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An Analysis of the Financial Burden for Students Attending Schools with Undergraduate Music Therapy Degree Programs

Dawn A. Iwamasa
Austin C. Thorn
Conservatory, University of Missouri-Kansas City

Correspondence concerning this article should be addressed
to Dawn Iwamasa, email: IwamasaD@umkc.edu

Abstract

The purpose of this study was to analyze tuition, student loan, and Pell Grant data from universities with AMTA-approved undergraduate music therapy degree programs. Data from the College Insight Tool was used to collect data on average tuition and fees, average loan debt of graduates, percentage of graduates with debt, and percentage of students who received a Pell Grant from four-year institutions offering an undergraduate music therapy degree during the 2016-2017 academic year. Results indicated that tuition and fees were slightly higher at public universities and slightly lower at private institutions than national averages. The data also suggested that students who attended schools with music therapy programs were more likely to have student loan debt. Percentages of Pell Grant recipients were like national averages, indicating similar representation of low- to middle-income students. Regional data suggested that the Southwest region was the least expensive area of the country for tuition and fees at public institutions, and among the lowest for student loan debt. The inverse was found for schools in the Great Lakes and Mid-Atlantic regions where tuition and fees at public universities were the highest and student loan debt, regardless of institution type, were also high. The Western region had the highest average tuition for private schools, however, were among the lowest for average student loan debt amounts. More research is needed to better understand the implications of student loan debt on the education, long-term financial security, and

career choice for professional music therapists.

Keywords: Music Therapy, Higher Education, Student Loan Debt, Pell Grant, Tuition and Fees

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An Analysis of the Financial Burden for Students Attending Schools with Undergraduate Music Therapy Degree Programs

Individuals must invest and levy substantial financial resources to become a Board-Certified Music Therapist in the United States. Studies show students are required to meet increased financial demands to have a better chance at attaining a college degree (Despard et al., 2016; Sallie Mae, 2019; Velez & Woo, 2017). Moreover, enrollment in music therapy programs continued to increase (Iwamasa, 2019), despite trends in postsecondary education showing that students paid more in tuition (Johnson et al., 2013; National Center for Education Statistics [NCES], 2020a) and took on more debt (Archuleta et al., 2013; Velez & Woo, 2017; NCES, 2020a).

During the 2019-2020 academic year, the average price for undergraduate tuition and fees at postsecondary institutions was \$9,349 for public in-state institutions and \$35,807 for non-profit private institutions (NCES, 2020b). Adjusted for inflation, this represented a 39% increase in tuition and fees at public institutions and a 40% increase at private non-profit institutions since the 2009-2010 academic year (NCES, 2021). Tuition and fees rose rapidly at public universities due to declining state and federal support (The Pew Charitable Trust, 2019). During the same period, inflation adjusted room and board prices rose 39% (NCES, 2021) and according to data from the U.S. Bureau of Labor and Statistics (2021), textbook costs (inflation adjusted) increased 25% from 2009 to 2021.

According to the Department of Education, the cost of attendance (COA) includes tuition and fees, room and board (or living expenses), and books and supplies (U.S. Department of Education, n.d.-a). The rising COA is associated with an increased

demand for financial aid, especially for schools in areas of the country with high costs of living. Because financial aid and student loans can be used to cover the COA, students often need higher amounts of student loans to attend college in geographic locations with high costs of living.

Aid in the form of academic or needs-based scholarships or discounts are offered from individual colleges and universities and help to decrease out-of-pocket costs for students and families (Lieber, 2021). Additionally, students may qualify for federal financial aid based on financial need, determined by the estimated COA and a family's expected contribution (U.S. Department of Education, n.d.-a). Federal aid is dispersed directly from the Department of Education in the form of student loans, parent loans, grants, and work-study (U.S. Department of Education, n.d.-b).

The price of attending college has increased and consequently student loan debt has skyrocketed. According to educationdata.org (Bustamonte, 2020), in 2020, nearly 45 million Americans owed \$1.68 trillion in student loan debt, with an average debt of \$37,584 each. The amount of outstanding student debt has doubled in the past 10 years (Bustamonte, 2020; Hess, 2020). NCES estimated that during the 2017-2018 academic year, 85.7% of undergraduates received some type of financial aid, with 44.4% of those taking out student loans (Hussar et al., 2020). Student loan debt has become ubiquitous with attending college, so much so that the issue has been labeled a crisis. Research indicated that student loan debt had serious economic effects that included lower home ownership (Ingraham, 2019), restricted small business growth (Ambrose et al., 2015), decreased net worth (Elliot & Nam, 2013), and decreased retirement savings (Rutledge et al., 2018) among debt holders.

Aside from student loans, federal and state grants also assist with the price of a college education. Unlike student loans, grants are not repaid by the student or family. The Pell Grant is a federal grant awarded to undergraduate students who are U.S. citizens and have the greatest financial need (U.S. Department of Education, 2019). The lower a family's income, the lower their expected family contribution, and therefore the greater the financial need (U.S. Department of Education, 2019). Studies have used Pell Grants as an indication of economic diversity because they represent students from low- and middle-income families (Brown & Kurzweil, 2017; Carnevale & Van Der Werf, 2017; Chen & DesJardins, 2008; Heller, 2003). While calculating economic status includes many factors such as income, marital status, and dependents, according to Sallie Mae (2019), in 2018, family incomes of less than \$35,000 a year were considered low-income, and family incomes up to \$100,000 a year were considered middle-income.

Socioeconomic representation is underexplored within schools of music, yet research suggested that up to 80% of students who pursue the arts are from more affluent backgrounds (Frenette & Dowd, 2020), likely indicating a lower representation of economic diversity within arts-related degrees in higher education. The music education literature points to disparities in recruitment and retention in secondary school music education programs for lower socioeconomic students (Albert, 2006; Shaw, 2017), which likely impacts representation in the post-secondary sphere (Palmer, 2011).

The economic fallout from student loan debt may play a consequential role for music therapy as it does in other fields, including being unprepared for the amount and length of loan payments (Hayhoe, 2002), career retention (Frenette & Dowd, 2020), and a higher likelihood for debt for minority students (Chen & DesJardins, 2010; Houle,

2014). Moreover, student loan debt may have implications for professional music therapists, as research has shown that students with debt are less selective about job offers and may lead a graduate to choose a job outside their field of study to find work quickly rather than one that meets their career goals (Gervais & Ziebarth, 2019).

Approximately 500 students graduated with a degree in music therapy and 3,233 students were enrolled in undergraduate music therapy degree programs during the fall of 2020 (Higher Education Arts Data Services [HEADS], 2021). This marked a 127% increase in degrees awarded and a 51% increase in enrollment since 2010 (HEADS, 2011, 2021) and represents substantial growth in music therapy academic programs, in contrast to a five percent decline in overall undergraduate enrollment in the United States during a similar period (NCES, 2021). Data from the Strategic National Arts Alumni Project (SNAAP) suggested this was especially applicable for arts-related occupations. The survey found that alumni with substantial amounts of debt, \$50,000 or more, were significantly more likely to leave their arts-related job than those with less debt (Frenette & Dowd, 2020).

While it is common for students to accrue debt during their postsecondary education, the literature suggested that having debt, especially high levels of debt, had a negative consequence on students' ability to repay their loans after graduation (Velez & Woo, 2017) and meet their basic needs (Despard et al., 2016). Additionally, data from Sallie Mae (2019) indicated that the amount borrowed was negatively correlated with students' perceived values of their educations. In other words, the more a student borrowed, the less likely they were to perceive their education as valuable.

More students are pursuing degrees in music therapy at the same time the financial burden of getting a degree is increasing, warranting an analysis of the financial implications of getting a music therapy degree. Additionally, as the field of music therapy moves to be more inclusive, understanding the financial impact for underrepresented students is imperative, as national data suggests a higher debt burden among students of color, especially for Black students (Hanson, 2020). The American Music Therapy Association (AMTA) understands the need for inclusivity among its students and professionals (AMTA Board of Directors, 2019). Economic diversity and the impact of student loan debt among students are important factors for diversity and inclusion as our field continues to grow. Consideration for tuition and fees, debt burden, and representation of economic diversity among students needs to be considered when approving new academic programs. The Department of Education tracks and publishes comprehensive data for all schools that receive federal funding, yet these data are rarely used in music therapy research and may provide insight for understanding the financial implications of attaining an undergraduate music therapy degree.

The purpose of the current study was to examine publicly available data as groundwork for understanding the financial commitments of, and level of economic diversity within, universities with a bachelor's degree program in music therapy. Specifically, we sought to analyze data from universities with undergraduate music therapy degree programs approved by the American Music Therapy Association (AMTA) to ascertain the following information:

1. What are the tuition and fees at schools with music therapy programs?

2. How much student loan debt and what percent of students graduate with debt at schools with music therapy programs?
3. What percentage of students receive Pell Grants at schools with a music therapy program?

Method

This was a descriptive study using publicly available data and institutional review was not needed. A list of institutions with AMTA-approved four-year music therapy programs were provided by AMTA. To analyze and compare tuition and fees, student loan, and Pell Grant data, the College Insight tool (The Institute for College Access & Success, n.d.) was used to collect data on average tuition and fees, average loan debt of graduates, percentage of graduates with debt, and percentage of students who received a Pell Grant for each of the four-year institutions offering an undergraduate music therapy degree during the 2016-2017 academic year. At the time of data collection, the 2016-2017 academic year was the most recent and complete set of data from the College Insight tool. The tool provided comprehensive financial data on colleges and universities in the United States from four primary sources: (a) Integrated Postsecondary Education Data System (IPEDS), (b) College Scorecard, (c) Federal Student Aid, and (d) the Common Data Set (The Institute for College Access & Success, 2019). The tool allows researchers to access data about higher education based on individual schools or characteristics of institutions.

For this study, data collection using the College Insight Tool occurred in three steps. First, the names of each of the schools with music therapy programs were entered as rows. Then the academic year for the data were selected. Finally, the

relevant variables (tuition and fees, average debt of graduates, percent of graduates with debt, and percent of undergraduates who received Pell Grants), were selected. The result was a downloadable spreadsheet file. The data were then organized by institution type (public or private) and AMTA region. Medians and averages for tuition and fees, and averages for amount of student loan debt were calculated. Medians for amount of student loan debt were not calculated because those data were already reported as averages from the College Insight Tool.

Results

As of April 2020, there were 81 AMTA-approved undergraduate programs, with 43 private and 38 public institutions represented. Tuition and fees as well as percentages of Pell Grant recipients from the College Insight tool were complete for all schools; data for average debt of graduates were available for 70 schools; and percentage of students with debt were available for 69 schools. In some cases, data were missing from institutions because of rotating reporting cycles, for example, some data are reported in alternating years. In these cases, data were not reported and subsequently left out of the median and average calculation.

Tuition and fees are defined as “a payment or charge for instruction or compensation for services, privileges, or the use of equipment, books, or other goods. Tuition may be charged per term, per course, or per credit” (Hussar et al., 2020, p. 316). Tuition and fees and average student loan debt by AMTA region are available in Table 1 for public institutions and Table 2 for private institutions. Data indicated that the average tuition and fees during the 2016-2017 academic year at all AMTA-approved public institutions was \$9,641 (range of \$6,065 – \$16,274) and \$32,878 for all private

institutions (range of \$11,700 – \$50,358). The region with the lowest average public tuition and fees was the Southwest region (\$7,347) and highest average tuition and fees in the Great Lakes region (\$11,387).

Table 1

Tuition and Fees and Average Student Loan Debt for Public Institutions by AMTA Region (2016-2017)

AMTA Region (number of schools reporting complete data)	Tuition and Fees (in-state)			Student Loan Debt of Graduates	
	Range	Median	Average	Range	Average
Great Lakes (<i>n</i> =8/9)	\$8,213 - \$14,142	\$11,493	\$11,387	\$26,568 - \$35,602	\$29,682
Mid-Atlantic (<i>n</i> =8/8)	\$7,992 - \$16,274	\$9,971	\$10,905	\$27,586 - \$38,108	\$31,868
Midwestern (<i>n</i> =4/4)	\$7,846 - \$11,455	\$9,813	\$9,732	\$25,438 - \$28,462	\$27,163
Southeast (<i>n</i> =9/10)	\$6,065 - \$11,634	\$7,840	\$8,393	\$22,293 - \$34,305	\$26,032
Southwest (<i>n</i> =4/4)	\$6,690 - \$7,762	\$7,468	\$7,347	\$18,520 - \$27,920	\$23,248
Western (<i>n</i> =3/3)	\$6,587 - \$10,370	\$7,426	\$8,127	\$16,876 - \$23,237	\$20,480
All Regions (<i>n</i> =36/38)	\$6,065 - \$16,274	\$9,720	\$9,641	\$16,876 - \$38,108	\$27,494

Note: Currency is listed in 2016-2017 USD.

Public institutions reported a lower average amount of student loan debt for graduates at \$27,494 (range of \$16,876 – \$38,108) compared to their counterparts at private institutions with an average amount of \$33,812 (range of \$6,271 – \$50,177) in loans. Regional data for public institutions indicated the average debt of graduates was lowest among universities in the Western region (\$20,480) and highest among schools in the Mid-Atlantic region (\$31,868).

Table 2

Tuition and Fees and Average Student Loan Debt for Private Institutions by AMTA Region (2016-2017)

AMTA Region (number of schools reporting complete data)	Tuition & Fees			Student Loan Debt of Graduates	
	Range	Median	Average	Range	Average
Great Lakes (n=11/12)	\$25,346 - \$46,860	\$32,371	\$33,396	\$30,053 - \$40,196	\$35,289
Mid-Atlantic (n=8/12)	\$23,400 - \$43,490	\$32,824	\$32,148	\$33,197 - \$43,637	\$38,268
Midwestern (n=4/4)	\$25,905 - \$38,380	\$28,219	\$30,180	\$27,722 - \$37,551	\$31,564
New England (n=1/2)	\$36,110 - \$41,398	\$38,754	\$38,754	n/a	n/a
Southeast (n=3/6)	\$11,700 - \$47,004	\$27,765	\$27,299	\$25,000 - \$29,814	\$28,007
Southwest (n=4/4)	\$25,676 - \$50,358	\$33,826	\$35,921	\$6,271 - \$32,745	\$25,357
Western (n=3/3)	\$38,940 - \$44,588	\$41,054	\$41,527	\$28,646 - \$36,001	\$31,135
All Regions (n=34/43)	\$11,700 - \$50,358	\$32,649	\$32,878	\$6,271 - \$50,177	\$33,812

Note: Currency is listed in 2016-2017 USD.

For private institutions, the region with the lowest average tuition and fees was the Southeast region (\$27,299) and highest average tuition and fees in the Western region (\$41,527). Average student loan debt among graduates at private institutions were lowest in the Southwest region (\$25,357) and highest in the Mid-Atlantic region (\$38,268).

Whether or not students graduated with debt was also analyzed. The average percentage of students with debt upon graduation was greater for those at private institutions (70%) than at public institutions (62%). The percentage of students with debt upon graduation at public universities by region were: New England (76%), Great Lakes

(66%), and Southwest (63%), Southeast (53%), Midwestern (51%), Western (47%), and Mid-Atlantic (32%). Among private schools, the percentage of graduates with debt were: Mid-Atlantic (79%), Great Lakes (73%), Western (72%), Midwestern (69%), Southwest (58%), Southeast (55%), and New England (39%).

The average percentage of students that received a Pell Grant at AMTA-approved schools was 30% at public institutions (range of 18% – 54%) and 31% at private institutions (range of 6% – 56%). By region, the percentage of students who received a Pell Grant at public institutions were: Western (39%), Southwest (36%), Great Lakes (33%), Mid-Atlantic (32%), Southeast (28%), New England (23%), and Midwest (22%). At private institutions, the percentage of students who received a Pell Grant by region were: Southeast (33%), Western and Southwest (31%), Midwest and Great Lakes (30%), Mid-Atlantic (28%), and New England (26%).

Discussion

The present study analyzed tuition, student loan debt, and Pell Grant data from universities with AMTA-approved undergraduate music therapy degree programs. The price to attain an undergraduate music therapy degree varied greatly from school to school and region to region. The data from the 2016-2017 academic year indicated a wide gamut in the reported price for tuition and fees at AMTA-approved universities, from \$6,065 on the low end and \$50,358 on the high end, a difference of more than \$44,000 per year, regardless of institution type. When compared to the national averages for tuition and fees, differences were found between public and private universities. During the 2016-2017 academic year, average tuition at public four-year institutions of \$9,641 was slightly higher for AMTA-approved schools than the national

average of \$9,118 (The Institute for College Access & Success, n.d.), a difference of 5.7%. The inverse was found for private non-profit institutions, with the national average for tuition and fees at \$32,263 (The Institute for College Access & Success, n.d.) compared to \$32,878 at AMTA-approved private universities, a difference of 1.9%.

The net price (out-of-pocket costs) a family pays, on average, at both public and private four-year institutions are much less than published rates for many families (Lieber, 2021). Both public and private universities provide institutional discounts, often called “grants” and “scholarships” in the form of merit aid (Lieber, 2021). Data from the College Insight Tools was based on published rates. However, statistics published by Ruffalo Noel Levitz (2020), a higher education consulting firm, indicated the average net price a family paid for tuition, fees, and room and board at private institutions (data from 209 schools) was \$24,186 in 2019 for first-time-in-college students. This accounted for an average academic and needs based discount per student of \$18,915 (Ruffalo Noel Levitz, 2020). In many cases, the price of attending a private university, including room and board, was less than the published rates at public universities (Lieber, 2020).

Public universities’ published rates are much lower than private institutions and therefore their discounts are lower as well (Leiber, 2021). Data from 69 four-year public universities in 2019 indicated families paid an average of \$17,363 for tuition, fees, and room and board with an average academic and needs-based discount of \$3,755 per first-time-in-college student (Ruffalo Noel Levitz, 2020). While the data from the current study indicated considerable variance in the published rates for schools with AMTA-approved programs, given the discounts to tuition and fees, the actual net price a family paid is likely less sizeable.

Student Loan Debt

The net price of attending college is determinant for how much a student may need to borrow in loans. When comparing national data from all four-year institutions, the amount of debt upon graduating from an AMTA-approved public institution was 1.4% less (\$26,922) than the national average for public universities (\$27,293) (The Institute for College Access & Success, n.d.), and 3.6% more (\$33,988) than the national average at private universities (\$32,810) (The Institute for College Access & Success, n.d.). Moreover, the average proportion of students with student loan debt during the 2016-2017 year for public institutions was 57% (The Institute for College Access & Success, n.d.), compared to the average 62% of students at all AMTA-approved public institutions. For private universities an average of 59% of all undergraduate students graduate with debt (The Institute for College Access & Success, n.d.) compared to the average 70% of students at AMTA-approved institutions. This suggests that students who attended AMTA-approved schools, whether public or private, are more likely to have student loan debt. If this is accurate, student loan debt may have a disproportionate impact on music therapy students.

Pell Grant

The current study used the ratio of Pell Grant recipients as a measure of economic diversity within the universities with AMTA-approved programs because the Pell Grant indicated greater financial need among students. The national ratio for students who received a Pell Grant during the 2016-2017 academic year was 33% for students at public institutions and 32% for students at private non-profit schools (The Institute for College Access & Success, n.d.).

Compared to national averages, there was a 1% decrease in Pell Grant ratios at private schools and a 3% decrease at public schools with music therapy programs. This suggested that the overall representation of low- to middle-income students at public universities with music therapy programs were slightly lower than national averages. The Pell Grant does not cover tuition, fees, and room and board entirely, and although net tuition and fees are substantially less for lower-income families, tuition costs represented up to 66% of a family's budget compared with higher-income families (College Board, 2019), a likely sizeable hardship for many families.

Regional Data

By region, the Southwest was the least expensive area of the country for tuition and fees, and among the lowest for student loan debt amounts for both public and private universities. Conversely, the Great Lakes region had the highest tuition and fees for public universities and was among the highest for student loan debt amounts for both public and private universities. More broadly, the Western, Southwest, and Southeast regions had the lowest average tuition and fees and lowest average student loan debt for public universities. This indicated that schools in those regions, on average, were more affordable among public universities, and students accumulated the least amount of debt. Additionally, regions with the most affordable public universities (Southwest and Western regions) also had the highest proportion of Pell Grant recipients, suggesting a public education at these schools may be more accessible to low- and middle- income students than in other regions.

The Western region was the most expensive to attend private universities with the third lowest average debt levels. While the New England region was also among the

most expensive regions, no data was reported for debt levels, so a relative comparison was not possible. The Southwest region had some of the highest average tuition for private universities, but was the lowest for average debt, whereas the Mid-Atlantic region was among the lowest average tuition and fees but was the highest for average debt.

We found that regional cost of living standards was not entirely a factor in tuition and fees or student loan debt amounts. Generally, states in the Western, Mid-Atlantic, and New England regions had the highest cost of living (U.S. Bureau of Economic Analysis, 2020) and one might expect the highest tuition and fees. However, except for the Western region's private universities, this was not the case. Conversely, the Great Lakes region, included states with the lowest cost of living (U.S. Bureau of Economic Analysis, 2020), yet had the highest tuition and fees among public schools. For student loan debt, the Great Lakes and Mid-Atlantic regions had the highest amounts of debt for students attending both public and private universities, yet high tuition and fee prices in those regions were reflected for public institutions only. Again, we would expect to see higher student loan debt in areas of the country with high costs of living, but that was only the case for the Mid-Atlantic region.

Many states in the U.S. do not currently have music therapy degree programs. As of January 2021, 16 states (Alaska, Arkansas, Connecticut, Delaware, Hawaii, Idaho, Louisiana, Maine, Montana, Nevada, New Hampshire, New Mexico, North Dakota, South Dakota, Vermont, and Wyoming) did not have an undergraduate music therapy program. Schools without current undergraduate programs were not included (University of North Dakota), as well as programs that have begun since initial data

collection (Austin Peay State University, University of Rhode Island, and Westfield State University). Students wanting to pursue a music therapy degree from these states may have few affordable options, given the sizeable differences in tuition and fees among universities. Additionally, out-of-state tuition for public universities and private school tuition may price some students out of the music therapy degree, especially students from lower socioeconomic backgrounds. In addition to tuition and fees, the cost of room and board, transportation/moving expenses to a different geographic location may all contribute to lack of access to a music therapy education. These factors may provide rationale for geographic location as a consideration when opening new music therapy programs.

While we believed the format and collection tool used for this study made data collection simple and provided the most comprehensive data available, there were limitations. These included the use of derived and aggregated data, data from voluntary surveys, and missing or duplicated data (The Institute for College Access & Success, n.d.). Because some of the data, such as level of debt upon graduation, consisted of voluntary information from the colleges and universities, the veracity of the information cannot be confirmed. Moreover, the reported tuition data was based on published rates and may not represent the actual cost of education, given that many students are offered discounts on tuition. Additionally, the tuition reported did not specifically represent the tuition for music therapy students or music students more generally, therefore, direct implications for music therapy students are limited. For the regional data, the number of universities in each region varied (three schools on the low end and twenty schools on the high end) that made comparisons between small and large

regions limiting. Also, it is difficult to know how the missing data or outliers may have skewed the results.

Music therapy students often incur additional costs related to their education. Studio fees, accompanist fees, transportation for clinical experiences, and expenses for maintenance and acquisition of instruments were not considered in the data presented. These data are not systematically reported in any meaningful way and often vary from student to student. Also, expenses incurred from the required six-month internship (room and board, transportation, etc.) were not included. Different models of internship, as well as their associated costs, vary by student, population, location, and school. More research is needed regarding the additional financial burden from the music therapy internship and its potential relationships to student and professional outcomes. Essentially, the true price of being a music therapy major is still unknown. The College Insight tool provides many more data than were used for the scope of this project. Data for room and board expenses, race/ethnicity, retention, price paid by income level, and earnings and repayment are available through the tool. Therefore, publicly available data may provide even more insight into the financial implications for students.

The added expenses unique to being a music therapy major may also have an impact on the representation of Pell Grant ratios. Families with lower incomes may have a harder time paying for the long-term expenses associated with music lessons, instrument costs, travel for band/orchestra/choir. The lack of access to music education prior to college, due to its expense, may affect potential students' competitiveness when auditioning at schools of music. Therefore, the representation of low- to middle-income

families within music programs may be different (and lower than) than the rest of a university and is worth further investigation.

Studies show that student loan debt impacts career choice and longevity, however not much is known about the effects of student loan debt for music therapists and its impact on job and career choices. High amounts of student loan debt suppress personal wealth and limits opportunities. This may have an impact on whether a music therapist starts a business, has the finances to move for a new job opportunity, or seeks a graduate degree. As the cost of an undergraduate degree continues to increase and student loan debt skyrockets, it is imperative that the education and training of music therapists adapt to the current climate of higher education. Currently, a music therapy education takes a minimum of four-and-a-half years. Continued evaluation of music therapy education and training are needed, including evaluation of which programs are approved. Some questions to contemplate: Are there models of education that can be adapted to decrease the degree length to a typical four-year degree? What might be the impact of two years of free community college, if any? How do we make the music therapy degree more representative and inclusive?

The current study initiated an investigation of financial considerations for students attending undergraduate music therapy programs. More research needs to be conducted to better understand the financial implications of a music therapy degree. Results from the current study indicated that 2016-2017 tuition and fees at AMTA-approved universities with four-year degrees in music therapy were slightly higher at public universities and slightly lower at private institutions than national averages. The data also suggested that students from schools with music therapy programs are more

likely to have debt upon graduation, regardless of whether they attended a public or private university. Moreover, regional data suggested that the Southwest region was the least expensive area of the country for tuition and fees at public institutions, and among the lowest for student loan debt, regardless of institution type. The inverse was found for schools in the Great Lakes and Mid-Atlantic regions where tuition and fees were highest at public universities and student loan debt among the highest for both private and public universities. While there are multiple factors that determine the cost of a music therapy education and more analysis is needed, the present study initiated a look at education parity among schools with AMTA-approved music therapy programs.

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