

Online School Options

The following are 16 schools that offer 100% online degrees (there are more, but I focused only on these).

These colleges will be described as “stand-alone” solutions (meaning taking all requisite classes from each school), and they are almost always (there are exceptions) less expensive than brick and mortar schools, even commuter schools where you don’t pay for room and board.

However it’s important to point out that costs can be controlled even more by transferring in credits from ICC (Illinois Central College), or so-called “non-traditional” college credits, like AP, IB, CLEP credits, or those from ultra-low cost places like Study.com (\$95/mo), Sophia.org (\$99/mo), Stayer, Straighterline, or similar. Often the school will have and/or publish a “Transfer Pathways” where they have pre-approved courses, but in some cases you must submit the transfer courses after completion and hope they approve of them.

It is also important to note that, just because a school may allow up to 90 transfer credits does not mean you can apply all of those toward your degree. Most majors will have:

- Gen Eds
- Electives
- Core
- Technical Electives

They will also require you to take a minimum number of hours at the chosen school. So do NOT assume that ALL college credits will transfer AND apply toward your degree. Check with each school for your particular degree, and transfer courses from specific institutions.

I will cover organizations like Study.com and Sophia Learning in a separate document.

But again, you must check with the school to ensure classes from AP, IB, Sophia, or even ICC will transfer.

NOTE: Online schools will offer a variety of options and formats including:

- Calendar year (semester or quarter)
- Instructor-led
- Self-paced

Also, although all of the schools listed below are accredited, many schools will have a “traditional” learning format (classroom) while some have “competency based”, where it is strictly pass/fail (all passing grades are awarded an equivalent of a grade of “B”) but the curriculum is designed to demonstrate that the student has competency in the subject (through projects and similar), often through a curriculum approved, or designed by external businesses.

Similarly, pricing will vary greatly so it’s important to evaluate each separately. Some offer traditional (per credit hour) pricing, some offer “term” pricing (e.g. \$4,000 per 6 months, take as many classes as you like).

Summary

Alphabetical Order

#	School	# undergrad	Format	Total Cost (120 hrs)
1	Arizona State – Online	201	instructor	\$86,520
2	Arkansas State – Online	36	instructor	\$35,040
3	Capella	40	Self-paced	\$71,100
4	Colorado State	36	instructor	\$45,000
5	Florida Atlantic University	15	instructor	\$86,62
6	Fort Hays State	56	instructor	\$31,800
7	Franklin Univ	41	instructor	\$47,760
8	Grand Canyon Univ – Online	171	instructor	\$58,200
9	Liberty Univ – Online	>100	instructor	\$49,200
10	LSU – online	49	instructor	\$36,720*
11	Penn State World Campus	40	instructor	\$64,504
12	Purdue Global Campus	45	instructor	\$66,780
13	SNHU (Southern New Hampshire Univ)	117	instructor	\$41,040
14	UMass Global	43	Instructor^	\$30,400
15	UMGC (Maryland Global Campus)	35	instructor	\$59,880
16	WGU (Western Governors University)	38	Self-paced	\$32,000

Note: Costs can be reduced by transferring credits from ICC, Study.com, Sophia.org, AP/IB/CLEP

*LSU costs vary by program

^UMass Global offers a limited number of self-paced programs but this is expanding

Arkansas State online is \$292/hr. They also offer GIS (Ag)

Fort Hays is \$265.05/hr and offers Geography + GIS certificate

School Descriptions

I have listed these schools in Alphabetical Order:

=====

1. Arizona State – online

Website: [ASU Online - Accredited Online College | Arizona State University](#)

Pace: calendar (but self-paced within each 7.5 week term)

ASU Online offers 201 undergraduate programs:

[Online Degree Programs | ASU Online](#)

Cost: \$721/hr

Most Bachelor's programs require approx. 120 credit hours, so this would be:

\$86,520	total
\$21,630	per year (if spread over 4 years)

=====

2. Arkansas State – online

Website: [A-State Online | Online Programs at Arkansas State University](#)

Pace: Instructor Led - asynchronous

Arkansas State Online offers 36 undergraduate programs:

[Online Undergraduate Programs - Arkansas State University Online](#)

Cost: \$292/hr

Most Bachelor's programs require approx. 120 credit hours, so this would be:

\$35,040	total
\$ 8,760	per year (if spread over 4 years)



3. Capella

Website: [Capella University | Online Degrees from an Accredited University](#)

Pace: Flexpath (own pace) or Guided Path

Guided path: on a 13 week quarter system – 10 weeks of class, then 3 week break
Classes are asynchronous – go at your own pace,
However assignments are due every Sunday by midnight.

Capella offers 40 online undergraduate programs with 80 specializations:

Cost: \$375/hr (lower level)
\$415/hr (upper level)

Most Bachelor's programs require approx. 180 credit hours (quarter system), so this would be roughly:

\$71,100 total
\$17,775 per year (if spread over 4 years)

=====

4. Colorado State Univ – Global

Website: [Accredited Online College for Bachelor's & Master's Degrees | CSU Global](#)

Pace: asynchronous but assignments due every Thursday & Sun by midnight
Classes last 8 weeks. You take 1 or 2 classes per term (1 is part time)
Classes run concurrently so you could finish the 120 hrs (40 classes) in 20 terms (160 weeks)

CSU Global offers 36 undergraduate programs.

[CSU Global Academic Programs | Colorado State University Global](#)

Cost: \$375/hr

Most Bachelor's programs require approx. 120 credit hours, so this would be roughly:

\$45,000 total
\$11,250 per year (if spread over 4 years)



5. Florida Atlantic University - online

Website: [FAU Online | Florida Atlantic University](#)

Pace: Calendar (classes distributed through Canvas)

FAU offers 15 undergraduate programs.

[Explore Online Programs | Florida Atlantic University](#)

Cost: \$721.84/hr (non-Florida resident)

[Cost of Attendance | Florida Atlantic University](#)

Most Bachelor's programs require approx. 120 credit hours, so this would be roughly:

\$86,621	total
\$21,655	per year (if spread over 4 years)

6. Fort Hays State – online

Website: [Fort Hays State University Online | Online Degree Programs](#)

Pace: Instructor Led - asynchronous

Fort Hays State - Online offers 56 undergraduate (plus many Certificate) programs:

[Programs of Study](#)

Cost: \$265/hr

Most Bachelor's programs require approx. 120 credit hours, so this would be:

\$31,800	total
\$ 7,960	per year (if spread over 4 years)



7. Franklin University

Website: [Online College & Nonprofit Accredited University | Franklin University](#)

Pace: 6 week – one class at a time

Franklin offers 41 undergraduate programs.

[Online Bachelor's Degree Programs | Franklin.edu](#)

Cost: \$398/hr

Most Bachelor's programs require approx. 120 credit hours, so this would be roughly:

\$47,760	total
\$11,940	per year (if spread over 4 years)

8. GCU (Grand Canyon Univer) – online

602-513-4288 Office

Cambrielle.Huey@gcu.edu

Website: [Online Degree Programs | GCU](#)

Pace: 1 class per term (each is approx. 4 hr class), each term is 8 weeks

GCU offers 171 undergraduate degrees:

[Degree Programs - College Courses Campus & Online | GCU](#)

Cost: \$485/hr

Most Bachelor's programs require approx. 120 credit hours, so this would be roughly:

\$58,200	total
\$14,550	per year (if spread over 4 years)



9. Liberty University – online

Website: [Liberty Online Degrees - Liberty University Landing Pages](#)

Pace: asynchronous but assignments due every Thursday & Sun by midnight

Classes last 8 weeks. You take 1 or 2 classes per term (1 is part time)

Classes run concurrently so you could finish the 120 hrs (40 classes) in 20 terms (160 weeks)

Liberty Online offers more than 100 undergraduate degrees:

[Liberty Online Degrees - Liberty University Landing Pages](#)

Cost: \$410/hr (if taking min. of 12 hrs/semester)

Most Bachelor's programs require approx. 120 credit hours, so this would be roughly:

\$49,200	total
\$12,300	per year (if spread over 4 years)

10. LSU – online

Website: [LSU Online | Flexible, Affordable Degrees & Certificates](#)

Pace: 7 week terms

LSU offers 49 undergraduate programs

[Online Degree Programs | LSU Online](#)

Cost: \$306/hr varies by program. I used Finance (\$306/hr)
Elementary Education is \$340/hr; Digital Marketing is \$445/hr

Most Bachelor's programs require approx. 120 credit hours, so for Finance this would be roughly:

\$36,720	total
\$ 9,180	per year (if spread over 4 years)



11. Penn State – World Campus

Website: [Penn State World Campus - Degrees, Certificates, and Courses Offered Online](#)

Pace: 12 – 15 wk semesters, run 3 semesters per year
Take up to 6 classes per semester to finish in 2 to 3 years.

Penn State Global offers 40 undergraduate degrees:
[Bachelor's Degrees Online - Penn State World Campus](#)

Cost: \$7,755/semester if you have fewer than 60 hrs total
\$8,371/semester if you have 60 or more hours total

Most Bachelor's programs require approx. 120 credit hours, so for Finance this would be roughly:

\$64,504 total
\$16,126 per year (if spread over 4 years)

12. Purdue Global

Website: [Purdue Global | Online College Degrees](#)

Pace: 10 week quarter (2-3 courses per term), but varies by program

Purdue Global offers 45 undergraduate degrees:
[Purdue Global | Online College Degrees](#)

Cost: \$371/hr

Most Bachelor's programs require approx. 180 credit (quarter) hours, so for Finance this would be roughly:

\$66,780 total
\$16,695 per year (if spread over 4 years)



13. SNHU (Southern New Hampshire University)

Website: [Southern New Hampshire University Online](#)

Pace: 8 week terms (6 per year)
1 or 2 courses per term

SNHU offers 117 undergraduate programs online:

[Program Finder](#) | [Degrees](#) | [SNHU](#)

Cost: \$342/hr

[How Much is Tuition? Online Tuition Costs](#) | [SNHU](#)

Most Bachelor's programs require approx. 120 credit hours, so this would be roughly:

\$41,040 total
\$10,260 per year (if spread over 4 years)

=====

14. UMass – Global

Website: [UMass Global | Accredited Online Degree Programs](#)

Pace: Instructor led or self-paced (prog dependent). Few programs offer self-paced but it's growing.

UMass Global offers 43 undergraduate programs online with additional specializations, 9 are self-paced.

[Online Bachelor's Degree Programs at UMass Global](#) | [UMass Global](#)

Cost: Instructor led is \$500/hr

Self-paced is \$3,800 per 6 mo (take as many as you want - min 12 credits per 6 mos)

If you take self-paced you can expect to complete 5 to 6 classes (3 hrs/class) in each 6 month term working 40 hrs/wk allowing a 33% buffer, so that would be roughly 30 to 36 hrs per year. And completing the requisite 120 hours should take 3.5 to 4.0 years.

Assuming 4.0 years that would be:

\$30,400 total (instructor led would be: \$500 x 120 = \$60,000 total)
\$7,600 per year

=====



15. UMGC (University of Maryland Global Campus)

Website: [University of Maryland Global Campus | UMGC](#)

Pace: 8 week sessions; asynchronous with weekly or bi-weekly due dates

UMGC offers 35 undergraduate programs online

[Online Bachelor's Degrees | UMGC](#)

Cost: \$499/hr (out-of-state)

[Tuition Rates and Fees | UMGC](#)

Most Bachelor's programs require approx. 120 credit hours, so this would be roughly:

\$59,880	total
\$14,970	per year (if spread over 4 years)

16. WGU (Western Governors University)

Website: [Western Governors University – Online College](#)

Pace: self-paced – completely asynchronous. 6 month terms

WGU offers 38 undergraduate online programs:

[Online Degrees and Programs | WGU](#)

Cost: Self-paced is \$4,000 per 6 mo (take as many as you want - min 12 credits per 6 mos)

If you take self-paced you can expect to complete 5 to 6 classes (3 hrs/class) in each 6 month term working 40 hrs/wk allowing a 33% buffer, so that would be roughly 30 to 36 hrs per year. And completing the requisite 120 hours should take 3.5 to 4.0 years.

Assuming 4.0 years that would be:

\$32,000	total
\$ 8,000	per year



Bottom line: For self-paced, WGU & UMass Global are your most cost-effective options.
Especially when coupled with Sophia Learning and ICC. Realistically you can get your

For instructor-led asynchronous, Fort Hays State & Arkansas State are great values.

But keep in mind that in 2026 and beyond, whether you are doing online or in-person:

You MUST also develop a portfolio of work to demonstrate your ability, no matter where you go

=====

NOTE: While online and living at home is almost always your cheapest option, ESPECIALLY if you transfer ICC courses (with Peoria Promise), or classes from Study.com, your lowest cost commuter option would be ICC then Bradley (with academic scholarships) where you don't pay room and board.

But if you want to live on campus there are 2 very low cost options:

Pensacola Christian College:

Pensacola Christian College · Christian Liberal Arts Education

They offer 39 majors spanning everything from Education to Engineering to Cyber and more:

Areas of Interest · Pensacola Christian College

Including Room & Board it costs: \$17,520/yr but 4th yr tuition is free, making it: **\$55,366 total**

Cost Breakdown 2026-2027 · Pensacola Christian College

PCC does not accept credits from Study.com, but they do accept from ICC (see transfer page):

TES Public View:

While very cost-effective, you should know that it is a Christian School that has very strict rules about conduct, class attendance, and even appearance.

Fort Hays State University (Fort Hays, KS)

[On Campus & Online](#)

Total cost including Room & Board is: \$16,121/yr

\$64,484 total

[Cost of Attendance](#)

Category	Resident / Regional	MSEP Resident	Non-Resident
*Tuition and Fees	\$6,111.90	\$8,558.40	\$18,434.10
Books and Supplies	\$700	\$700	\$700
Room and Board	\$9,309	\$9,309	\$9,309
Total	\$16,120.90	\$18,567.40	\$28,443.10
*Cost per undergraduate credit hour	\$203.73	\$285.28	\$614.47

NOTE: They count students as residents (regional) from:



The MSEP (Midwest Student Exchange Program) rates are for: IN, MN, ND, OH, WI.