

Managing the Cost of a Dordt Education

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MANAGING THE COST OF A DORDT EDUCATION

THE VALUE OF A CHRISTIAN EDUCATION
GOES BEYOND DOLLARS AND CENTS

JAMIN VER VELDE (199)



What Dordt is known for is spiritual depth, innovative programs, faculty who care, and our vibrant campus community," says Lyle Huisman, director of development. "God is moving in this place, and we have found that our constituency has an appetite for the Christ-centered Christian education that we offer at Dordt."

Experiencing a seriously Christian education can have an impact on students for many years to come, he adds. Dordt alumni are leaders in their churches and in their communities. And, according to the 2021 alumni survey, more than 93 percent of respondents say they attend church on a weekly basis. Many students who attend Dordt find that they grow in their faith during their two to four years on campus, and that is priceless.



L. Huisman

"We're a standout among other Christian universities for a number of reasons—the deliberate nature of the spiritual atmosphere is really captivating. Pair that with a brave vision, strong leadership from the president and the board, faculty who care about students, being ranked number one in student engagement many years in a row—these things matter," he says.

These factors matter so much that Dordt has, according to Huisman, one of the highest legacy rates in the nation among colleges and universities. Approximately 30 percent of Dordt's current student body are children of alumni, highlighting that "Dordt provides an education that our alumni appreciate, understand, and are willing to pay for," he says.

Turn on the news, and you'll frequently hear how higher education in general can be expensive. Over the past 10 years there have been some good national trends in higher education, says Director of Online Education Joe Bakker. According to a recent report by *College Board*, students are borrowing less than they did 10 years ago to go to college. Still, finances can be a challenge for students considering college.

"There is still more that can be done," he says. "In order to make college more financially feasible, we have to be willing to do pretty radical things to change the format, so that students can pursue a degree in a different way."

"It's important to emphasize that there is cost associated with higher education. We're not trying to hide from that," says Harlan Harmelink, director of financial aid. "There will be a cost, and there will likely be a sacrifice. You might have to stretch your personal finances. But, at Dordt, we want to work with you along the way—to partner with you to ensure that we can provide as much help as possible."

For students and their families who want a Christ-centered education and are cost conscious, Dordt provides a variety of resources. From individualized care in the Financial Aid Office and Registrar's Office to student employment and scholarship options, students interested in Dordt have much to consider when deliberating how to make a two- or four-year Dordt degree work for them.

MAKING FOUR YEARS OR LESS A REALITY

At Dordt, graduating in four years or less is the norm. In May 2021, 92 percent of Dordt students who graduated with a bachelor's degree did so in four years or less. Nationally, 41 percent of bachelor's

degree seekers graduate within four years, says Jim Bos, registrar. Students at a four-year public institution spend an average of 5.6 years completing their bachelor's degree, and private school students take about 5.4 years on average.

PUNCTUAL GRADUATES

In the 2020-21 academic year, none of the Dordt graduates had taken more than five years to graduate. Considering that three of Dordt's most popular majors are engineering, nursing, and education—majors that often require additional semesters of study at other institutions—this is quite a feat.

"Dordt students take an average of 4.07 years to complete their degree," says Bos. "That means Dordt students get an extra year and a half to go out into the world and be salt and light," as well as to earn money. In fact, if college students enroll for a fifth year, the average student should expect that the extra year will cost over \$130,000 when taking into account

the opportunity cost of lost income, retirement plans, home equity, additional tuition, and more.

The Registrar's Office is especially fastidious about ensuring that programs can be completed in four years. It starts by making sure that every academic program offered at Dordt has a four-year plan that students can easily access through u.dordt.edu, the internal website, so that students can look at any program and see how it can be completed in four years.



JAMIN VER VELDE '99

Graduating in four years, a feat increasingly difficult at many institutions, is the norm rather than the exception at Dordt.

"When a new program proposal comes to the curriculum committee, academic departments are required to submit details about how the program can be completed in four years," says Bos. "If it can't be completed in four years, it doesn't get approved."

And if that's not enough, Academic Records Assistant Lisa Christians emails every sophomore student in February—just before fall semester registration opens—with details on what courses they have taken and what courses they will need to complete to graduate within four years.

"We interject ourselves at that point because then students still have time to rearrange their schedule as needed to complete their degree in four years," says Bos.

Faculty advisers play an important role in helping students stay on track.

"They are willing to work with individual students to help meet their academic goals. Many faculty will even take on independent study courses so that a student can graduate on time, or they will sometimes let students take classes out of order," says Bos. "Our faculty are tuned in to the needs of our students."

Just because a degree can be completed in four years or less doesn't make it easy.

"The only way students can complete an engineering degree in four years is if they work really hard," Bos says. "At Dordt, we have really good students overall. They work hard."

There are some students who find that graduating in four years simply isn't possible for them. Students who switch their major may find that the coursework and required internships are too much to complete in four years. Other students find that they prefer to spread out their coursework in a way that feels more manageable.

Still, being able to complete a degree in four years or less is a benefit, says Bos. It can help students get out in the workforce a year earlier than peers who take five or more years to complete a bachelor's degree—meaning that they can make an extra year's worth of income, while their peers are still

JAMIN VER VELDE ('99)



Registrar Office staff Jim Bos, Avonda Fessler, and Lisa Christians work closely with all students to help ensure that they stay on track to complete their degree in four years.

enrolled in classes. Or students can get started on earning a graduate degree sooner.

Not every university works hard to ensure that students can complete their degree in four years or less, but Dordt does.

"Degree in Three is a series of course plans that show a pathway for students to finish a bachelor's degree in three years," he says. "This includes information on what courses should be taken when and at what speed in order for students to achieve their education goals."

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— Jim Bos, registrar

"As a Calvinist, you're not supposed to be proud, but I'll go ahead and say that I'm kind of proud of Dordt for working so hard to get students through in four years," chuckles Bos. "It's a big deal."

EARNING A DEGREE IN THREE AND GETTING DUAL CREDIT

Is it possible to complete a bachelor's degree in three years? For eight programs of study at Dordt, the answer is yes, says Director of Online Education Joe Bakker ('07).

In recent years, more students have reached out to Bakker about the possibility of graduating in three years. Given student interest, Bakker put together a series of course sequences for business, communication, criminal justice, digital media production, English, human health and performance, history, and social work.

These sequences make it easier for students to understand what's possible when considering graduating within three years.

Graduating in three years isn't for everyone; students who want to participate in Degree in Three must be driven and dedicated.

"Saying that you want to finish college early and actually finishing college early are two different things," says Bakker. "Participating in Degree in Three takes sacrifice. It means students work on

coursework during the summer months, and it likely means students complete extra coursework in high school. It's not that students are doing less work overall; they are simply doing work faster and finishing college earlier."

These students should also have a plan. If students are confident in their major choice, it can be a great option, especially for those considering going to graduate school and beyond.

"Students who plan to go on for four to seven years of additional schooling after a bachelor's degree might find that a Degree in Three will help them achieve their career goals faster," adds Bakker.

Degree in Three is a great option for students who are interested in making their college experience more affordable, too. By reducing the number of semesters they attend college, they will likely see financial savings.

Participating in Degree in Three might mean students need to take college courses while in high school. And Dordt offers an excellent option for that as well: dual credit courses.

"Dordt's dual credit program offers students the opportunity to take Christ-centered courses at a significantly discounted rate," says Bakker.

But it's more than just finances that can help students out. With the dual credit program, students get a taste of what college coursework is like, which can help them make decisions about what they might want to study while in college.

"For example, I recently spoke with a young man who took our Introduction to Business course as a high school dual credit student," says Bakker. "The course helped him decide what he wants to do in college—what he wants to major in. He found the section on marketing to be fascinating, and he quickly determined that accounting wasn't for him. Taking a dual credit course helped him make some decisions earlier, rather than waiting until partway through his freshman year to discover his academic preferences."

Whether students go the Degree in Three route or not, taking dual credit

courses in high school can also help lessen their course workload during college.

Our eyes are on each individual offer that gets put together. They aren't batched. This process allows us to more effectively use the financial aid that's available to students.

— Harlan Harmelink, director of financial aid

"Some students sign up for a course not because they want to graduate early, but so they can have more time to participate in athletics, music, theatre, and other activities. Or perhaps they want to get a part-time job to help pay for school expenses, and taking dual credit courses in advance will allow them to do that," Bakker says.

As the landscape of higher education shifts, it is good for universities and colleges to think outside the box about how students can pursue their dream of completing a bachelor's degree. This is especially true for an institution like Dordt that is dedicated to equipping

"students, alumni, and the broader community to work effectively toward Christ-centered renewal in all aspects of contemporary life."

"A college education can be expensive and hold some people back from being able to achieve their dreams of earning a bachelor's degree," says Bakker. "For students who want the quality and value of a Christian education, the

options, flexibility, and access Dordt provides is a real win."

GETTING PERSONALIZED FINANCIAL AID ATTENTION

Director of Financial Aid Harlan Harmelink has a hand in every financial aid package that goes out from Dordt, providing individual attention to students' financial needs.

"Our eyes are on each individual offer that gets put together," he says. "They aren't batched. This process allows us to more effectively use the financial aid that's available to students, to be able to help where it's needed most."

As part of this process, Harmelink gets to know students in a few different ways. The Free Application for Federal Student Aid (FAFSA) paints a picture of a student's financial situation, but it doesn't always tell the whole story.

"That's why, for several years, Dordt has had what we call our supplemental data form. It's an opportunity for students and their families to share a little more information and provide context into their situation," Harmelink says. "But even that doesn't really tell the whole story."

So he holds meetings, makes phone calls, and sends emails to students and their families.

"I want to know their goals and their desires as they achieve their college degree. Yes, there are some limits to what we can do to help—absolutely. But those interactions, either through the admissions counselor or directly with me, helps give me the knowledge and insight to be able to provide the right support."

JAMIN VERVELDE (99)



Director of Online Education Joe Bakker has helped develop the "Degree in Three" option for some majors.

Students have several options for financial aid. Scholarships are earned by achieving excellence in academics or co-curricular activities, and grants are gifts based on the financial need of a family; these do not need to be repaid. Students can also work in employment programs, which provide part-time jobs that are funded either by the federal and state governments or by Dordt.

Loans are not a gift, but they do provide money for schooling at the lowest possible interest rate, and under many loan programs, interest does not accumulate while the student is in college. And Dordt happens to have a loan default rate that is significantly better than the national average. The student loan default rate measures the percentage of students who are unable to make the required payments on their student loans. Dordt's loan default rate is 1.8 percent, which is much better than the national average of 9.7 percent. This shows that Dordt students who take out student loans to pay for their college education are very likely to repay the loan on time.

"Sometimes the sticker price can be intimidating," says Harmelink. "But I encourage families to wait the process out and see what the financial aid package includes. We hear from families who say, 'Wow, the cost of a Dordt education ended up being a lot better than I thought it would,' or, 'This is a lot closer to the state school I was thinking of going to.'"

CONSIDERING DONOR-FUNDED SCHOLARSHIPS

One particularly exciting area of growth in scholarships is donor-funded scholarships. Director of Development Lyle Huisman says that in the past 12 years, 10-30 new donor-funded scholarships have been added every year. This fall, there will be 943 student recipients of donor-funded scholarships, which are valued at \$1.86 million.

"There is often a misconception that, to start a scholarship, you have to give \$40,000 - \$50,000 for an endowment," says Huisman. "But Dordt decided to make it so that almost anyone can start a scholarship. For as little as \$2,000 annually, with a five-year commitment, you can fund a scholarship where every penny goes to a student."

JAMIN VER VELDE (99)



Director of Financial Aid Harlan Harmelink credits donor-funded scholarships for helping make a Dordt education affordable for students willing to work hard.

What's particularly exciting to Huisman about the increase in donor-funded scholarships is the fact that alumni, parents, and other supporters see how valuable a Dordt education is and want to chip in to help students be able to have that Christ-centered education.

"When people fund these scholarships, they know exactly what the Dordt experience is. It's professors who care about students and want to challenge them to do their best. It's an enriching spiritual environment. These donors want to see students have that same Dordt experience, and scholarships can help to make that happen."

Donor-funded scholarships come in a range of forms. Some are regional; for example, the KC/DC Scholarship was started by a group of donors in the Kansas City area who wanted to support an incoming freshman from the Kansas City area. That scholarship has grown to the point where there are four students who receive the scholarship all four years that they are enrolled at Dordt. Similarly, the Mile-High City Scholarship was started by a group of alumni who asked that the scholarship be given to an incoming freshman student from the Denver area.

Other scholarships get their start on campus.

"There is an agriculture class called 'Defender Cattle Investment,' where Dordt agriculture students go to market

to buy the cattle and sell them. They now earn more money than they're able to keep putting back into the program, so they funded a scholarship for an agriculture major who is planning to be part of the Defender Cattle Investment class for at least one semester," explains Huisman.

With the Defender Capital Management Scholarship, students who participate in the Defender Capital Management (DCM) club on campus get a chance to learn how to operate and manage stock market portfolio profits. Given the success of their portfolios, students participating in DCM decided to start a scholarship for a business, finance, or accounting major willing to take accounting and finance courses.

One especially unique scholarship is the Salt and Light Education Scholarship, which is the first scholarship funded by a current undergraduate Dordt student who wants to give back so that others can experience a Dordt education.

And then there is the Rooster Booster Scholarship, which began as a pheasant hunt in South Dakota for avid hunters and has grown into a \$4.1 million endowment that is providing 39 scholarships at \$3,000 this fall.

The generosity of Dordt alumni, parents, donors, and students is astounding, and Harmelink gets to witness firsthand the impact that these gifts have on the lives of Dordt students.

"When someone receives a scholarship, they are overwhelmed with gratitude," he says. "And donors recognize that there is something special going on at Dordt—in these transformative years that students are here, they learn and grow in their academic field, but they also develop spiritually as well. That's immensely valuable."

GAINING STUDENT EMPLOYMENT

Most students can make their college education more affordable by participating in Dordt's student employment program.

Approximately 90 percent of students are offered work as part of their financial aid package. They work in on-campus positions such as Information Desk attendant, Admissions

Office assistant, marketing photographer, Defender Grille employee, and more.

What was once called "work study" has now been dubbed student employment, says Kyle Achterhoff, who directs the student employment program. With that rebrand comes new opportunities for students. Rather than being limited to working eight to 10 hours per week, students now have a tiered system where they can work as many as 19 hours a week and make approximately \$5,000 per year—with approval from Achterhoff and their supervisor.

This new tiered system can make a Dordt education more affordable for students able and willing to work extra hours every week. Or students might be able to complete their education with less debt. Achterhoff also hopes students will learn important life skills while being part of the student employment program.

"We want students to learn the value of work—to be held accountable, to be responsible, to show initiative," he says. "We can see the value of work in the Bible; for example, Adam and Eve had jobs even before sin entered the world. We want students to see work as a way

they live out their calling as disciples."

Students make \$9 - \$13 an hour through the student employment program. But what if they can make more off campus—why should they choose to fulfill these roles on campus instead?

"Since Dordt is a non-profit institution, there are fewer taxes taken out of what the students are paid as part of student employment. Also, in the winter, you don't have to leave campus and brave the elements to work," he laughs.

Investing in an education can be expensive, but it's important to think through how it will shape a student to be both financially successful and a well-rounded person with a strong faith and the ability to thrive.

— Jim Bos, registrar



K. Achterhoff

Student employment can also give students valuable experience for their résumés. Achterhoff plans to work even more closely with the Career Development Center in the future, so that students have a better understanding of the soft skills they are gaining through student employment.

"I want students to realize that, while at Dordt, they can get plenty of real-life experience before they walk across the stage of the B.J. Haan Auditorium and grab their diploma," he says.

GOING BEYOND DOLLARS AND CENTS

What advice should high school students and their parents consider as they reflect on making college affordable?

"I advise students to come for a campus visit and to learn how these opportunities would apply to their situation and goals," says Bakker. "During a campus visit, you can meet with us and learn the specifics about how Dordt can make your college education a reality."

Harmelink says that, if students are willing to work hard, opportunities are available—perhaps through regional or community scholarships.

"Yes, it can take time to fill out these applications, but many local scholarships go unused each year because students don't take the time to apply," he says. "Even if you spend an entire evening filling out applications and you're awarded one of them, the work was worthwhile."

And high school students should know that what they do now can impact their financial aid options in the future.

"Students, please know that what you do in high school makes a difference, especially when it comes to your classwork and how your high school GPA can translate into an academic scholarship in college," says Harmelink.

Harmelink also advises parents and students to trust the Lord as they consider tuition payments.

"Many who have children in Christian schools go forward each year in faith when they commit to Christian education and paying tuition bills for K-12 education," he says. "Yes, parents and students need to be wise stewards of their resources, and they need to work hard as well. But it is also important to trust that God will provide. Don't let the thought of four years be too overwhelming. Take care of one semester and one year at a time, because each year can present new opportunities."

Above all, Bos says that it's important to understand the value of a university education for high school students and their parents.

"It is tough to put a monetary figure on what the value is, because it's more than landing a high-paying job," says Bos. "How will a student impact the Lord's kingdom? How will they be a good spouse, parent, community member? Investing in an education can be expensive, but it's important to think through how it will shape a student to be both financially successful and a well-rounded person with a strong faith and the ability to thrive."

SARAH MOSS ('10)