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*The State Leadership Playbook for Planning
and Implementing Community College
Baccalaureate Degree Programs*

BRIEF 2:

The Affordability Advantage: How States Set (Affordable) Tuition and Fees for Community College Bachelor's Degrees



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As more states authorize community colleges to offer bachelor's degrees, tuition policy is an important but often overlooked driver of affordability. An analysis of 15 states finds wide variation in how CCB tuition is set. Some states set tuition rates at the state level through statute, some allow individual colleges or districts to determine their own rates, and some states are silent on the issue of tuition. As a result, student costs can vary significantly across states and institutions.

For state leaders, affordability requires looking beyond published tuition and fees. Total cost of attendance and net price provide a clearer picture of what students actually pay. Program approval processes also offer an opportunity to assess affordability before programs launch by comparing CCB costs with other bachelor's degree options.

Tuition-setting authority is a critical policy lever for protecting CCB affordability. It is one of the few mechanisms states can use to keep CCB programs affordable without additional state appropriations. Knowing that community college baccalaureates often serve adult learners and lower-income students, and considering the promise of CCBs to address equity gaps, the importance of upholding and protecting their affordability cannot be stressed enough.

RECOMMENDATIONS

- 1 Ensure upper-division tuition costs remain affordable for students.**
- 2 Track and report net price and cost of attendance, not just tuition and fees, when evaluating a program's affordability.**
- 3 Ensure transparency and simplicity in pricing.**
- 4 Build an affordability comparison into the program approval process.**

Introduction

The rising cost of college education has become a significant concern, with research showing that many students are actively avoiding higher education due to perceived unaffordability. A recent survey by Gallup and Lumina Foundation (2024) found that 56 percent of U.S. adults cited cost as a major reason they did not attend college. Further, a Strada Education Foundation survey revealed that 77 percent of adults perceive college as unaffordable, with 65 percent agreeing it is prohibitively expensive (Clayton et al., 2025).

As states expand community college authority to confer bachelor's degrees, tuition-setting has emerged as a critical but underexamined policy lever driving affordability. Analysis across 15 CCB-authorizing states reveals substantial variation: Some states or institutions price upper-division coursework identically to associate-level coursework, while others charge nearly double. This variation is not incidental but reflects underlying differences in where tuition-setting authority resides — system boards, local districts, or the legislature — and whether that authority is exercised through fixed statutory rule or institutional discretion.

This variation carries direct policy consequences. Tuition-setting authority represents one of the few mechanisms states can use to keep CCB programs affordable without additional state appropriations. Left unaddressed, upper-division costs may rise, increasing the cost of CCB programs and eroding the affordability rationale for authorizing CCB programs.

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CCB Tuition and Fees in 15 States

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which amounts to less than half of the price of public four-year institutions in one-third of states studied and is \$4,500 less, on average, than public university tuition and fees in 2024.

(Meza & Pawlicki, 2025)

\$14,393
average CCB
total cost of
attendance

which is substantially lower than public universities at \$21,396, private for-profit institutions at \$24,400, and private nonprofit institutions at \$29,700.

(Meza, 2026)

Earlier work (Meza, 2025; Meza & Pawlicki, 2025) examined tuition and fees, total cost of attendance, and net price of CCB degrees compared to other sectors in 15 states where at least two colleges offered CCB degrees in at least three programs. The average tuition cost was \$5,417 annually, which amounts to less than half of the price of public four-year institutions in one-third of states studied and is \$4,500 less, on average, than public university tuition and fees in 2024. Texas colleges authorizing CCB degrees offered the lowest annual tuition and fees for the upper division, averaging \$2,957 per year (see Table 1).

However, sticker price doesn't account for additional costs to students, such as housing, books, and other costs. In states where data is available, the average total cost of attendance is also substantially lower at CCB colleges than public universities, \$14,393 versus \$21,396 (Meza, 2026). It's not surprising, therefore, that the average net price (i.e., cost of attendance minus scholarships and grants) is lower in CCB programs where data is available —\$8,195 versus \$14,190, on average, a difference of approximately 42% (Meza, 2026). For comparison, the annual net price nationwide was \$29,700 at private nonprofit institutions and \$24,400 at private for-profit institutions (NCES, 2024). Some research suggests that students who attend CCB programs may also be drawn to for-profit institutions (Kramer et al., 2020; McGuinness, 2025), so the cost advantage of CCBs relative to these institutions is worth emphasizing.

Table 1: Average Annual Tuition and Fees for In-state Students

STATE	UPPER-DIVISION CCB DEGREE	LOWER-DIVISION COMMUNITY COLLEGE ASSOCIATE DEGREE	PUBLIC FOUR-YEAR
Colorado	\$4,274	Same as CCB*	\$11,693
Georgia	\$4,354	Same as CCB	\$7,534
Ohio	\$4,937	Same as CCB	\$9,390
Oklahoma	\$5,893	Same as CCB	\$8,669
Texas	\$2,957	Same as CCB**	\$10,235
Wyoming	\$4,820	Same as CCB	\$6,858
Arizona	\$3,962	\$2,699	\$13,103
California	\$3,366	\$1,627	\$10,287
Florida	\$3,153	\$2,765	\$6,442
Idaho	\$6,840	\$3,530	\$8,020
Michigan	\$10,630	\$5,176	\$16,081
Nevada	\$4,872	\$2,772	\$8,522
Oregon	\$7,131	\$5,650	\$13,050
West Virginia	\$6,444	\$5,389	\$9,185
Washington	\$7,620	\$4,205	\$11,265
Median	\$4,872	\$4,274	\$9,390
Mean	\$5,417	\$4,070	\$10,022

* Colorado institutions have the authority to set higher tuition at the upper division, but in practice, most price escalations are limited and excluded from this analysis.

** In Texas, three pilot colleges have higher upper division tuition and are excluded from this analysis.

How States and Colleges Set Tuition for CCB Degrees

States have taken several different approaches to setting tuition and fees for community college baccalaureate (CCB) degrees (Love & Palmer, 2022; Meza & Pawlicki, 2025). In most cases, the variation reflects how each state governs tuition. Some states set tuition rates at the state level through statute, some allow individual colleges or districts to determine their own rates, and some states are silent on the issue of tuition. As a result, tuition for CCB programs can differ widely — not only across states but sometimes between colleges within the same state.

There are two main dimensions that shape tuition structures:

- 1. Where the locus of authority to set community college tuition is held.**
- 2. Whether tuition rates are fixed or discretionary.**

Table 2a, 2b, and 2c shows CCB tuition-setting by state. Findings are based on author review of state statutes, board policies, and institutional tuition schedules.

Tuition for CCB programs can differ widely — not only across states but sometimes between colleges within the same state.

Table 2a: CCB Tuition-Setting by State**Same Tuition at Lower- and Upper-Division Coursework**

STATE	LOCUS OF AUTHORITY FOR TUITION AND FEES	TUITION DIFFERENCE BETWEEN UPPER AND LOWER DIVISION	ILLUSTRATIVE DETAIL
Georgia	System board (University System of Georgia Board of Regents, USG)	Same tuition at lower- and upper-division coursework	CCB-granting colleges are USG institutions; the Board of Regents sets one tuition schedule per institution for all students.
Ohio	Local district governing boards	Same tuition at lower- and upper-division coursework	Fee and tuition schedules are left to each local community college board of trustees. In practice, lower and upper division tuition are equivalent.
Oklahoma	System/institutional boards (coordinated by the Oklahoma State Regents for Higher Education, OSRHE)	Same tuition at lower- and upper-division coursework	OSRHE is the constitutional coordinating board; it recommends tuition and fees within limits set by the legislature, and governing boards set institutional rates. Institutional fee schedules reviewed show no distinct bachelor's-level tuition tier separate from standard undergraduate tuition.
Texas	Texas Higher Education Coordinating Board	Same for new colleges, higher for pilot colleges	Three pilot colleges (Brazosport, Midland, Tyler Junior College) set upper-division tuition higher, but in 2017, the legislature added authorization for more colleges and an explicit tuition-parity requirement but only for the newly eligible colleges.
Wyoming	System board (Wyoming Community College Commission, WCCC)	Same tuition at lower- and upper-division coursework	WCCC sets tuition for all eight Wyoming community colleges statewide with no separate bachelor's-level tier.

Table 2b: CCB Tuition-Setting by State**Varies — Outcome Depends on the Specific Institution or Program**

STATE	LOCUS OF AUTHORITY FOR TUITION AND FEES	TUITION DIFFERENCE BETWEEN UPPER AND LOWER DIVISION	ILLUSTRATIVE DETAIL
Arizona	Local district governing boards	Varies by institution or program	No statewide statute sets CCB tuition; each community college district's governing board (e.g., Maricopa County Community College District Governing Board) sets its own rates under general statutory authority. In practice, every institution but one (Cochise college) charges more at the bachelor's level.
Colorado	System board (State Board for Community Colleges and Occupational Education, SBCCOE)	Varies by institution or program	Each new bachelor's program's tuition is set individually based on that program's own operating costs, subject to SBCCOE approval. In practice, tuition rates are often higher in BSN and some other healthcare programs.
Michigan	Local district governing boards	Varies by institution or program	The Community College Act limits CCB degrees to a small set of fields (i.e., cement technology, maritime technology, energy production technology, culinary arts) and sets no tuition rule; each locally elected governing board decides pricing. For example, Alpena college charges \$159–165/contact hour in the lower division vs. \$325/contact hour for bachelor's-level courses. Schoolcraft has no cost differential, offering a flat \$139–143/credit hour regardless of course level.
Oregon	Local district governing boards	Varies by institution or program	Tuition is set independently by each community college district's own governing board. Most Oregon CCB-granting colleges charge more for upper-division coursework, though at least one college prices bachelor's and associate coursework identically.

Table 2c: CCB Tuition-Setting by State**Higher for Bachelor's — Bachelor's-level Coursework Consistently Costs More**

STATE	LOCUS OF AUTHORITY FOR TUITION AND FEES	TUITION DIFFERENCE BETWEEN UPPER AND LOWER DIVISION	ILLUSTRATIVE DETAIL
California	Statutory (legislature)	Higher for bachelor's-level coursework	Mandated supplemental \$84/unit fee for upper-division coursework, on top of the standard \$46/unit systemwide enrollment fee — bringing upper-division cost to \$130/unit ($\approx 183\%$ more than lower-division). No discretion at any level; the surcharge is fixed by statute statewide and applies uniformly to every CCB student in California.
Florida	Statutory (legislature)	Higher for bachelor's-level coursework	State law caps bachelor's-degree tuition and fees at no more than 15% above a college's "standard tuition and fees" — bachelor's coursework is always somewhat higher, but the gap is small and legally bounded.
Idaho	System board (State Board of Education, SBOE)	Higher for bachelor's-level coursework	SBOE approves tuition and fee schedules annually for all public institutions. Each of the three Idaho community colleges charges different (but consistently higher) rates for upper division coursework.
Nevada	System board (Nevada System of Higher Education Board of Regents, NSHE)	Higher for bachelor's-level coursework	NRS 396.542 authorizes the Board of Regents to adjust tuition, registration, and other fees based on cost or demand across all NSHE institutions, including its four community colleges. The Regents set one systemwide rate structure rather than delegating to individual community college boards; upper-division CCB coursework is priced higher than lower-division coursework across the system.

CONTINUED - Table 2c: CCB Tuition-Setting by State**Higher for Bachelor's — Bachelor's-level Coursework Consistently Costs More**

STATE	LOCUS OF AUTHORITY FOR TUITION AND FEES	TUITION DIFFERENCE BETWEEN UPPER AND LOWER DIVISION	ILLUSTRATIVE DETAIL
Washington	System board (State Board for Community and Technical Colleges, SBCTC)	Higher for bachelor's-level coursework	SBCTC has legislative authority to set one lower-division rate and one upper-division rate that applies across the entire system, producing a large, deliberate tuition differential (lower-division $\approx$ \$4,205/yr vs. upper-division $\approx$ \$7,620/yr, $\approx$ 81% more).
West Virginia	System/council board (Council for Community and Technical College Education)	Higher for bachelor's-level coursework	Individual governing boards propose tuition and fee increases; the Council and Commission review and approve requests. Reported figures show upper-division consistently priced higher, though the exact cost is institution-specific.

How Legislation Affects CCB Tuition-Setting

Examining the legislative history of CCB tuition-setting in a few states illustrates how tuition can become a mechanism for negotiating the broader role and position of CCB programs within a state's higher education system.



WASHINGTON tuition and fees are higher at the upper-division level than at the associate level, with the lower-division tuition and fees set by the State Board of Community and Technical College (SBCTC). For the 2024 academic year, tuition and fees for CCB programs were set at \$4,205 and the upper division at \$7,620. This higher upper-division tuition was developed so that community college tuition was comparable to regional comprehensive universities to address concerns these schools raised about lower tuition for CCB programs (Love & Palmer, 2022).

TEXAS has evolved in how it approaches tuition for CCB programs. When these programs began in 2003, S.B. 286 established a pilot program that authorized three colleges — Brazosport College, Midland College, and South Texas College — to develop baccalaureate programs. The legislation allowed these three pilot colleges to set their own upper-division tuition rates. The three original pilot colleges have used this flexibility differently. Brazosport and Midland currently charge roughly 40 percent more for upper-division coursework, adding approximately \$3,000 to total program cost (Acton et al., 2026), while South Texas College has retained the same tuition rate for upper- and lower-division coursework despite having the authority to charge more. The pricing flexibility also extended beyond the original 2003 pilot institutions. Tyler Junior College, which received separate authorization in 2016 to offer a baccalaureate program in dental hygiene, is also permitted to charge higher upper-division tuition and currently uses the same escalating pricing structure as Brazosport and Midland.



However, in 2017, Texas extended baccalaureate authority statewide through S.B. 2118 and restructured these provisions. Under this law, newly authorized colleges “may not charge a student enrolled in a baccalaureate degree program [...] tuition and fees in an amount that exceeds” what it charges a comparable associate-degree student. That said, the pilot colleges are exempt from this rule, preserving their pricing freedom even as new entrants are bound by the parity rule.



FLORIDA, codified with Fla. Stat. § 1009.23(2)(b), uses different logic. While Washington seeks to get close to university cost and Texas seeks to match associate-degree tuition, Florida follows a cost-justification standard: “Tuition and out-of-state fees for upper-division courses must reflect the fact that the Florida College System institution has a less expensive cost structure than that of a state university” (Florida Statute Section 1009.23(2)(b)). As such, upper-division tuition is allowed to rise but only to 15% more than lower-division tuition.

CALIFORNIA uses a relatively high upper-division tuition rate but places an overall ceiling on CCB fees by tying them to the fees charged for bachelor's degree programs at California State University. Under California's AB 927 (2021), CCB students pay the same systemwide enrollment fee as lower-division students — currently \$46 per unit — for lower-division coursework, but districts must charge an additional supplemental fee of \$84 per unit for upper-division, bachelor's-level coursework, bringing the total upper-division rate to \$130 per unit. This creates an upper-division tuition rate of roughly 183 percent over the lower-division rate, a considerably steeper differential than Florida's statutory 15 percent cap. However, California's AB 927 caps the ceiling on CCB fees by prohibiting districts from charging more than the mandatory systemwide fees charged for bachelor's degree programs at California State University. Applied across a typical bachelor's degree sequence of 60 lower-division and 60 upper-division units, this fee structure produces a total cost of \$10,560 for the full degree, a figure cited by the California Community Colleges Chancellor's Office as evidence of CCB affordability (Echelmann, 2023).



Considering affordability in program approval

Eight of the 13 states studied explicitly consider costs to students for program tuition and fees in their program approval applications (Bragg, 2025). For example, in Florida, when community colleges apply to offer a new bachelor's degree, they must include an affordability analysis comparing the proposed program's tuition and fees to those charged by nearby public and private universities offering similar programs. The Florida Department of Education's Baccalaureate Program Proposal Application (Form BAAC-02) requires colleges to demonstrate that their program provides a cost-effective option for students within the service area. This review helps ensure that new CCB degrees expand student access without duplicating existing programs or increasing costs for students.

Recommendations

To make CCB programs more affordable and ensure they deliver on their promise of expanding access to bachelor's degrees, states should consider the following recommendations:

1 Ensure upper-division tuition costs remain affordable for students. Community colleges offer a more affordable path to a baccalaureate for students who would otherwise be priced out of the degree. As such, it is paramount that colleges continue to keep CCBs affordable, particularly for upper-division coursework.

Data show wide variation in how much more states charge for bachelor's-level coursework than associate-level coursework, from essentially no difference (e.g., Colorado, Ohio) up to nearly double the cost (e.g., Nevada, Washington). While states should create tuition policies that work best in their unique contexts, it remains vital that the upper-division tuition rate does not rise substantially above lower-division rates, even with state-by-state variation.

Knowing that community college baccalaureates often serve minoritized populations, adult learners, and lower-income students (Meza & Love, 2023), and considering the promise of CCBs to address equity gaps, the importance of upholding and protecting their affordability cannot be stressed enough.

2 Track and report net price and cost of attendance, not just tuition and fees, when evaluating a program's affordability. Tuition and fees alone are not sufficient to understand costs to students. Where data is available, CCB degrees have been shown to have a consistently lower cost of attendance and net price (Meza, 2025). However, sticker price tuition and fees, total cost of attendance, and net price should be tracked to ensure CCBs remain affordable for their primary student body, including to adult, nontraditional, and lower income students (Meza & Vo, 2026). Using cost of attendance and net price data as part of program approval and any subsequent review, including whether this information is visible and understandable for students, would give a fuller and more accurate picture of affordability for students. This tracking cannot simply be lifted from federal consumer tools. Sources like College Navigator do not distinguish upper- from lower-division tuition, so if a program, institution, or state implements higher upper-division tuition for CCBs, the data in these sources will not be accurate for CCB students. Colleges will generally need to generate these figures directly and share them publicly rather than assume they already exist in public data systems.

3

Ensure transparency and simplicity in pricing. The information reported in this brief on affordability is useful, but gaps in data leave important questions related to costs, tuition-setting, and other matters affecting the financing of CCB programs unanswered. For instance, states that allow differential pricing between upper- and lower-division courses, especially when these tuition rates vary by institution or even program, lack comprehensive reporting on CCB programs' costs of attendance and net prices. Further, additional or higher fees for CCB programs can be difficult to find online. States seeking to close this gap will need reporting requirements built for CCB programs specifically, not just a push for colleges to publish more through existing federal tools. Better, more accessible data and enhanced transparency would enable better policy decisions and help prospective students make informed choices.

4

Build an affordability comparison into the program approval process. Eight states already require applicants to weigh costs as part of approving a new CCB program (Bragg, 2025). Florida provides a concrete example: Its Baccalaureate Program Proposal Application (Form BAAC-02) requires colleges to compare their proposed program's tuition and fees to nearby public and private universities offering similar programs and to demonstrate the program is a cost-effective option for its service area. States without such a requirement could adopt a similar affordability-analysis step at approval. As part of this playbook, our team has developed a tool for this purpose: The CCB Program Affordability Tool.

Takeaways

Community college baccalaureate programs can provide a lower-cost pathway to a bachelor's degree, but their affordability depends in part on how states structure and oversee tuition-setting. States can protect that affordability by ensuring upper-division tuition costs remain affordable for students, incorporating comprehensive affordability measures into program approval and review, and improving transparency around the full costs students face. Doing so can help states expand access to bachelor's degrees while preserving the affordability advantage of community college baccalaureate degrees, helping to make college possible for students who might otherwise be unable to afford it.

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