



Affordable Access FAQs

What are affordable access programs?

Affordable access programs are course material delivery models that help institutions of higher education provide students with access to course materials on the first day of class at a significantly discounted price. Examples include Inclusive Access, Equitable Access, and Cascading Access.

What are the benefits of affordable access programs?

Models like Inclusive or Equitable Access offer the following benefits to students:

- Expertly curated content built with attention to accessibility and assignable, interactive courseware platforms that help faculty personalize the learning experience. All provided by educational publishers at a price significantly discounted below retail.
- First-day access to required course materials for all students enrolled in the program, which research has shown increases student success and course completion.
- Students can seamlessly utilize their financial aid to pay for course materials instead of paying out of pocket since institutions can post charges for these materials on students' accounts alongside tuition and fees.
- Although all students are provided access to their materials on day-one, institutions offer students a choice to participate by providing an "opt-out". Students are notified of the opt-out process by their institution and/or bookstore via email, within the LMS and in the physical or online bookstore. The opt-out timeline typically coincides with the institution's add/drop period.
- Instructors get to first choose the course materials that best meet the needs of their course. Students can choose whether to participate in the program or acquire their course materials from a different source.

What role has the U.S. Department of Education played in regulating affordable access programs like Inclusive Access?

In 2015, the U.S. Department of Education conducted an extensive, public rule-making process ultimately issuing regulations permitting institutions of higher learning to charge students for books and supplies as part of tuition and fees as long as materials are delivered by the 7th day of class, prices are below competitive market rates, and an "opt-out" option is provided to students.

What is the difference between "opt-in" and "opt-out" with regard to these programs?

Currently, affordable access programs provide all students access to their course materials on or before the first day of the term through the learning management system.

If students elect not to participate in purchasing their materials through their institution's program, they "opt-out" by following the process their institution/bookstore has outlined for them, and they are either not charged the fee on their student account or are refunded the charge.

In an opt-in scenario, institutions would instead require students/parents to sign an authorization to participate in these programs each term, effectively opting-in, prior to students being provided access to their required course materials or being charged on their student account. In an opt-in model not all students would have access to their materials on the first day of class nor would their materials be as deeply discounted as they are in an opt-out model.

How does "opt-in" impact affordable access programs?

Research shows significantly fewer students purchase course materials with an "opt-in" approach. By the first week of class, this number drops even lower- leading to reduced student success rates. (<https://doi.org/10.14434/josotl.v23i3.34262>)

Additionally, research has shown that 85% of U.S. college students admit they have either postponed buying required materials or chosen not to buy them at all.

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Therefore, in an opt-in model, institutions will have reduced student participation which could lead to lower course outcomes. Furthermore, the complexity of the distribution process will also increase, requiring additional software and personnel to develop the systems that support them. Ultimately, students may pay a higher price if the cost to offer affordable access programs increases.

Are course materials provided through affordable access programs like Inclusive or Equitable Access more affordable than purchasing through the open market?

Yes. For a school to offer an affordable access program like Inclusive or Equitable Access, they are required by the Dept. of Education to offer the course materials below competitive market rates. Institutions can extend discounts to students because they have the ability, through these programs, to leverage volume-based purchasing. The savings associated with affordable access programs can be significant, with one university citing discounts of 50–80% for participating students.

How does affordable access improve student outcomes?

Recent research conducted by Dr. Michael Moore at the University of New Hampshire suggests that inclusive and equitable access programs can significantly impact student success and course completion rates. Across two inclusive access studies, his research found as much as a 13% increase in student success rates in a pre/post inclusive access implementation analysis. Additionally, equitable access programs have been found to have even greater effects on minority populations including a 21.06% increase in course completion rates for students who identify as Black and a 17.46% increase in course completion rates for students who identify as Native American when comparing participant and non-participant populations.

Moore, M. & Piazza, B. (2023). Inclusive access course materials: An analysis of a technical college's inclusive access program. *Journal of the Scholarship of Teaching and Learning*, 23(3), <https://doi.org/10.14434/josotl.v23i3.34262>. Moore, M. (2022). Equitable access: A participant v. non-participant course completion rate analysis from 2-year institutions. Retrieved from <https://doi.org/10.35542/osf.io/drqz9> Moore, M. (2021). Inclusive Access course materials: The impact on student outcomes. Retrieved from ProQuest Dissertations Publishing.

What are McGraw Hill's options for affordable access programs?

McGraw Hill offers several programs, including Inclusive Access, Equitable Access, and Cascading Access. Your EAM (Enterprise Account Manager) is knowledgeable about all of these models and how McGraw Hill supports them.

Why should our institution move forward with Affordable Access program (or why should I move my course into Inclusive Access if it is already in place at my institution) if the Department of Education decides to change the regulations?

In the spring of 2024, The Dept. of Education did consider proposed changes to the cash management regulations related to affordable access programs. After a significant review that included extensive feedback from institutional leaders nationwide urging the Dept. not to adopt the proposed changes to the regulations, the DOE decided not to move forward with changes to the rules.

We are “opt out” now. What do we need to do going forward? By when?

Currently, there is nothing that needs to change. The Dept. of Education has not yet formally issued a proposed change in the regulations. The ones proposed during the negotiated rulemaking Spring 2024 were not agreed upon, so the Dept. needs to work more closely with institutions to better understand what is feasible to help increase transparency and disclosure for students.

We are considering implementing an affordable access program. Is there anything we need to do differently or be prepared to do?

There is nothing that needs to be done differently now. Institutions should continue to follow current regulations to ensure that:

1.) they provide an “opt-out” option; 2.) the price students are charged is below competitive market rates; and 3.) students have their materials by the 7th day of class. In addition, institutions should continue to communicate clearly with students about the price they will pay for their materials and how they can opt out if they prefer not to participate. McGraw Hill will continue to partner with institutions on best practices for implementing affordable access programs.

How can McGraw Hill help us if we need to move to “opt in?”

As a top priority, McGraw Hill will continue to meet the institution's needs to deliver students affordable access to course materials. We are committed to delivering our content and courseware in either an opt-out or opt-in manner.

Are the course materials made available through affordable access programs competitive with other options?

Yes. First, instructors choose the course materials that best fit the needs of their course as they always have. The course materials provided through affordable access programs are the exact materials students would find on the open market. Affordable access programs only change the distribution, not the materials faculty require for their course. These programs traditionally offer digital content via ebook or courseware, which students access directly through their institution's learning management system alongside their course information. The e-book content that is typically delivered in affordable access programs is a “perpetual” or lifetime subscription. However, if a faculty member or student decides they prefer print materials (in addition to or instead of digital) this option is provided through the program.

Is it my choice for my course to participate in my institution's affordable access program?

Each institution determines how faculty participation will occur. Inclusive Access programs allow the instructor to decide whether they want their course to participate in the program. Equitable Access and Cascading programs can vary.

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Will I be informed about the exact price of the course materials I am requiring for my course when deciding whether I want my class to participate in an affordable access program?

Yes. Your bookstore/institution can provide the student cost of materials for your course. With Inclusive Access, the price will be materials specific. For Equitable Access, the price will be a flat fee either per credit hour or per term. Cascading programs begin with a per credit hour or per term fee, but then can be modified to a per material fee if a student elects.

If students opt out of my institution's affordable access program, will they be able to purchase all their materials on the general market?

Yes, but refer to "Benefits of Affordable Access Question" for the advantages of participating in these programs.

How long will students have access to their course materials with affordable access programs?

Most eBooks are provided with a perpetual access license, so students will continue having access throughout their college career. For courseware, the length of the subscription is determined by the instructor at the time of adoption. This typically ranges from 1-8 terms.

How do I know if my campus has an affordable access program?

Affordable access programs go by many different names, including Inclusive Access, Equitable Access, Follett Access, Barnes & Noble First Day, Auto Access, etc. Most of these programs are offered by the bookstore, but occasionally can be hosted by the library or provost's office.

Why were Affordable access programs created?

Affordable access programs were developed by institutions, faculty, and students to ensure all students had timely access to their course materials at an affordable price.

Can course material providers eventually raise prices for these materials?

Yes, however, when course materials are delivered through affordable access programs like Inclusive and Equitable Access, federal regulations require that an institution's arrangement with "a book publisher or other entity" must make books or supplies available "below competitive market rates." As a result, student spending on course materials has been declining over the past decade.

Do these programs eliminate academic freedom for faculty?

Not at all. Affordable access programs are designed to be flexible and can include any of the course materials faculty wish to select to require for their students. Additionally, with Inclusive Access programs, faculty decide if they want their course to be part of the program or not, and the program can be implemented on a section, course, or department level.

What is the time frame for students to "opt out" of an affordable access program like Inclusive or Equitable Access?

The opt-out timeframe is determined by the institution, and it is generally in line with the institution's designated add-drop period (approximately 10-14 days).

Does Financial Aid Cover affordable access Programs?

Yes. Per the current Dept. of Education regulations, institutions can charge students for their course materials alongside tuition and fees on their student accounts and apply student scholarships and financial aid funds to pay for their course materials.

Can I acquire the same course materials being offered through Affordable Access on my own if I opt out?

Yes, but they may be at a higher price and not available on the first day of class.

If I opt out, will I still be able to complete all my required assignments?

Yes. You can opt out of your institution's Affordable Access program. However, if your course materials are required to complete work for a portion of your grade, you will need to purchase the resources to be successful in the course.

Will I be informed about the terms of service of the digital textbooks when I register for courses?

No. Students are informed of the terms of service when they log into the product. However, this is something McGraw Hill can share with the institution, and they can make it available to students at registration if they wish.

Will I be informed of the amount I will be billed at the time I register for my courses?

Many institutions follow this best practice, but not all. It is not currently required by the Dept. of Education. Institutions can decide whether to share the amount to be billed at the time of registration.

What efforts will the campus make to ensure a simple, transparent, and clearly communicated "opt-out" process?

Each opt-out process is specific to the institution and their bookstore. However, McGraw Hill values transparency and disclosure and will work with the institution and bookstore to recommend a process that is easy and transparent for students.

How do base affordable access prices compare to the digital prices advertised on the publisher's websites?

The base price of course materials delivered via affordable access programs range from 10%-70% less than the national retail publisher price depending on the publisher and the product. Institutions are required by the Dept. of Education to make the materials delivered through affordable access programs "the lowest competitive market price."

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Are there any limits on print copies?

Most publishers make a print looseleaf copy of their text available for bookstores to purchase and sell as a low-cost upgrade. Additionally, students can purchase new and used print from an online retailer or directly from the publisher.

Can affordable access programs be implemented on an “opt-in” basis for students? If not, why not?

Yes, however it is not recommended. Refer to question regarding how “Opt-out vs. Opt-in Impacts Affordable Access Programs.”

What data is collected by McGraw Hill when digital course materials are delivered via affordable access programs, and how is it used?

As a global leader in providing digital learning systems for educators and students, McGraw Hill is deeply committed to protecting the privacy of our end users. Whether using McGraw Hill Connect®, ALEKS®, or any of our other solutions, we collect “Personally Identifiable Information” (PII) that we use to provide, maintain and improve the solution. However, we limit the use, collection, and disclosure of PII to the minimum level necessary to deliver the service or information requested by the end user or the institution. McGraw Hill does not collect, use, or disclose PII that is not reasonably related to a legitimate business purpose necessary to serve the end user. We do not sell PII to other organizations, nor do we market to students using the information from their educational records (education records are defined as records directly related to a student and maintained by an educational agency or institution, or by a party acting for the agency or institution). For more detailed information regarding how McGraw Hill uses and protects user’s information, please visit mheducation.com/privacy?ot-policy=end-user.

Are Open Education Resources (OER) a better option to address course material affordability?

We support instructors having the broadest range of course materials to choose from to meet the needs of their students and Open Education Resources available off-the-shelf can be part of affordable access programs. However, OER does in fact carry a cost either to the state, institution, or student to develop and can be very limited in scope. Many of the off-the-shelf OER’s are simply written content delivered via a flat PDF file on a website, which may or may not be accessible and/or developed with student data privacy and security standards in mind. Most OER resources do not include robust learning exercises with animations, video, and/or software simulations that engage students and prepare them for their field of study, since they require a lot of time and monetary investment to create. Also, OER typically does not include instructor support materials like protected assessments or presentation files. OER materials are not currently available for all subject area since high-quality content is very time-consuming and expensive to properly curate and maintain/update for educational purposes. For course material providers, high quality materials include investments in pedagogy developed by subject matter experts, a rigorous editorial process, and abundant support for students and faculty. Therefore, the cost of course materials provided by education publishers through affordable access programs coupled with the complimentary faculty and student support services they provide, may be comparable or even less costly than OER when an apples-to-apples comparison is made.