

College Course Materials Q&A:

Frequently Asked Questions About Student Spending on Course Materials and Affordable Access Programs

Student Spending Declines

Q1) Are students spending more on college course materials than ever before?

No, quite the opposite – [recent data](#) has shown that average student spending on course materials has steadily declined over the past decade:

- **Student Watch:** found that average student spending on college course materials, including textbooks and digital materials, was just \$338 for the 2025-2026 academic year. The figure represents a dramatic decline of 44% as compared to student spending in the category ten years ago. The Student Watch report surveyed over 12,000 students across 30 higher education institutions.

Q2) According to The College Board, course materials will cost between \$1,290 - \$1,520 for the 2024-2025 academic year. That doesn't match the numbers from Student Watch and Student Monitor. Why?

Actually, the College Board's most recent report, [Trends in College Pricing and Student Aid 2024](#), states that average estimated student spending on course materials during the 2024-25 year is just \$340 (pg. 11 of the report).

The larger number was widely misunderstood – it was an estimate compiled by the College Board and included more than just course materials such as textbooks and eBooks, but also school supplies and higher cost items such as laptop computers, among other items.

Q3) Why is student spending on course materials declining?

When it comes to acquiring course materials, students have more choice – and more affordable alternatives – than ever, including rental options for both print and digital materials, loose-leaf versions, open educational resources (OER), and creative new distribution models such as Affordable Access and subscription services. The statistics make it clear that students are taking full advantage of the new, cost-effective options that publishers have made available, which has led to a significant decline in student spending.

Affordable Access

Q4) What is Affordable Access?

Affordable Access is a course material delivery model that helps institutions of higher education provide students with access to course materials on the first day of class, at a discounted price.

Check out AAP's video on Affordable Access programs, which are sometimes called Inclusive Access, [here](#).

Q5) What are the benefits of Affordable Access?

Affordable Access offers the following benefits:

- Accessible, interactive and personalized digital content.
- First-day access to digital course materials, which has been proven to increase student retention and performance in class.
- Affordable Access programs permit students to pay for materials through the accounts the educational institutions have set up for loans or grants under Title IV of the Higher Education Act¹.
 - If Title IV monies are used for Affordable Access, then the educational materials provided are required by federal regulation to be priced below competitive market rates – so students get a discount.

Q6) How have students reacted to Affordable Access?

Many students see significant benefits in being able to fold their course material costs into their tuition rather than having to purchase them at the beginning of the semester. In fact, According to the most recent Student Monitor report, more than 90% of students said that Affordable Access programs made it possible for them to get more out of their courses and receive better value for the cost of their tuition.

Q7) How do students pay for Affordable Access materials?

The method of payment can vary, but the federal regulations governing Affordable Access programs state that an institution may include the costs of books and supplies as part of tuition and fees if the “institution has an arrangement with a book publisher or other entity that enables it to make those books or supplies available to students below competitive market rates.” That means that course materials can be paid for through student loans or grants under Title IV of the Higher Education Act, and that students get a discount.

Q8) With Affordable Access, do publishers have direct access to students' wallets?

Absolutely not. Publishers do not charge students directly for Affordable Access programs. All financial transactions are between the student and the institution.

Q9) How many campuses are making Affordable Access available to their students?

¹ The relevant regulations can be found at <https://www.law.cornell.edu/cfr/text/34/668.164>.

Students on more than 1,500 campuses throughout the United States participate in an Affordable Access program.

Q10) Is Affordable Access more affordable than traditional print books?

The savings associated with Affordable Access can be significant, with [one university citing discounts of 50 – 80%](#) for participating students.

Other success stories include:

[University of Arizona](#), [University of California Davis](#), [Rowan-Cabarrus Community College](#), [University of Missouri](#), [Hinds Community College](#), [Cornell University](#), [University of New Mexico](#), [University of Arkansas](#), [Austin Peay State University](#), [University of Nebraska](#)

Q11) What role has the U.S. Department of Education played in regulating Affordable Access?

In 2015, the U.S. Department of Education conducted an extensive, public rule-making process ultimately issuing regulations² permitting institutions of higher learning to charge students for books and supplies as part of tuition and fees.

Q12) Are the course materials made available through Affordable Access competitive with other options?

Yes. Affordable Access materials are highly competitive.

Affordable Access programs permit students to pay for materials through the accounts the educational institutions have set up for loans or grants under Title IV of the Higher Education Act.

If Title IV monies are used for Affordable Access, then the educational materials provided are required by federal regulation to be priced “*below competitive market rates*” – so students get a discount³.

Q13) Can students opt out of Affordable Access programs?

Yes. Institutions are responsible for providing opt-out options for students who don’t want to participate in Affordable Access programs.

As a general matter, course materials are available in other formats, including new and used printed textbooks, rented, printed textbooks, and unlimited and rented eTextbooks.

² See <https://www.law.cornell.edu/cfr/text/34/668.164>.

³ See <https://www.law.cornell.edu/cfr/text/34/668.164>.

However, if in the rare instance materials cannot be found elsewhere (for example, if a college or university has customized a course offering or a textbook), federal regulations require that the institution document and advise students where to find the course materials.

In the vast majority of cases, however, students who do choose to opt out can purchase course materials online through the publisher, other online retailers, or at the college bookstore.

Note: The federal rule-making governing Affordable Access requires that the programs make books or supplies available “*below competitive market rates*,” so that students who purchase materials in other ways may end up paying more.

Q14) What is the time frame for students to opt out of Affordable Access?

The opt out time frame is determined by the institution, and it is generally in line with the average add-drop period (approximately 10-14 days).

For example, the University of Pittsburgh points out on their website³ that participation in Affordable Access is not mandatory, and students have until the last day of the add/drop period to opt-out of the program.

At the University of Virginia, the policy is the same⁵, with students being provided with the ability to opt out until the end of the add/drop period.

Q15) If these materials are sold to students at a cheaper price, how do publishers profit?

Because publishers expect that most students will purchase materials, they are able to work with colleges to negotiate for discounts based on large volume sales. This savings is passed on to the students, resulting in substantial discounts compared to purchasing print textbooks through traditional methods.

Q16) Do colleges have to meet quotas to get the discount?

No. There are no quotas, and federal regulations require that Affordable Access materials be made available for below competitive market rates.

Q17) Can't publishers eventually raise prices for these materials?

When it comes to Affordable Access materials, federal regulations require that an institution that has an arrangement with “a book publisher or other entity” make books or supplies available “*below competitive market rates*.” Generally, student spending on course materials has been [declining](#) over the past decade. One factor is the wide variety of options – including textbook rentals, eBooks and Affordable Access – being offered by publishers.

³ See <https://www.pittuniversitystore.com/SiteText?id=83012>.

⁵ See https://www.uvabookstores.com/inclusive_access.

Q18) Do these programs eliminate academic freedom for faculty?

Not at all. Affordable Access programs are designed to be flexible. They can be implemented on a department level, but they can also be provided on a course-by-course basis, or even by course section.

Q20) What about Open Education Resources (OER)? Aren't they a better – and cheaper – option?

Open Education Resources can certainly be part of the mix, and some of AAP's member companies include them in their offerings.

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