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HIGHER EDUCATION: WHERE ARE WE HEADED, AND WHAT CAN WE DO ABOUT IT?

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KEY FINDINGS:

- Higher education has an image problem. Confidence in the value of a college degree has eroded for both political and economic reasons. Missouri was at the center of this phenomenon just three years ago, when racial tensions reached a boiling point, and our flagship university is still struggling to rehabilitate its image.
- College has gotten very expensive. Universities across the nation have been pursuing innovative strategies to make college more affordable and to get more students to the finish line. Strategies like differentiated tuition or income-based repayment offer promise for Missouri postsecondary institutions.
- Few who enter college do so with the intention of not graduating. Yet, just over half of students—even less for some demographics—who enter four-year degree programs graduate within six years.¹

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INTRODUCTION

Higher education in the United States is experiencing an identity crisis. It is expected that there will be 55 million job openings in the next several years, more than half of which will be due to baby boomer retirement, and 65 percent of those jobs will require at least some postsecondary education.² Yet postsecondary enrollment has been dropping, as has the percentage of people who feel that getting a college degree is “worth it.”³ Meanwhile, the cost of a degree and the amount of student debt being taken on are skyrocketing. And unfortunately, only about half of students who go to college for a bachelor’s degree end up with one after six years.

This paper will describe three issues currently facing higher education in the United States, and in Missouri particularly. Each of these issues is affecting college enrollment and workforce readiness. It’s important to find innovative solutions to these problems if the United States is to grow economically and compete internationally. Similarly, Missouri has lower-than-average educational attainment and will struggle to attract business to the state unless it develops a more educated workforce.

During the Great Recession, when jobs became scarce, more adults (young and old) across the country turned to college. As the economy has recovered, adults have returned to the workforce and postsecondary enrollment has declined. Missouri is no exception. In fall 2016, just over 400,000 students were enrolled in degree-granting postsecondary institutions in Missouri, including both public and private two-year and four-year institutions.⁴ That number represented a two-percent drop from the prior year. In public institutions alone, enrollment has dropped from a high-water mark of 260,585 in 2011 to 244,924 in 2016.⁵ That drop of 6 percent was almost twice the national decline of 3.5 percent. Finally, the fall enrollment of first-time students (students in their first year of college) fell from 60,989 in fall 2012 to 54,660 in fall 2016.⁶ The 2017 freshman class at the flagship public university, the University of Missouri at Columbia, had just four more in-state students than Missouri State University.⁷

In addition to the Great Recession, several other factors have affected higher education in recent years. Some are less well defined, such as the fact that higher education

seems to have an image problem. Although a college degree was once seen as the ticket to a better life, a recent Gallup poll found that just 44 percent of U.S. adults have a great deal or quite a lot of confidence in higher education.⁸ The biggest reasons given for the lack of confidence are that higher education is too liberal/political and that it’s too expensive. Recent campus protests have also damaged the image of colleges. One at the University of Missouri in 2016 led to what some call the “Mizzou Effect,” in which parents are reluctant to send their recent high school graduates to campuses that are out of control.⁹

In addition to the image problem, higher education in the United States has a serious affordability problem. Only health care costs are rising at a faster rate.¹⁰ Of course, just as the Great Recession was leading to growing enrollment, state funding for public universities was declining. Colleges had invested in amenities and degree programs that they could no longer afford.¹¹ At public universities, declining government support means that tuition and fees account for increasing percentages of college revenue, and over half of all students take on student loan debt to pay for it.¹² As of 2018, the total outstanding student loan debt in the United States is approaching \$1.5 trillion and more than 11 percent of those with student loan debt are in default.¹³ In Missouri, the average student loan debt in 2017 was over \$26,000 and 59 percent of students graduated with some student loan debt.¹⁴

Finally, higher education in the United States, and in Missouri, has a completion problem. Nationally, about 59 percent of first-time, full-time bachelor’s degree seekers graduate within six years.¹⁵ In Missouri, the four-year completion rate at public universities for first-time, full-time bachelor’s degree seekers was just 32.3 percent, and the six-year rate was 55.2 percent.¹⁶ Unfortunately, many students leave postsecondary education without a degree, but with student debt.

Let’s take a look at each of these issues in detail and consider some innovative solutions being tried elsewhere to determine if they would be appropriate for Missouri.

ISSUE 1 – HIGHER EDUCATION HAS AN IMAGE PROBLEM

The political environment in the United States has become increasingly volatile, with shared ground being harder to find. Views on higher education provide a clear example of that volatility. What was once a widely accepted route to adulthood and the middle class is now being met with increasing skepticism. Several polls indicate that confidence in higher education is declining, particularly for those who are or lean Republican. A 2017 Gallup poll that found that only 33 percent of Republicans/leaning Republicans have confidence in colleges and universities, compared to 56 percent of Democrats.¹⁷ How did we get here?

Beyond merely a lack of confidence in higher education, and even more surprising, a Pew Research Poll in 2017 found that the percentage of Republicans who say that colleges have a *negative* effect on the country increased from 37 percent to 58 percent in just two years.¹⁸ In that same poll, only a steady 20 percent of Democrats felt the same.

Colleges Are More Liberal Than The General Population

What happened to elicit such a dramatic shift in opinion? According to Gallup, Republicans view higher education as too liberal and political. They also believe that colleges are too busy pushing their own agenda and not letting students think for themselves. And students have become less interested in protecting free speech on campus. According to data from an annual poll released by the Higher Education Research Institute at UCLA, a question about whether colleges should “prohibit racist/sexist speech on campus” received an all-time-high positive response rate of 71 percent in 2016.¹⁹ The 2016 results also had the highest ever percentage of students (43 percent) who agree that “colleges have the right to ban extreme speakers from campus.”

One possible result of this increased level of intolerance is that student claims of racial bigotry can escalate into violent protests, just as they did at the University of Missouri in 2015.²⁰ What the students considered to be

a victory was a disaster for the university and its image. Enrollment dropped precipitously the following year, dorms had to be closed, and a new group of leaders was brought in to develop an image-restoring path forward.

In 2015, the University of Chicago addressed the rising degree of campus intolerance by issuing a “Report on Free Expression,” which later became known as The Chicago Statement.²¹ The report states, “. . . the University’s fundamental commitment is to the principle that debate or deliberation may not be suppressed because the ideas put forth are thought by some . . . to be offensive, unwise, immoral, or wrong-headed.” From that point forward, students were forbidden to “obstruct or otherwise interfere with the freedom of others to express views they reject or even loathe.” The University of Missouri and 34 other universities have signed on to The Chicago Statement and adopted its principles, which is encouraging.²²

Colleges Are Perceived To Teach Things That Are Nice To Know, But Not Necessary

As the numbers of Americans who no longer believe that college is “worth it” continues to grow, universities need to consider what they offer, how it’s delivered, and how much it costs. For many students, the extra cost and time associated with a liberal arts curriculum, when they have come to college to learn a set of skills that will qualify them to work in a specific procession such as accounting or computer programming, dilute the value of their postsecondary education. For example, should all students, regardless of major, have to take a foreign language?

The most common way to adjust to the need to make college programs more relevant is through consolidating or eliminating majors. Naturally, most schools start with the majors that have the fewest students. The University of Wisconsin–Stevens Point, for example, plans to eliminate 13 majors, including French, music literature, and American studies.²³ Of course, moves like this come with much debate on the role of colleges to “preserve and transmit culture.”²⁴ The University of Missouri task force looking for ways to reduce expenses recommended dropping 27 doctoral, masters, and graduate certificate majors in the 2018 school year.²⁵

Colleges Are Perceived To Be Geared Towards Students That They Don't Actually Serve

Postsecondary education in the United States has another, less visible, image problem that is creating disconnect. The system's design may no longer be appropriate for its users. The typical college student is no longer an 18- to 24-year old who moves into a dorm on campus just after high school and leaves four years later with a bachelor's degree. In the 2016–17 school year, nearly 40 percent of college students were 25 years old or older.²⁶ The percentage is even higher for females, who now account for over 55 percent of total enrollment. In fact, less than half of all college students attend a 4-year institution full-time and 42 percent of full-time students also have a job.²⁷

Although it isn't necessarily an innovation, the first step in resolving this image problem is acknowledging it. Universities should take a close look at their student bodies and adjust accordingly. The typical college student in 2018 needs a "more flexible learning ecosystem" that includes things like online learning, flexible scheduling, apprenticeships, and business partnerships.²⁸ Because today's college student is much more likely to have more outside responsibilities like jobs and children, flexibility is key. For example, being able to access the course schedule and register early can make it easier to plan.²⁹ Flexible approaches to credentialing, such as short-term certificate programs, are also making huge strides.

There are also many innovative ideas being implemented for the purpose of better accommodating today's college students. For example, Thomas College in Maine guarantees that students will find a job in their field within six months of graduation or the school will pay their student loans for a year.³⁰ In addition, colleges are adding programs that focus on learning competencies, rather than seat time. For example, the University of Southern New Hampshire advances students based on whether they've mastered certain skill sets, rather than the number of credits taken.³¹ Arizona State University (ASU)—recipient of the "most innovative school" award from *U.S. News & World Report* for three years running—has a streamlined bachelor's program that can be completed in just two and a half years.³² In addition, ASU created the "Global Freshman Academy," which allows first-year students to take their entire coursework online through massive open

online courses (MOOCs) without applying, and they don't pay for the classes until they pass.³³

ISSUE 2 – HIGHER EDUCATION HAS A COST/DEBT PROBLEM

Underneath higher education's image problem are more material issues: skyrocketing tuition and student debt. Over the past few decades, tuition rates have increased at about double the rate of inflation, making schools twice as expensive (in real dollars) as they were 30 years ago.³⁴ Even taking scholarships and financial aid into account, the net price of degrees has become higher and financial aid has not kept up with rising tuition.³⁵ In order to afford to go to college, nearly half of all incoming freshmen take out student loans. As a result, they start their adult lives with a negative net worth.

Evidence has repeatedly demonstrated the value of postsecondary education, with college graduates earning an average of \$1 million more than their non-collegiate counterparts over their lifetimes.³⁶ Even with these extra earnings, outstanding student debt currently exceeds \$1.5 trillion dollars.³⁷ For students who graduated with a bachelor's degree in 2016 and borrowed to pay for their education, the average cumulative loan amount was \$30,460,³⁸ and some students leave school with six-figure loans—before penalties and fees. The stress of this staggering upfront expense has left many skeptical, wondering if college is worth it or if it is even an option.

In spite of the earnings boost that comes with a degree, people often struggle to pay for schooling—their kids' or their own—for most of their adult lives. The average bachelor's degree holder takes 21 years to finish his payments entirely, remitting hundreds of dollars a month well into his forties and fifties.³⁹ Some parents are paying off both their own loans and their children's, even as they try to save for retirement.⁴⁰ And not everyone succeeds in returning what they have borrowed. The default rates for public and private universities are 11.3 percent and 7.4 percent, respectively, meaning that a total of 8.5 million people are in default.⁴¹

Tuition increases don't necessarily translate to increased funding for academics and research. The average salary for a full professor in 1970 was just under \$110,000 (in

2016 dollars), and in 2016 the average had only grown to \$119,000.⁴² Further, in 2015–16, just 30 percent of the \$354 billion spent by U.S. institutions of higher education went toward instruction, which was a slight decrease from 2009 when it was 32 percent.⁴³ So what is driving the increase in the cost of tuition?

Regulatory Compliance Has Become Burdensome And Expensive

Regulatory compliance now accounts for up to 11 percent of schools' non-hospital operation expenses and 15 percent of staff's time.⁴⁴ Vanderbilt University, for example, found that it spent \$150 million every year on compliance and answered to 31 accreditation agencies for its degree programs.

And the number of regulations is growing. In 2013 and 2014, the Department of Education released hundreds of pages of new rules, adding to the existing 2,000-plus pages. Universities must employ additional personnel to ensure that they are abiding by laws, such as confirming that financial aid applicants have registered for the draft and are free of drug convictions, distributing voter-registration forms, and preventing students from illegally sharing files, among other noneducational responsibilities.⁴⁵

The federal and state governments can reduce upward pressure on administration size by decreasing and streamlining postsecondary regulations. The Government Accountability Office (GAO) estimated that it takes colleges and universities up to 41 hours per year to collect data required by the federal Department of Education.⁴⁶ However, the research by Vanderbilt University suggests that this is understated. In fact, they found that regulation reform could save Vanderbilt students up to \$11,000 a year in decreased tuition.⁴⁷ The Missouri Department of Higher Education should consider ways to reduce the state regulatory burden.

Colleges And Universities Have Entered An Amenities Arms Race

In recent decades schools have been attempting to attract more students—especially those who can pay full tuition—by spending more on facilities, activities, and

recreation in what has been called an “amenities arms race.” For example, the University of Missouri–Columbia spent \$40 million in 2005 on a 293,000 square foot recreation center—the Tiger Grotto—featuring an indoor pool with whirlpools, waterfalls, and a lazy river.⁴⁸ It has received national recognition, winning a *Sports Illustrated* award for “Best Recreation Center” in 2005 and consistently ranking among the “most luxurious student recreation centers.”⁴⁹ Not surprisingly, any positive effect from the Grotto on educational achievement or post-graduation employment opportunities has yet to be documented.

Nationally, schools spent \$12 billion on construction, \$9.5 billion of which was allocated to new buildings, facilities, and centers in 2017.⁵⁰ Of course not all of this went to luxury spending, but capital spending also does not necessarily lead to improvements in academic performance, teaching quality, or rankings. It's a dangerous game of “it takes money to make money.” As state investment in higher education has pulled back, universities and colleges are spending more to attract more full-paying students. For public institutions, that means pulling in students from out of state.

Amenities spending does increase applications, according to a University of Michigan study, but it disproportionately attracts students who are high-income and lower-achieving, which is then reflected in enrollment.⁵¹ The study found a negative correlation between amenity spending and selectivity for both private and public universities, with the relationship stronger for private schools.⁵² Higher-achieving students, on the other hand, were found to be much more responsive to improvements in academic quality. The use of amenities to attract students may be reducing the value of a degree while making it more expensive to get one.

Taming Tuition Costs

There are several ways that Missouri could begin to tackle the problem of ever-rising tuition. For example, schools could increase their financial transparency so that students and their families know how their tuition dollars are being spent. If students and parents received itemized bills—listing professor pay, administrative overhead, construction, amenities, and so on—they would be better

able to assess and compare schools and voice opinions on how funding should be spent.

Missouri could expand its efforts in virtual education. Massive online open courses (MOOCs), developed by providers such as Udacity or edX, are online educational programs offering classes, often free or at low-cost. Some universities have partnered with MOOC providers and allowed students to take these courses online for university credit. Arizona State University is one such school, working with edX to grant credit to freshman students who take courses through the site.⁵³ ASU does not require students to pay for edX credits unless they pass, making freshman year cost less than \$6,000 a year. By taking advantage of MOOCs, schools could significantly reduce their instructional costs and the price of tuition. Purdue University adopted a similar strategy.⁵⁴ Purdue purchased Kaplan University, a for-profit and predominantly distance learning institution, and made it the centerpiece of its “Purdue Global” (PG) program. Students can transfer credits from PG online content and finish their education on campus, making it especially appealing for nontraditional students.

Differential tuition, in which the amount of tuition charged to students varies, is another option. The variation could be based on either expected salary or cost of the program to the university. The first type of differential tuition takes into account that some degrees, like business majors, on average, lead to higher-paying jobs than other degrees.⁵⁵ The University of Missouri System Review Commission Report, produced in the wake of the 2015 protests on campus, recommended that the price tag of a student’s tuition should be based on their field of study.⁵⁶

The other type of differential tuition is based on the premise that some classes are more expensive to teach than others: advanced engineering courses are five times as expensive for universities than basic humanities courses. Already, 41 percent of public doctoral programs and 29 percent of public bachelor’s degrees have differential tuition, and the proportion grows every year, indicating that schools have been seeing positive outcomes from this strategy.⁵⁷ Missouri State University charges differential tuition for selected graduate courses.⁵⁸ Students in different majors are buying different products from universities, and it doesn’t make sense to charge them the same price.

Finally, students could enter into agreements with universities to retroactively pay for their education using a percentage of their future incomes. For a set amount of time after graduation, students could pay a certain percentage of their salary, like a tax.⁵⁹ This could alleviate affordability concerns, as students wouldn’t face the possibility of defaulting on student loans if they graduated into a poor job market. The amount of their monthly payments would be a function of how much they were earning at the time. Differential tuition could be integrated with this model, with certain majors paying a higher percentage of their income and/or agreeing to a longer payment period.

In the aggregate, college degrees are undeniably a good investment. Over a lifetime, a college graduate will earn (on average) 84 percent more than someone with only a high school diploma.⁶⁰ However, the overwhelming debt that increasingly comes with tuition has made higher education less and less accessible for many. Once considered an institution of economic mobility, college is now often seen as an overwhelming financial burden. With student debt surpassing \$1.5 trillion nationwide, it is imperative that colleges find ways to end spiraling tuition for their students.

ISSUE 3 – HIGHER EDUCATION HAS A COMPLETION PROBLEM

Few who enter college do so with the intention of not graduating. Yet, just over half of students—even less for some demographics—who enter four-year degree programs graduate within six years.⁶¹ At Missouri’s flagship university, the University of Missouri at Columbia, just 44 percent of full-time, first-time students who began in 2011 graduated within four years. Another 24 percent graduated within six years. The rates at some four-year schools in Missouri are far worse. For example, just 13 percent of first-time, full-time students at Missouri Southern State University graduated within four years and just 33 percent within six.⁶²

For most students, college entails taking out loans and forgoing four (or more) years of work, so leaving without a degree can cause significant financial strain. The 41 percent of college students who do not complete school end up owing an average of over \$13,900 in loans, but don’t have a degree to help pay them off. Not surprisingly,

almost half of college dropouts end up defaulting on their student loan debt and 71 percent regret leaving school.⁶³ So what is happening? The problem is multifaceted, so it's worth breaking it down into clearer parts.

High Schools Are Graduating Students Who Are Not Ready For College, And Colleges Are Accepting Them

It makes sense that students who are unready for college when they enroll are much more likely to drop out, and statistics on students who are required to take remedial courses confirm this suspicion. Remedial courses are typically required for those students who did not sufficiently learn necessary material in high school. Students must pay tuition to take remedial courses, but do not receive college credit for them.

Nationwide, four in ten students who begin college at four-year institutions must take at least one remedial course, with only about 60 percent of them actually passing these classes.⁶⁴ Just half of these passers will eventually get a degree, meaning that overall, only about 30 percent of remedial students actually end up finishing college. The outcome for two-year schools is even worse: A mere 9.5 percent of remedial students graduate.⁶⁵ In Missouri specifically, 23 percent of high school graduates who enroll in college are placed in remedial courses.⁶⁶

Part of the blame for the remediation problem lies with high schools. Students in remedial classes are paying college tuition to learn material they should have been taught already.⁶⁷ Adequate preparation during high school could help reduce the number of students taking remedial classes in college, boosting their chances of staying in school and finishing their degree.

On the other hand, high-school counselors should consider that if someone is not prepared to attend college, they should explore other options. Melvin Brooks, an associate dean at Baltimore City Community College says of his students, "some of them are so deficient, to try to include them in a credit-bearing course without that foundation would be a disservice."⁶⁸ Curiously, Missouri's Department of Elementary and Secondary Education reports a high school graduation rate of 88.3 percent, with a college-or-career readiness rate of just 42.6 percent.⁶⁹ Missouri high schools should consider guiding more

applicants who are not ready toward less-selective colleges, trade schools, or other alternatives, rather than expecting colleges to teach students basic competencies.

For students who start college unready or overwhelmed, individualized mentoring programs have been developed that are making a difference in student retention. When the leaders of the Knowledge Is Power Program (KIPP) charter schools realized that high percentages of their students were being accepted and enrolling in college but dropping out after the first semester, they created the KIPP Through College Program.⁷⁰ The program pairs students with employees who serve as many as 175 students, checking in with them around midterms and finals, assisting them with course registration and financial aid, and generally staying in touch. These counselors provide students with guidance in what is often a confusing and challenging college environment. KIPP estimates that the KIPP Through College program costs about \$2,000 per student, with an obviously large positive return on the investment for each student who completes their degree. In 2017, KIPP reported that 38 percent of their students who graduated from a KIPP middle school or who enrolled in a KIPP high school in 9th grade had earned college degrees.⁷¹ There is nearly four times the national rate of 9 percent for low-income students.⁷²

It Can Be Hard To Transfer Credits That You've Earned, Wasting Time And Money On The Path To A Degree

Fortunately, most schools have begun to accept online or community college courses, which are both significantly less expensive than either public and private four-year university classes per credit hour, for credit. The state of Missouri has instituted the CORE 42, which is a common curriculum framework for all public two- and four-year institutions in the state.⁷³ The idea behind CORE 42 is to "facilitate seamless transfer of academic credits." The University of Missouri also offers hundreds of online courses and degrees at the bachelor, masters, and doctorate levels.⁷⁴ The offsite courses can be especially appealing for nontraditional students who may not be able to spend four years living on or near Mizzou's campus. These alternatives allow students to stay closer to home, or even at home, and are usually less expensive than traditional on-campus classes.

Students Are Going To College When They Should Be Going To A Trade School

There is tremendous value in alternative postsecondary options. Trade schools and apprenticeships are common in countries such as Finland, where 45 percent of students attend trade school and public education is among the best in the world.⁷⁵ Yet in the United States, these paths are often stigmatized as second-class educations that lead to low-paying, low-prestige jobs.⁷⁶ Vocational schools, which cost an average of about \$33,000 for an entire program, can allow students to start their careers sooner.⁷⁷ Salaries can later approach six-figures, far above the expected lifetime salary of \$35,256 for high school graduates.⁷⁸ The success of trade schools has already been proved in multiple settings, making it imperative that the United States combat what Sen. Tim Scott (R-S.C.) calls its “bachelor’s addiction.”⁷⁹

Though the infrastructure in the United States for trade and vocational schools and work apprenticeships is lacking compared to that of other countries, there is much opportunity for growth.⁸⁰ High schools could train their college counselors to guide students toward alternative programs that might work better for them, and vocational training could be better integrated into the high school curriculum as an option for students whose interests and aptitudes lead them in that direction. Businesses could open apprenticeship positions, and more resources could be devoted to trade schools. In Missouri, a financial incentive for schools and teachers that help students get industry-recognized certificates (IRCs) could be implemented. This has been done in Florida and North Carolina, and the rates of IRC completions have skyrocketed.⁸¹

As expensive as a degree can be for university students, not getting a degree can be even more costly. Dropouts burdened with student loans without the help of an associate’s or bachelor’s degree to help them pay off their debts are a worst-case outcome. Aiding students in picking paths that set them up to graduate, providing an advocate to counsel and guide at-risk students throughout their college career, and making sure that they are ready to start college before they set foot on campus through adequate secondary education are all ways that completion rates can be improved. Furthermore, innovative alternatives such as trade and vocational schools and apprenticeships

could create a more skilled workforce in the United States, providing more opportunities—quickly and less expensively—for young adults, while keeping them from becoming college dropouts.

CONCLUSION

The image problem that plagues higher education in Missouri is the natural result of several disturbing trends. Rapidly increasing tuition costs have led to an increase in borrowing among students, and many of those who leave school without a degree don’t have the skills or credentials that would enable them to repay the loans they took out. The “college experience” provided by the campus environment is in many cases more of a liability for universities than a selling point. The tension that has developed between a commitment to free speech and a desire to combat bigotry has resulted in decreased tolerance on campuses for the expression of unpopular views. The decrease in enrollment at Missouri’s flagship campus after violence erupted there in 2015 is evidence of the effect such intolerance has on how universities are perceived by the general public.

The changing composition of the student body presents another challenge to university administrators. Serving students who are older than the stereotypical 18- to 24-year-old undergraduate, and who have many more responsibilities and obligations outside of school, will require schools to make accommodations that might have been unnecessary a few decades ago. For example, barriers to the transfer of credits from one school to another, or the requirement to attend class in person when an online course might be just as effective, can present serious obstacles to students who may have started college years ago and are now returning to school as parents who work full-time jobs.

Statistically, the higher education picture in Missouri is unflattering. Our college dropout rates are no better than those in the rest of the country. Most states have a higher proportion of college graduates than the Show-Me State, and not one Missouri public university ranks in the top 100 schools in the United States.⁸² However, the state has been taking crucial steps to change this. Reducing the number of university administrators, providing online educational resources, and working to improve its image after 2015 have all been beneficial. Of course, much more

reform is needed, both innovative and common-sense. By exploring options such as those mentioned here, Missouri can take its higher education to new heights, offering quality education at affordable prices.

NOTES

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