
NATIONAL CENTER FOR EDUCATION STATISTICS

Supplemental Table Update

January 2002

Estimates from prior National Postsecondary Student Aid Studies (NPSAS) have been revised slightly from those published previously in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* (NCES 2000-151). To be consistent with the 1999-2000 NPSAS sample design, estimates presented here reflect only those students attending institutions participating in the Department of Education's Title IV financial aid programs for the respective years.

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Table 1.1—Percentage of undergraduates who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	18.6	\$2,579	18.6	\$3,087	24.9	\$3,922	27.6	\$4,492
Type of institution								
Public 4-year	18.7	2,312	23.4	2,927	34.5	4,006	38.0	4,419
Private, not-for-profit 4-year	30.7	2,746	33.5	3,299	43.9	4,254	47.3	4,853
Public 2-year	4.4	2,086	5.8	2,587	5.9	2,869	6.9	3,035
Private, for profit	63.3	2,932	46.5	3,513	56.5	4,045	65.0	5,308
Undergraduate class level								
1st year/freshman	16.8	2,577	14.5	2,834	19.4	2,934	24.4	3,286
2nd year/sophomore	16.8	2,245	17.0	2,654	21.9	3,501	26.0	3,986
3rd year/junior	23.3	2,645	27.8	3,287	41.2	4,805	48.1	5,646
4th or 5th year senior	23.1	2,843	27.7	3,428	38.9	5,035	37.5	5,801
Dependency status								
Dependent	18.3	2,246	20.1	2,730	29.6	3,445	33.4	3,800
Independent	18.8	2,880	17.2	3,473	20.3	4,598	22.0	5,504
Dependent student income								
Lowest quartile	28.9	2,201	34.1	2,675	34.1	3,303	36.1	3,779
Second quartile	23.0	2,248	23.8	2,728	34.7	3,501	35.8	3,707
Third quartile	16.0	2,257	16.0	2,755	30.0	3,441	35.8	3,798
Highest quartile	6.4	2,397	11.1	2,869	19.7	3,589	25.8	3,961
Independent student income								
Lowest quartile	32.6	2,811	33.6	3,255	33.5	4,500	36.5	5,334
Second quartile	23.2	2,904	19.2	3,599	24.3	4,622	27.7	5,355
Third quartile	13.3	2,949	10.9	3,636	15.9	4,634	16.3	5,739
Highest quartile	7.3	2,971	6.5	3,898	8.7	4,811	8.2	6,272
Attendance pattern								
Full-time/full-year	25.4	2,573	30.0	3,198	42.7	4,117	43.7	4,611
Full-time/part-year	21.9	2,464	27.2	2,722	24.3	3,217	32.5	3,845
Part-time/full-year	8.3	2,650	11.3	3,158	17.4	3,965	19.6	4,951
Part-time/part-year	4.4	2,344	7.3	2,975	5.0	3,037	8.0	3,972
Tuition and fees*								
Less than \$1,000	4.9	2,189	5.7	2,659	3.9	2,698	4.3	3,055
\$1,000–1,999	19.7	2,249	18.9	2,770	24.1	3,320	22.2	3,618
\$2,000–3,999	33.0	2,499	30.2	2,950	38.7	4,035	39.8	4,397
\$4,000–7,999	48.5	2,919	41.2	3,366	51.8	4,187	54.0	5,002
\$8,000 or more	41.7	2,960	42.8	3,542	55.4	4,471	59.2	4,930

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 1.2—Percentage of undergraduates who received federal subsidized Stafford Loans, and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	18.2	\$2,314	18.3	\$2,668	21.9	\$3,114	23.2	\$3,214
Type of institution								
Public 4-year	18.4	2,212	23.1	2,675	29.7	3,331	30.6	3,354
Private, not-for-profit 4-year	30.2	2,624	33.1	2,920	39.4	3,565	40.6	3,694
Public 2-year	4.3	1,943	5.7	2,217	4.9	2,219	5.7	2,191
Private, for profit	61.8	2,331	45.9	2,657	52.6	2,423	61.2	2,724
Undergraduate class level								
1st year/freshman	16.5	2,186	14.3	2,345	16.8	2,199	20.5	2,205
2nd year/sophomore	16.6	2,070	16.9	2,297	19.2	2,790	21.8	2,882
3rd year/junior	22.9	2,507	27.4	2,965	36.0	3,913	40.4	4,249
4th or 5th year senior	22.6	2,710	27.3	3,040	34.7	4,132	31.5	4,158
Dependency status								
Dependent	18.2	2,209	20.0	2,628	24.8	3,073	26.0	3,145
Independent	18.3	2,411	16.8	2,711	19.1	3,165	20.5	3,299
Dependent student income								
Lowest quartile	28.8	2,158	34.0	2,562	32.9	3,079	35.4	3,254
Second quartile	22.9	2,214	23.7	2,620	33.4	3,196	33.3	3,146
Third quartile	15.9	2,225	16.0	2,687	23.6	2,952	25.2	3,067
Highest quartile	6.3	2,363	10.9	2,778	9.4	2,937	10.0	2,951
Independent student income								
Lowest quartile	32.1	2,399	33.2	2,679	32.4	3,261	35.5	3,411
Second quartile	22.6	2,399	18.7	2,688	23.6	3,126	26.6	3,222
Third quartile	12.5	2,442	10.3	2,759	15.0	3,060	14.7	3,210
Highest quartile	6.8	2,452	6.3	2,855	6.4	3,103	5.5	3,180
Attendance pattern								
Full-time/full-year	25.0	2,405	29.7	2,837	37.2	3,373	36.1	3,469
Full-time/part-year	21.3	2,090	26.8	2,278	22.0	2,244	28.6	2,477
Part-time/full-year	8.0	2,357	11.1	2,606	15.5	3,063	16.4	3,303
Part-time/part-year	4.3	2,045	7.2	2,480	4.4	2,246	6.9	2,661
Tuition and fees*								
Less than \$1,000	4.8	2,034	5.7	2,343	3.3	2,125	3.6	2,214
\$1,000–1,999	19.2	2,119	18.6	2,439	20.5	2,722	18.5	2,691
\$2,000–3,999	32.5	2,271	29.8	2,602	34.1	3,249	32.8	3,214
\$4,000–7,999	47.4	2,470	40.8	2,758	45.8	3,116	45.7	3,235
\$8,000 or more	41.3	2,639	42.5	3,095	49.5	3,612	50.8	3,675

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 1.3—Percentage of undergraduates who received federal unsubsidized Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	2.7	\$2,485	2.9	\$2,941	10.1	\$2,925	14.9	\$3,328
Type of institution								
Public 4-year	1.1	2,629	2.4	2,760	13.5	2,913	19.8	3,307
Private, not-for-profit 4-year	2.1	3,080	4.2	3,290	14.1	3,280	21.5	3,723
Public 2-year	0.4	—	0.8	3,123	2.5	2,421	3.6	2,390
Private, for profit	19.3	2,393	14.6	2,836	34.3	2,953	51.9	3,435
Undergraduate class level								
1st year/freshman	3.5	2,356	2.6	2,894	7.7	2,574	12.8	2,731
2nd year/sophomore	1.6	2,661	2.2	2,891	8.6	2,689	13.7	2,992
3rd year/junior	1.8	2,686	3.5	2,894	16.9	3,390	26.0	3,834
4th or 5th year senior	2.0	2,758	4.0	2,979	16.1	3,245	21.5	4,041
Dependency status								
Dependent	0.5	2,503	0.8	2,843	9.4	2,767	14.7	3,060
Independent	4.8	2,481	4.8	2,956	10.8	3,058	15.0	3,581
Dependent student income								
Lowest quartile	0.8	2,223	1.5	2,727	4.5	2,511	7.9	2,660
Second quartile	0.5	2,423	0.9	2,999	6.7	2,219	11.3	2,458
Third quartile	0.4	2,826	0.4	3,050	12.8	2,623	19.6	3,003
Highest quartile	0.2	—	0.5	2,940	13.1	3,282	20.2	3,609
Independent student income								
Lowest quartile	7.4	2,239	7.6	2,678	16.0	2,826	22.7	3,228
Second quartile	6.3	2,472	6.0	3,118	12.7	3,015	18.9	3,315
Third quartile	3.5	2,678	3.6	3,092	8.9	3,133	11.9	3,893
Highest quartile	2.0	2,998	2.3	3,203	6.2	3,582	7.0	4,869
Attendance pattern								
Full-time/full-year	2.4	2,667	3.8	3,044	16.2	3,103	22.2	3,438
Full-time/part-year	4.4	2,371	5.1	2,582	11.8	2,440	19.3	2,813
Part-time/full-year	1.4	2,638	2.2	3,127	7.4	2,909	11.7	3,667
Part-time/part-year	0.8	2,154	1.4	2,847	2.4	2,219	4.5	2,941
Tuition and fees*								
Less than \$1,000	0.4	2,503	0.7	2,806	1.5	2,334	2.2	2,413
\$1,000–1,999	1.8	2,510	2.5	2,830	9.6	2,501	11.1	2,753
\$2,000–3,999	4.2	2,369	4.2	2,754	15.9	2,863	21.5	3,244
\$4,000–7,999	11.5	2,407	9.0	2,905	24.7	2,996	34.9	3,509
\$8,000 or more	5.2	3,054	5.9	3,435	19.8	3,477	28.4	3,716

—Too few cases for a reliable estimate.

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 1.4—Percentage of full-time, full-year undergraduates who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	25.4	\$2,573	30.0	\$3,198	42.7	\$4,117	43.7	\$4,611
Type of institution								
Public 4-year	21.9	2,368	28.9	3,014	43.4	4,166	46.8	4,542
Private, not-for-profit 4-year	39.0	2,759	42.2	3,317	55.9	4,235	57.1	4,785
Public 2-year	9.3	2,117	10.4	2,421	14.7	3,047	16.1	3,353
Private, for profit	70.4	3,114	52.2	3,944	65.9	4,677	74.0	5,867
Undergraduate class level								
1st year/freshman	21.3	2,477	26.0	2,908	40.3	2,959	43.9	3,123
2nd year/sophomore	24.8	2,255	26.3	2,695	36.5	3,561	37.6	4,113
3rd year/junior	29.1	2,647	34.4	3,353	51.1	4,946	55.9	5,698
4th or 5th year senior	30.8	2,950	36.1	3,616	48.6	5,312	45.3	6,123
Dependency status								
Dependent	21.4	2,316	25.7	2,816	40.0	3,615	42.4	3,945
Independent	36.7	2,993	40.7	3,805	50.6	5,266	47.4	6,260
Dependent student income								
Lowest quartile	36.7	2,264	45.0	2,739	46.6	3,492	45.6	3,959
Second quartile	28.8	2,311	36.5	2,829	48.4	3,682	47.0	3,818
Third quartile	19.4	2,322	21.6	2,837	41.0	3,611	46.4	3,938
Highest quartile	7.6	2,480	13.0	2,931	26.2	3,692	31.6	4,107
Independent student income								
Lowest quartile	39.3	2,922	46.3	3,504	55.2	5,084	54.4	6,060
Second quartile	39.6	2,992	38.6	4,071	54.0	5,403	50.5	6,059
Third quartile	34.3	3,108	35.7	4,085	47.5	5,307	41.0	6,714
Highest quartile	26.5	3,098	30.9	4,340	35.7	5,564	27.0	7,406
Tuition and fees*								
Less than \$1,000	9.9	2,427	9.3	2,703	8.4	2,577	7.6	3,849
\$1,000–1,999	18.5	2,243	21.3	2,866	27.0	3,535	23.1	3,777
\$2,000–3,999	28.1	2,377	30.4	2,988	40.7	4,188	41.9	4,340
\$4,000–7,999	44.1	2,853	41.4	3,401	53.1	4,219	53.5	4,954
\$8,000 or more	39.6	2,900	42.8	3,489	56.4	4,385	59.4	4,867

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 1.5—Percentage of full-time, full-year undergraduates who received federal subsidized Stafford Loans, and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	25.0	\$2,405	29.7	\$2,837	37.2	\$3,373	36.1	\$3,469
Type of institution								
Public 4-year	21.7	2,283	28.6	2,771	36.9	3,502	37.2	3,499
Private, not-for-profit 4-year	38.6	2,671	42.1	2,983	50.4	3,662	48.7	3,821
Public 2-year	8.8	1,978	10.1	2,107	12.1	2,312	13.0	2,444
Private, for profit	68.7	2,474	51.8	3,096	60.2	2,899	69.3	3,141
Undergraduate class level								
1st year/freshman	20.9	2,205	25.7	2,530	34.5	2,357	35.5	2,335
2nd year/sophomore	24.4	2,139	26.1	2,407	31.7	2,941	31.3	3,054
3rd year/junior	28.9	2,542	34.0	3,035	44.7	4,061	46.6	4,394
4th or 5th year senior	30.4	2,841	35.7	3,232	43.1	4,419	38.0	4,509
Dependency status								
Dependent	21.3	2,291	25.6	2,741	33.6	3,251	33.0	3,302
Independent	35.6	2,596	39.8	2,990	47.7	3,622	44.9	3,810
Dependent student income								
Lowest quartile	36.6	2,236	45.0	2,664	45.2	3,271	44.9	3,485
Second quartile	28.6	2,287	36.4	2,753	47.0	3,390	43.9	3,283
Third quartile	19.3	2,294	21.6	2,761	32.4	3,155	33.2	3,189
Highest quartile	7.5	2,460	12.9	2,869	13.4	2,990	12.4	3,074
Independent student income								
Lowest quartile	38.8	2,568	45.7	2,901	53.5	3,673	53.5	3,945
Second quartile	38.2	2,581	37.7	3,028	53.0	3,613	48.4	3,673
Third quartile	33.1	2,646	34.2	3,119	44.7	3,556	38.1	3,738
Highest quartile	24.7	2,687	29.9	3,205	25.8	3,514	19.1	3,566
Tuition and fees*								
Less than \$1,000	9.6	2,257	9.0	2,468	7.2	2,131	6.6	2,625
\$1,000–1,999	18.0	2,151	20.8	2,561	22.5	2,923	19.4	2,931
\$2,000–3,999	27.9	2,285	30.1	2,707	35.4	3,456	33.7	3,307
\$4,000–7,999	43.4	2,575	41.2	2,901	45.8	3,297	43.5	3,505
\$8,000 or more	39.4	2,688	42.6	3,110	50.1	3,666	50.4	3,745

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 1.6—Percentage of full-time, full-year undergraduates who received federal unsubsidized Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	2.4	\$2,667	3.8	\$3,044	16.2	\$3,103	22.2	\$3,438
Type of institution								
Public 4-year	1.2	2,619	2.8	2,848	17.1	3,029	24.3	3,396
Private, not-for-profit 4-year	1.8	3,159	4.3	3,438	15.6	3,337	23.5	3,707
Public 2-year	0.9	—	1.2	—	6.4	2,637	8.7	2,536
Private, for profit	20.2	2,684	15.6	2,936	39.1	3,413	57.6	3,759
Undergraduate class level								
1st year/freshman	2.9	2,646	3.5	3,060	14.2	2,686	20.0	2,706
2nd year/sophomore	1.8	2,661	2.8	2,889	13.1	2,828	18.9	3,117
3rd year/junior	1.9	2,470	4.0	3,001	20.3	3,507	29.8	3,818
4th or 5th year senior	2.1	2,823	4.8	3,093	20.0	3,387	25.2	4,230
Dependency status								
Dependent	0.4	2,707	0.8	2,792	12.2	2,903	18.3	3,177
Independent	7.9	2,661	11.6	3,086	28.0	3,355	32.8	3,843
Dependent student income								
Lowest quartile	0.6	2,656	1.4	2,546	5.5	2,718	8.9	2,719
Second quartile	0.6	—	1.1	2,788	8.2	2,277	14.2	2,478
Third quartile	0.4	—	0.5	3,075	16.7	2,741	24.6	3,125
Highest quartile	0.1	—	0.4	—	16.8	3,377	24.5	3,739
Independent student income								
Lowest quartile	7.1	2,415	10.6	2,796	27.6	3,042	34.5	3,446
Second quartile	9.9	2,522	13.0	3,285	29.8	3,377	35.5	3,618
Third quartile	7.1	3,010	12.0	3,233	26.6	3,508	31.1	4,289
Highest quartile	6.7	3,340	11.3	3,394	27.3	3,972	23.7	5,621
Tuition and fees*								
Less than \$1,000	0.9	—	1.0	—	2.7	—	4.3	2,768
\$1,000–1,999	1.4	2,441	2.5	3,093	10.4	2,845	10.9	2,768
\$2,000–3,999	1.5	2,655	3.3	2,819	16.1	2,991	21.6	3,260
\$4,000–7,999	5.9	2,759	7.3	2,926	23.7	3,085	31.8	3,536
\$8,000 or more	3.4	3,098	5.0	3,405	18.4	3,460	27.0	3,714

—Too few cases for a reliable estimate.

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 1.7—Percentage of undergraduates with federal subsidized Stafford Loans and percentage of undergraduates with federal Stafford Loans or Supplemental Loans to Students (SLS) who borrowed the maximum annual amounts: 1989–90, 1992–93, 1995–96, and 1999–2000

	Percentage who borrowed maximum subsidized amount				Percentage who borrowed maximum total amount			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Total	42.0	50.6	46.9	54.5	17.8	30.2	38.9	52.1
Type of institution								
Public 4-year	23.7	40.9	41.1	48.2	12.1	24.8	36.6	49.0
Private, not-for-profit 4-year	42.5	58.8	60.6	65.8	29.9	45.3	56.6	68.5
Public 2-year	34.6	41.6	41.4	42.4	7.2	16.5	22.5	26.9
Private, for profit	64.9	65.8	45.3	67.3	18.6	31.6	31.3	55.2
Undergraduate class level								
1st year/freshman	53.7	59.7	58.8	62.9	20.3	35.3	48.4	58.1
2nd year/sophomore	42.8	57.6	46.1	59.1	22.8	36.4	39.8	55.9
3rd year/junior	21.7	35.9	33.9	48.7	10.7	22.3	32.0	50.2
4th or 5th year senior	27.9	41.3	43.7	43.2	11.9	22.8	32.7	41.2
Dependency status								
Dependent	34.1	49.3	47.3	54.5	33.9	49.1	57.5	69.3
Independent	49.3	51.9	46.3	54.6	3.4	9.8	12.6	26.9
Dependent student income								
Lowest quartile	33.3	47.2	46.5	59.9	33.2	47.1	49.7	64.4
Second quartile	35.6	48.6	51.3	55.4	35.3	48.5	56.8	66.6
Third quartile	33.7	52.0	43.9	49.1	33.5	51.9	59.0	71.2
Highest quartile	33.1	53.7	45.2	46.3	32.6	53.1	69.2	77.5
Independent student income								
Lowest quartile	48.2	49.1	49.3	56.7	2.7	6.7	10.3	21.4
Second quartile	49.7	52.3	47.6	55.5	3.5	12.3	14.7	27.9
Third quartile	50.6	57.1	41.8	52.2	4.4	11.9	13.1	32.5
Highest quartile	50.1	56.3	38.2	43.6	4.5	14.4	14.4	36.5
Attendance pattern								
Full-time/full-year	38.4	54.7	54.0	62.2	21.9	36.5	49.0	63.0
Full-time/part-year	43.3	42.3	29.4	41.8	14.5	19.6	20.3	34.2
Part-time/full-year	42.1	47.3	40.8	50.8	10.6	21.6	22.2	41.4
Part-time/part-year	40.0	46.3	23.9	30.3	11.1	26.7	11.3	24.3
Tuition and fees*								
Less than \$1,000	28.6	40.5	29.5	30.3	7.5	18.6	12.8	16.4
\$1,000–1,999	26.5	37.1	33.7	36.9	8.1	16.2	23.0	25.9
\$2,000–3,999	39.5	44.8	41.5	50.2	14.1	24.1	32.8	46.7
\$4,000–7,999	58.2	61.6	50.3	58.7	24.0	33.8	41.7	57.1
\$8,000 or more	51.4	66.2	65.3	72.6	35.5	55.5	64.5	77.2

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 1.8—Percentage of undergraduates who ever received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average cumulative amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount
Total	26.8	\$4,292	27.7	\$5,046	36.2	\$7,027	39.8	\$8,877
Type of institution								
Public 4-year	28.5	4,473	32.6	5,377	45.4	7,814	49.7	9,985
Private, not-for-profit 4-year	39.4	5,273	41.9	6,225	52.7	8,487	57.9	10,256
Public 2-year	11.8	3,359	15.5	3,849	18.7	4,692	20.4	5,729
Private, for profit	70.6	3,935	53.2	4,685	65.1	6,142	75.5	8,688
Undergraduate class level								
1st year/freshman	22.3	3,142	22.0	3,359	28.8	4,049	34.1	4,661
2nd year/sophomore	25.3	3,977	26.5	4,133	34.9	5,949	38.8	7,467
3rd year/junior	34.1	4,925	37.1	5,640	51.1	8,983	57.6	11,485
4th or 5th year senior	39.2	6,441	40.3	7,616	52.8	11,699	54.0	14,852
Dependency status								
Dependent	25.0	4,028	25.7	4,554	35.9	6,238	41.3	7,455
Independent	28.6	4,509	29.5	5,441	36.4	7,787	38.4	10,354
Dependent student income								
Lowest quartile	36.6	3,956	41.5	4,461	41.5	6,023	44.3	7,339
Second quartile	30.4	4,056	30.1	4,625	40.6	6,543	43.0	7,380
Third quartile	23.0	4,051	21.5	4,501	36.2	6,206	43.9	7,599
Highest quartile	11.3	4,126	14.6	4,765	25.6	6,130	34.0	7,514
Independent student income								
Lowest quartile	44.4	4,644	45.6	5,665	47.2	8,702	51.6	11,403
Second quartile	34.1	4,457	34.3	5,402	40.9	7,710	44.8	10,061
Third quartile	22.4	4,495	24.3	5,248	33.8	7,344	33.2	10,066
Highest quartile	14.7	4,265	15.2	5,223	24.7	6,899	24.4	9,085
Attendance pattern								
Full-time/full-year	31.8	4,540	35.5	5,392	48.5	7,483	50.7	9,092
Full-time/part-year	32.6	3,960	36.4	4,355	36.4	5,715	46.6	8,034
Part-time/full-year	16.9	4,278	21.1	4,977	29.9	7,356	32.6	9,680
Part-time/part-year	14.2	3,906	20.2	4,861	23.0	6,130	26.2	8,206
Tuition and fees*								
Less than \$1,000	13.3	3,834	16.9	4,270	19.1	5,240	20.1	6,751
\$1,000–1,999	29.1	4,096	27.6	4,903	35.6	6,309	36.0	8,018
\$2,000–3,999	41.6	4,272	38.4	5,243	47.8	7,788	49.9	9,454
\$4,000–7,999	55.2	4,532	47.6	5,293	58.9	7,632	62.7	10,067
\$8,000 or more	47.7	5,237	46.1	6,198	58.7	8,448	64.7	9,877

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: Estimates for totals include students attending public less-than-2-year, and private not-for-profit less-than 4-year institutions, not shown separately under type of institution. All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.1—Percentage of undergraduates in public 4-year institutions who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	18.7	\$2,312	23.4	\$2,927	34.5	\$4,006	38.0	\$4,419
Undergraduate class level								
1st year/freshman	14.3	1,941	19.2	2,319	33.9	2,619	41.3	2,857
2nd year/sophomore	19.2	1,981	22.7	2,491	31.7	3,415	39.6	3,665
3rd year/junior	19.4	2,371	25.0	3,083	37.3	4,460	45.2	5,265
4th or 5th year senior	21.4	2,641	25.7	3,192	36.2	4,834	34.3	5,454
Dependency status								
Dependent	16.9	2,036	21.6	2,586	35.3	3,505	39.7	3,741
Independent	21.8	2,686	26.3	3,397	33.2	4,915	35.3	5,687
Dependent student income								
Lowest quartile	29.9	2,003	42.0	2,589	44.6	3,325	47.2	3,574
Second quartile	23.4	2,046	33.1	2,580	45.9	3,599	44.4	3,649
Third quartile	12.6	2,074	15.6	2,509	33.9	3,488	42.2	3,822
Highest quartile	5.1	2,047	7.9	2,690	20.1	3,666	27.2	4,000
Independent student income								
Lowest quartile	32.3	2,722	44.0	3,369	52.8	4,808	55.5	5,702
Second quartile	25.1	2,615	27.3	3,385	39.4	5,086	40.7	5,508
Third quartile	16.2	2,740	15.2	3,536	25.8	4,830	25.6	5,896
Highest quartile	8.8	2,647	9.1	3,420	11.7	5,022	10.2	5,802
Attendance pattern								
Full-time/full-year	21.9	2,368	28.9	3,014	43.4	4,166	46.8	4,542
Full-time/part-year	15.8	1,929	25.0	2,378	31.2	2,854	36.9	3,261
Part-time/full-year	11.8	2,458	17.1	3,031	28.3	4,242	31.4	4,985
Part-time/part-year	4.5	2,075	11.8	2,820	9.7	3,092	13.8	3,710
Tuition and fees*								
Less than \$2,000	15.4	2,258	18.5	2,806	22.6	3,447	23.4	3,930
\$2,000–2,999	26.3	2,328	29.5	2,940	41.2	4,276	44.0	4,430
\$3,000–3,999	27.2	2,318	32.3	3,089	46.5	4,202	46.1	4,566
\$4,000–4,999	29.1	2,517	32.8	2,971	47.5	4,294	49.2	4,587
\$5,000 or more	22.5	2,762	25.2	3,234	41.5	4,130	48.5	4,734

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.2—Percentage of undergraduates in public 4-year institutions who received federal subsidized Stafford Loans, and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	18.4	\$2,212	23.1	\$2,675	29.7	\$3,331	30.6	\$3,354
Undergraduate class level								
1st year/freshman	14.2	1,875	19.0	2,157	27.7	2,219	31.9	2,242
2nd year/sophomore	18.9	1,903	22.5	2,269	27.8	2,864	32.1	2,861
3rd year/junior	19.3	2,245	24.7	2,836	31.8	3,661	36.7	4,034
4th or 5th year senior	21.1	2,532	25.3	2,913	32.2	3,963	28.3	3,955
Dependency status								
Dependent	16.9	2,018	21.5	2,522	28.8	3,077	29.4	3,048
Independent	21.3	2,480	25.6	2,891	31.3	3,728	32.7	3,812
Dependent student income								
Lowest quartile	29.9	1,991	41.9	2,518	43.1	3,174	46.2	3,258
Second quartile	23.3	2,035	33.0	2,514	44.1	3,286	41.7	3,122
Third quartile	12.5	2,044	15.5	2,472	25.8	2,753	26.2	2,813
Highest quartile	5.0	2,012	7.8	2,622	7.0	2,634	7.5	2,376
Independent student income								
Lowest quartile	31.9	2,487	43.2	2,892	50.3	3,833	53.3	3,992
Second quartile	24.4	2,427	26.4	2,809	38.8	3,827	38.8	3,723
Third quartile	15.5	2,583	14.8	3,029	24.4	3,455	23.0	3,574
Highest quartile	8.7	2,439	8.8	2,965	8.7	3,300	6.6	3,127
Attendance pattern								
Full-time/full-year	21.7	2,283	28.6	2,771	36.9	3,502	37.2	3,499
Full-time/part-year	15.6	1,829	24.5	2,204	26.5	2,339	29.7	2,545
Part-time/full-year	11.5	2,309	16.9	2,724	25.7	3,442	26.6	3,524
Part-time/part-year	4.5	2,063	11.6	2,478	8.8	2,516	11.3	2,804
Tuition and fees*								
Less than \$2,000	15.1	2,152	18.2	2,530	19.6	2,870	19.3	2,976
\$2,000–2,999	26.2	2,232	29.1	2,704	36.1	3,575	35.9	3,344
\$3,000–3,999	27.2	2,295	32.2	2,819	39.9	3,445	37.2	3,461
\$4,000–4,999	29.1	2,403	32.6	2,830	41.4	3,535	38.3	3,551
\$5,000 or more	22.2	2,647	24.9	2,978	33.5	3,542	37.9	3,614

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.3—Percentage of undergraduates in public 4-year institutions who received federal unsubsidized Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	1.1	\$2,629	2.4	\$2,760	13.5	\$2,913	19.8	\$3,307
Undergraduate class level								
1st year/freshman	0.4	—	1.3	2,730	11.3	2,421	17.8	2,616
2nd year/sophomore	0.8	—	2.0	2,716	11.0	2,635	19.0	2,801
3rd year/junior	1.4	2,469	2.6	2,787	15.7	3,183	25.3	3,557
4th or 5th year senior	1.6	2,541	3.1	2,711	15.6	3,045	20.0	3,777
Dependency status								
Dependent	0.2	—	0.6	2,578	12.6	2,801	18.8	3,143
Independent	2.7	2,591	5.4	2,796	15.1	3,071	21.4	3,545
Dependent student income								
Lowest quartile	0.3	—	1.4	2,358	4.9	2,343	8.1	2,229
Second quartile	0.1	—	0.8	—	9.8	2,041	13.7	2,298
Third quartile	0.2	—	0.3	—	17.4	2,723	27.4	3,192
Highest quartile	0.1	—	0.4	—	16.3	3,399	24.0	3,777
Independent student income								
Lowest quartile	4.1	2,252	8.9	2,588	22.6	2,697	32.2	3,217
Second quartile	3.1	2,789	5.8	3,112	16.1	3,237	24.2	3,301
Third quartile	2.1	—	3.1	2,856	13.0	3,096	16.5	4,200
Highest quartile	1.0	—	1.8	2,934	7.7	3,892	7.8	4,889
Attendance pattern								
Full-time/full-year	1.2	2,619	2.8	2,848	17.1	3,029	24.3	3,396
Full-time/part-year	0.7	—	2.5	2,218	12.7	2,127	18.4	2,437
Part-time/full-year	1.1	—	2.0	2,896	10.4	3,025	16.8	3,758
Part-time/part-year	0.2	—	1.7	2,609	3.7	2,124	7.4	2,627
Tuition and fees*								
Less than \$2,000	1.1	2,583	2.1	2,732	8.3	2,610	11.5	3,000
\$2,000–2,999	1.3	2,649	2.9	2,761	15.6	3,023	23.4	3,202
\$3,000–3,999	0.4	—	3.2	2,824	20.1	2,880	23.5	3,489
\$4,000–4,999	1.2	—	2.3	2,252	18.4	3,136	27.3	3,279
\$5,000 or more	0.8	—	2.3	3,121	17.2	3,070	25.5	3,649

—Too few cases for a reliable estimate.

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.4—Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	21.9	\$2,368	28.9	\$3,014	43.4	\$4,166	46.8	\$4,542
Undergraduate class level								
1st year/freshman	16.9	2,022	24.7	2,327	43.2	2,711	51.5	2,934
2nd year/sophomore	20.3	2,037	25.9	2,588	38.5	3,468	44.3	3,736
3rd year/junior	22.5	2,372	29.5	3,152	45.3	4,644	52.7	5,361
4th or 5th year senior	27.3	2,755	32.7	3,388	45.1	5,148	41.5	5,911
Dependency status								
Dependent	17.9	2,104	23.7	2,661	39.3	3,662	43.8	3,883
Independent	36.0	2,838	47.2	3,633	59.7	5,473	57.2	6,335
Dependent student income								
Lowest quartile	35.7	2,081	46.1	2,651	48.8	3,458	52.2	3,742
Second quartile	26.1	2,117	37.9	2,645	51.5	3,792	49.5	3,750
Third quartile	13.1	2,102	18.9	2,615	38.3	3,642	46.7	3,948
Highest quartile	5.6	2,149	8.4	2,800	22.9	3,774	29.7	4,183
Independent student income								
Lowest quartile	37.2	2,837	53.9	3,504	68.0	5,152	65.6	6,322
Second quartile	40.4	2,796	44.7	3,791	63.0	5,829	57.4	6,239
Third quartile	31.6	2,965	38.4	3,829	50.3	5,630	49.2	6,506
Highest quartile	24.8	2,812	31.4	3,739	37.7	5,761	25.5	6,545
Tuition and fees*								
Less than \$2,000	19.1	2,324	25.9	2,968	36.9	3,772	33.9	4,429
\$2,000–2,999	25.8	2,315	30.8	2,935	42.7	4,357	45.8	4,368
\$3,000–3,999	26.4	2,366	33.1	3,111	47.4	4,177	48.5	4,540
\$4,000–4,999	27.6	2,648	33.8	2,994	48.6	4,282	50.7	4,562
\$5,000 or more	22.4	2,819	25.0	3,276	43.1	4,104	49.5	4,774

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.5—Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal subsidized Stafford Loans, and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	21.7	\$2,283	28.6	\$2,771	36.9	\$3,502	37.2	\$3,499
Undergraduate class level								
1st year/freshman	16.8	1,946	24.5	2,231	34.4	2,345	39.2	2,334
2nd year/sophomore	20.0	1,992	25.7	2,359	33.3	2,990	35.8	2,979
3rd year/junior	22.4	2,262	29.1	2,900	38.5	3,806	42.1	4,147
4th or 5th year senior	27.0	2,652	32.3	3,090	39.5	4,256	33.8	4,325
Dependency status								
Dependent	17.9	2,089	23.6	2,602	31.9	3,240	32.4	3,151
Independent	35.2	2,634	46.1	3,073	56.5	4,083	54.1	4,239
Dependent student income								
Lowest quartile	35.7	2,063	46.0	2,590	47.2	3,285	51.0	3,426
Second quartile	26.1	2,107	37.9	2,588	50.2	3,474	46.8	3,200
Third quartile	13.0	2,083	18.9	2,566	28.5	2,974	29.0	2,864
Highest quartile	5.5	2,129	8.2	2,734	8.2	2,727	8.1	2,464
Independent student income								
Lowest quartile	36.7	2,574	53.1	3,017	65.0	4,068	63.7	4,384
Second quartile	39.2	2,616	43.2	3,098	62.3	4,244	54.2	4,176
Third quartile	30.4	2,800	37.4	3,262	48.0	3,963	45.5	3,919
Highest quartile	24.8	2,792	30.1	3,131	27.3	3,662	17.3	3,420
Tuition and fees*								
Less than \$2,000	18.8	2,226	25.5	2,695	30.8	3,183	28.2	3,496
\$2,000–2,999	25.7	2,240	30.5	2,716	37.2	3,651	37.0	3,365
\$3,000–3,999	26.4	2,355	33.0	2,840	40.8	3,435	38.9	3,455
\$4,000–4,999	27.6	2,532	33.7	2,849	42.1	3,586	39.2	3,587
\$5,000 or more	22.1	2,675	24.8	2,996	34.2	3,558	38.3	3,657

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.6—Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal unsubsidized Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	1.2	\$2,619	2.8	\$2,848	17.1	\$3,029	24.3	\$3,396
Undergraduate class level								
1st year/freshman	0.5	—	1.1	—	14.8	2,480	22.2	2,687
2nd year/sophomore	0.7	—	2.3	2,880	12.4	2,740	20.3	2,902
3rd year/junior	1.5	—	3.1	2,769	19.0	3,346	30.3	3,572
4th or 5th year senior	1.9	2,574	3.8	2,884	20.2	3,159	24.7	4,019
Dependency status								
Dependent	0.2	—	0.6	2,578	14.0	2,906	20.9	3,262
Independent	4.7	2,579	10.2	2,907	29.4	3,259	36.3	3,672
Dependent student income								
Lowest quartile	0.5	—	1.3	—	5.5	2,425	9.0	2,278
Second quartile	0.1	—	0.8	—	9.9	2,118	15.3	2,347
Third quartile	0.2	—	0.3	—	19.6	2,783	30.4	3,330
Highest quartile	0.1	—	0.4	—	18.3	3,497	26.6	3,917
Independent student income								
Lowest quartile	5.1	2,382	10.7	2,678	30.7	2,805	40.9	3,324
Second quartile	5.8	—	11.0	3,223	28.9	3,558	36.8	3,578
Third quartile	3.4	—	8.8	2,822	27.6	3,370	31.1	4,568
Highest quartile	1.6	—	6.8	—	29.0	4,034	19.4	5,544
Tuition and fees*								
Less than \$2,000	1.3	2,519	2.8	2,963	13.2	3,099	15.9	3,246
\$2,000–2,999	1.0	—	2.8	2,732	16.0	3,113	23.8	3,176
\$3,000–3,999	0.4	—	3.3	2,830	20.5	2,828	24.5	3,501
\$4,000–4,999	1.2	—	2.2	—	18.2	3,137	27.5	3,294
\$5,000 or more	1.0	—	2.4	3,140	18.2	3,037	26.4	3,647

—Too few cases for a reliable estimate.

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.7—Percentage of undergraduates in public 4-year institutions with subsidized Stafford Loans and percentage of undergraduates in public 4-year institutions with Stafford Loans or Supplemental Loans to Students (SLS) who borrowed the maximum annual amounts: 1989–90, 1992–93, 1995–96, and 1999–2000

	Percentage who borrowed maximum subsidized amount				Percentage who borrowed maximum total amount			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Total	23.7	40.9	41.1	48.2	12.1	24.8	36.6	49.0
Undergraduate class level								
1st year/freshman	27.5	49.9	58.8	64.7	20.3	36.7	57.7	69.0
2nd year/sophomore	32.1	53.4	47.0	57.2	20.8	38.4	45.1	56.8
3rd year/junior	14.0	29.5	26.5	40.0	4.5	16.1	25.3	42.0
4th or 5th year senior	21.8	34.9	37.1	37.0	6.6	16.2	26.9	33.9
Dependency status								
Dependent	20.3	39.5	39.1	46.7	20.2	39.3	52.8	65.8
Independent	28.3	42.8	44.2	50.5	1.1	4.9	7.2	17.5
Dependent student income								
Lowest quartile	16.4	36.1	40.8	54.5	16.4	36.0	43.7	59.3
Second quartile	22.9	40.8	43.7	48.2	22.9	40.7	50.8	62.1
Third quartile	22.6	40.2	31.9	37.8	22.4	40.1	56.3	70.4
Highest quartile	21.8	45.6	31.8	29.1	21.4	44.8	66.8	73.7
Independent student income								
Lowest quartile	27.2	41.2	47.2	54.3	0.9	4.1	4.5	14.5
Second quartile	26.5	41.1	48.1	50.4	0.3	5.2	10.2	17.7
Third quartile	32.3	53.4	35.6	46.0	1.6	7.7	8.3	24.4
Highest quartile	33.3	43.1	28.2	23.7	3.5	4.0	8.7	22.9
Attendance pattern								
Full-time/full-year	24.1	44.4	47.3	55.3	13.9	28.7	45.1	58.2
Full-time/part-year	16.5	23.7	16.4	23.3	7.8	13.6	12.1	22.7
Part-time/full-year	27.2	42.6	36.1	47.4	9.2	19.2	20.6	41.4
Part-time/part-year	19.3	33.5	20.6	18.2	1.5	20.3	6.6	12.6
Tuition and fees*								
Less than \$2,000	20.6	35.4	29.1	33.3	7.5	17.5	21.4	25.3
\$2,000–2,999	23.7	40.3	42.8	48.8	13.2	24.1	34.0	44.8
\$3,000–3,999	28.7	48.8	44.4	50.7	20.2	33.0	40.3	54.0
\$4,000–4,999	36.2	48.0	49.1	50.8	28.3	35.9	47.8	58.4
\$5,000 or more	45.0	53.4	53.6	63.3	37.5	44.2	58.6	73.6

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.8—Percentage of undergraduates in public 4-year institutions who ever received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average cumulative amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount
Total	28.5	\$4,473	32.6	\$5,377	45.4	\$7,814	49.7	\$9,985
Undergraduate class level								
1st year/freshman	18.2	2,473	24.5	2,858	39.5	3,386	46.8	3,947
2nd year/sophomore	26.3	3,531	30.8	3,910	42.0	5,546	49.1	7,354
3rd year/junior	30.3	4,366	34.2	5,237	47.6	8,146	54.5	10,956
4th or 5th year senior	38.5	5,848	38.4	6,994	50.6	10,976	51.7	14,334
Dependency status								
Dependent	24.6	3,872	28.1	4,489	42.4	6,499	47.9	7,833
Independent	35.6	5,201	40.1	6,421	50.5	9,691	52.7	13,234
Dependent student income								
Lowest quartile	38.4	4,083	50.6	4,691	51.9	6,343	55.3	7,620
Second quartile	32.5	3,828	41.7	4,473	52.6	7,045	52.1	7,804
Third quartile	20.7	3,701	21.2	4,173	42.3	6,235	50.9	8,102
Highest quartile	10.4	3,719	12.0	4,326	26.0	6,210	35.4	7,788
Independent student income								
Lowest quartile	47.1	5,688	55.8	7,027	66.5	11,103	69.2	15,042
Second quartile	40.9	5,062	43.6	5,983	58.0	9,426	58.2	12,788
Third quartile	28.1	4,944	31.0	6,059	43.9	8,799	45.0	12,066
Highest quartile	20.7	4,321	20.0	5,759	30.9	7,976	31.3	10,127
Attendance pattern								
Full-time/full-year	29.5	4,371	34.6	5,387	49.5	7,810	53.5	9,582
Full-time/part-year	29.8	4,272	36.3	5,000	43.8	6,557	52.1	10,105
Part-time/full-year	23.1	4,761	28.6	5,551	42.2	8,767	45.4	11,030
Part-time/part-year	20.0	4,699	28.7	5,441	34.2	7,329	38.8	10,318
Tuition and fees*								
Less than \$2,000	26.2	4,393	29.9	5,244	38.8	7,048	42.3	9,668
\$2,000–2,999	34.9	4,557	36.7	5,468	48.8	8,409	53.0	10,239
\$3,000–3,999	34.8	4,446	38.0	5,692	53.8	8,313	53.6	10,192
\$4,000–4,999	34.4	4,919	40.3	5,404	54.3	8,100	56.2	9,746
\$5,000 or more	27.1	5,158	28.9	5,516	46.2	7,959	54.4	10,130

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 2.9—Percentage of 4th or 5th year seniors in public 4-year institutions who ever received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average cumulative amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount
Total	38.5	\$5,848	38.4	\$6,994	50.6	\$10,976	51.7	\$14,334
Dependency status								
Dependent	33.9	5,417	31.1	6,209	44.0	10,078	46.8	12,438
Independent	42.7	6,150	46.5	7,573	57.4	11,677	56.2	15,813
Dependent student income								
Lowest quartile	56.2	5,678	63.2	6,562	57.9	10,198	56.3	12,632
Second quartile	42.1	5,866	44.8	6,419	57.1	11,141	49.1	12,705
Third quartile	29.1	4,980	23.6	5,686	46.2	9,494	48.6	12,930
Highest quartile	16.7	4,605	13.8	5,485	24.2	9,172	36.8	11,370
Independent student income								
Lowest quartile	54.8	6,914	61.4	8,374	74.0	12,835	72.1	18,143
Second quartile	49.0	5,914	47.5	6,841	61.8	11,765	59.1	15,625
Third quartile	35.3	5,789	39.1	7,048	49.5	11,223	49.5	14,215
Highest quartile	24.1	4,613	24.3	6,910	36.2	8,763	36.1	11,253
Attendance pattern								
Full-time/full-year	41.8	5,793	40.6	7,232	53.8	11,445	53.2	14,338
Full-time/part-year	36.7	5,643	43.4	6,892	49.6	10,253	59.8	14,827
Part-time/full-year	28.6	5,835	34.4	6,885	47.6	10,873	45.7	14,549
Part-time/part-year	28.8	5,401	34.0	6,415	41.7	9,131	48.7	13,497
Tuition and fees*								
Less than \$2,000	36.5	5,613	35.9	6,666	45.8	9,610	48.4	13,464
\$2,000–2,999	46.9	6,154	43.1	7,175	52.8	11,306	53.9	14,747
\$3,000–3,999	36.3	6,410	40.8	7,727	59.6	12,266	53.7	15,036
\$4,000–4,999	52.4	7,394	45.9	7,963	56.4	11,524	55.8	13,939
\$5,000 or more	34.9	6,731	33.4	7,373	44.3	12,366	51.9	15,455

*Tuition amounts for students in public 4-year institutions include out-of-state students who are usually charged higher tuition.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.1—Percentage of undergraduates in private, not-for-profit 4-year institutions who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	30.7	\$2,746	33.5	\$3,299	43.9	\$4,254	47.3	\$4,853
Undergraduate class level								
1st year/freshman	25.4	2,335	30.5	2,635	42.8	2,863	49.3	3,117
2nd year/sophomore	34.2	2,399	32.1	2,696	45.0	3,700	51.4	3,880
3rd year/junior	32.9	2,993	37.0	3,499	48.0	5,096	54.8	6,077
4th or 5th year senior	31.8	3,181	35.3	3,834	42.9	5,401	43.0	6,107
Dependency status								
Dependent	33.2	2,549	37.7	2,914	50.0	3,747	55.0	4,169
Independent	26.2	3,230	26.8	4,144	32.5	5,689	34.1	6,754
Dependent student income								
Lowest quartile	43.8	2,510	56.3	2,806	57.8	3,714	58.9	4,370
Second quartile	48.4	2,577	58.1	2,940	63.8	3,824	62.2	4,099
Third quartile	37.4	2,515	41.7	2,973	53.8	3,779	61.7	4,111
Highest quartile	14.0	2,647	21.2	2,982	32.7	3,646	41.8	4,118
Independent student income								
Lowest quartile	40.8	3,172	47.2	3,832	50.2	5,821	50.9	6,469
Second quartile	33.6	3,274	29.2	4,571	38.1	5,542	45.6	6,747
Third quartile	21.1	3,246	19.7	4,114	32.9	5,634	30.0	6,905
Highest quartile	13.4	3,271	14.0	4,406	16.4	5,698	15.5	7,284
Attendance pattern								
Full-time/full-year	39.0	2,759	42.2	3,317	55.9	4,235	57.1	4,785
Full-time/part-year	28.1	2,405	37.2	2,886	37.0	3,651	44.5	4,068
Part-time/full-year	14.8	2,992	21.1	3,665	27.7	5,299	38.4	6,185
Part-time/part-year	5.6	2,426	12.0	3,137	12.8	3,574	14.9	4,400
Tuition and fees								
Less than \$4,000	14.8	2,567	16.3	3,153	17.4	3,543	18.2	4,345
\$4,000–7,999	40.7	2,782	41.3	3,312	51.8	4,383	49.9	5,169
\$8,000–11,999	38.5	2,752	46.9	3,528	57.7	4,586	63.8	5,388
\$12,000–15,999	34.8	2,839	39.5	3,262	59.8	4,272	63.7	4,836
\$16,000 or more	36.6	2,696	39.0	3,053	46.5	4,164	56.4	4,578

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.2—Percentage of undergraduates in private, not-for-profit 4-year institutions who received federal subsidized Stafford Loans, and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	30.2	\$2,624	33.1	\$2,920	39.4	\$3,565	40.6	\$3,694
Undergraduate class level								
1st year/freshman	25.1	2,261	30.4	2,419	37.7	2,432	42.0	2,328
2nd year/sophomore	33.8	2,260	31.7	2,411	40.1	3,122	42.8	3,104
3rd year/junior	32.3	2,896	36.5	3,155	43.8	4,247	47.8	4,655
4th or 5th year senior	30.9	3,036	35.0	3,315	39.1	4,456	37.3	4,495
Dependency status								
Dependent	33.1	2,530	37.7	2,839	44.3	3,443	46.0	3,616
Independent	24.9	2,865	26.1	3,102	30.4	3,894	31.2	3,894
Dependent student income								
Lowest quartile	43.6	2,499	56.3	2,719	56.1	3,432	58.0	3,813
Second quartile	48.3	2,562	58.0	2,873	62.6	3,572	59.5	3,616
Third quartile	37.2	2,489	41.7	2,912	48.7	3,419	53.0	3,540
Highest quartile	13.8	2,616	21.1	2,905	20.8	3,246	22.6	3,418
Independent student income								
Lowest quartile	39.8	2,871	46.5	3,025	49.2	4,038	49.8	3,995
Second quartile	33.0	2,901	28.6	3,177	37.1	3,795	44.2	3,912
Third quartile	19.2	2,797	18.3	3,095	31.3	3,825	26.4	3,794
Highest quartile	11.7	2,861	13.6	3,219	12.5	3,806	10.4	3,658
Attendance pattern								
Full-time/full-year	38.6	2,671	42.1	2,983	50.4	3,662	48.7	3,821
Full-time/part-year	27.5	2,260	37.0	2,599	34.0	2,815	39.0	2,918
Part-time/full-year	13.9	2,698	20.6	2,980	25.1	3,899	32.9	3,985
Part-time/part-year	5.3	2,242	11.1	2,598	11.3	2,550	12.9	2,727
Tuition and fees								
Less than \$4,000	14.1	2,356	16.0	2,657	15.6	2,837	15.9	2,937
\$4,000–7,999	39.8	2,641	40.8	2,841	47.0	3,323	43.0	3,377
\$8,000–11,999	38.2	2,677	46.6	3,061	51.2	3,789	54.4	3,743
\$12,000–15,999	34.8	2,734	39.4	3,027	53.7	3,690	53.5	3,915
\$16,000 or more	36.6	2,686	38.9	2,946	43.1	3,793	48.6	3,927

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.3—Percentage of undergraduates in private, not-for-profit 4-year institutions who received federal unsubsidized Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	2.1	\$3,080	4.2	\$3,290	14.1	\$3,280	21.5	\$3,723
Undergraduate class level								
1st year/freshman	1.1	2,938	2.1	3,213	11.7	2,639	19.9	2,812
2nd year/sophomore	2.0	3,123	3.2	3,133	13.8	3,005	21.0	3,179
3rd year/junior	2.2	2,897	4.5	3,236	16.2	3,616	26.8	4,133
4th or 5th year senior	2.8	3,219	5.8	3,327	15.7	3,668	21.9	4,373
Dependency status								
Dependent	0.5	2,827	1.0	2,960	11.6	3,021	19.3	3,260
Independent	5.1	3,135	9.0	3,349	18.6	3,576	25.3	4,333
Dependent student income								
Lowest quartile	0.5	—	1.8	—	7.0	3,139	11.3	3,216
Second quartile	0.5	—	1.5	—	7.5	2,702	14.2	2,799
Third quartile	0.7	—	0.8	—	13.2	2,808	22.2	2,977
Highest quartile	0.4	—	0.6	—	16.1	3,218	26.0	3,649
Independent student income								
Lowest quartile	6.3	3,058	13.2	3,031	27.1	3,450	32.7	3,998
Second quartile	6.1	3,161	12.2	3,477	20.2	3,480	33.6	4,017
Third quartile	5.4	3,110	7.0	3,493	18.5	3,560	24.5	4,370
Highest quartile	3.4	3,241	4.9	3,663	11.7	3,904	13.8	5,489
Attendance pattern								
Full-time/full-year	1.8	3,159	4.3	3,438	15.6	3,337	23.5	3,707
Full-time/part-year	2.5	2,906	4.3	2,601	14.0	2,818	21.0	3,200
Part-time/full-year	2.4	3,215	4.6	3,438	13.4	3,640	24.5	4,327
Part-time/part-year	0.6	—	3.1	2,886	6.7	2,502	9.4	3,226
Tuition and fees								
Less than \$4,000	1.8	3,085	3.0	2,974	6.3	2,730	9.6	3,333
\$4,000–7,999	3.3	3,066	6.5	3,242	22.2	3,182	29.8	3,789
\$8,000–11,999	1.6	2,987	6.3	3,627	20.3	3,462	34.9	4,014
\$12,000–15,999	1.3	3,324	3.0	3,197	16.8	3,420	26.7	3,709
\$16,000 or more	0.4	—	1.3	—	9.0	3,368	18.8	3,611

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.4—Percentage of full-time, full-year undergraduates in private, not-for-profit 4-year institutions who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	39.0	\$2,759	42.2	\$3,317	55.9	\$4,235	57.1	\$4,785
Undergraduate class level								
1st year/freshman	34.7	2,362	40.3	2,632	58.6	2,834	59.0	2,990
2nd year/sophomore	39.8	2,403	36.9	2,647	53.7	3,658	57.1	3,875
3rd year/junior	40.9	3,032	46.0	3,542	57.3	5,045	62.1	6,071
4th or 5th year senior	41.4	3,220	44.0	3,946	53.5	5,581	51.8	6,214
Dependency status								
Dependent	36.8	2,592	39.6	2,959	54.5	3,797	58.0	4,231
Independent	50.7	3,384	53.7	4,443	62.9	6,270	52.8	7,521
Dependent student income								
Lowest quartile	57.4	2,594	62.3	2,841	62.9	3,851	62.2	4,531
Second quartile	55.4	2,606	61.7	2,988	67.7	3,817	66.7	4,174
Third quartile	41.8	2,555	45.8	3,029	60.3	3,809	67.1	4,102
Highest quartile	14.1	2,632	21.7	3,009	36.1	3,697	42.3	4,180
Independent student income								
Lowest quartile	50.8	3,287	58.6	4,001	69.0	6,136	57.0	6,990
Second quartile	54.4	3,437	53.9	4,781	60.0	6,327	56.7	7,538
Third quartile	52.8	3,529	45.9	4,771	64.5	6,195	51.2	7,803
Highest quartile	42.7	3,413	47.5	5,205	48.3	6,827	36.5	9,153
Tuition and fees								
Less than \$4,000	30.0	2,771	30.1	3,491	33.3	3,513	24.2	4,123
\$4,000–7,999	43.2	2,727	46.2	3,293	63.6	4,228	55.5	5,194
\$8,000–11,999	39.4	2,764	48.4	3,471	61.6	4,490	66.1	5,262
\$12,000–15,999	34.8	2,822	40.2	3,273	61.3	4,205	65.6	4,773
\$16,000 or more	36.4	2,750	37.9	3,063	47.2	4,132	56.6	4,585

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.5—Percentage of full-time, full-year undergraduates in private, not-for-profit 4-year institutions who received federal subsidized Stafford Loans, and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	38.6	\$2,671	42.1	\$2,983	50.4	\$3,662	48.7	\$3,821
Undergraduate class level								
1st year/freshman	34.5	2,313	40.3	2,457	51.5	2,519	49.5	2,414
2nd year/sophomore	39.5	2,304	36.7	2,466	48.8	3,174	47.3	3,177
3rd year/junior	40.6	2,952	45.6	3,204	52.0	4,329	53.8	4,803
4th or 5th year senior	40.6	3,112	43.7	3,475	48.9	4,715	45.4	4,812
Dependency status								
Dependent	36.6	2,576	39.5	2,891	48.5	3,509	48.5	3,700
Independent	49.0	3,038	52.9	3,276	60.1	4,323	49.4	4,357
Dependent student income								
Lowest quartile	57.2	2,582	62.3	2,777	60.8	3,584	61.4	3,986
Second quartile	55.4	2,600	61.5	2,920	66.6	3,598	63.3	3,681
Third quartile	41.6	2,525	45.8	2,955	54.6	3,482	57.6	3,581
Highest quartile	14.0	2,621	21.7	2,945	24.1	3,270	23.2	3,497
Independent student income								
Lowest quartile	49.4	3,052	57.9	3,167	67.4	4,272	56.7	4,407
Second quartile	53.6	3,050	53.2	3,254	59.7	4,305	54.6	4,388
Third quartile	49.3	3,053	44.3	3,511	62.0	4,434	44.0	4,271
Highest quartile	40.3	2,951	47.5	3,477	38.0	4,354	27.5	4,166
Tuition and fees								
Less than \$4,000	29.1	2,599	29.6	2,962	30.9	3,194	22.3	3,190
\$4,000–7,999	42.4	2,627	46.0	2,862	56.7	3,353	47.1	3,459
\$8,000–11,999	39.2	2,699	48.2	3,046	54.5	3,787	55.6	3,748
\$12,000–15,999	34.8	2,733	40.1	3,034	55.0	3,657	54.9	3,909
\$16,000 or more	36.4	2,739	37.8	2,948	43.8	3,786	48.8	3,928

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.6—Percentage of full-time, full-year undergraduates in private, not-for-profit 4-year institutions who received federal unsubsidized Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	1.8	\$3,159	4.3	\$3,438	15.6	\$3,337	23.5	\$3,707
Undergraduate class level								
1st year/freshman	1.1	2,896	2.0	3,507	13.9	2,619	20.7	2,752
2nd year/sophomore	1.5	3,297	2.3	—	13.7	3,034	22.4	3,172
3rd year/junior	2.0	2,939	4.9	3,421	17.7	3,609	28.5	4,143
4th or 5th year senior	2.5	3,403	6.2	3,469	17.4	3,890	23.2	4,487
Dependency status								
Dependent	0.5	2,884	0.9	3,188	12.1	3,051	20.2	3,265
Independent	8.5	3,245	18.7	3,488	34.8	3,868	38.5	4,747
Dependent student income								
Lowest quartile	0.8	—	1.4	—	7.3	3,324	11.2	3,326
Second quartile	0.3	—	1.5	—	7.4	2,565	16.2	2,795
Third quartile	0.8	—	1.1	—	13.9	2,859	23.6	2,916
Highest quartile	0.3	—	0.4	—	16.9	3,236	25.8	3,705
Independent student income								
Lowest quartile	6.4	3,212	16.4	3,120	37.6	3,597	35.4	4,190
Second quartile	9.5	3,159	22.7	3,735	33.5	3,673	42.3	4,448
Third quartile	12.4	—	16.8	3,792	30.4	4,114	43.4	4,870
Highest quartile	8.9	—	22.3	3,683	35.5	4,630	33.1	6,859
Tuition and fees								
Less than \$4,000	2.6	—	5.1	—	5.8	—	8.8	3,249
\$4,000–7,999	2.6	3,078	6.0	3,409	24.6	3,203	32.2	3,884
\$8,000–11,999	1.3	3,189	5.9	3,579	20.7	3,399	35.7	3,919
\$12,000–15,999	1.2	—	3.1	3,232	16.7	3,369	27.1	3,638
\$16,000 or more	0.4	—	1.4	—	8.8	3,318	18.9	3,605

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.7—Percentage of undergraduates in private, not-for-profit 4-year institutions with subsidized Stafford Loans and percentage of undergraduates in private, not-for-profit 4-year institutions with Stafford Loans or Supplemental Loans to Students (SLS) who borrowed the maximum annual amounts: 1989–90, 1992–93, 1995–96, and 1999–2000

	Percentage who borrowed maximum subsidized amount				Percentage who borrowed maximum total amount			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Total	42.5	58.8	60.6	65.8	29.9	45.3	56.6	68.5
Undergraduate class level								
1st year/freshman	50.0	70.0	75.3	75.0	42.0	61.0	73.2	78.5
2nd year/sophomore	49.6	67.6	63.2	71.4	37.8	53.9	62.7	75.0
3rd year/junior	31.4	44.4	45.6	63.4	19.4	31.9	45.2	66.7
4th or 5th year senior	37.9	53.7	56.5	55.5	20.3	36.2	45.0	56.1
Dependency status								
Dependent	40.5	58.6	62.5	68.0	40.4	58.5	69.8	79.8
Independent	47.7	59.1	55.5	60.2	4.2	16.3	19.5	37.3
Dependent student income								
Lowest quartile	40.8	57.0	60.6	73.9	40.7	57.0	64.0	77.0
Second quartile	42.5	59.2	68.6	70.9	42.5	59.1	70.7	77.2
Third quartile	39.0	62.1	62.1	63.6	38.8	62.1	71.1	80.3
Highest quartile	38.9	57.2	54.4	60.8	38.3	57.0	73.7	84.7
Independent student income								
Lowest quartile	46.5	57.4	61.8	65.4	3.7	12.4	20.1	33.4
Second quartile	50.4	64.3	56.2	62.1	4.7	22.2	20.5	39.9
Third quartile	45.5	54.0	53.5	57.3	4.4	15.7	17.4	41.4
Highest quartile	48.2	61.6	40.4	40.8	4.1	18.9	19.8	35.2
Attendance pattern								
Full-time/full-year	44.1	62.5	66.4	72.4	33.5	51.0	64.7	77.5
Full-time/part-year	32.1	42.3	34.4	39.7	19.9	30.4	29.9	40.7
Part-time/full-year	43.4	57.4	53.2	62.1	14.4	32.1	34.0	55.6
Part-time/part-year	21.0	44.5	23.7	30.0	4.7	27.9	13.5	19.2
Tuition and fees								
Less than \$4,000	34.5	46.3	33.1	41.3	16.1	25.9	16.9	29.1
\$4,000–7,999	45.1	55.3	48.9	52.9	28.3	34.4	38.0	48.5
\$8,000–11,999	44.8	66.5	68.1	61.0	36.9	56.0	62.0	66.3
\$12,000–15,999	40.9	63.4	69.1	75.8	36.1	55.9	72.4	81.4
\$16,000 or more	33.2	58.7	66.6	76.2	30.3	52.6	68.6	83.7

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.8—Percentage of undergraduates in private, not-for-profit 4-year institutions who ever received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average cumulative amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount
Total	39.4	\$5,273	41.9	\$6,225	52.7	\$8,487	57.9	\$10,256
Undergraduate class level								
1st year/freshman	28.8	2,675	35.5	2,981	48.4	3,680	55.2	3,984
2nd year/sophomore	40.8	4,276	39.5	4,700	51.7	6,620	58.3	7,108
3rd year/junior	43.9	5,792	45.8	6,307	56.8	9,803	65.1	12,065
4th or 5th year senior	47.3	7,551	46.8	9,013	55.8	13,115	58.7	15,679
Dependency status								
Dependent	40.6	4,833	42.6	5,419	55.0	7,360	61.8	8,722
Independent	37.4	6,205	40.7	7,538	48.7	10,828	51.3	13,441
Dependent student income								
Lowest quartile	51.3	4,811	63.1	5,279	64.3	7,618	66.1	9,094
Second quartile	55.3	5,032	63.8	5,675	68.2	7,545	67.9	8,634
Third quartile	45.9	4,756	45.9	5,339	58.4	7,469	68.9	8,725
Highest quartile	20.7	4,687	24.9	5,335	37.1	6,701	48.7	8,460
Independent student income								
Lowest quartile	52.4	6,721	59.9	7,846	63.7	11,897	65.8	14,326
Second quartile	45.9	6,277	47.4	7,813	54.2	11,258	61.2	14,336
Third quartile	34.4	5,965	35.3	7,044	50.5	10,662	48.9	13,236
Highest quartile	22.0	5,428	24.3	7,080	33.3	9,127	34.2	11,124
Attendance pattern								
Full-time/full-year	45.3	5,237	46.8	6,146	59.9	8,224	62.8	9,594
Full-time/part-year	40.5	5,592	47.3	5,674	49.0	8,701	61.2	10,326
Part-time/full-year	26.5	5,815	32.6	6,565	43.2	9,600	50.6	13,431
Part-time/part-year	20.8	5,038	30.4	6,863	33.3	8,871	40.5	10,630
Tuition and fees								
Less than \$4,000	27.2	4,881	31.5	5,860	35.9	7,514	39.6	9,266
\$4,000–7,999	48.3	5,451	50.0	6,510	61.2	9,293	61.8	11,560
\$8,000–11,999	44.8	5,295	50.9	6,606	61.4	9,246	70.9	12,166
\$12,000–15,999	41.1	5,326	43.0	6,041	63.6	8,385	68.9	9,916
\$16,000 or more	40.4	5,567	41.8	5,708	50.0	8,055	60.7	9,283

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 3.9—Percentage of 4th or 5th year seniors in private, not-for-profit 4-year institutions who ever received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average cumulative amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount
Total	47.3	\$7,551	46.8	\$9,013	55.8	\$13,115	58.7	\$15,679
Dependency status								
Dependent	48.8	7,403	46.3	8,362	53.7	12,785	62.3	14,781
Independent	45.6	7,755	47.4	9,734	58.5	13,500	54.9	16,777
Dependent student income								
Lowest quartile	63.7	7,305	76.2	8,670	69.3	12,745	75.4	15,133
Second quartile	68.3	8,134	69.2	8,840	70.4	13,300	66.2	15,516
Third quartile	54.9	7,461	49.5	8,619	54.9	13,062	66.2	14,879
Highest quartile	26.8	6,586	28.8	7,593	32.4	11,779	50.1	13,844
Independent student income								
Lowest quartile	59.8	8,522	69.7	10,190	69.0	15,051	72.1	18,395
Second quartile	55.1	8,107	54.0	10,488	66.0	14,621	61.0	19,593
Third quartile	43.0	7,271	44.7	9,032	65.7	12,479	54.4	16,323
Highest quartile	27.7	6,249	27.9	8,684	40.4	11,425	38.6	12,116
Attendance pattern								
Full-time/full-year	54.0	7,898	51.7	9,178	60.1	13,583	61.7	15,580
Full-time/part-year	42.7	7,981	51.9	8,882	52.0	14,255	66.2	16,101
Part-time/full-year	33.2	7,301	38.6	8,739	51.2	11,779	52.3	16,969
Part-time/part-year	31.2	5,850	37.7	8,738	47.2	11,560	49.6	13,864
Tuition and fees								
Less than \$4,000	35.6	6,440	37.0	7,707	45.2	9,908	46.8	12,965
\$4,000–7,999	57.5	7,785	57.5	9,232	65.3	14,024	59.9	16,832
\$8,000–11,999	52.0	8,055	53.2	9,923	64.3	14,627	71.6	17,942
\$12,000–15,999	48.0	7,793	47.6	9,186	61.3	13,566	64.5	15,505
\$16,000 or more	47.3	8,697	43.3	8,912	47.1	13,860	60.1	15,654

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 4.1—Percentage of undergraduates in public 2-year institutions who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	4.4	\$2,086	5.8	\$2,587	5.9	\$2,869	6.9	\$3,035
Undergraduate class level								
1st year/freshman	3.8	2,050	4.1	2,305	5.1	2,534	8.1	2,709
2nd year/sophomore	5.7	2,066	7.3	2,472	8.1	3,279	8.1	3,557
Dependency status								
Dependent	3.6	1,652	5.4	2,308	6.0	2,234	7.3	2,353
Independent	4.8	2,247	6.0	2,732	5.8	3,268	6.7	3,458
Dependent student income								
Lowest quartile	7.0	1,676	11.5	2,465	6.2	2,199	8.0	2,311
Second quartile	3.5	—	4.9	2,021	6.9	2,293	9.2	2,477
Third quartile	2.7	—	2.9	—	7.4	2,152	7.0	2,088
Highest quartile	0.7	—	1.5	—	2.6	—	3.9	—
Independent student income								
Lowest quartile	11.7	2,199	15.4	2,583	10.1	3,248	11.5	3,279
Second quartile	5.3	2,378	6.5	2,850	8.6	3,441	10.5	3,542
Third quartile	3.4	2,287	4.4	2,795	4.0	3,122	4.9	3,506
Highest quartile	2.0	—	1.7	—	1.9	—	2.0	3,693
Attendance pattern								
Full-time/full-year	9.3	2,117	10.4	2,421	14.7	3,047	16.1	3,353
Full-time/part-year	5.5	1,708	10.7	2,036	4.9	2,173	9.6	2,158
Part-time/full-year	2.1	2,111	4.6	2,616	7.2	2,983	7.1	3,278
Part-time/part-year	1.1	—	4.0	3,008	1.3	2,322	2.0	2,429
Tuition and fees								
Less than \$500	2.2	2,240	3.7	2,791	1.6	2,481	1.7	3,222
\$500–999	7.9	2,026	7.3	2,321	7.6	2,690	7.4	2,590
\$1,000–1,499	13.2	2,094	10.3	2,503	14.9	3,179	13.5	2,870
\$1,500–1,999	13.3	—	13.2	2,458	19.6	2,461	20.2	3,028
\$2,000 or more	14.1	—	14.6	2,569	21.0	3,370	22.8	3,545

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 4.2—Percentage of undergraduates in public 2-year institutions who received federal subsidized Stafford Loans, and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	4.3	\$1,943	5.7	\$2,217	4.9	\$2,219	5.7	\$2,191
Undergraduate class level								
1st year/freshman	3.7	1,921	4.0	1,978	4.2	2,064	6.6	1,974
2nd year/sophomore	5.5	1,966	7.3	2,117	6.8	2,440	6.7	2,509
Dependency status								
Dependent	3.5	1,608	5.3	2,144	4.1	1,927	5.0	1,979
Independent	4.7	2,068	5.8	2,256	5.4	2,352	6.0	2,291
Dependent student income								
Lowest quartile	7.0	1,595	11.5	2,225	5.6	2,106	7.9	2,109
Second quartile	3.1	—	4.9	1,921	6.1	1,924	7.1	1,997
Third quartile	2.7	—	2.9	—	3.0	—	3.0	—
Highest quartile	0.7	—	1.5	—	0.5	—	0.4	—
Independent student income								
Lowest quartile	11.5	2,107	15.3	2,237	9.7	2,462	11.3	2,288
Second quartile	5.1	2,005	6.3	2,282	8.4	2,329	9.8	2,286
Third quartile	3.2	2,114	4.1	2,296	3.6	2,185	4.2	2,299
Highest quartile	1.8	—	1.6	—	1.4	—	0.9	—
Attendance pattern								
Full-time/full-year	8.8	1,978	10.1	2,107	12.1	2,312	13.0	2,444
Full-time/part-year	5.3	1,699	10.5	1,854	4.4	1,809	8.3	1,646
Part-time/full-year	2.0	2,111	4.5	2,112	6.0	2,306	5.4	2,361
Part-time/part-year	1.0	—	4.0	2,607	1.1	1,887	1.8	1,695
Tuition and fees								
Less than \$500	2.2	1,963	3.7	2,432	1.3	1,883	1.5	2,257
\$500–999	7.6	1,925	7.2	2,022	6.5	2,113	6.0	1,822
\$1,000–1,499	12.3	2,070	9.9	2,091	12.5	2,327	11.2	2,158
\$1,500–1,999	13.2	—	12.9	2,094	15.7	2,277	16.7	2,186
\$2,000 or more	14.1	—	14.2	2,072	17.3	2,463	17.5	2,579

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 4.3—Percentage of undergraduates in public 2-year institutions who received federal unsubsidized Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.4	\$2,365	0.8	\$3,123	2.5	\$2,421	3.6	\$2,390
Undergraduate class level								
1st year/freshman	0.4	—	0.6	3,071	1.9	2,273	4.1	2,206
2nd year/sophomore	0.4	—	0.8	—	3.9	2,541	4.6	2,644
Dependency status								
Dependent	0.2	—	0.3	—	2.9	1,940	3.8	1,901
Independent	0.5	—	1.0	3,119	2.2	2,801	3.5	2,694
Dependent student income								
Lowest quartile	0.4	—	0.8	—	1.5	—	1.6	—
Second quartile	0.3	—	0.1	—	2.4	—	4.8	1,810
Third quartile	0.0	—	0.0	—	5.2	2,058	5.4	1,857
Highest quartile	0.0	—	0.3	—	2.2	—	3.7	—
Independent student income								
Lowest quartile	1.0	—	1.9	—	3.4	—	5.1	2,323
Second quartile	0.8	—	1.3	—	3.6	—	5.7	2,596
Third quartile	0.4	—	0.9	—	1.5	—	2.6	2,948
Highest quartile	0.1	—	0.4	—	0.9	—	1.4	—
Attendance pattern								
Full-time/full-year	0.9	—	1.2	—	6.4	2,637	8.7	2,536
Full-time/part-year	0.2	—	1.0	—	1.9	—	4.4	1,603
Part-time/full-year	0.2	—	0.8	—	3.0	2,501	4.0	2,628
Part-time/part-year	0.1	—	0.5	—	0.5	—	0.9	2,069
Tuition and fees								
Less than \$500	0.3	—	0.4	—	0.5	—	0.9	2,502
\$500–999	0.7	—	0.9	—	2.9	2,311	3.8	2,157
\$1,000–1,499	1.2	—	1.6	—	7.5	2,435	6.7	2,181
\$1,500–1,999	1.0	—	1.6	—	7.6	—	10.6	2,339
\$2,000 or more	0.0	—	2.6	—	10.1	—	12.9	2,767

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 4.4—Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average amount borrowed: 1989–90, 1992–93, 1995–96, 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Any Stafford or SLS loans								
Total	9.3	\$2,117	10.4	\$2,421	14.7	\$3,047	16.1	\$3,353
Undergraduate class level								
1st year/freshman	7.4	2,141	8.5	2,446	14.5	2,674	22.3	2,986
2nd year/sophomore	13.0	2,103	13.1	2,340	15.8	3,358	11.3	4,085
Dependency status								
Dependent	4.6	1,448	4.9	1,780	11.1	2,333	12.8	2,531
Independent	17.2	2,418	18.8	2,676	21.8	3,749	21.7	4,197
Subsidized Stafford								
Total	8.8	1,978	10.1	2,107	12.1	2,312	13.0	2,444
Undergraduate class level								
1st year/freshman	7.1	1,969	7.9	2,102	12.5	2,222	17.8	2,213
2nd year/sophomore	12.2	1,992	13.1	2,093	12.0	2,441	9.4	2,864
Dependency status								
Dependent	4.3	1,428	4.9	1,780	7.8	1,959	8.7	2,199
Independent	16.4	2,220	18.0	2,243	20.4	2,571	20.5	2,623
Unsubsidized Stafford or SLS loans								
Total	0.9	2,546	1.2	3,276	6.4	2,637	8.7	2,536
Undergraduate class level								
1st year/freshman	0.7	—	1.3	—	4.6	—	11.6	2,339
2nd year/sophomore	1.3	—	1.0	—	8.4	—	6.7	2,892
Dependency status								
Dependent	0.3	—	0.0	—	4.9	—	6.4	2,089
Independent	1.9	—	3.1	—	9.4	—	12.7	2,929

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 4.5—Percentage of undergraduates in public 2-year institutions with subsidized Stafford Loans and percentage of undergraduates in public 2-year institutions with Stafford Loans or Supplemental Loans to Students (SLS) who borrowed the maximum annual amounts: 1989–90, 1992–93, 1995–96, and 1999–2000

	Percentage who borrowed maximum subsidized amount				Percentage who borrowed maximum total amount			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Total	34.6	41.6	41.4	42.4	7.2	16.5	22.5	26.9
Undergraduate class level								
1st year/freshman	36.8	39.7	51.8	45.4	9.0	15.9	29.5	30.6
2nd year/sophomore	34.1	50.7	31.2	38.5	5.6	17.0	15.3	21.7
Dependency status								
Dependent	24.5	38.1	30.3	36.6	23.8	37.9	39.4	50.6
Independent	38.4	43.4	46.4	45.2	1.0	5.4	11.8	12.2
Dependent student income								
Lowest quartile	17.9	41.5	32.0	42.8	17.9	41.5	30.3	46.6
Second quartile	—	23.9	34.0	38.2	—	23.9	43.3	54.9
Third quartile	—	—	—	—	—	—	34.8	40.3
Highest quartile	—	—	—	—	—	—	—	—
Independent student income								
Lowest quartile	39.3	42.1	51.3	45.7	0.0	3.1	12.3	9.3
Second quartile	35.5	42.3	48.8	45.9	2.0	7.3	13.7	14.9
Third quartile	43.8	48.7	33.9	42.4	2.5	5.5	8.6	11.3
Highest quartile	—	—	—	—	—	—	—	14.4
Attendance pattern								
Full-time/full-year	35.6	38.5	45.3	58.2	4.7	9.7	29.6	41.6
Full-time/part-year	30.5	31.9	23.1	18.0	9.0	8.4	7.8	8.1
Part-time/full-year	39.4	37.0	44.3	44.1	0.3	9.8	20.9	23.5
Part-time/part-year	—	53.6	30.3	17.2	—	33.8	12.9	4.9
Tuition and fees								
Less than \$500	35.6	48.5	30.2	41.5	12.3	24.5	8.2	13.6
\$500–999	33.5	36.8	38.3	27.1	3.6	9.1	19.8	14.7
\$1,000–1,499	40.2	37.5	47.4	43.2	0.0	5.4	30.1	22.2
\$1,500–1,999	—	33.4	34.0	39.5	—	16.7	12.1	30.5
\$2,000 or more	—	40.9	49.5	60.7	—	20.5	34.4	49.0

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.

Table 4.6—Percentage of undergraduates in public 2-year institutions who ever received federal Stafford Loans or Supplemental Loans to Students (SLS), and the average cumulative amount borrowed: 1989–90, 1992–93, 1995–96, and 1999–2000

	1989–90		1992–93		1995–96		1999–2000	
	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount	Percent who ever borrowed	Average cumulative amount
Total	11.8	\$3,359	15.5	\$3,849	18.7	\$4,692	20.4	\$5,729
Undergraduate class level								
1st year/freshman	9.8	3,045	13.2	3,307	16.4	4,173	19.7	4,798
2nd year/sophomore	14.8	3,482	18.1	3,607	23.9	5,172	24.1	6,629
Dependency status								
Dependent	8.4	3,054	10.6	3,388	12.4	3,407	15.7	3,823
Independent	13.4	3,453	18.4	4,002	22.5	5,119	23.1	6,467
Dependent student income								
Lowest quartile	14.3	3,059	18.7	3,346	14.4	3,077	16.4	3,630
Second quartile	8.8	2,747	10.0	3,377	12.7	3,353	16.6	4,139
Third quartile	5.6	—	8.5	3,836	12.3	3,756	15.5	3,598
Highest quartile	3.6	—	3.4	—	9.6	3,521	13.7	3,938
Independent student income								
Lowest quartile	24.5	3,315	29.5	3,862	26.0	5,052	29.4	6,610
Second quartile	15.2	3,463	22.5	4,080	25.4	5,336	28.4	6,153
Third quartile	11.3	3,604	17.5	4,107	23.0	5,263	20.9	6,658
Highest quartile	7.8	3,479	9.6	3,898	16.9	4,691	16.2	6,519
Attendance pattern								
Full-time/full-year	13.8	3,177	16.9	3,527	22.1	4,021	25.5	5,208
Full-time/part-year	14.5	3,183	20.4	3,061	18.4	3,662	22.1	4,633
Part-time/full-year	8.8	3,200	13.6	3,727	18.8	5,186	19.8	6,093
Part-time/part-year	9.4	3,606	15.7	4,269	17.7	4,964	18.1	6,164
Tuition and fees								
Less than \$500	9.5	3,495	14.3	4,036	15.9	4,812	15.8	6,156
\$500–999	15.4	3,331	16.7	3,462	20.0	4,516	22.6	5,558
\$1,000–1,499	20.7	3,131	17.5	3,531	24.8	4,856	25.3	5,186
\$1,500–1,999	20.6	2,763	18.7	3,717	28.6	3,502	30.8	5,107
\$2,000 or more	17.7	—	24.5	3,825	30.3	5,156	31.7	5,731

—Too few cases for a reliable estimate.

NOTE: All estimates prior to 1999–2000 have been revised slightly from previous publication in *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2000151> and reflect only those attending Title IV participating institutions for the respective year. [Table revised December 2001.]

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1989–90, 1992–93, 1995–96, and 1999–2000.