizona	2,486	2,583	3,593	4,067	4,399	8.2%	77.0%
Arkansas	3,477	3,725	4,130	4,575	4,951	8.2%	42.4%
California	1,897	2,072	2,649	2,993	3,225	7.8%	70.0%
Colorado	2,511	2,704	2,765	2,951	3,212	8.8%	27.9%
Connecticut	4,172	4,556	5,149	5,630	5,925	5.2%	42.0%
Florida	2,551	2,698	2,876	3,111	3,288	5.7%	28.9%
Georgia	2,480	2,605	2,848	3,019	3,245	7.5%	30.8%
Idaho	2,732	3,060	3,350	3,610	3,936	9.0%	44.1%
Illinois	4,215	4,606	5,238	5,968	6,780	13.6%	60.9%
Indiana	3,947	4,468	4,936	5,390	6,171	14.5%	56.3%
Iowa	3,440	4,118	4,916	5,387	5,602	4.0%	62.8%
Kansas	2,424	2,593	2,946	3,285	3,538	7.7%	46.0%
Kentucky	2,897	3,205	3,644	4,189	4,813	14.9%	66.1%
Louisiana	2,577	2,608	3,020	3,260	3,399	4.3%	31.9%
Maine	3,690	3,860	4,183	4,496	4,836	7.6%	31.1%
Maryland	4,759	5,225	5,747	6,252	6,755	8.0%	41.9%
Massachusetts	3,295	4,075	4,988	5,556	5,882	5.9%	78.5%
Michigan	4,501	4,943	5,423	5,584	6,268	12.2%	39.3%
Minnesota	3,561	3,970	4,517	5,098	5,251	3.0%	47.5%
Mississippi	3,207	3,531	3,531	3,801	3,982	4.8%	24.2%
Missouri	3,436	4,127	4,562	4,941	5,112	3.5%	48.8%
Montana	3,222	3,707	3,827	4,140	4,403	6.4%	36.7%
Nebraska	2,916	3,199	3,659	3,930	4,234	7.7%	45.2%
Nevada	2,415	2,490	2,670	3,210	3,270	1.9%	35.4%
New Hampshire	5,557	5,995	6,375	6,759	7,190	6.4%	29.4%
New Jersey	5,762	6,533	7,166	7,875	8,653	9.9%	50.2%
New Mexico	2,042	2,222	2,471	2,687	2,864	6.6%	40.3%
New York	4,068	4,153	5,129	5,171	5,238	1.3%	28.8%
North Carolina	2,255	2,677	2,812	3,129	3,244	3.7%	43.9%
North Dakota	2,909	3,191	3,594	4,138	4,530	9.5%	55.7%
Ohio	5,058	5,920	6,620	7,139	7,567	6.0%	49.6%
Oklahoma	2,171	2,377	2,762	3,027	3,284	8.5%	51.3%
Oregon	3,650	4,223	4,493	4,538	4,727	4.2%	29.5%
Pennsylvania	4,969	5,532	5,820	6,103	6,263	2.6%	26.0%
Rhode Island	3,521	3,761	3,995	4,340	4,676	7.7%	32.8%
South Carolina	3,790	4,340	5,082	5,540	5,984	8.0%	57.9%
South Dakota	3,702	3,987	4,322	4,566	4,793	5.0%	29.5%
Tennessee	3,246	3,491	3,958	4,200	4,629	10.2%	42.6%
Texas	2,724	3,259	3,763	4,338	4,267	-1.6%	56.6%
Utah	2,252	2,426	2,632	2,876	3,165	10.0%	40.5%
Vermont	5,132	5,374	5,806	6,146	6,484	5.5%	26.3%
Virginia	3,841	4,417	5,023	5,479	5,906	7.8%	53.8%
Washington	3,071	3,471	3,700	3,947	4,178	5.9%	36.0%
West Virginia	2,593	2,870	3,162	3,576	3,886	8.7%	49.9%
Wisconsin	3,272	3,526	4,180	4,730	5,072	7.2%	55.0%
National Average	3,384	3,738	4,173	4,547	4,862	6.9%	43.7%
Virginia Ranking	12	11	12	12	12	17	12

**NONRESIDENT UNDERGRADUATE TUITION AND REQUIRED FEES
(STATE AVERAGES) COLLEGES AND STATE UNIVERSITIES**

State	2001-02	2002-03	2003-04	2004-05	2005-06	One Year	Four Year
Alabama	6,252	6,694	7,500	8,485	8,722	2.8%	39.5%
Arizona	10,352	11,103	12,113	12,755	14,058	10.2%	35.8%
Arkansas	7,019	7,535	8,176	8,986	9,763	8.6%	39.1%
California	9,279	10,532	11,109	13,151	13,393	1.8%	44.3%
Colorado	8,851	9,501	10,290	10,784	11,530	6.9%	30.3%
Connecticut	10,145	10,758	12,134	13,146	13,864	5.5%	36.7%
Florida	10,439	11,971	13,781	15,540	15,778	1.5%	51.1%
Georgia	8,501	8,860	9,781	10,298	10,923	6.1%	28.5%
Idaho	8,952	9,380	10,010	10,678	11,490	7.6%	28.4%
Illinois	8,425	9,158	10,159	11,239	12,276	9.2%	45.7%
Indiana	10,186	11,438	12,379	13,334	14,549	9.1%	42.8%
Iowa	8,762	10,426	11,874	12,705	13,214	4.0%	50.8%
Kansas	7,759	8,253	9,206	9,949	10,591	6.5%	36.5%
Kentucky	7,739	8,419	9,290	10,697	12,209	14.1%	57.8%
Louisiana	7,977	8,037	8,468	8,708	8,888	2.1%	11.4%
Maine	8,490	8,980	9,763	10,476	11,446	9.3%	34.8%
Maryland	10,567	11,511	12,701	13,877	14,971	7.9%	41.7%
Massachusetts	10,433	11,480	12,636	13,288	13,765	3.6%	31.9%
Michigan	10,243	11,164	12,205	12,617	14,039	11.3%	37.1%
Minnesota	7,180	6,781	7,939	8,498	8,730	2.7%	21.6%
Mississippi	7,487	8,152	8,152	8,718	9,134	4.8%	22.0%
Missouri	6,451	7,732	8,552	9,156	9,434	3.0%	46.2%
Montana	9,049	10,319	11,116	12,193	12,547	2.9%	38.7%
Nebraska	5,140	5,760	6,595	7,061	7,620	7.9%	48.2%
Nevada	9,630	10,275	11,157	11,884	12,737	7.2%	32.3%
New Hampshire	11,057	11,655	12,425	13,199	14,030	6.3%	26.9%
New Jersey	9,239	10,447	11,430	12,537	13,384	6.8%	44.9%
New Mexico	7,706	8,438	9,023	9,695	10,424	7.5%	35.3%
New York	8,968	9,115	11,079	11,440	11,498	0.5%	28.2%
North Carolina	10,121	11,534	12,112	12,504	12,859	2.8%	27.1%
North Dakota	6,435	6,944	7,983	9,292	10,173	9.5%	58.1%
Ohio	11,161	12,685	13,759	14,731	15,372	4.4%	37.7%
Oklahoma	5,064	5,530	6,662	7,386	8,044	8.9%	58.8%
Oregon	10,020	10,843	11,304	11,122	11,537	3.7%	15.1%
Pennsylvania	10,305	11,356	12,058	12,196	12,492	2.4%	21.2%
Rhode Island	8,911	9,525	10,195	11,110	11,988	7.9%	34.5%
South Carolina	7,410	8,530	10,029	10,935	11,833	8.2%	59.7%
South Dakota	7,785	8,236	9,033	9,410	9,780	3.9%	25.6%
Tennessee	9,768	10,502	11,834	12,650	13,934	10.2%	42.6%
Texas	8,980	9,734	10,799	12,327	12,831	4.1%	42.9%
Utah	6,718	7,292	7,958	8,736	9,599	9.9%	42.9%
Vermont	11,048	11,586	12,360	13,086	13,804	5.5%	24.9%
Virginia	10,970	11,995	13,068	13,927	14,800	6.3%	34.9%
Washington	10,651	11,626	12,168	12,751	13,363	4.8%	25.5%
West Virginia	6,338	7,016	7,767	8,576	9,194	7.2%	45.1%
Wisconsin	12,040	13,572	14,226	14,776	15,119	2.3%	25.6%
National Average	8,826	9,617	10,530	11,317	11,994	6.0%	32.7%
Virginia Ranking	5	3	4	4	5	24	27

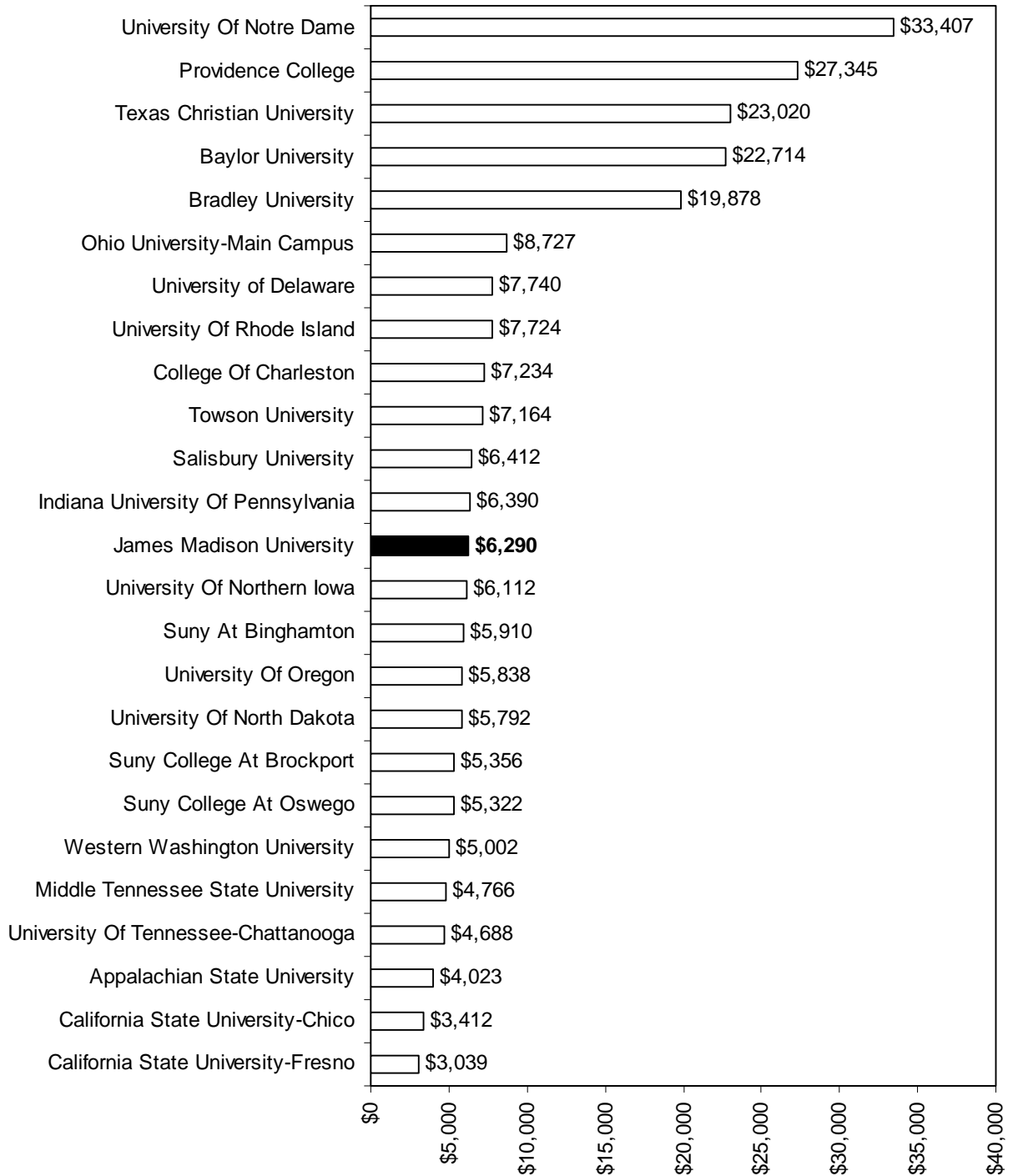
2006-07 Estimated In-State Tuition & Fees Public Comprehensives



Source: SCHEV

Note: SREB and National tuition and fees were estimated to increase by 7.1 percent during 2005-06.

2006-07 SCHEV Peer Group: In-State Tuition and Required Fees



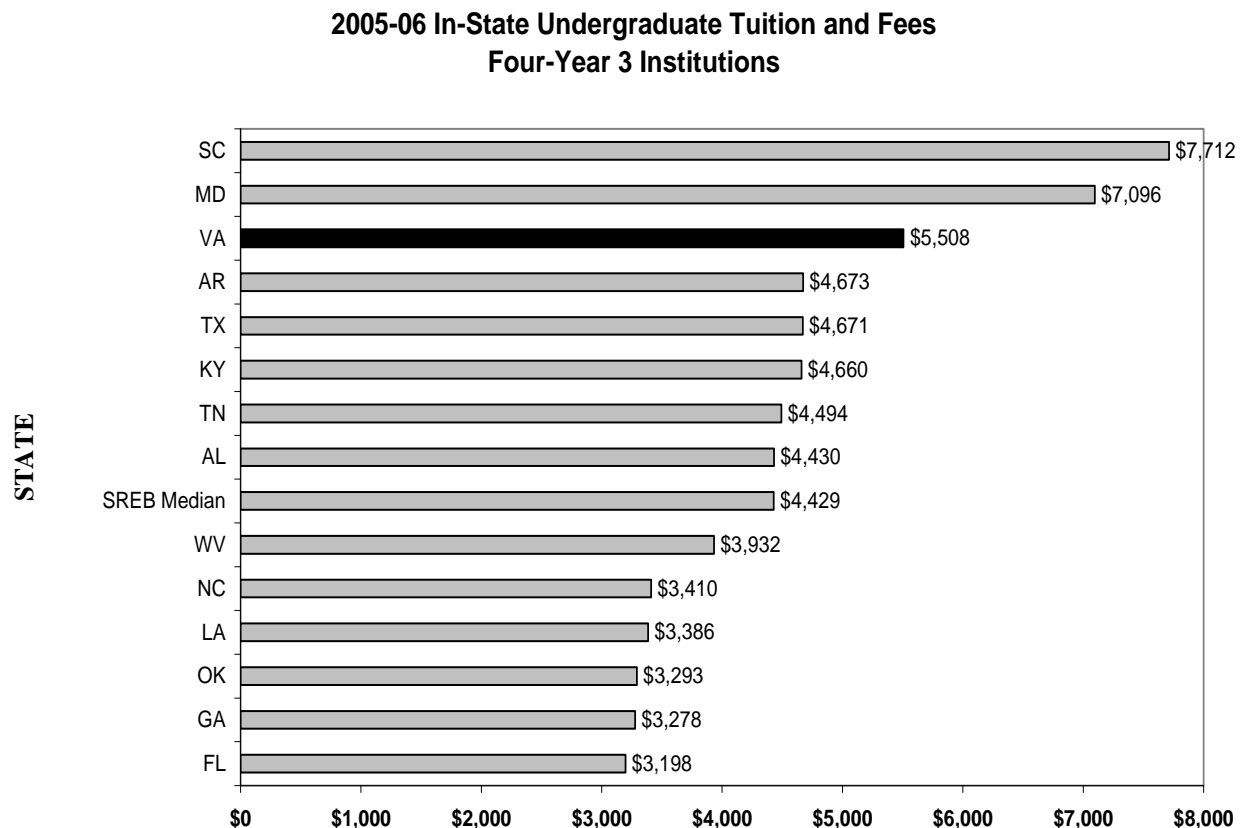
Average = \$9,732; Public Average = \$5,847

2.2 Regional Trends

Virginia is part of the Southern Regional Education Board (SREB) – the nation's first interstate compact for education. SREB was created in 1948 at the request of southern governors and acts as a clearinghouse for information on trends and issues that affect education in the south.

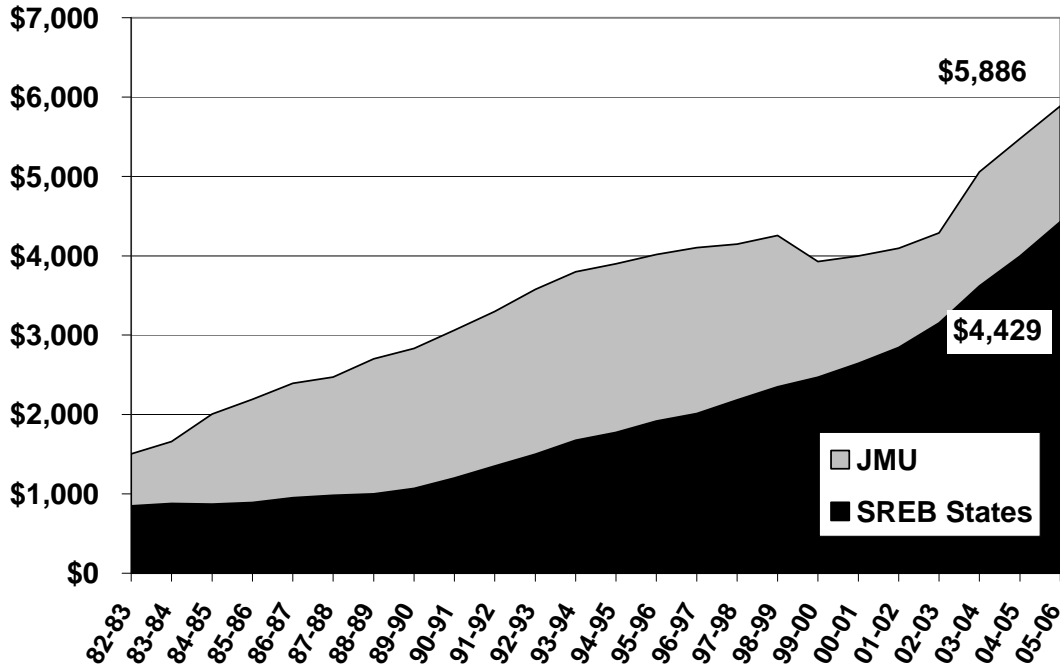
Colleges and universities are classified according to SREB definitions based on institutional size and degree programs. Undergraduate tuition and fees charged students in each state's universities and colleges are compared with specific groups based on SREB definitions. For example, James Madison University is considered to be a Four-Year 3 institution. A Four-Year 3 institution awards at least 100 doctoral, masters, education specialist, or post-master's certificates and degrees distributed among at least 10 broad program areas. JMU and Radford are the Four-Year 3 institutions in the Virginia system of higher education. Data for 2006-07 will be available in December 2007 and will appear in next year's report.

As the graphic below demonstrates, Virginia has the third highest tuition and fees for in-state undergraduates at regional Four-Year 3 institutions. This is the same position as in 2004-05. Virginia's increase (8 percent) was below the median (11 percent) for all the states.



Source: Southern Regional Education Board

In-State Tuition and Fees JMU & SREB States, 1982-83 to 2005-06



Source: SREB

"Tuition and fees" refers to the annual tuition and mandatory fees charged all full-time undergraduate students. Mandatory fees do not include special fees assessed in particular programs; for example music, science laboratories, or nursing. Nor are other fees unique to given situations included; for example late registration fees or automobile registration fees. Mandatory fees do include health service fees, building use fees, student activity fees, and athletic fees where the fee is not optional for full-time students.

Tuition and fees for in-state undergraduate students at JMU increased less than the SREB median for Four-Year 3 institutions over the past ten years. Since 1995-96, in-state undergraduate student charges at JMU rose 32 percent while median charges in the region went up 57 percent. JMU's tuition and fees are now 133 percent (less than the 151 percent in 2000-01, but down from 255 percent in 1990-91) of the SREB regional median for Four-Year 3 institutions. In 2005-06, JMU's in-state tuition and required fees were \$1,457 above the regional median for comparable institutions. The chart above shows how JMU's changes in tuition and fees have been more variable than the SREB region institutions as a whole.

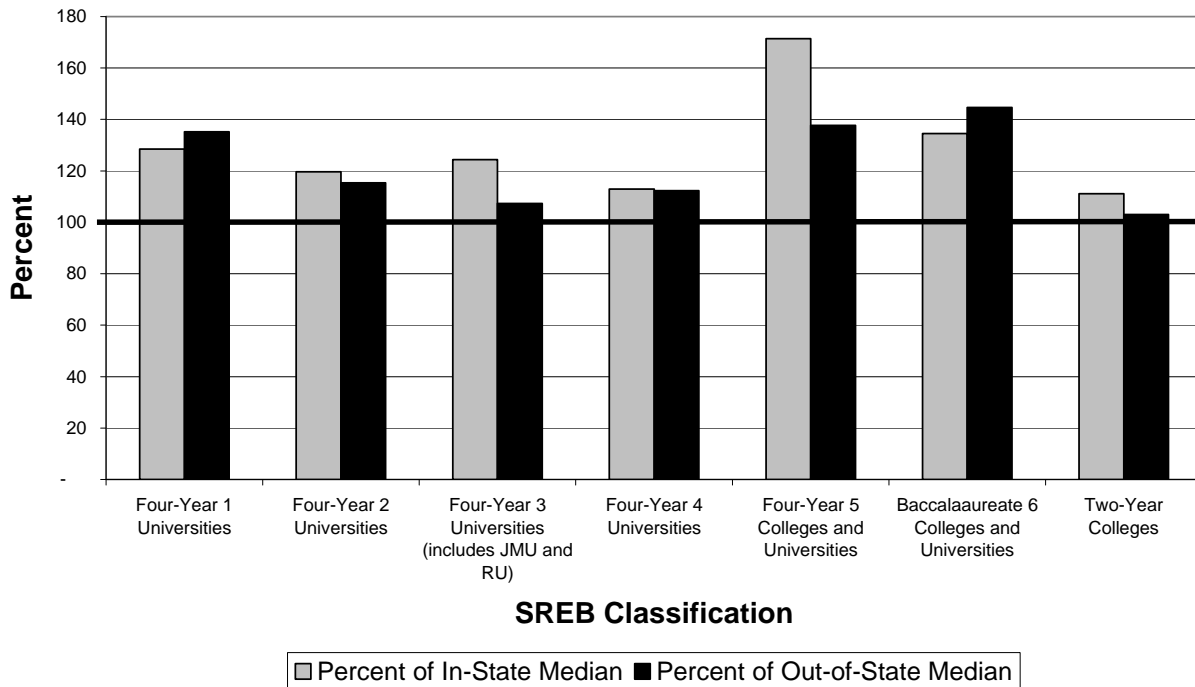
The following two charts illustrate Virginia's percentage ranking for in-state and out-of-state tuition and fees as compared to the Southern Regional Education Board (SREB) institutional median.

Virginia Highlights
Percent of SREB Median Tuition and Fees by Residence
2005-06

SREB Classification	Percent of In-State Median	Percent of Out-of-State Median
Four-Year 1 Universities	128	135
Four-Year 2 Universities	120	115
Four-Year 3 Universities (includes JMU and RU)	124	107
Four-Year 4 Universities	113	112
Four-Year 5 Colleges and Universities	171	138
Baccalaureate 6 Colleges and Universities	134	145
Two-Year Colleges	111	103

Source: SREB Data Exchange

Percent Of SREB Median Tuition And Fees By Residence, 2005-06



2.3 State Trends

Among the state's fifteen four-year colleges and universities, JMU's in-state tuition ranks 13th highest, required fees ranks 4th, and room and board ranks 6th. Total in-state tuition, required fees, and room and board ranks 8th and JMU's out-of-state total cost ranks 7th.

In-State and Out-of-State Undergraduate Tuition, Required Fees And Room and Board for Virginia's State-Supported Institutions Of Higher Education, 2006-07

Rank	In-State Tuition		Out-of-State Tuition		Required Fees		Room and Board		Total In-State		Total Out-of-State	
	Inst	Cost	Inst	Cost	Inst	Cost	Inst	Cost	Inst	Cost	Inst	Cost
1	UVA	\$6,282	UVA	\$24,382	VMI	\$4,697	CNU	\$8,100	CWM	\$15,676	UVA	\$32,854
2	VPI	\$5,813	CWM	\$21,848	LU	\$3,540	VCU	\$7,263	VMI	\$15,403	CWM	\$32,234
3	CWM	\$5,290	VMI	\$19,585	CWM	\$3,200	CWM	\$7,186	UVA	\$14,754	VMI	\$30,212
4	VMI	\$4,776	VPI	\$17,889	JMU	\$3,062	UVA	\$6,909	CNU	\$14,560	GMU	\$25,302
5	GMU	\$4,752	GMU	\$16,896	CNU	\$2,642	VSU	\$6,884	LU	\$13,932	VCU	\$24,879
6	UMW	\$4,274	VCU	\$16,067	NSU	\$2,476	JMU	\$6,756	GMU	\$13,158	VPI	\$23,815
7	VCU	\$4,270	ODU	\$14,392	VSU	\$2,433	NSU	\$6,750	VCU	\$13,082	JMU	\$22,992
8	LU	\$4,049	UVAW	\$14,348	UVAW	\$2,380	GMU	\$6,750	JMU	\$13,046	ODU	\$22,858
9	ODU	\$3,832	UMW	\$14,154	ODU	\$2,266	LU	\$6,343	UMW	\$12,328	UVAW	\$22,834
10	CNU	\$3,818	JMU	\$13,174	RU	\$2,018	RU	\$6,304	VSU	\$12,324	UMW	\$22,208
11	RU	\$3,728	NSU	\$12,900	UMW	\$1,810	UMW	\$6,244	ODU	\$12,298	NSU	\$22,126
12	UVAW	\$3,312	RU	\$11,476	GMU	\$1,656	ODU	\$6,200	RU	\$12,050	CNU	\$21,632
13	JMU	\$3,228	LU	\$11,719	UVA	\$1,563	UVAW	\$6,106	NSU	\$11,806	LU	\$21,602
14	VSU	\$3,007	CNU	\$10,890	VCU	\$1,549	VMI	\$5,930	UVAW	\$11,798	RU	\$19,798
15	NSU	\$2,580	VSU	\$10,079	VPI	\$1,160	VPI	\$4,766	VPI	\$11,739	VSU	\$19,396

Source: SCHEV Report on 2006-07 Tuition and Fees, Appendices D-1 and D-2, July 2006.

NOTES:

1. All required fees listed are for general undergraduate students, living both on- and off-campus and, therefore, exclude any special fees for specific curriculums or special charges associated with dormitory living, such as room and board.
2. Room and board charges are weighted averages for double occupancy rooms.
3. Old Dominion University charges a per credit hour rate to all undergraduate and graduate students. The full-time charges for undergraduate tuition and required fees are based on 30 regular session credit hours, 15 hours per semester.
4. At Virginia Military Institute, all students are required to live on post; therefore, room, board and laundry fees are also required fees.

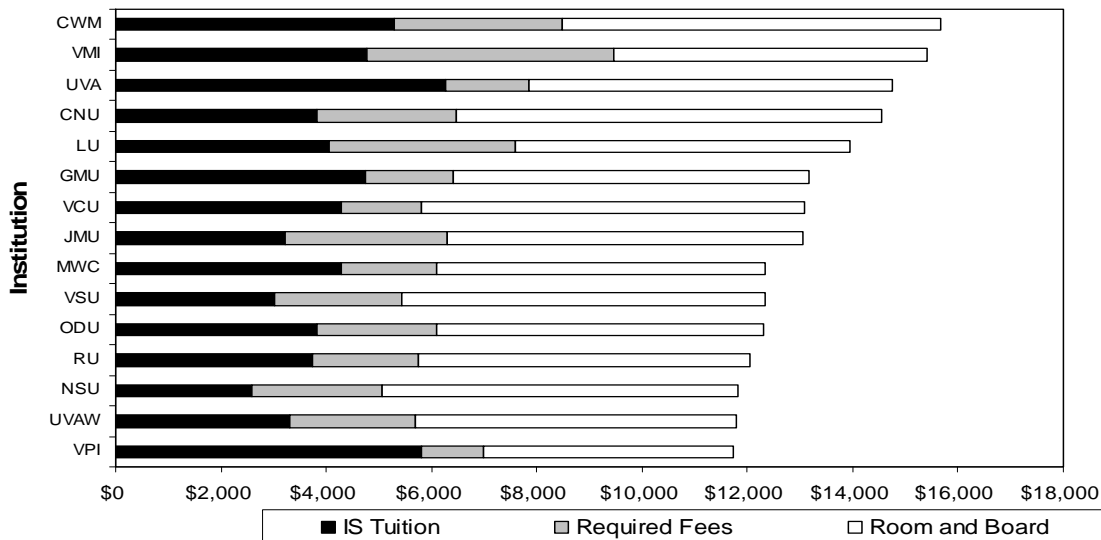
2006-07 Full-Time In-State Undergraduate Student Charges

Institution	Tuition and Mandatory Fees	Percent Change From 05-06	Room and Board	Percent Change From 05-06	Total	Percent Change From 05-06
GMU	\$6,408	9.0%	\$6,750	4.2%	\$13,158	6.5%
ODU	\$6,098	8.6%	\$6,200	5.5%	\$12,298	7.0%
UVA	\$7,845	9.3%	\$6,909	8.1%	\$14,754	8.7%
VCU	\$5,819	8.1%	\$7,263	3.1%	\$13,082	5.3%
VPI	\$6,973	9.3%	\$4,766	5.4%	\$11,739	7.7%
CWM	\$8,490	9.2%	\$7,186	12.0%	\$15,676	10.4%
CNU	\$6,460	10.9%	\$8,100	8.0%	\$14,560	9.3%
UVA-Wise	\$5,692	12.0%	\$6,106	2.4%	\$11,798	6.8%
JMU	\$6,290	6.9%	\$6,756	6.0%	\$13,046	6.4%
LU	\$7,589	8.1%	\$6,343	13.1%	\$13,932	10.3%
UMW	\$6,084	8.0%	\$6,244	4.0%	\$12,328	5.9%
NSU	\$5,056	3.4%	\$6,750	4.3%	\$11,806	3.9%
RU	\$5,746	12.0%	\$6,304	3.0%	\$12,050	7.1%
VMI	\$9,473	9.3%	\$5,930	4.7%	\$15,403	7.5%
VSU	\$5,440	12.5%	\$6,884	6.2%	\$12,324	8.9%
RBC	\$2,520	7.2%	N/A	N/A	\$2,520	7.2%
VCCS	\$2,269	6.3%	N/A	N/A	\$2,269	6.3%
4-Year Avg.	\$6,631	9.1%	\$6,566	6.0%	\$13,197	7.5%
2-Year Avg.	\$2,395	6.8%		N/A	\$2,395	6.8%
Avg.-All	\$6,132	8.1%	\$6,566	6.0%	\$11,926	7.5%

Source: SCHEV Report on 2006-07 Tuition and Fees, July 2006.

Annual increases in Virginia for the senior institutions for in-state tuition, required fees, and room and board ranged from 3.9 percent at Norfolk State University to 10.4 percent at the College of William and Mary.

VA Public In-State Charges, 2006-07 Combined Tuition/Fees, Room/Board



2006-07 Full-Time Out-of-State Undergraduate Student Charges

Institutions	Tuition & Mandatory Fees	Percent Change	Mandatory Non-E&G Fees	Percent Change	Room & Board	Percent Change	Total Out-of-State	Percent Change
GMU	\$16,896	8.1%	\$1,656	8.7%	\$6,750	4.2%	\$25,302	7.0%
ODU	\$14,392	8.0%	\$2,266	9.4%	\$6,200	5.5%	\$22,858	7.5%
UVA	\$24,382	7.7%	\$1,563	6.6%	\$6,909	8.1%	\$32,854	7.8%
VCU	\$16,067	0.0%	\$1,549	12.8%	\$7,263	3.1%	\$24,879	1.6%
VPI	\$17,889	6.8%	\$1,160	7.3%	\$4,766	5.4%	\$23,815	6.5%
CWM	\$21,848	8.0%	\$3,200	8.0%	\$7,186	12.0%	\$32,234	8.9%
CNU	\$10,890	3.2%	\$2,642	12.4%	\$8,100	8.0%	\$21,632	6.0%
UVAW	\$14,348	9.0%	\$2,380	16.7%	\$6,106	2.4%	\$22,834	7.8%
JMU	\$13,174	6.0%	\$3,062	6.0%	\$6,756	6.0%	\$22,992	6.0%
LU	\$11,719	12.7%	\$3,540	5.5%	\$6,343	13.1%	\$21,602	11.6%
LUMW	\$14,154	8.0%	\$1,810	8.1%	\$6,244	4.0%	\$22,208	6.9%
NSU	\$12,900	5.9%	\$2,476	7.7%	\$6,750	4.3%	\$22,126	5.6%
RU	\$11,476	9.6%	\$2,018	6.5%	\$6,304	3.0%	\$19,798	7.1%
VMI	\$19,585	5.4%	\$4,697	9.6%	\$5,930	4.7%	\$30,212	5.9%
VSU	\$10,079	5.8%	\$2,433	-3.3%	\$6,884	6.2%	\$19,396	4.7%
VCCS	\$7,207	9.8%	\$14	0.0%	N/A	N/A	\$7,221	9.7%
Avg. Senior Institutions	\$15,320	6.9%	\$2,430	7.9%	\$6,566	6.0%	\$24,316	6.7%
Avg. All*	\$14,540	6.9%	\$2,152	7.9%	\$6,566	6.0%	\$22,485	6.8%

Source: SCHEV Report on 2006-07 Tuition and Fees, Appendix D-2, July 2006.

Annual percent changes in Virginia for out-of-state tuition and required fees from 2005-06 to 2006-07 for the senior institutions ranged from 0.0 percent at Virginia Commonwealth University to 12.7 percent at Longwood University. Annual increases in Virginia for out-of-state tuition, required fees, and room and board for the senior institutions ranged from 1.6 percent for Virginia Commonwealth University to 11.6 percent at Longwood University.

The following analyses from SCHEV illustrates the ability of the average Virginian to afford higher education at one of the Commonwealth's public colleges or universities.

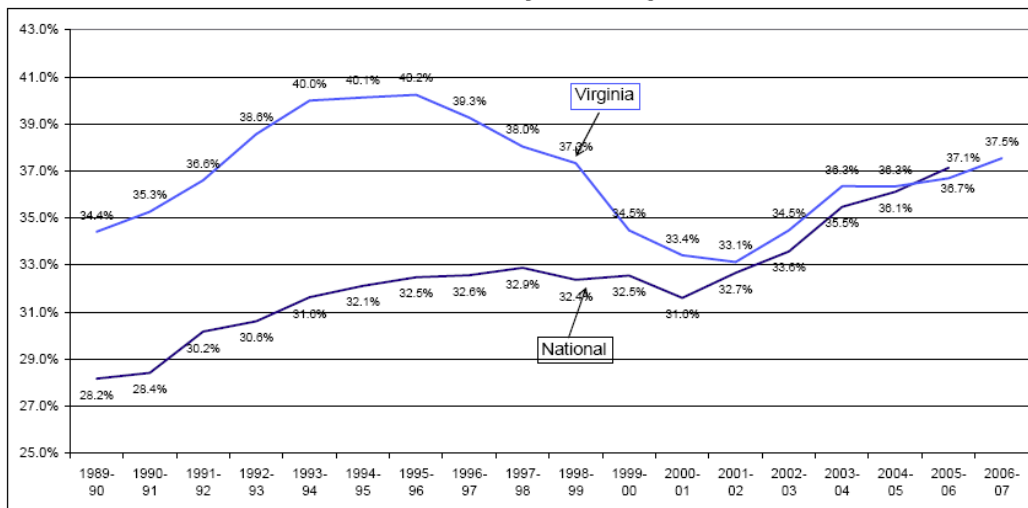
According to SCHEV's annual tuition and fee report,

“For students and their parents, the cost of a college education is determined by the total cost they will have to pay relative to the level of resources available to them. One commonly cited indicator of college affordability is the relationship between total charges – tuition, all mandatory fees, room and board, and other ancillary charges – as a percentage of per capita disposable income. According to the Bureau of Economic Analysis at the U.S. Department of Commerce, per capita disposable income is the income that is available to persons for spending and saving. It is calculated as personal income less the sum of personal income tax payments and personal non-tax payments (donations, fees, fines, and forfeitures) to government. Between 2005-06 and 2006-07, per capita disposable income in Virginia is projected to grow by 5.0%, while the average total costs at Virginia's public four-year institutions will rise by 7.7%. As a result, the average undergraduate charges as a percentage

of per capita disposable income are estimated to increase slightly from 36.7% in FY06 to 37.5% in FY07. Despite the high increases in tuition in 2003 and 2004, the cost as a percentage of disposable income is still less than a decade ago.

Virginia's average in-state undergraduate charges as a percentage of per capita disposable income exceeded the national average over the last decade. In 1990, Virginia's per capita disposable income was about 6% higher than the national average. In contrast, the average total undergraduate charge (including room and board) for instate undergraduate students was nearly 30% higher than the national norm. Nationally, total charges represented 28.2% of per capita disposable income, while the rate was 34.4% in Virginia. However, the Commonwealth implemented a tuition policy to restrain and reduce in-state undergraduate tuition between 1994 and 2002, as a result, the gap between Virginia and national averages was reduced. By 2001-02, the relationship between student charges and income had changed substantially in Virginia. The average charges for in-state undergraduates represented about the same percentage of income in Virginia (33.1%) as they did nationally (32.7%). Between 2002 and 2005, the relationship between the average total charges and per capita disposable income in the Commonwealth has mirrored national trends. However, in 2005-06, the Virginia cost share was, for the first time, less than the national average share, making its affordability even more competitive (see Chart 8A). It should be noted that the 37.5% cost share to a Virginia family in 2006-07 is still less than the 40% share paid ten years ago. National data for 2006-07 will not be available until late 2006, thus the impact of the recent tuition and fee increases in Virginia relative to the nation is yet to be evaluated.

Chart 8A
Average Public 4-Year Total Resident Undergraduate Charges
As a Percent of Per Capita Disposable Income



Note: Cost includes tuition and mandatory fees, and room and board.

Source: College Board, US Bureau of Economic Analysis, and SCHEV.

2.4 JMU Tuition and Fee History

JMU Tuition, Fee, and Room and Board Charges 1997-98 to 2006-07

	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07
IN-STATE										
Tuition & Fees	\$1,940	\$1,982	\$1,586	\$1,586	\$1,586	\$1,728	\$2,420	\$2,752	\$2,998	\$3,228
Comp. Fee	\$2,208	\$2,274	\$2,340	\$2,414	\$2,508	\$2,560	\$2,638	\$2,724	\$2,888	\$3,062
Total Commuter	\$4,148	\$4,256	\$3,926	\$4,000	\$4,094	\$4,288	\$5,058	\$5,476	\$5,886	\$6,290
Room & Board ²	\$4,994	\$5,264	\$5,392	\$5,504	\$5,678	\$5,794	\$5,966	\$6,116	\$6,372	\$6,756
Total On-Campus	\$9,142	\$9,520	\$9,318	\$9,504	\$9,772	\$10,082	\$11,024	\$11,592	\$12,258	\$13,046
OUT-OF-STATE										
Tuition & Fees	\$6,608	\$6,982	\$7,192	\$7,436	\$8,098	\$8,912	\$10,642	\$11,696	\$12,434	\$13,174
Comp. Fee	\$2,208	\$2,274	\$2,340	\$2,414	\$2,508	\$2,560	\$2,638	\$2,724	\$2,888	\$3,062
Total Commuter	\$8,816	\$9,256	\$9,532	\$9,850	\$10,606	\$11,472	\$13,280	\$14,420	\$15,322	\$16,236
Room & Board*	\$4,994	\$5,264	\$5,392	\$5,504	\$5,678	\$5,794	\$5,966	\$6,116	\$6,372	\$6,756
Total On-Campus	\$13,810	\$14,520	\$14,924	\$15,354	\$16,284	\$17,266	\$19,246	\$20,536	\$21,694	\$22,992

Source: JMU Budget Office

¹ Before mid-year tuition increases

² Based on 19-meal plan

JMU Tuition and Fee History 1997-98 to 2006-07

