



National Postsecondary
Student Aid Study

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2003-04 National Postsecondary Student Aid Study (NPSAS:04)

Undergraduate Financial Aid Estimates for 12 States: 2003-04

E.D. TAB

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Foreword

This E.D. TAB is based on the 2003–04 National Postsecondary Student Aid Study (NPSAS:04) conducted by the National Center for Education Statistics (NCES) within the U.S. Department of Education. NPSAS is a nationally representative survey that examines how students and their families pay for postsecondary education. In addition to providing national estimates, the NPSAS:04 survey was designed to provide representative samples of undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions in 12 states: California, Connecticut, Delaware, Georgia, Indiana, Illinois, Minnesota, Nebraska, New York, Oregon, Texas, and Tennessee. For the in-state undergraduates in each of these states, this E.D. TAB describes average tuition and fees, total price of attendance, the percentages of undergraduates receiving various types of financial aid and the average amounts received, and other aspects of financing an undergraduate education. National (the 50 states, D.C., and Puerto Rico) totals limited to in-state undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions are also provided to allow for comparisons.

NPSAS surveys have been conducted every 3 or 4 years since 1987, but the NPSAS:04 study was the first to include samples at the state level. The descriptive reports for all of the NPSAS studies and public access data files are available at <http://nces.ed.gov/das>.

Other reports based on NPSAS:04 published by NCES include:

- *Student Financial Aid Estimates for 2003–04*. (NCES 2005-158)
- *Undergraduate Financial Aid Estimates for 2003–04 by Type of Institution*. (NCES 2005-163)
- *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 2003–04*. (NCES 2006-184)
- *Student Financing of Graduate and First-Professional Education: 2003–04*. (NCES 2006-185)
- *Student Financing of Undergraduate Education: 2003–04*. (NCES 2006-186)
- *2004 National Postsecondary Student Aid Study Full-Scale Methodology Report*. (NCES 2006-180)

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Tricia Grimes of the Minnesota Office of Higher Education was instrumental in organizing meetings and discussions of common issues with representatives from the 12 states that participated in this study. She was also responsible for obtaining a grant from the Lumina Foundation for Education to fund training sessions for representatives of the 12 states in using the NCES Data Analysis System (DAS) to analyze their NPSAS data.

At MPR, Shirley He and Stephen Lew wrote the programs to create the derived variables used in this report. Vicky Dingler, Joanna Wu, and John Vavricka created the Data Analysis System files, Annabelle Yang and Patti Gildersleeve formatted the tables and figures, and Barbara Kridl copyedited and coordinated the final production.

At NCES, Dennis Carroll reviewed the work and contributed many helpful comments and suggestions. Paula Knepper provided a comprehensive technical and methodological review of the report.

The final report also benefited from reviews by Tricia Grimes of the Minnesota Office of Higher Education, Kent Phillippe of the American Association of Community Colleges, and Jerry S. Davis, recently retired from the Lumina Foundation for Education. Duc-Le To provided a final review for the Institute of Education Sciences.

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Introduction

This E.D. TAB presents selected findings about the price of attendance and the types and amounts of financial aid received by in-state undergraduates enrolled in public 2-year, public 4-year, and private not-for-profit 4-year institutions during the 2003–04 academic year in 12 selected states. It is based on the undergraduate data in the 2003–04 National Postsecondary Student Aid Study (NPSAS:04), a nationally representative survey of undergraduate, graduate, and first-professional students who were enrolled at any time between July 1, 2003, and June 30, 2004, in institutions that were eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act. The information about undergraduates in NPSAS:04 was collected from a sample of about 80,000 students in about 1,300 postsecondary institutions located in the 50 states, the District of Columbia, and Puerto Rico. As a demonstration project, the NPSAS:04 sample was also designed to provide state-level estimates for undergraduates enrolled in three types of institutions (public 2-year, public 4-year, and private not-for-profit 4-year) in four large states (California, Illinois, New York, Texas), four middle-size states (Georgia, Indiana, Minnesota, Tennessee), and four small states (Connecticut, Delaware, Nebraska, Oregon). Prior NPSAS studies were not representative at the state level.

The NPSAS:04 sample of undergraduates represents about 19 million students, including about 7 million undergraduates in the 12 states with state representative samples. The sample of students in each of the 12 states was only designed to be representative of the three major types of institutions (public 2-year, public 4-year, and private not-for-profit 4-year). In order to provide comparable estimates, the national data presented in this E.D. TAB is also limited to undergraduates in these three types of institutions. In addition, both the national and the 12-state estimates presented in the tables exclude students who enrolled in more than one institution during 2003–04, and also exclude out-of-state students. Nationally, the percentage of students excluded was about 9 percent who attended other types of institutions (private for-profit, public less-than-2-year, and private not-for-profit less-than-4-year), about 8 percent who attended more than one institution during the year, and about 11 percent who were nonresidents of the state.¹

The estimates presented in this E.D. TAB were produced using the NCES Data Analysis System (DAS) Online, a web-based table-generating application that provides the public with direct, free access to the NPSAS:04 data as well as other postsecondary datasets collected by NCES. The NPSAS:04 estimates are subject to nonsampling measurement errors and to sampling

¹ National Postsecondary Student Aid Study (NPSAS:04), Data Analysis System, unpublished tabulation.

errors. The DAS will suppress the printing of estimates when the number of sample cases in a table cell is too low to produce a reliable estimate; this is indicated in the tables of this E.D. TAB by the symbol “‡” and a note that reporting standards were not met. The DAS produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. Because of the small sample sizes for some of the 12 states, caution is advised when comparing estimates among states. The symbol “!” in the tables indicates that the standard error is greater than or equal to 20 percent of the estimate and therefore should be interpreted with caution because of possible sampling error.

Organization of the E.D. TAB

This introduction briefly describes the student characteristics shown in the tables, some variations among the 12 states, and the topics covered in the tables. The percentage distributions of students and their characteristics, nationally and within each of the 12 states, are shown in table 1.0. This is followed by a set of seven tables (tables 1.1–1.7) that present national (the 50 states, D.C., and Puerto Rico) estimates of percentages and averages for in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions. The tables of national totals are followed by comparable sets of seven tables for each of the 12 states with representative samples in NPSAS:04 in alphabetical order: California, Connecticut, Delaware, Georgia, Illinois, Indiana, Minnesota, Nebraska, New York, Oregon, Tennessee, and Texas. The national and state tables exclude out-of-state students, students who enrolled in more than one institution during 2003–04, and students who attended types of institutions that were not included in the state-level representative samples (private for-profit, public less-than-2-year, and private not-for-profit less-than-4-year institutions are excluded).

The variables used to produce the tables are described in the glossary (appendix A). Additional information about public access to the data files with the DAS, the methodology of the survey, and the samples for each of the 12 states is presented in appendix B.

Student Characteristics

The tables in this E.D. TAB display totals for all in-state undergraduates (full-time and part-time), and separate totals for those who were enrolled full time for a full academic year (enrolled full time for 9 or more months between July 1, 2003 and June 30, 2004).

The tables display estimates by student dependency status and income within dependency status. For federal financial aid purposes, most undergraduates under the age of 24 are considered to be financially dependent on their parents, while students age 24 or older are considered to be independent for financial aid purposes. Students under 24 who are married, have dependents of

their own, are veterans, or are orphans or wards of the court are also considered to be independent.

Financial aid need analysis takes into consideration the income of the parents of dependent students, but for independent students only the income of the student (and a spouse, if married) is considered. The income shown in the tables is for 2002, because income in the prior calendar year is used in financial aid need analysis. The income levels shown in the national tables are approximately the lowest 25 percent (less than \$32,000), the middle 50 percent (\$32,000–\$92,000), and the highest 25 percent (more than \$92,000) for the parents of all dependent undergraduates, and income levels above and below the median (about \$25,000) for all independent students. The income groups on the state tables are based on the separate income distributions of in-state undergraduates in each of the 12 states, which are indicated in the income variable descriptions in appendix A.

Variations in the 12 States

Students who are nonresidents of a state are usually charged higher tuition and fees than residents at public institutions, and nonresidents are usually not eligible for state grants.² Among the 12 states under consideration, the proportion of nonresident undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions ranged from about 5 percent in California and Illinois to about one-fourth in Connecticut and Delaware (table 1.0). To provide comparability, nonresidents were excluded from the tables for the 12 states and also from the tables of national totals for the three types of institutions.

The distribution of students among the three types of institutions included in the tables should be considered when comparing state-level averages in prices and financial aid. Nationally, about one-half (52 percent) of the in-state students were enrolled in public 2-year colleges, but the percentage ranged from about 35 percent in Indiana, Nebraska, and New York to 73 percent in California (table 1.0). The national average of in-state enrollments in private not-for-profit 4-year institutions was 12 percent, but it ranged from 6 percent in California to 30 percent in New York.

Public institution tuition and fees vary by state. For example, average in-state tuition and fees for full-time/full-year undergraduates at public 2-year institutions ranged from \$600 in California to \$3,200 in Minnesota (tables 2.1 and 8.1). State grant programs also vary by state in funding size and eligibility criteria. New York and Georgia both have large state grant programs,

² Some states, especially in the Midwest, have tuition reciprocity agreements, and some states provide portable state grants that may be applied to tuition in other states.

but most of the state grant funds in New York are for need-based programs, while most of the funds in Georgia are for merit-based programs.³

Topics Covered in the Tables

- Average tuition and fees and total price of attendance. The price of attendance includes tuition and fees as well as all other expenses related to enrollment: books and supplies, room and board (or housing and meal allowances for off-campus students), transportation, and other personal living expenses.
- The percentage of students receiving any financial aid, any grants and any student loans and the average amount of total aid, grants, and loans received.
- The percentage of students receiving grants from federal, state, institutional, and other sources (including employers) and the average amount of grant aid received from these sources.
- The percentage of students receiving merit-based grants from state and institutional sources, the percentage of students receiving any need-based grants (federal, state, or institutional) and the average amount received from each of these.
- The percentage of students receiving any federal loans and any loans from nonfederal sources in 2003–04, and the average loan amounts. Student loans from private sources (alternative loans) are also shown separately.
- The percentage of students who had ever borrowed as undergraduates (in 2003–04 or prior years) and their cumulative student loan amount to date (as of June 2004). It includes students at all class levels, not just graduating seniors.
- The percentage of students whose net tuition (tuition minus grants) was zero, that is, whose entire tuition and fees were covered by grant aid.
- The average net price after grants (price of attendance minus total grants) and the average net price after total aid, including loans. These averages include students who received no aid. The average net price after total aid includes student loans, so it is only a measure of the short-term net price to students in that academic year. The actual, long-term net price of attendance will be greater because eventually the loans must be repaid with interest.
- The average federal expected family contribution (EFC), the percentage of students with financial need (price of attendance minus EFC), the average need for those with need, the percentage with remaining need after subtracting grants, the average remaining need after grants for those who still have need after grants, the percentage with remaining need after subtracting all financial aid (including loans that must be repaid with interest), and the average remaining need for those who still have need after all types of financial aid is subtracted. Average remaining need after total aid may sometimes be greater than average

³ National Association of State Student Grant and Aid Programs, *35th Annual Survey Report (2003–04)* retrieved September 20, 2006 from <http://www.nassgap.org/>. This provides comprehensive information about grant programs by state.

need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid, such as loans.

- The percentage of students who worked while enrolled, the average hours per week that they worked, the percentage that worked full time, the average earning from work, the percentage with work-study jobs, and the average amount received from work-study.

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Selected Findings

NOTE: The national and state tables exclude out-of-state students, students who enrolled in more than one institution during 2003–04, and students who attended types of institutions that were not included in the state-level representative samples. Private for-profit, public less-than-2-year, and private not-for-profit less-than-4-year institutions are excluded.

National Totals for In-State Undergraduates

- Overall, in 2003–04, 60 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions received an average of \$6,600 in financial aid. About one-half (49 percent) received grants and 30 percent received student loans (table 1.1).
- About one-fourth (26 percent) of in-state undergraduates received a federal grant, 18 percent received a state grant, 17 percent received institutional grants, and 14 percent received grants from private or other sources, including employers (table 1.2).
- About one-third (34 percent) received a need-based grant in 2003–04 (table 1.3). Ten percent received grants that were based only on merit, including 4 percent who received merit-based grants from state-funded programs, and 7 percent who received institutional merit-based grants.
- Among those enrolled in 2003–04, 28 percent received a federal student loan and 4 percent took out nonfederal loans, including private (alternative) loans (table 1.4). Forty-two percent had accumulated student loan debt, and had borrowed an average of \$11,600 during their undergraduate years.
- Overall, one-fourth (25 percent) of in-state undergraduate enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 1.5).
- About three-fourths (77 percent) of the in-state full-time, full-year undergraduates had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,300 (table 1.6). Fifty-six percent of those with need had an average remaining need of \$5,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates worked while enrolled, including about one-third (34 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 1.7).

California

- Overall, in 2003–04, 39 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in California received an average of \$6,100 in financial aid. One-third (33 percent) received grants and 14 percent took out student loans (table 2.1).
- Nineteen percent of in-state California undergraduates received a federal grant, 8 percent received a state grant, 20 percent received institutional grants, and 8 percent received grants from private or other sources, including employers (table 2.2).
- One-fourth (25 percent) of in-state undergraduates in California received a need-based grant in 2003–04 (table 2.3). Two percent received institutional grants based only on merit.
- Thirteen percent of in-state undergraduates in California took out a federal student loan in 2003–04, and 2 percent took out nonfederal loans, including private (alternative) loans (table 2.4). About one-fourth (26 percent) of in-state California undergraduates had accumulated student loan debt, and had borrowed an average of \$11,500 during their undergraduate years.
- Overall, one-fourth (25 percent) of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in California had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 2.5).
- Seventy-seven percent of the full-time, full-year, in-state undergraduates in California had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,700 (table 2.6). Sixty-two percent of those with need had an average remaining need of \$6,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates in California worked while enrolled, including 37 percent who worked 35 or more hours per week during the 2003–04 academic year (table 2.7).

Connecticut

- Overall, in 2003–04, 59 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Connecticut received an average of \$7,500 in financial aid. Forty-eight percent received grants and 29 percent took out student loans (table 3.1).
- Twenty percent of in-state Connecticut undergraduates received a federal grant, 17 percent received a state grant, 22 percent received institutional grants, and 17 percent received grants from private or other sources, including employers (table 3.2).
- About one-third (34 percent) of in-state undergraduates in Connecticut received a need-based grant in 2003–04 (table 3.3). Six percent received institutional grants based only on merit.

- Twenty-eight percent of in-state undergraduates in Connecticut took out a federal student loan in 2003–04, and 5 percent took out nonfederal loans, including private (alternative) loans (table 3.4). Forty percent of in-state Connecticut undergraduates had accumulated student loan debt, and had borrowed an average of \$12,200 during their undergraduate years.
- Overall, 22 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Connecticut had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 3.5).
- Seventy-two percent of the full-time, full-year, in-state undergraduates in Connecticut had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$12,900 (table 3.6). Fifty-three percent of those with need had an average remaining need of \$7,000 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (81 percent) in-state undergraduates in Connecticut worked while enrolled, including 34 percent who worked 35 or more hours per week during the 2003–04 academic year (table 3.7).

Delaware

- Overall, in 2003–04, one-half (50 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Delaware received an average of \$6,100 in financial aid. Thirty-eight percent received grants and 26 percent took out student loans (table 4.1).
- Fourteen percent of in-state Delaware undergraduates received a federal grant, about 3 percent received a state grant, 13 percent received institutional grants, and 21 percent received grants from private or other sources, including employers (table 4.2).
- One-fifth (20 percent) of in-state undergraduates in Delaware received a need-based grant in 2003–04 (table 4.3). About 7 percent received institutional grants based only on merit.
- Twenty-four percent of in-state undergraduates in Delaware took out a federal student loan in 2003–04, and 3 percent took out nonfederal loans, including private (alternative) loans (table 4.4). Forty-two percent of in-state Delaware undergraduates had accumulated student loan debt, and had borrowed an average of \$9,900 during their undergraduate years.
- Overall, 15 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Delaware had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 4.5).
- Sixty-eight percent of the full-time, full-year, in-state undergraduates in Delaware had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$8,600 (table 4.6). Sixty percent of those with need had an average remaining need of \$4,100

after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).

- About four out of five (83 percent) in-state undergraduates in Delaware worked while enrolled, including 42 percent who worked 35 or more hours per week during the 2003–04 academic year (table 4.7).

Georgia

- Overall, in 2003–04, about three-fourths (78 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Georgia received an average of \$4,800 in financial aid. Seventy percent received grants and 22 percent took out student loans (table 5.1).
- Twenty-nine percent of in-state Georgia undergraduates received a federal grant, 54 percent received a state grant, 9 percent received institutional grants, and 11 percent received grants from private or other sources, including employers (table 5.2).
- About one-third (34 percent) of in-state undergraduates in Georgia received a need-based grant in 2003–04 (table 5.3). About one-half (49 percent) received a state grant based only on merit and 5 percent received merit-based grants from institutional funds.
- Twenty-one percent of in-state undergraduates in Georgia took out a federal student loan in 2003–04, and 2 percent took out nonfederal loans, including private (alternative) loans (table 5.4). About one-third (34 percent) of in-state Georgia undergraduates had accumulated student loan debt, and had borrowed an average of \$11,800 during their undergraduate years.
- Overall, 54 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Georgia had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 5.5).
- About three-fourths (76 percent) of the full-time, full-year, in-state undergraduates in Georgia had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,800 (table 5.6). Fifty-four percent of those with need had an average remaining need of \$5,400 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates in Georgia worked while enrolled, including 37 percent who worked 35 or more hours per week during the 2003–04 academic year (table 5.7).

Illinois

- Overall, in 2003–04, 53 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Illinois received an average of \$6,600 in financial aid. Forty-five percent received grants and 22 percent took out student loans (table 6.1).

- About one-fifth (21 percent) of in-state Illinois undergraduates received a federal grant, 19 percent received a state grant, 16 percent received institutional grants, and 15 percent received grants from private or other sources, including employers (table 6.2).
- About one-fourth (27 percent) of in-state undergraduates in Illinois received a need-based grant in 2003–04 (table 6.3). Eight percent received institutional grants that were based only on merit.
- Twenty-two percent of in-state undergraduates in Illinois took out a federal student loan in 2003–04, and 3 percent took out nonfederal loans, including private (alternative) loans (table 6.4). About one-third (34 percent) of in-state Illinois undergraduates had accumulated student loan debt, and had borrowed an average of \$11,000 during their undergraduate years.
- Overall, about one-fifth (22 percent) of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Illinois had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 6.5).
- About three-fourths (76 percent) of the full-time, full-year, in-state undergraduates in Illinois had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,400 (table 6.6). Fifty-nine percent of those with need had an average remaining need of \$5,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates in Illinois worked while enrolled, including 36 percent who worked 35 or more hours per week during the 2003–04 academic year (table 6.7).

Indiana

- Overall, in 2003–04, two-thirds (66 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Indiana received an average of \$7,700 in financial aid. Fifty-one percent received grants and 38 percent took out student loans (table 7.1).
- About one-fourth (26 percent) of in-state Indiana undergraduates received a federal grant, 19 percent received a state grant, 16 percent received institutional grants, and 19 percent received grants from private or other sources, including employers (table 7.2).
- One-third (33 percent) of in-state undergraduates in Indiana received a need-based grant in 2003–04 (table 7.3). Ten percent received institutional grants that were based only on merit.
- Thirty-seven percent of in-state undergraduates in Indiana took out a federal student loan in 2003–04, and 7 percent took out nonfederal loans, including private (alternative) loans (table 7.4). About one-half (51 percent) of in-state Indiana undergraduates had accumulated student loan debt, and had borrowed an average of \$12,200 during their undergraduate years.

- Overall, 27 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Indiana had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 7.5).
- About three-fourths (73 percent) of the full-time, full-year, in-state undergraduates in Indiana had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,000 (table 7.6). Forty-three percent of those with need had an average remaining need of \$5,100 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (78 percent) in-state undergraduates in Indiana worked while enrolled, including 32 percent who worked 35 or more hours per week during the 2003–04 academic year (table 7.7).

Minnesota

- Overall, in 2003–04, 72 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Minnesota received an average of \$8,200 in financial aid. Fifty-two percent received grants and 49 percent took out student loans (table 8.1).
- About one-fourth (24 percent) of in-state Minnesota undergraduates received a federal grant, 22 percent received a state grant, 18 percent received institutional grants, and 21 percent received grants from private or other sources, including employers (table 8.2).
- Thirty-nine percent of in-state undergraduates in Minnesota received a need-based grant in 2003–04 (table 8.3). Seven percent received institutional grants that were based only on merit.
- Forty-five percent of in-state undergraduates in Minnesota took out a federal student loan in 2003–04, and 19 percent took out nonfederal loans, including 11 percent who took out private (alternative) loans (table 8.4). Sixty percent of in-state Minnesota undergraduates had accumulated student loan debt, and had borrowed an average of \$11,800 during their undergraduate years.
- Overall, 20 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Minnesota had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 8.5).
- About four out of five (78 percent) of the full-time, full-year in-state undergraduates in Minnesota had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,400 (table 8.6). About one-half (48 percent) of those with need had an average remaining need of \$5,200 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).

- About four out of five (82 percent) in-state undergraduates in Minnesota worked while enrolled, including 30 percent who worked 35 or more hours per week during the 2003–04 academic year (table 8.7).

Nebraska

- Overall, in 2003–04, 72 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Nebraska received an average of \$7,600 in financial aid. Fifty-eight percent received grants and 45 percent took out student loans (table 9.1).
- Twenty-seven percent of in-state Nebraska undergraduates received a federal grant, 12 percent received a state grant, 33 percent received institutional grants, and 25 percent received grants from private or other sources, including employers (table 9.2).
- Thirty-eight percent of in-state undergraduates in Nebraska received a need-based grant in 2003–04 (table 9.3). Eighteen percent received institutional grants that were based only on merit.
- Forty-three percent of in-state undergraduates in Nebraska took out a federal student loan in 2003–04, and about 6 percent took out nonfederal loans, including private (alternative) loans (table 9.4). Fifty-seven percent of in-state Nebraska undergraduates had accumulated student loan debt, and had borrowed an average of \$11,300 during their undergraduate years.
- Overall, 30 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Nebraska had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 9.5).
- About four out of five (78 percent) of the full-time, full-year, in-state undergraduates in Nebraska had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,800 (table 9.6). One-half (50 percent) of those with need had an average remaining need of \$4,400 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (82 percent) in-state undergraduates in Nebraska worked while enrolled, including 31 percent who worked 35 or more hours per week during the 2003–04 academic year (table 9.7).

New York

- Overall, in 2003–04, about three-fourths (73 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in New York received an average of \$8,300 in financial aid. Sixty-five percent received grants and 39 percent took out student loans (table 10.1).

- About one-third (35 percent) of in-state New York undergraduates received a federal grant, 44 percent received a state grant, 21 percent received institutional grants, and 12 percent received grants from private or other sources, including employers (table 10.2).
- Fifty-six percent of in-state undergraduates in New York received a need-based grant in 2003–04 (table 10.3). Eleven percent received institutional grants that were based only on merit.
- Thirty-seven percent of in-state undergraduates in New York took out a federal student loan in 2003–04, and 7 percent took out nonfederal loans, including private (alternative) loans (table 10.4). About one-half (53 percent) of in-state New York undergraduates had accumulated student loan debt, and had borrowed an average of \$12,300 during their undergraduate years.
- Overall, about one-fourth (23 percent) of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in New York had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 10.5).
- About four-fifths (83 percent) of the full-time, full-year, in-state undergraduates in New York had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$14,300 (table 10.6). Sixty-three percent of those with need had an average remaining need of \$6,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (77 percent) in-state undergraduates in New York worked while enrolled, including 31 percent who worked 35 or more hours per week during the 2003–04 academic year (table 10.7).

Oregon

- Overall, in 2003–04, 57 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Oregon received an average of \$7,000 in financial aid. Forty-four percent received grants and about one-third (34 percent) took out student loans (table 11.1).
- About one-fourth (26 percent) of in-state Oregon undergraduates received a federal grant, 10 percent received a state grant, 15 percent received institutional grants, and 16 percent received grants from private or other sources (table 11.2).
- Twenty-nine percent of in-state undergraduates in Oregon received a need-based grant in 2003–04 (table 11.3). Six percent received institutional grants that were based only on merit.
- One-third (32 percent) of in-state undergraduates in Oregon took out a federal student loan in 2003–04, and 4 percent took out nonfederal loans, including private (alternative) loans (table 11.4). Forty-four percent of in-state Oregon undergraduates had accumulated student loan debt, and had borrowed an average of \$11,700 during their undergraduate years.

- Overall, 21 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Oregon had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 11.5).
- Four out of five (80 percent) of the full-time, full-year, in-state undergraduates in Oregon had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,100 (table 11.6). About one-half (49 percent) of those with need had an average remaining need of \$5,100 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About three-fourths (76 percent) of Oregon in-state undergraduates worked while enrolled, including about one-third (32 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 11.7).

Tennessee

- Overall, in 2003–04, 62 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Tennessee received an average of \$5,900 in financial aid. About one-half (50 percent) received grants and about one-third (33 percent) took out student loans (table 12.1).
- Thirty percent of in-state Tennessee undergraduates received a federal grant, 8 percent received a state grant, 14 percent received institutional grants, and 16 percent received grants from private or other sources, including employers (table 12.2).
- About one-third (35 percent) in-state undergraduates in Tennessee received a need-based grant in 2003–04 (table 12.3). Eight percent received institutional grants that were based only on merit.
- Thirty-one percent of in-state undergraduates in Tennessee took out a federal student loan in 2003–04, and 5 percent took out nonfederal loans, including private (alternative) loans (table 12.4). About one-half (47 percent) of the Tennessee in-state undergraduates had accumulated student loan debt, and had borrowed an average of \$10,700 during their undergraduate years.
- Overall, 27 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Tennessee had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 12.5).
- About four out of five (79 percent) of the full-time, full-year, in-state undergraduates in Tennessee had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,800 (table 12.6). Fifty-nine percent of those with need had an average remaining need of \$5,700 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).

- Four out of five (80 percent) Tennessee in-state undergraduates worked while enrolled, including about one-third (37 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 12.7).

Texas

- Overall, in 2003–04, 57 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Texas received an average of \$6,000 in financial aid. About one-half (47 percent) received grants and one-fourth (25 percent) took out student loans (table 13.1).
- Twenty-eight percent of in-state undergraduates in Texas received a federal grant, 10 percent received a state grant, 16 percent received institutional grants, and 13 percent received grants from private or other sources (table 13.2).
- About one-third (35 percent) of in-state undergraduates in Texas received a need-based grant in 2003–04 (table 13.3). Six percent received institutional grants that were based only on merit.
- About one-fourth (24 percent) of in-state Texas undergraduates enrolled in 2003–04 took out a federal student loan, and 5 percent took out nonfederal loans, including private (alternative) loans (table 13.4). Thirty-seven percent of the Texas undergraduates had accumulated student loan debt, and had borrowed an average of \$11,500 during their undergraduate years.
- Overall, 29 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Texas had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 13.5).
- About three-fourths (76 percent) of the full-time, full-year, in-state undergraduates in Texas had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,400 (table 13.6). Fifty-four percent of those with need had an average remaining need of \$5,200 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About three-fourths (77 percent) of Texas in-state undergraduates worked while enrolled, including about one-third (37 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 13.7).

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Tables

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National and State Distributions for Student Characteristics

Table 1.0. Percentage distribution (in columns) of undergraduates enrolled in public 2-year, public 4-year, and private not-for-profit 4-year institutions within national totals and 12 representative sample states, by student characteristics: 2003–04

| Student characteristics | National | California | Connecticut | Delaware | Georgia | Illinois |
|--|----------|------------|-------------|----------|---------|----------|
| All undergraduates | | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| State residency | | | | | | |
| In-state resident | 89.1 | 96.0 | 76.2 | 73.1 | 91.7 | 94.8 |
| Nonresident | 10.9 | 4.1 | 23.8 | 26.9 | 8.3 | 5.2 |
| All in-state undergraduates | | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Attendance status | | | | | | |
| Full-time/full-year | 39.1 | 27.8 | 45.8 | 25.0 | 33.6 | 38.1 |
| Part-time or part-year | 60.9 | 72.2 | 54.2 | 75.1 | 66.5 | 61.9 |
| Dependency status | | | | | | |
| Dependent | 49.8 | 45.5 | 53.6 | 47.8 | 44.7 | 48.1 |
| Independent | 50.2 | 54.5 | 46.4 | 52.2 | 55.3 | 51.9 |
| Dependent student family income | | | | | | |
| Less than \$32,000 | 24.7 | 30.1 | 17.7 | 21.3 | 27.4 | 20.4 |
| \$32,000 to 92,000 | 51.9 | 46.6 | 54.7 | 53.0 | 49.8 | 56.1 |
| More than \$92,000 | 23.4 | 23.3 | 27.7 | 25.7 | 22.8 | 23.5 |
| Independent student income | | | | | | |
| Less than \$25,000 | 48.1 | 47.5 | 41.9 | 43.0 | 51.0 | 40.3 |
| \$25,000 or more | 51.9 | 52.5 | 58.1 | 57.0 | 49.0 | 59.7 |
| Institution type | | | | | | |
| Public 2-year | 51.7 | 72.9 | 39.4 | 55.1 | 51.8 | 63.3 |
| Public 4-year | 36.2 | 21.0 | 39.0 | 26.8 | 40.7 | 20.3 |
| Private not-for-profit 4-year | 12.2 | 6.1 | 21.6 | 18.1 | 7.5 | 16.5 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Dependency status | | | | | | |
| Dependent | 73.7 | 74.6 | 80.7 | 68.5 | 69.3 | 75.2 |
| Independent | 26.3 | 25.4 | 19.3 | 31.5 | 30.7 | 24.8 |
| Dependent student family income | | | | | | |
| Less than \$32,000 | 23.6 | 29.2 | 15.9 | 21.1 | 25.5 | 19.8 |
| \$32,000 to 92,000 | 52.0 | 46.5 | 54.4 | 53.6 | 49.0 | 54.4 |
| More than \$92,000 | 24.4 | 24.4 | 29.7 | 25.3 | 25.6 | 25.9 |
| Institution type | | | | | | |
| Public 2-year | 29.0 | 40.1 | 25.5 | 68.6 | 24.5 | 41.8 |
| Public 4-year | 53.9 | 48.3 | 53.9 | 22.7 | 62.3 | 35.2 |
| Private not-for-profit 4-year | 17.1 | 11.7 | 20.6 | 8.7 | 13.2 | 23.1 |

See notes at end of table.

Table 1.0. Percentage distribution (in columns) of undergraduates enrolled in public 2-year, public 4-year, and private not-for-profit 4-year institutions within national totals and 12 representative sample states, by student characteristics: 2003–04—Continued

| Student characteristics | Indiana | Minnesota | Nebraska | New York | Oregon | Tennessee | Texas |
|--|---------|-----------|----------|----------|--------|-----------|-------|
| All undergraduates | | | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| State residency | | | | | | | |
| In-state resident | 84.2 | 87.1 | 86.6 | 87.8 | 85.8 | 84.7 | 91.1 |
| Nonresident | 15.8 | 12.9 | 13.4 | 12.2 | 14.2 | 15.3 | 8.9 |
| All in-state undergraduates | | | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Attendance status | | | | | | | |
| Full-time/full-year | 46.8 | 45.0 | 51.2 | 51.5 | 32.3 | 37.4 | 35.0 |
| Part-time or part-year | 53.2 | 55.0 | 48.8 | 48.5 | 67.7 | 62.7 | 65.0 |
| Dependency status | | | | | | | |
| Dependent | 53.5 | 55.9 | 57.5 | 58.3 | 46.3 | 47.9 | 48.5 |
| Independent | 46.5 | 44.1 | 42.5 | 41.7 | 53.7 | 52.1 | 51.5 |
| Dependent student family income | | | | | | | |
| Less than \$32,000 | 14.4 | 17.5 | 19.2 | 29.4 | 20.9 | 21.1 | 28.2 |
| \$32,000 to 92,000 | 56.1 | 55.1 | 60.3 | 49.3 | 60.1 | 56.5 | 49.4 |
| More than \$92,000 | 29.5 | 27.4 | 20.5 | 21.3 | 19.0 | 22.4 | 22.4 |
| Independent student income | | | | | | | |
| Less than \$25,000 | 47.3 | 40.6 | 46.1 | 51.8 | 51.5 | 47.2 | 50.1 |
| \$25,000 or more | 52.7 | 59.4 | 53.9 | 48.2 | 48.5 | 52.8 | 49.9 |
| Institution type | | | | | | | |
| Public 2-year | 34.6 | 50.2 | 35.2 | 36.5 | 58.7 | 49.5 | 57.9 |
| Public 4-year | 51.8 | 34.3 | 39.8 | 33.5 | 34.9 | 39.4 | 33.9 |
| Private not-for-profit 4-year | 13.6 | 15.5 | 25.0 | 29.9 | 6.4 | 11.1 | 8.2 |
| Full-time/full-year in-state undergraduates | | | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Dependency status | | | | | | | |
| Dependent | 78.1 | 71.7 | 77.8 | 74.8 | 66.2 | 68.8 | 73.3 |
| Independent | 21.9 | 28.3 | 22.2 | 25.2 | 33.8 | 31.2 | 26.7 |
| Dependent student family income | | | | | | | |
| Less than \$32,000 | 13.2 | 18.1 | 21.2 | 29.1 | 20.2 | 20.7 | 27.5 |
| \$32,000 to 92,000 | 56.4 | 52.9 | 60.6 | 47.8 | 59.8 | 56.2 | 48.6 |
| More than \$92,000 | 30.4 | 29.0 | 18.1 | 23.1 | 20.1 | 23.1 | 23.9 |
| Institution type | | | | | | | |
| Public 2-year | 22.2 | 47.9 | 21.7 | 23.0 | 26.0 | 24.2 | 33.0 |
| Public 4-year | 64.3 | 34.4 | 53.7 | 41.1 | 64.1 | 58.1 | 52.9 |
| Private not-for-profit 4-year | 13.6 | 17.7 | 24.6 | 36.0 | 9.9 | 17.8 | 14.1 |

NOTE: National estimates include undergraduates in the 50 states, DC, and Puerto Rico. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

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Tables—National Totals for In-State Undergraduates

Table 1.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: National 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$3,300 | \$9,800 | 59.6 | \$6,600 | 49.0 | \$3,800 | 29.6 | \$5,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 5,900 | 15,200 | 75.3 | 9,100 | 62.5 | 5,300 | 46.4 | 5,800 |
| Part-time or part-year | 1,700 | 6,400 | 49.5 | 4,100 | 40.3 | 2,300 | 18.7 | 4,800 |
| Dependency status | | | | | | | | |
| Dependent | 4,600 | 11,900 | 61.3 | 7,600 | 49.1 | 4,800 | 34.1 | 4,900 |
| Independent | 2,000 | 7,800 | 58.0 | 5,400 | 48.9 | 2,800 | 25.1 | 6,100 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 4,000 | 11,000 | 77.3 | 7,800 | 74.0 | 5,400 | 33.9 | 4,700 |
| \$32,000 to 92,000 | 4,500 | 11,700 | 59.6 | 7,400 | 45.2 | 4,300 | 36.9 | 4,900 |
| More than \$92,000 | 5,500 | 13,100 | 48.1 | 7,800 | 31.4 | 4,800 | 28.0 | 5,300 |
| Independent student income | | | | | | | | |
| Less than \$25,000 | 2,300 | 8,500 | 67.9 | 6,200 | 60.9 | 3,300 | 31.6 | 6,000 |
| \$25,000 or more | 1,800 | 7,100 | 48.7 | 4,500 | 37.8 | 2,100 | 19.0 | 6,300 |
| Institution type | | | | | | | | |
| Public 2-year | 1,000 | 6,100 | 47.0 | 3,200 | 40.4 | 2,100 | 12.1 | 3,600 |
| Public 4-year | 3,600 | 11,700 | 69.0 | 7,400 | 52.2 | 3,900 | 44.8 | 5,500 |
| Private not-for-profit 4-year | 12,200 | 20,200 | 85.2 | 12,500 | 75.8 | 7,300 | 58.5 | 6,800 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 5,900 | 15,200 | 75.3 | 9,100 | 62.5 | 5,300 | 46.4 | 5,800 |
| Dependency status | | | | | | | | |
| Dependent | 6,300 | 15,400 | 72.9 | 9,000 | 59.3 | 5,600 | 44.3 | 5,200 |
| Independent | 4,500 | 14,600 | 82.1 | 9,300 | 71.7 | 4,600 | 52.4 | 7,100 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 5,700 | 14,600 | 88.9 | 9,800 | 86.1 | 6,600 | 46.1 | 5,000 |
| \$32,000 to 92,000 | 6,200 | 15,200 | 71.3 | 8,800 | 56.1 | 5,000 | 47.0 | 5,300 |
| More than \$92,000 | 7,400 | 16,800 | 60.7 | 8,600 | 40.1 | 5,300 | 36.8 | 5,400 |
| Institution type | | | | | | | | |
| Public 2-year | 1,900 | 10,300 | 62.4 | 4,900 | 53.8 | 3,300 | 22.8 | 4,000 |
| Public 4-year | 4,600 | 14,300 | 76.9 | 8,500 | 60.0 | 4,500 | 51.9 | 5,700 |
| Private not-for-profit 4-year | 16,600 | 26,300 | 92.2 | 15,700 | 85.5 | 9,200 | 69.4 | 7,100 |

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 1.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: National 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 26.3 | \$2,600 | 17.5 | \$1,900 | 16.8 | \$3,500 | 14.1 | \$1,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 34.5 | 3,300 | 28.5 | 2,400 | 29.1 | 4,200 | 14.8 | 2,100 |
| Part-time or part-year | 21.0 | 1,900 | 10.5 | 1,200 | 8.9 | 2,000 | 13.7 | 1,500 |
| Dependency status | | | | | | | | |
| Dependent | 22.7 | 2,700 | 21.9 | 2,200 | 23.2 | 4,300 | 12.9 | 1,900 |
| Independent | 29.8 | 2,500 | 13.2 | 1,400 | 10.4 | 1,800 | 15.3 | 1,600 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 62.1 | 3,200 | 34.9 | 2,500 | 27.4 | 3,400 | 11.1 | 1,900 |
| \$32,000 to 92,000 | 13.9 | 1,800 | 21.3 | 2,100 | 23.3 | 4,300 | 14.1 | 1,800 |
| More than \$92,000 | 0.8 | 1,700 | 9.7 | 2,200 | 18.7 | 5,500 | 12.2 | 2,100 |
| Independent student income | | | | | | | | |
| Less than \$25,000 | 47.8 | 2,700 | 18.4 | 1,500 | 14.1 | 1,800 | 10.6 | 1,600 |
| \$25,000 or more | 13.2 | 1,800 | 8.3 | 1,300 | 7.0 | 1,900 | 19.6 | 1,600 |
| Institution type | | | | | | | | |
| Public 2-year | 23.5 | 2,300 | 11.8 | 1,000 | 7.5 | 1,100 | 11.8 | 1,100 |
| Public 4-year | 27.8 | 2,800 | 20.6 | 2,200 | 19.8 | 2,500 | 14.3 | 1,900 |
| Private not-for-profit 4-year | 33.5 | 3,000 | 32.7 | 2,800 | 47.5 | 6,400 | 23.3 | 2,700 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 34.5 | 3,300 | 28.5 | 2,400 | 29.1 | 4,200 | 14.8 | 2,100 |
| Dependency status | | | | | | | | |
| Dependent | 26.4 | 3,100 | 29.0 | 2,500 | 31.9 | 4,700 | 15.9 | 2,000 |
| Independent | 57.4 | 3,500 | 27.1 | 2,000 | 21.1 | 2,400 | 11.7 | 2,300 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 74.0 | 3,700 | 47.0 | 2,800 | 36.8 | 3,900 | 13.8 | 1,900 |
| \$32,000 to 92,000 | 16.6 | 1,900 | 28.5 | 2,300 | 32.5 | 4,600 | 17.3 | 1,900 |
| More than \$92,000 | 1.0 | 2,100 | 12.5 | 2,300 | 25.8 | 5,700 | 14.9 | 2,300 |
| Institution type | | | | | | | | |
| Public 2-year | 36.6 | 3,200 | 20.3 | 1,300 | 14.0 | 1,500 | 10.3 | 1,500 |
| Public 4-year | 31.9 | 3,200 | 27.6 | 2,400 | 26.3 | 2,700 | 14.9 | 2,000 |
| Private not-for-profit 4-year | 39.2 | 3,500 | 45.1 | 3,000 | 63.4 | 7,200 | 21.9 | 2,600 |

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>. SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 1.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: National 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 34.0 | \$3,500 | 10.1 | \$3,400 | 3.9 | \$1,800 | 7.1 | \$3,800 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 47.4 | 4,600 | 18.6 | 3,900 | 6.0 | 2,300 | 14.6 | 4,100 |
| Part-time or part-year | 25.4 | 2,200 | 4.7 | 2,000 | 2.6 | 1,100 | 2.3 | 2,800 |
| Dependency status | | | | | | | | |
| Dependent | 34.0 | 4,100 | 16.0 | 3,800 | 5.8 | 2,100 | 11.8 | 4,100 |
| Independent | 33.9 | 2,900 | 4.3 | 1,800 | 2.1 | 1,200 | 2.4 | 2,300 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 67.1 | 4,800 | 14.2 | 3,300 | 5.1 | 1,900 | 10.3 | 3,600 |
| \$32,000 to 92,000 | 29.0 | 3,400 | 16.4 | 3,700 | 5.9 | 2,000 | 12.2 | 4,000 |
| More than \$92,000 | 10.1 | 4,000 | 16.8 | 4,400 | 6.3 | 2,400 | 12.4 | 4,800 |
| Independent student income | | | | | | | | |
| Less than \$25,000 | 51.8 | 3,200 | 5.2 | 1,900 | 2.2 | 1,200 | 3.0 | 2,300 |
| \$25,000 or more | 17.4 | 2,100 | 3.5 | 1,800 | 1.9 | 1,200 | 1.7 | 2,300 |
| Institution type | | | | | | | | |
| Public 2-year | 27.4 | 2,400 | 4.6 | 1,300 | 3.1 | 1,000 | 1.6 | 1,700 |
| Public 4-year | 35.7 | 3,700 | 12.0 | 2,900 | 5.1 | 2,400 | 8.1 | 2,800 |
| Private not-for-profit 4-year | 56.5 | 5,600 | 28.2 | 5,400 | 3.7 | 2,300 | 27.1 | 5,300 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 47.4 | 4,600 | 18.6 | 3,900 | 6.0 | 2,300 | 14.6 | 4,100 |
| Dependency status | | | | | | | | |
| Dependent | 41.5 | 4,800 | 22.1 | 4,100 | 7.2 | 2,300 | 17.4 | 4,200 |
| Independent | 63.8 | 4,300 | 8.8 | 2,700 | 2.4 | 2,100 | 6.7 | 2,700 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 79.4 | 5,800 | 19.8 | 3,700 | 6.3 | 2,300 | 15.5 | 3,800 |
| \$32,000 to 92,000 | 37.4 | 3,900 | 22.9 | 4,000 | 7.3 | 2,200 | 18.2 | 4,100 |
| More than \$92,000 | 13.6 | 4,200 | 22.8 | 4,700 | 8.0 | 2,600 | 17.5 | 4,900 |
| Institution type | | | | | | | | |
| Public 2-year | 43.5 | 3,400 | 8.7 | 1,700 | 4.0 | 1,300 | 5.2 | 1,800 |
| Public 4-year | 42.3 | 4,300 | 17.2 | 3,000 | 7.1 | 2,500 | 12.1 | 2,800 |
| Private not-for-profit 4-year | 69.8 | 6,600 | 40.2 | 5,900 | 5.9 | 2,500 | 38.6 | 5,800 |

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 1.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: National 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 28.4 | \$4,800 | 4.3 | \$5,300 | 3.7 | \$5,500 | 42.2 | \$11,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 45.0 | 5,100 | 7.3 | 5,700 | 6.0 | 6,000 | 53.9 | 12,100 |
| Part-time or part-year | 17.8 | 4,500 | 2.4 | 4,600 | 2.1 | 4,700 | 34.7 | 11,100 |
| Dependency status | | | | | | | | |
| Dependent | 32.6 | 4,100 | 6.2 | 5,600 | 5.3 | 5,800 | 42.9 | 10,200 |
| Independent | 24.2 | 5,800 | 2.4 | 4,500 | 2.0 | 4,800 | 41.4 | 13,000 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 32.9 | 4,100 | 4.7 | 4,700 | 3.8 | 5,000 | 43.2 | 9,600 |
| \$32,000 to 92,000 | 35.4 | 4,100 | 7.0 | 5,500 | 6.0 | 5,700 | 45.8 | 10,200 |
| More than \$92,000 | 26.4 | 4,100 | 6.0 | 6,700 | 5.3 | 6,800 | 36.4 | 11,000 |
| Independent student income | | | | | | | | |
| Less than \$25,000 | 30.6 | 5,700 | 2.8 | 4,300 | 2.3 | 4,800 | 48.5 | 13,000 |
| \$25,000 or more | 18.3 | 6,000 | 2.1 | 4,700 | 1.8 | 4,800 | 34.8 | 13,000 |
| Institution type | | | | | | | | |
| Public 2-year | 11.3 | 3,400 | 1.6 | 3,400 | 1.4 | 3,400 | 25.8 | 7,700 |
| Public 4-year | 43.3 | 5,100 | 5.5 | 5,000 | 4.5 | 5,200 | 56.4 | 12,600 |
| Private not-for-profit 4-year | 56.8 | 5,500 | 12.5 | 6,800 | 10.7 | 7,200 | 69.6 | 15,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 45.0 | 5,100 | 7.3 | 5,700 | 6.0 | 6,000 | 53.9 | 12,100 |
| Dependency status | | | | | | | | |
| Dependent | 42.7 | 4,300 | 8.2 | 5,800 | 6.8 | 6,000 | 50.8 | 10,800 |
| Independent | 51.5 | 6,800 | 4.7 | 5,100 | 3.7 | 5,700 | 62.6 | 14,800 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 44.8 | 4,400 | 6.5 | 4,500 | 5.1 | 4,900 | 53.6 | 10,400 |
| \$32,000 to 92,000 | 45.3 | 4,300 | 9.2 | 5,800 | 7.8 | 6,000 | 53.2 | 11,000 |
| More than \$92,000 | 35.0 | 4,200 | 7.6 | 7,000 | 6.6 | 7,100 | 42.8 | 11,100 |
| Institution type | | | | | | | | |
| Public 2-year | 21.7 | 3,700 | 3.0 | 3,600 | 2.6 | 3,600 | 32.5 | 7,000 |
| Public 4-year | 50.3 | 5,200 | 6.7 | 5,200 | 5.4 | 5,400 | 58.6 | 12,100 |
| Private not-for-profit 4-year | 67.9 | 5,600 | 16.4 | 6,900 | 13.8 | 7,500 | 75.4 | 15,600 |

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students’ parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 1.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: National 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$3,300 | 25.4 | \$2,000 | \$9,800 | \$8,000 | \$5,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 5,900 | 28.3 | 3,300 | 15,200 | 11,900 | 8,300 |
| Part-time or part-year | 1,700 | 23.6 | 1,100 | 6,400 | 5,400 | 4,300 |
| Dependency status | | | | | | |
| Dependent | 4,600 | 21.4 | 2,800 | 11,900 | 9,500 | 7,200 |
| Independent | 2,000 | 29.3 | 1,200 | 7,800 | 6,400 | 4,600 |
| Dependent student family income | | | | | | |
| Less than \$32,000 | 4,000 | 49.7 | 1,300 | 11,000 | 7,000 | 4,900 |
| \$32,000 to 92,000 | 4,500 | 14.3 | 2,800 | 11,700 | 9,800 | 7,300 |
| More than \$92,000 | 5,500 | 7.6 | 4,200 | 13,100 | 11,600 | 9,400 |
| Independent student income | | | | | | |
| Less than \$25,000 | 2,300 | 40.6 | 1,000 | 8,500 | 6,500 | 4,300 |
| \$25,000 or more | 1,800 | 18.9 | 1,300 | 7,100 | 6,300 | 4,900 |
| Institution type | | | | | | |
| Public 2-year | 1,000 | 28.9 | 600 | 6,100 | 5,200 | 4,600 |
| Public 4-year | 3,600 | 24.6 | 2,200 | 11,700 | 9,600 | 6,600 |
| Private not-for-profit 4-year | 12,200 | 12.7 | 6,900 | 20,200 | 14,600 | 9,500 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 5,900 | 28.3 | 3,300 | 15,200 | 11,900 | 8,300 |
| Dependency status | | | | | | |
| Dependent | 6,300 | 23.5 | 3,700 | 15,400 | 12,100 | 8,900 |
| Independent | 4,500 | 41.5 | 2,200 | 14,600 | 11,200 | 6,900 |
| Dependent student family income | | | | | | |
| Less than \$32,000 | 5,700 | 56.1 | 1,700 | 14,600 | 8,800 | 5,900 |
| \$32,000 to 92,000 | 6,200 | 15.7 | 3,800 | 15,200 | 12,400 | 8,900 |
| More than \$92,000 | 7,400 | 8.6 | 5,500 | 16,800 | 14,700 | 11,600 |
| Institution type | | | | | | |
| Public 2-year | 1,900 | 38.1 | 1,100 | 10,300 | 8,500 | 7,300 |
| Public 4-year | 4,600 | 28.3 | 2,700 | 14,300 | 11,600 | 7,800 |
| Private not-for-profit 4-year | 16,600 | 11.4 | 9,000 | 26,300 | 18,400 | 11,800 |

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 1.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: National 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$9,800 | \$9,500 | 65.0 | \$8,100 | 62.3 | \$5,800 | 48.1 | \$4,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 15,200 | 9,700 | 77.2 | 11,300 | 73.9 | 7,800 | 55.6 | 5,900 |
| Part-time or part-year | 6,400 | 9,400 | 57.2 | 5,200 | 54.8 | 4,100 | 43.4 | 3,500 |
| Dependency status | | | | | | | | |
| Dependent | 11,900 | 12,000 | 61.7 | 9,000 | 58.1 | 6,200 | 43.7 | 5,000 |
| Independent | 7,800 | 7,100 | 68.3 | 7,200 | 66.5 | 5,500 | 52.5 | 4,300 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 11,000 | 1,300 | 95.5 | 10,400 | 92.5 | 6,500 | 79.4 | 5,100 |
| \$32,000 to 92,000 | 11,700 | 8,700 | 63.9 | 8,300 | 60.0 | 6,000 | 42.2 | 4,800 |
| More than \$92,000 | 13,100 | 30,600 | 21.2 | 7,700 | 17.7 | 5,600 | 9.5 | 5,800 |
| Independent student income | | | | | | | | |
| Less than \$25,000 | 8,500 | 1,300 | 93.2 | 8,000 | 91.6 | 6,000 | 75.4 | 4,500 |
| \$25,000 or more | 7,100 | 12,400 | 45.1 | 5,700 | 43.1 | 4,600 | 31.4 | 3,600 |
| Institution type | | | | | | | | |
| Public 2-year | 6,100 | 8,900 | 57.9 | 5,200 | 55.9 | 4,000 | 48.9 | 3,700 |
| Public 4-year | 11,700 | 10,300 | 69.2 | 8,400 | 66.2 | 6,200 | 44.4 | 4,700 |
| Private not-for-profit 4-year | 20,200 | 9,900 | 82.9 | 15,700 | 77.9 | 10,400 | 56.1 | 7,700 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 15,200 | 9,700 | 77.2 | 11,300 | 73.9 | 7,800 | 55.6 | 5,900 |
| Dependency status | | | | | | | | |
| Dependent | 15,400 | 11,800 | 71.7 | 10,700 | 67.6 | 7,200 | 50.5 | 5,700 |
| Independent | 14,600 | 3,900 | 92.4 | 12,600 | 91.6 | 9,100 | 69.9 | 6,500 |
| Dependent student family income | | | | | | | | |
| Less than \$32,000 | 14,600 | 1,100 | 99.1 | 13,700 | 97.4 | 8,100 | 82.3 | 6,100 |
| \$32,000 to 92,000 | 15,200 | 8,600 | 79.6 | 9,500 | 74.8 | 6,800 | 53.6 | 5,300 |
| More than \$92,000 | 16,800 | 29,000 | 28.4 | 7,900 | 23.3 | 5,800 | 12.9 | 5,800 |
| Institution type | | | | | | | | |
| Public 2-year | 10,300 | 7,600 | 74.5 | 8,000 | 73.0 | 5,800 | 63.6 | 5,200 |
| Public 4-year | 14,300 | 10,600 | 74.5 | 10,000 | 71.1 | 7,100 | 49.1 | 5,200 |
| Private not-for-profit 4-year | 26,300 | 10,400 | 90.3 | 19,500 | 84.6 | 12,400 | 62.5 | 8,900 |

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>. SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 1.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: National 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 79.0 | 34.5 | 29.5 | \$12,500 | 7.0 | \$2,000 |
| Attendance status | | | | | | |
| Full-time/full-year | 75.1 | 17.5 | 23.9 | 7,400 | 12.8 | 1,900 |
| Part-time or part-year | 81.5 | 45.4 | 32.8 | 15,600 | 3.4 | 2,000 |
| Dependency status | | | | | | |
| Dependent | 77.5 | 18.9 | 24.5 | 6,200 | 9.9 | 1,900 |
| Independent | 80.6 | 50.0 | 34.2 | 18,600 | 4.2 | 2,100 |
| Dependent student family income | | | | | | |
| Less than \$32,000 | 76.7 | 21.0 | 25.6 | 6,300 | 14.8 | 1,900 |
| \$32,000 to 92,000 | 79.4 | 19.5 | 24.6 | 6,200 | 9.6 | 1,900 |
| More than \$92,000 | 73.9 | 15.2 | 23.3 | 6,200 | 5.3 | 2,100 |
| Independent student income | | | | | | |
| Less than \$25,000 | 78.3 | 41.1 | 31.9 | 12,900 | 6.6 | 2,100 |
| \$25,000 or more | 82.6 | 58.3 | 36.3 | 23,600 | 2.1 | 2,100 |
| Institution type | | | | | | |
| Public 2-year | 80.8 | 42.1 | 32.0 | 14,200 | 3.6 | 2,000 |
| Public 4-year | 76.7 | 24.4 | 26.2 | 9,900 | 8.2 | 2,000 |
| Private not-for-profit 4-year | 78.2 | 32.3 | 28.1 | 13,000 | 18.4 | 1,800 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 75.1 | 17.5 | 23.9 | 7,400 | 12.8 | 1,900 |
| Dependency status | | | | | | |
| Dependent | 74.7 | 11.8 | 21.7 | 5,300 | 13.8 | 1,900 |
| Independent | 76.3 | 33.4 | 29.9 | 13,100 | 10.0 | 2,100 |
| Dependent student family income | | | | | | |
| Less than \$32,000 | 74.1 | 14.2 | 22.7 | 5,500 | 20.9 | 1,900 |
| \$32,000 to 92,000 | 77.2 | 12.1 | 21.8 | 5,300 | 13.8 | 1,800 |
| More than \$92,000 | 70.0 | 9.0 | 20.6 | 5,100 | 6.9 | 2,100 |
| Institution type | | | | | | |
| Public 2-year | 78.9 | 24.0 | 26.8 | 8,700 | 6.8 | 2,000 |
| Public 4-year | 72.7 | 13.7 | 22.4 | 6,500 | 11.3 | 2,000 |
| Private not-for-profit 4-year | 76.3 | 18.6 | 23.1 | 7,700 | 27.7 | 1,800 |

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—California

Table 2.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: California 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$1,800 | \$8,300 | 38.9 | \$6,100 | 33.3 | \$4,000 | 13.8 | \$5,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 4,600 | 15,400 | 61.4 | 9,100 | 51.6 | 6,100 | 31.7 | 5,700 |
| Part-time or part-year | 700 | 5,600 | 30.3 | 3,800 | 26.3 | 2,400 | 6.9 | 5,000 |
| Dependency status | | | | | | | | |
| Dependent | 2,900 | 10,300 | 42.2 | 7,300 | 35.6 | 5,200 | 16.9 | 4,500 |
| Independent | 900 | 6,600 | 36.2 | 4,900 | 31.4 | 2,800 | 11.1 | 6,600 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 2,300 | 9,400 | 61.6 | 7,100 | 60.0 | 5,600 | 16.4 | 4,000 |
| Middle 50 percent | 2,600 | 9,900 | 39.6 | 7,400 | 32.5 | 5,100 | 18.2 | 4,500 |
| Highest 25 percent | 4,000 | 11,900 | 28.4 | 7,400 | 17.8 | 4,000 | 14.9 | 5,300 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 1,100 | 7,300 | 47.9 | 5,500 | 43.8 | 3,200 | 15.8 | 6,400 |
| Upper 50 percent | 800 | 6,000 | 24.7 | 3,800 | 19.1 | 2,000 | 6.4 | 7,000 |
| Institution type | | | | | | | | |
| Public 2-year | 300 | 5,500 | 27.6 | 2,900 | 25.1 | 2,100 | 2.9 | 4,200 |
| Public 4-year | 3,200 | 13,200 | 67.0 | 8,200 | 54.6 | 5,400 | 38.9 | 5,000 |
| Private not-for-profit 4-year | 15,500 | 24,800 | 77.7 | 13,600 | 57.7 | 9,100 | 56.3 | 7,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 4,600 | 15,400 | 61.4 | 9,100 | 51.6 | 6,100 | 31.7 | 5,700 |
| Dependency status | | | | | | | | |
| Dependent | 5,100 | 15,600 | 57.6 | 8,900 | 48.0 | 6,500 | 28.2 | 4,600 |
| Independent | 3,300 | 14,700 | 72.7 | 9,300 | 62.2 | 5,100 | 41.9 | 7,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 4,400 | 14,500 | 77.7 | 9,500 | 75.5 | 7,600 | 30.9 | 4,000 |
| Middle 50 percent | 4,600 | 15,000 | 55.7 | 8,900 | 46.6 | 6,100 | 28.9 | 4,600 |
| Highest 25 percent | 6,700 | 17,700 | 43.4 | 8,100 | 26.2 | 4,700 | 24.5 | 5,400 |
| Institution type | | | | | | | | |
| Public 2-year | 600 | 9,900 | 42.2 | 4,300 | 37.4 | 3,100 | 8.4 | 4,600 |
| Public 4-year | 4,000 | 15,700 | 71.4 | 9,100 | 60.1 | 6,200 | 41.9 | 5,100 |
| Private not-for-profit 4-year | 21,200 | 32,800 | 86.2 | 16,800 | 65.5 | 11,300 | 69.6 | 7,400 |

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 2.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: California 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 19.1 | \$2,700 | 7.6 | \$3,400 | 19.8 | \$2,200 | 7.9 | \$1,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 31.5 | 3,300 | 18.8 | 3,800 | 35.3 | 3,200 | 9.3 | 2,400 |
| Part-time or part-year | 14.2 | 2,200 | 3.3 | 2,300 | 13.8 | 1,100 | 7.4 | 1,300 |
| Dependency status | | | | | | | | |
| Dependent | 19.3 | 2,800 | 12.7 | 3,700 | 22.5 | 3,000 | 7.2 | 2,200 |
| Independent | 18.9 | 2,500 | 3.4 | 2,200 | 17.6 | 1,300 | 8.5 | 1,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 48.7 | 3,300 | 23.1 | 3,600 | 38.4 | 2,100 | 5.5 | 3,000 ! |
| Middle 50 percent | 14.2 | 2,100 | 12.5 | 4,000 | 20.9 | 3,600 | 7.6 | 1,600 |
| Highest 25 percent | 0.4 ! | ‡ | 2.9 ! | ‡ | 10.0 | 4,200 | 7.9 | 2,600 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 32.4 | 2,700 | 5.6 | 1,900 | 28.5 | 1,300 | 5.8 | 1,400 ! |
| Upper 50 percent | 5.4 | 1,700 | 1.2 ! | ‡ | 6.8 | 1,400 ! | 11.2 | 1,300 |
| Institution type | | | | | | | | |
| Public 2-year | 14.2 | 2,500 | 2.8 | 1,300 | 13.5 | 600 | 6.4 | 1,100 |
| Public 4-year | 34.2 | 2,900 | 22.3 | 3,500 | 36.0 | 2,600 | 10.1 | 2,400 |
| Private not-for-profit 4-year | 24.1 | 2,700 | 14.9 | 7,400 | 38.8 | 7,600 | 18.8 | 2,900 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 31.5 | 3,300 | 18.8 | 3,800 | 35.3 | 3,200 | 9.3 | 2,400 |
| Dependency status | | | | | | | | |
| Dependent | 24.8 | 3,200 | 20.8 | 4,100 | 31.4 | 3,800 | 10.2 | 2,500 |
| Independent | 51.2 | 3,400 | 13.0 | 2,600 | 46.9 | 2,100 | 6.7 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 62.3 | 3,800 | 37.3 | 4,200 | 50.7 | 3,000 | 8.3 | ‡ |
| Middle 50 percent | 19.9 | 2,300 | 21.0 | 4,200 | 30.8 | 4,200 | 10.7 | 2,000 |
| Highest 25 percent | 0.7 ! | ‡ | 5.8 ! | ‡ | 15.5 | 4,800 | 10.9 | 3,100 |
| Institution type | | | | | | | | |
| Public 2-year | 25.9 | 3,200 | 7.4 | 1,500 | 23.5 | 700 | 5.4 ! | ‡ |
| Public 4-year | 36.8 | 3,400 | 27.7 | 3,600 | 41.3 | 2,900 | 9.7 | 2,700 |
| Private not-for-profit 4-year | 29.2 | 3,100 | 21.2 | 7,600 | 51.3 | 8,500 | 20.8 ! | 2,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 2.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: California 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 25.2 | \$4,200 | 2.4 | \$4,100 | 0.6 | \$1,900 | 1.9 | \$4,500 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 43.7 | 5,900 | 7.0 | 4,000 | 2.2 | 1,900 | 5.4 | 4,400 |
| Part-time or part-year | 18.1 | 2,700 | 0.6 ! | 4,600 ! | # | ‡ | 0.6 ! | 4,600 ! |
| Dependency status | | | | | | | | |
| Dependent | 28.5 | 5,200 | 4.4 | 4,400 | 1.4 | 1,900 | 3.4 | 5,000 |
| Independent | 22.5 | 3,200 | 0.7 ! | ‡ | # | ‡ | 0.7 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 55.9 | 5,500 | 2.8 ! | ‡ | 1.1 ! | ‡ | 2.1 ! | ‡ |
| Middle 50 percent | 26.1 | 5,000 | 4.6 | 4,700 | 1.1 ! | ‡ | 3.6 | 5,300 |
| Highest 25 percent | 6.1 ! | 3,800 ! | 5.8 ! | 4,300 | 2.3 ! | ‡ | 4.2 ! | 5,000 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 37.2 | 3,400 | 0.8 ! | ‡ | # | ‡ | 0.8 ! | ‡ |
| Upper 50 percent | 8.0 | 2,400 | 0.5 ! | ‡ | # | ‡ | 0.5 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 18.0 | 2,400 | 0.1 ! | ‡ | 0.1 ! | ‡ | 0.1 ! | ‡ |
| Public 4-year | 45.4 | 5,600 | 6.1 | 2,300 | 2.6 | 1,800 | 4.0 | 2,300 |
| Private not-for-profit 4-year | 41.7 | 8,500 | 16.9 ! | 6,000 | 0.7 ! | ‡ | 16.6 ! | 6,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 43.7 | 5,900 | 7.0 | 4,000 | 2.2 | 1,900 | 5.4 | 4,400 |
| Dependency status | | | | | | | | |
| Dependent | 38.7 | 6,300 | 8.3 | 4,200 | 3.0 | 1,900 | 6.1 | 4,800 |
| Independent | 58.3 | 5,100 | 3.4 ! | ‡ | # | ‡ | 3.4 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 69.5 | 7,400 | 5.7 ! | ‡ | 2.6 ! | ‡ | 4.0 ! | ‡ |
| Middle 50 percent | 39.9 | 5,600 | 8.0 | 4,400 | 2.2 ! | ‡ | 6.1 | 5,100 |
| Highest 25 percent | 9.0 | 4,400 ! | 11.0 ! | 4,300 | 4.7 ! | ‡ | 7.7 ! | 5,000 ! |
| Institution type | | | | | | | | |
| Public 2-year | 32.7 | 3,200 | 0.3 ! | ‡ | 0.3 ! | ‡ | 0.1 ! | ‡ |
| Public 4-year | 50.6 | 6,300 | 9.0 | 2,400 | 4.0 | 1,800 | 5.9 | 2,400 |
| Private not-for-profit 4-year | 52.8 | 10,000 | 22.0 ! | 6,600 | 1.3 ! | ‡ | 21.5 ! | 6,600 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 2.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: California 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 13.1 | \$5,100 | 1.5 | \$5,400 | 1.3 | \$5,500 | 25.6 | \$11,500 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 30.4 | 5,200 | 3.6 | 5,800 | 3.4 | 5,800 | 38.6 | 12,400 |
| Part-time or part-year | 6.5 | 4,800 | 0.7 | ‡ | 0.6 ! | ‡ | 20.5 | 10,800 |
| Dependency status | | | | | | | | |
| Dependent | 16.1 | 4,000 | 2.1 | 5,800 | 1.9 | 5,900 | 25.0 | 10,500 |
| Independent | 10.6 | 6,400 | 1.0 ! | 4,800 ! | 0.9 ! | ‡ | 26.0 | 12,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 15.8 | 3,800 | 1.3 ! | ‡ | 1.2 ! | ‡ | 25.0 | 8,300 |
| Middle 50 percent | 17.3 | 4,100 | 2.2 | 4,800 | 2.0 | 4,800 | 26.6 | 10,700 |
| Highest 25 percent | 14.2 | 4,100 | 2.4 ! | ‡ | 2.3 ! | ‡ | 21.7 | 12,400 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 15.1 | 6,300 | 1.4 ! | ‡ | 1.2 ! | ‡ | 30.1 | 11,900 |
| Upper 50 percent | 6.2 | 6,700 | 0.7 ! | ‡ | 0.6 ! | ‡ | 22.0 | 12,900 |
| Institution type | | | | | | | | |
| Public 2-year | 2.5 ! | 4,300 | 0.5 ! | ‡ | 0.5 ! | ‡ | 14.9 | 9,300 |
| Public 4-year | 38.1 | 4,900 | 2.0 ! | ‡ | 1.9 ! | ‡ | 50.8 | 12,200 |
| Private not-for-profit 4-year | 54.2 | 6,000 | 11.3 | 6,900 | 9.7 | 7,000 | 65.9 | 15,500 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 30.4 | 5,200 | 3.6 | 5,800 | 3.4 | 5,800 | 38.6 | 12,400 |
| Dependency status | | | | | | | | |
| Dependent | 27.1 | 4,100 | 3.2 | 5,900 | 3.0 | 5,900 | 34.7 | 11,000 |
| Independent | 40.2 | 7,400 | 4.8 ! | ‡ | 4.4 ! | ‡ | 50.1 | 15,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 30.0 | 3,800 | 2.1 ! | ‡ | 1.9 ! | ‡ | 38.9 | 8,700 |
| Middle 50 percent | 27.9 | 4,200 | 3.3 ! | ‡ | 3.0 ! | ‡ | 35.2 | 11,300 |
| Highest 25 percent | 23.0 | 4,200 | 4.2 ! | ‡ | 4.1 ! | ‡ | 30.1 | 12,900 |
| Institution type | | | | | | | | |
| Public 2-year | 7.0 ! | ‡ | 2.0 ! | ‡ | 1.8 ! | ‡ | 13.9 | 9,100 |
| Public 4-year | 41.1 | 5,000 | 2.1 ! | ‡ | 2.1 ! | ‡ | 50.4 | 11,700 |
| Private not-for-profit 4-year | 66.8 | 5,900 | 15.8 | 7,800 | 14.4 | 7,900 | 75.1 | 16,400 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 2.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: California 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$1,800 | 24.6 | \$1,100 | \$8,300 | \$7,000 | \$5,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 4,600 | 34.3 | 2,700 | 15,400 | 12,200 | 9,800 |
| Part-time or part-year | 700 | 20.8 | 500 | 5,600 | 4,900 | 4,400 |
| Dependency status | | | | | | |
| Dependent | 2,900 | 23.8 | 1,800 | 10,300 | 8,400 | 7,200 |
| Independent | 900 | 25.2 | 600 | 6,600 | 5,700 | 4,800 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 2,300 | 52.2 | 800 ! | 9,400 | 6,000 | 5,000 |
| Middle 50 percent | 2,600 | 19.4 | 1,500 | 9,900 | 8,200 | 7,000 |
| Highest 25 percent | 4,000 | 4.7 ! | 3,400 | 11,900 | 11,200 | 9,800 |
| Independent student income | | | | | | |
| Lower 50 percent | 1,100 | 36.8 | 600 | 7,300 | 5,900 | 4,600 |
| Upper 50 percent | 800 | 13.8 | 600 | 6,000 | 5,600 | 5,000 |
| Institution type | | | | | | |
| Public 2-year | 300 | 21.2 | 200 | 5,500 | 5,000 | 4,700 |
| Public 4-year | 3,200 | 40.2 | 1,600 | 13,200 | 10,200 | 7,700 |
| Private not-for-profit 4-year | 15,500 | 11.1 ! | 10,600 | 24,800 | 19,500 | 14,200 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 4,600 | 34.3 | 2,700 | 15,400 | 12,200 | 9,800 |
| Dependency status | | | | | | |
| Dependent | 5,100 | 29.5 | 3,000 | 15,600 | 12,500 | 10,400 |
| Independent | 3,300 | 48.5 | 1,800 | 14,700 | 11,500 | 7,900 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 4,400 | 64.8 | 1,400 ! | 14,500 | 8,800 | 7,100 |
| Middle 50 percent | 4,600 | 26.0 | 2,400 | 15,000 | 12,100 | 10,000 |
| Highest 25 percent | 6,700 | 4.7 ! | 5,600 | 17,700 | 16,500 | 14,200 |
| Institution type | | | | | | |
| Public 2-year | 600 | 30.1 | 400 | 9,900 | 8,700 | 8,100 |
| Public 4-year | 4,000 | 43.4 | 1,900 | 15,700 | 12,000 | 9,200 |
| Private not-for-profit 4-year | 21,200 | 11.3 ! | 14,200 | 32,800 | 25,400 | 18,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 2.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: California 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$8,300 | \$10,100 | 59.9 | \$7,200 | 58.1 | \$5,300 | 50.3 | \$4,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 15,400 | 9,900 | 76.9 | 11,700 | 75.0 | 8,100 | 61.6 | 6,900 |
| Part-time or part-year | 5,600 | 10,100 | 53.3 | 4,700 | 51.6 | 3,800 | 46.0 | 3,500 |
| Dependency status | | | | | | | | |
| Dependent | 10,300 | 12,400 | 57.4 | 8,600 | 54.9 | 5,900 | 46.2 | 5,300 |
| Independent | 6,600 | 8,100 | 62.0 | 6,100 | 60.8 | 4,900 | 53.8 | 4,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 9,400 | 800 | 97.2 | 8,900 | 93.0 | 5,700 | 83.2 | 5,300 |
| Middle 50 percent | 9,900 | 7,900 | 57.5 | 8,300 | 55.3 | 5,800 | 45.1 | 5,100 |
| Highest 25 percent | 11,900 | 32,900 | 17.8 | 8,900 | 16.5 | 7,200 | 11.8 | 7,400 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 7,300 | 1,300 | 90.5 | 6,800 | 89.4 | 5,300 | 79.1 | 4,600 |
| Upper 50 percent | 6,000 | 14,800 | 33.8 | 4,300 | 32.5 | 3,800 | 28.7 | 3,200 |
| Institution type | | | | | | | | |
| Public 2-year | 5,500 | 9,800 | 53.9 | 4,800 | 52.7 | 4,000 | 49.6 | 3,800 |
| Public 4-year | 13,200 | 10,000 | 74.6 | 9,600 | 71.6 | 6,200 | 51.3 | 5,200 |
| Private not-for-profit 4-year | 24,800 | 13,600 | 80.6 | 18,800 | 76.4 | 13,600 | 56.2 | 11,900 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 15,400 | 9,900 | 76.9 | 11,700 | 75.0 | 8,100 | 61.6 | 6,900 |
| Dependency status | | | | | | | | |
| Dependent | 15,600 | 11,900 | 70.9 | 11,400 | 68.8 | 7,600 | 57.4 | 6,800 |
| Independent | 14,700 | 3,900 | 94.4 | 12,300 | 93.3 | 9,100 | 73.8 | 7,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 14,500 | 800! | 99.2 | 13,800 | 97.7 | 8,200 | 86.2 | 7,400 |
| Middle 50 percent | 15,000 | 7,600 | 79.4 | 10,500 | 77.1 | 7,300 | 63.6 | 6,300 |
| Highest 25 percent | 17,700 | 29,900 | 29.9 | 8,600 | 27.3 | 7,000 | 20.1 | 7,100 |
| Institution type | | | | | | | | |
| Public 2-year | 9,900 | 7,500 | 71.8 | 7,700 | 70.8 | 6,200 | 66.5 | 5,800 |
| Public 4-year | 15,700 | 10,700 | 78.2 | 11,400 | 76.1 | 7,200 | 57.2 | 6,000 |
| Private not-for-profit 4-year | 32,800 | 14,800 | 89.2 | 23,500 | 85.0 | 16,600 | 62.6 | 14,500 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 2.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: California 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 79.3 | 37.4 | 30.4 | \$14,700 | 5.8 | \$2,200 |
| Attendance status | | | | | | |
| Full-time/full-year | 74.4 | 16.3 | 23.3 | 8,200 | 12.0 | 2,100 |
| Part-time or part-year | 81.2 | 45.6 | 32.9 | 17,100 | 3.4 | 2,200 |
| Dependency status | | | | | | |
| Dependent | 76.0 | 22.0 | 26.2 | 7,200 | 7.4 | 2,100 |
| Independent | 82.0 | 50.3 | 33.7 | 20,600 | 4.4 | 2,200 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 74.9 | 24.4 | 27.0 | 7,300 | 13.1 | 2,000 |
| Middle 50 percent | 77.7 | 23.4 | 26.7 | 7,400 | 6.7 | 2,200 |
| Highest 25 percent | 73.8 | 16.8 | 24.1 | 6,700 | 3.1 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 80.8 | 41.1 | 30.8 | 13,700 | 7.2 | 2,100 |
| Upper 50 percent | 83.2 | 59.5 | 36.4 | 27,300 | 1.7 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 80.9 | 42.9 | 32.1 | 16,000 | 4.3 | 2,200 |
| Public 4-year | 74.6 | 20.5 | 24.8 | 10,200 | 8.4 | 2,200 |
| Private not-for-profit 4-year | 76.0 | 31.2 | 27.7 | 14,700 | 14.6 ! | 2,000 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 74.4 | 16.3 | 23.3 | 8,200 | 12.0 | 2,100 |
| Dependency status | | | | | | |
| Dependent | 72.9 | 11.8 | 21.9 | 6,000 | 11.3 | 2,100 |
| Independent | 78.8 | 29.5 | 27.1 | 14,300 | 13.9 ! | 2,100 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 72.1 | 14.9 | 22.2 | 5,700 | 19.6 | 2,000 |
| Middle 50 percent | 75.0 | 12.6 | 23.1 | 6,300 | 10.8 | 2,200 |
| Highest 25 percent | 69.4 | 7.6 ! | 19.2 | 5,500 | 4.8 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 80.1 | 19.8 | 24.9 | 8,900 | 10.7 ! | 2,100 ! |
| Public 4-year | 70.3 | 13.7 | 22.2 | 7,300 | 10.9 | 2,100 |
| Private not-for-profit 4-year | 71.6 | 14.8 ! | 21.6 | 9,100 ! | 20.5 ! | 2,200 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Connecticut

Table 3.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Connecticut 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$5,300 | \$12,200 | 59.1 | \$7,500 | 48.2 | \$4,600 | 29.1 | \$5,900 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 8,300 | 17,900 | 64.5 | 11,100 | 52.4 | 6,600 | 44.2 | 6,300 |
| Part-time or part-year | 2,700 | 7,400 | 54.6 | 4,000 | 44.6 | 2,700 | 16.3 | 5,200 |
| Dependency status | | | | | | | | |
| Dependent | 7,100 | 15,400 | 58.6 | 10,000 | 45.4 | 6,500 | 38.7 | 5,700 |
| Independent | 3,200 | 8,600 | 59.7 | 4,700 | 51.3 | 2,800 | 18.0 | 6,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 6,500 | 14,200 | 73.2 | 9,800 | 65.8 | 7,500 | 36.9 | 5,400 |
| Middle 50 percent | 7,200 | 15,500 | 54.5 | 10,600 | 45.2 | 5,900 | 38.3 | 6,000 |
| Highest 25 percent | 7,600 | 16,300 | 52.4 | 9,200 | 26.1 | 5,800 | 41.4 | 5,600 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 3,600 | 9,800 | 68.0 | 5,400 | 58.5 | 3,300 | 24.5 | 6,200 |
| Upper 50 percent | 2,700 | 7,400 | 51.5 | 3,700 | 44.3 | 2,100 | 11.5 | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 1,300 | 6,600 | 47.6 | 2,300 | 43.4 | 2,100 | 3.0 ! | ‡ |
| Public 4-year | 4,900 | 13,300 | 62.3 | 8,200 | 44.0 | 4,800 | 44.9 | 5,500 |
| Private not-for-profit 4-year | 13,300 | 20,600 | 74.3 | 12,500 | 64.3 | 7,600 | 48.2 | 7,100 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 8,300 | 17,900 | 64.5 | 11,100 | 52.4 | 6,600 | 44.2 | 6,300 |
| Dependency status | | | | | | | | |
| Dependent | 8,700 | 18,300 | 63.0 | 11,600 | 50.3 | 7,000 | 45.4 | 6,200 |
| Independent | 6,700 | 16,500 | 70.8 | 9,200 | 61.3 | 5,300 | 39.5 | 6,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 8,500 | 17,700 | 74.9 | 12,300 | 69.4 | 8,700 | 46.5 | 5,900 |
| Middle 50 percent | 8,900 | 18,600 | 62.1 | 12,000 | 52.4 | 6,400 | 46.1 | 6,500 |
| Highest 25 percent | 8,400 | 18,100 | 55.4 | 10,100 | 31.7 | 5,900 | 43.1 | 5,900 |
| Institution type | | | | | | | | |
| Public 2-year | 2,100 | 10,500 | 41.9 | 3,400 | 39.9 | 3,100 | 4.9 ! | ‡ |
| Public 4-year | 5,900 | 15,800 | 67.4 | 9,300 | 49.2 | 5,300 | 52.4 | 5,500 |
| Private not-for-profit 4-year | 22,200 | 32,700 | 84.5 | 19,500 | 76.4 | 11,100 | 71.6 | 8,000 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 3.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Connecticut 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 19.6 | \$2,500 | 16.9 | \$2,200 | 22.3 | \$4,600 | 16.7 | \$2,100 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 20.5 | 3,500 | 25.0 | 2,700 | 32.1 | 5,500 | 14.8 | 2,300 |
| Part-time or part-year | 18.8 | 1,500 | 10.0 | 1,300 | 14.0 | 3,000 ! | 18.3 | 2,000 |
| Dependency status | | | | | | | | |
| Dependent | 15.4 | 2,700 | 20.9 | 2,700 | 29.3 | 5,700 | 13.2 | 2,100 |
| Independent | 24.4 | 2,300 | 12.3 | 1,200 | 14.3 | 2,000 ! | 20.8 | 2,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 48.6 | 3,000 | 30.1 | 2,100 | 38.9 | 6,800 ! | 12.3 | ‡ |
| Middle 50 percent | 6.7 ! | 1,500 | 23.9 | 3,200 | 30.1 | 5,000 | 14.9 | 2,000 |
| Highest 25 percent | # | ‡ | 6.3 ! | ‡ | 18.6 | 5,800 | 10.5 ! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 41.0 | 2,600 | 17.9 | 1,300 | 20.0 | 2,000 ! | 10.8 | ‡ |
| Upper 50 percent | 8.1 ! | ‡ | 6.7 ! | ‡ | 8.6 ! | ‡ | 30.6 | 2,000 |
| Institution type | | | | | | | | |
| Public 2-year | 24.4 | 1,900 | 13.6 | 1,000 | 17.4 | 1,300 | 10.8 ! | 1,000 |
| Public 4-year | 16.2 | 2,900 | 16.6 | 2,600 | 21.1 | 4,100 ! | 16.1 | 2,200 |
| Private not-for-profit 4-year | 16.8 | 3,200 | 23.5 | 3,100 | 33.4 | 8,400 | 28.6 | 2,800 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 20.5 | 3,500 | 25.0 | 2,700 | 32.1 | 5,500 | 14.8 | 2,300 |
| Dependency status | | | | | | | | |
| Dependent | 14.7 | 3,300 | 25.1 | 3,000 | 34.1 | 5,700 | 16.2 | 2,200 |
| Independent | 44.7 | 3,700 | 24.8 ! | ‡ | 23.9 ! | ‡ | 8.8 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 50.9 | 3,900 | 37.1 | 2,400 | 42.7 | 6,900 | 17.6 | ‡ |
| Middle 50 percent | 7.5 ! | ‡ | 29.1 | 3,400 | 36.5 | 5,200 | 17.6 | 2,100 |
| Highest 25 percent | # | ‡ | 8.4 ! | ‡ | 23.1 ! | 5,600 | 12.6 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 22.0 | 2,900 | 19.0 ! | 1,200 | 17.7 ! | ‡ | 5.9 ! | ‡ |
| Public 4-year | 19.5 | 3,500 | 22.3 | 2,600 | 26.7 | 3,600 | 17.1 ! | 2,300 |
| Private not-for-profit 4-year | 21.1 | 4,100 | 39.7 | 3,700 | 64.2 | 8,800 | 19.8 ! | 2,600 ! |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 3.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Connecticut 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 33.9 | \$4,200 | 7.5 | \$5,800 | 1.4 | ‡ | 6.2 | \$6,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 42.1 | 5,700 | 12.9 | 5,500 | 2.2 | ‡ | 10.8 | 6,200 |
| Part-time or part-year | 27.0 | 2,200 | 2.9 ! | ‡ | 0.6 ! | ‡ | 2.3 ! | ‡ |
| Dependency status | | | | | | | | |
| Dependent | 35.0 | 5,300 | 12.4 | 6,000 | 2.4 | ‡ | 10.1 | 6,900 |
| Independent | 32.8 | 2,800 | 1.8 ! | ‡ | 0.1 ! | ‡ | 1.7 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 61.3 | 6,200 | 10.8 ! | ‡ | 3.1 ! | ‡ | 7.7 ! | ‡ |
| Middle 50 percent | 34.0 | 4,900 | 13.7 | 4,900 | 3.4 | ‡ | 10.5 | 5,800 |
| Highest 25 percent | 11.3 ! | ‡ | 11.6 ! | ‡ | # | ‡ | 11.6 ! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 52.3 | 3,100 | 1.8 ! | ‡ | 0.2 ! | ‡ | 1.6 ! | ‡ |
| Upper 50 percent | 13.6 ! | 1,600 | 1.8 ! | ‡ | # | ‡ | 1.8 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 34.6 | 2,300 | 0.2 ! | ‡ | # | ‡ | 0.2 ! | ‡ |
| Public 4-year | 31.5 | 4,000 | 10.3 | 4,600 ! | 3.3 | ‡ | 7.1 | ‡ |
| Private not-for-profit 4-year | 37.2 | 7,600 | 15.8 | 7,300 | 0.3 ! | ‡ | 15.5 | 7,400 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 42.1 | 5,700 | 12.9 | 5,500 | 2.2 | ‡ | 10.8 | 6,200 |
| Dependency status | | | | | | | | |
| Dependent | 39.0 | 6,000 | 14.8 | 5,400 | 2.7 ! | ‡ | 12.2 | 6,100 |
| Independent | 55.1 | 4,800 | 5.3 ! | ‡ | 0.5 ! | ‡ | 4.8 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 66.2 | 7,900 | 10.5 ! | ‡ | 5.1 ! | ‡ | 5.4 ! | ‡ |
| Middle 50 percent | 40.6 | 5,300 | 16.8 | 5,000 | 3.1 ! | ‡ | 14.0 | 5,600 |
| Highest 25 percent | 15.2 ! | ‡ | 14.2 ! | ‡ | # | ‡ | 14.2 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 36.9 | 3,202 | 0.5 ! | ‡ | # | ‡ | 0.5 ! | ‡ |
| Public 4-year | 38.9 | 4,479 | 11.9 | 3,500 ! | 4.2 | ‡ | 7.9 ! | ‡ |
| Private not-for-profit 4-year | 57.1 | 9,774 | 31.1 | 7,600 | # | ‡ | 31.1 | 7,600 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 3.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Connecticut 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 27.9 | \$4,800 | 5.5 | \$7,300 | 5.5 | \$7,300 | 40.2 | \$12,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 43.1 | 4,900 | 8.8 | 7,800 | 8.8 | 7,800 | 51.4 | 11,900 |
| Part-time or part-year | 15.1 | 4,600 | 2.6 ! | ‡ | 2.6 ! | ‡ | 30.7 | 12,600 |
| Dependency status | | | | | | | | |
| Dependent | 37.2 | 4,200 | 8.8 | 7,400 | 8.8 | 7,400 | 48.4 | 11,000 |
| Independent | 17.3 | 6,100 | 1.6 ! | ‡ | 1.6 ! | ‡ | 30.6 | 14,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 36.9 | 4,300 | 9.2 ! | ‡ | 9.2 ! | ‡ | 47.4 | 9,600 |
| Middle 50 percent | 36.3 | 4,200 | 9.2 | 8,100 | 9.2 | 8,100 | 49.3 | 11,500 |
| Highest 25 percent | 39.2 | 4,200 | 7.4 ! | ‡ | 7.4 ! | ‡ | 47.8 | 11,200 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 23.1 | 6,000 | 2.8 ! | ‡ | 2.8 ! | ‡ | 37.1 | 13,100 |
| Upper 50 percent | 11.5 | ‡ | 0.5 ! | ‡ | 0.5 ! | ‡ | 24.3 | 16,500 |
| Institution type | | | | | | | | |
| Public 2-year | 3.0 ! | ‡ | # | ‡ | # | ‡ | 14.6 | 8,100 ! |
| Public 4-year | 43.8 | 4,800 | 6.3 | ‡ | 6.3 | ‡ | 56.0 | 12,000 |
| Private not-for-profit 4-year | 44.8 | 4,900 | 13.8 ! | 8,900 | 13.8 ! | 8,900 | 58.0 | 14,300 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 43.1 | 4,900 | 8.8 | 7,800 | 8.8 | 7,800 | 51.4 | 11,900 |
| Dependency status | | | | | | | | |
| Dependent | 44.0 | 4,500 | 10.3 | 7,800 | 10.3 | 7,800 | 52.5 | 11,500 |
| Independent | 39.5 | 6,300 | 2.6 ! | ‡ | 2.6 ! | ‡ | 46.5 | 13,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 46.5 | 4,700 | 12.4 ! | ‡ | 12.4 ! | ‡ | 56.2 | 10,000 |
| Middle 50 percent | 44.6 | 4,500 | 11.0 ! | ‡ | 11.0 ! | ‡ | 53.8 | 12,200 |
| Highest 25 percent | 41.0 | 4,500 | 7.4 ! | ‡ | 7.4 ! | ‡ | 47.4 | 11,400 |
| Institution type | | | | | | | | |
| Public 2-year | 4.9 ! | ‡ | # | ‡ | # | ‡ | 20.0 ! | ‡ |
| Public 4-year | 51.9 | 4,800 | 7.4 ! | ‡ | 7.4 ! | ‡ | 57.2 | 11,500 |
| Private not-for-profit 4-year | 67.5 | 5,100 | 23.4 ! | ‡ | 23.4 ! | ‡ | 74.8 | 15,000 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 3.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Connecticut 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$5,300 | 21.6 | \$3,500 | \$12,200 | \$10,000 | \$7,800 |
| Attendance status | | | | | | |
| Full-time/full-year | 8,300 | 16.7 | 5,300 | 17,900 | 14,400 | 10,800 |
| Part-time or part-year | 2,700 | 25.6 | 1,900 | 7,400 | 6,200 | 5,300 |
| Dependency status | | | | | | |
| Dependent | 7,100 | 15.5 | 4,600 | 15,400 | 12,400 | 9,500 |
| Independent | 3,200 | 28.5 | 2,100 | 8,600 | 7,200 | 5,800 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 6,500 | 33.1 | 2,700 | 14,200 | 9,200 | 7,000 |
| Middle 50 percent | 7,200 | 11.8 ! | 4,800 | 15,500 | 12,800 | 9,700 |
| Highest 25 percent | 7,600 | 5.7 ! | 6,300 | 16,300 | 14,800 | 11,500 |
| Independent student income | | | | | | |
| Lower 50 percent | 3,600 | 36.9 | 2,300 | 9,800 | 7,900 | 6,100 |
| Upper 50 percent | 2,700 | 20.3 | 2,000 | 7,400 | 6,500 | 5,500 |
| Institution type | | | | | | |
| Public 2-year | 1,300 | 35.2 | 800 | 6,600 | 5,700 | 5,500 |
| Public 4-year | 4,900 | 13.9 ! | 3,200 | 13,300 | 11,100 | 8,200 |
| Private not-for-profit 4-year | 13,300 | 10.5 ! | 8,700 | 20,600 | 15,700 | 11,300 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 8,300 | 16.7 | 5,300 | 17,900 | 14,400 | 10,800 |
| Dependency status | | | | | | |
| Dependent | 8,700 | 14.3 | 5,500 | 18,300 | 14,700 | 11,000 |
| Independent | 6,700 | 27.0 ! | 4,100 | 16,500 | 13,200 | 10,000 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 8,500 | 28.5 | 3,400 | 17,700 | 11,600 | 8,400 |
| Middle 50 percent | 8,900 | 12.1 ! | 5,800 | 18,600 | 15,200 | 11,200 |
| Highest 25 percent | 8,400 | 7.2 ! | 6,800 | 18,100 | 16,200 | 12,500 |
| Institution type | | | | | | |
| Public 2-year | 2,100 | 29.4 | 1,500 | 10,500 | 9,300 | 9,100 |
| Public 4-year | 5,900 | 16.1 ! | 3,800 | 15,800 | 13,100 | 9,500 |
| Private not-for-profit 4-year | 22,200 | 2.6 ! | 13,900 | 32,700 | 24,200 | 16,200 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 3.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Connecticut 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$12,200 | \$11,300 | 62.8 | \$9,600 | 59.4 | \$6,900 | 47.4 | \$5,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 17,900 | 12,600 | 72.1 | 12,900 | 69.4 | 8,900 | 53.4 | 7,000 |
| Part-time or part-year | 7,400 | 10,200 | 54.9 | 5,900 | 50.9 | 4,500 | 42.2 | 4,100 |
| Dependency status | | | | | | | | |
| Dependent | 15,400 | 14,000 | 63.1 | 11,100 | 58.9 | 7,500 | 43.9 | 6,000 |
| Independent | 8,600 | 8,200 | 62.4 | 7,700 | 60.0 | 6,100 | 51.4 | 5,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 14,200 | 2,200 | 96.3 | 12,600 | 88.7 | 8,100 | 77.7 | 6,700 |
| Middle 50 percent | 15,500 | 10,600 | 64.8 | 10,900 | 62.3 | 7,400 | 44.6 | 5,500 |
| Highest 25 percent | 16,300 | 32,300 | 27.5! | 7,300 | 23.5! | 5,700 | 9.6! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 9,800 | 2,100 | 89.9 | 8,800 | 89.3 | 6,800 | 80.4 | 5,500 |
| Upper 50 percent | 7,400 | 14,200 | 35.3 | 5,000 | 31.1 | 4,200 | 22.8 | 3,800 |
| Institution type | | | | | | | | |
| Public 2-year | 6,600 | 9,800 | 54.1 | 5,500 | 50.8 | 4,300 | 49.3 | 4,300 |
| Public 4-year | 13,300 | 12,100 | 65.9 | 8,700 | 62.3 | 6,400 | 43.5 | 4,900 |
| Private not-for-profit 4-year | 20,600 | 12,700 | 72.8 | 16,600 | 70.0 | 11,000 | 50.8 | 8,800 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 17,900 | 12,600 | 72.1 | 12,900 | 69.4 | 8,900 | 53.4 | 7,000 |
| Dependency status | | | | | | | | |
| Dependent | 18,300 | 14,500 | 67.7 | 12,700 | 64.4 | 8,400 | 47.4 | 6,500 |
| Independent | 16,500 | 4,900 | 90.6 | 13,700 | 90.6 | 10,200 | 78.8 | 8,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 17,700 | 2,300 | 99.2 | 15,500 | 97.8 | 9,500 | 83.4 | 7,700 |
| Middle 50 percent | 18,600 | 10,400 | 76.7 | 12,000 | 73.7 | 8,100 | 52.6 | 5,900 |
| Highest 25 percent | 18,100 | 31,500 | 26.6! | 8,300 | 21.2! | 6,400! | 10.0! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 10,500 | 10,700 | 72.1 | 7,200 | 71.8 | 5,500 | 68.2 | 5,600 |
| Public 4-year | 15,800 | 13,500 | 65.3 | 10,400 | 61.1 | 7,600 | 43.5 | 5,500 |
| Private not-for-profit 4-year | 32,700 | 12,700 | 89.9 | 23,400 | 88.2 | 14,600 | 61.2 | 11,600 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 3.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Connecticut 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 81.4 | 34.2 | 28.4 | \$13,500 | 4.8 | \$1,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 75.6 | 14.3 | 21.5 | 7,700 | 8.9 | 2,000 |
| Part-time or part-year | 86.3 | 51.0 | 33.5 | 17,800 | 1.4 ! | ‡ |
| Dependency status | | | | | | |
| Dependent | 81.4 | 19.0 | 22.9 | 7,400 | 7.8 | 1,700 |
| Independent | 81.5 | 51.8 | 34.8 | 20,600 | 1.4 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 82.6 | 24.3 | 25.0 | 6,600 | 10.9 ! | ‡ |
| Middle 50 percent | 85.8 | 18.3 | 22.4 | 8,300 ! | 8.0 | 1,800 |
| Highest 25 percent | 71.8 | 15.2 ! | 21.5 | 6,100 | 4.3 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 77.5 | 41.8 | 32.3 | 13,700 | 1.4 ! | ‡ |
| Upper 50 percent | 85.4 | 61.6 | 37.0 | 26,800 | 1.5 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 83.7 | 47.5 | 32.2 | 14,200 | 1.4 ! | ‡ |
| Public 4-year | 79.8 | 21.0 | 24.2 | 10,600 | 4.9 | ‡ |
| Private not-for-profit 4-year | 80.2 | 33.9 | 28.8 | 17,400 | 11.0 | 2,000 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 75.6 | 14.3 | 21.5 | 7,700 | 8.9 | 2,000 |
| Dependency status | | | | | | |
| Dependent | 76.6 | 11.6 | 20.0 | 7,000 ! | 9.8 | 1,800 |
| Independent | 71.7 | 25.6 ! | 28.4 | 11,100 | 4.8 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 78.6 | 20.9 ! | 22.7 | 5,500 | 15.3 ! | ‡ |
| Middle 50 percent | 82.4 | 11.5 ! | 20.2 | 8,700 ! | 9.8 | 2,000 |
| Highest 25 percent | 64.3 | 4.5 ! | 16.9 | 4,300 | 5.8 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 81.2 | 22.7 | 25.7 | 8,000 | 0.9 ! | ‡ |
| Public 4-year | 73.7 | 10.0 | 19.6 | 8,000 ! | 7.1 | ‡ |
| Private not-for-profit 4-year | 73.9 | 15.1 | 20.8 | 6,800 | 23.4 | 2,100 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Delaware

Table 4.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Delaware 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$3,100 | \$8,100 | 50.3 | \$6,100 | 37.7 | \$3,700 | 25.7 | \$5,000 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 4,100 | 10,800 | 54.6 | 8,100 | 39.0 | 4,800 | 37.8 | 4,800 |
| Part-time or part-year | 2,800 | 7,200 | 48.9 | 5,300 | 37.2 | 3,300 | 21.7 | 5,100 |
| Dependency status | | | | | | | | |
| Dependent | 4,500 | 10,400 | 55.9 | 7,600 | 43.5 | 4,700 | 35.3 | 4,400 |
| Independent | 1,900 | 6,000 | 45.3 | 4,300 | 32.4 | 2,500 | 17.0 | 6,000 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 3,200 | 8,600 | 58.7 | 7,800 | 49.9 | 5,500 | 36.5 | 4,600 |
| Middle 50 percent | 4,900 | 10,800 | 54.6 | 8,200 | 46.6 | 4,700 | 35.5 | 4,500 |
| Highest 25 percent | 4,800 | 11,200 | 56.2 | 6,100 | 31.3 | 3,500 | 33.8 | 4,100 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 2,000 | 6,400 | 49.1 | 5,200 | 34.8 | 2,900 | 22.2 | 5,900 |
| Upper 50 percent | 1,800 | 5,600 | 41.7 | 3,400 | 30.1 | 2,000 | 12.1 | 6,300 |
| Institution type | | | | | | | | |
| Public 2-year | 1,200 | 4,700 | 29.4 | 2,100 | 21.7 | 1,700 | 7.3 | ‡ |
| Public 4-year | 6,500 | 13,900 | 76.9 | 8,800 | 62.0 | 5,100 | 50.7 | 5,100 |
| Private not-for-profit 4-year | 4,200 | 10,000 | 74.9 | 6,600 | 50.4 | 3,700 | 45.0 | 6,100 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 4,100 | 10,800 | 54.6 | 8,100 | 39.0 | 4,800 | 37.8 | 4,800 |
| Dependency status | | | | | | | | |
| Dependent | 4,800 | 11,600 | 59.7 | 8,800 | 45.3 | 5,200 | 45.9 | 4,200 |
| Independent | 2,400 | 9,000 | 43.6 | 6,100 | 25.3 | 3,400 | 20.2 | 7,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 3,600 | 10,300 | 82.1 | 6,500 | 64.3 | 4,500 | 55.2 | 4,000 |
| Middle 50 percent | 5,700 | 12,400 | 58.2 | 10,400 | 48.9 | 5,600 ! | 45.1 | 4,200 |
| Highest 25 percent | 4,000 ! | 11,100 | 43.8 ! | 8,100 | 21.3 ! | 4,700 ! | 39.5 ! | 4,400 |
| Institution type | | | | | | | | |
| Public 2-year | 1,800 | 7,500 | 35.2 | 3,000 ! | 22.1 | ‡ | 16.4 | ‡ |
| Public 4-year | 9,200 | 18,000 | 96.7 | 12,700 | 73.9 | 6,100 | 89.5 | 5,700 |
| Private not-for-profit 4-year | 8,900 | 17,700 | 97.4 | 11,000 | 80.9 | 6,600 | 71.4 | 6,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 4.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Delaware 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 14.3 | \$2,600 | 2.7 ! | \$2,000 | 13.0 | \$3,700 | 21.1 | \$2,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 19.8 | 3,300 | 3.5 ! | ‡ | 16.4 | 4,600 ! | 17.9 ! | 2,100 |
| Part-time or part-year | 12.5 | 2,200 | 2.5 ! | ‡ | 11.9 ! | 3,400 | 22.2 | 2,200 |
| Dependency status | | | | | | | | |
| Dependent | 16.6 | 2,900 | 5.2 ! | 1,900 | 24.1 | 3,800 | 21.6 | 2,500 |
| Independent | 12.3 | 2,300 | 0.5 ! | ‡ | 2.8 ! | 3,100 ! | 20.7 | 2,000 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 39.8 ! | 3,200 | 4.2 ! | ‡ | 22.9 | 4,300 | 11.4 ! | ‡ |
| Middle 50 percent | 14.8 | 2,500 | 5.5 ! | ‡ | 27.6 | 3,700 | 27.9 | 2,400 |
| Highest 25 percent | 0.5 ! | ‡ | 5.2 ! | ‡ | 17.7 | 3,600 | 17.0 ! | 2,200 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 21.8 ! | 2,500 | 0.6 ! | ‡ | 4.5 ! | ‡ | 13.8 | 2,000 ! |
| Upper 50 percent | 3.5 ! | ‡ | 0.4 ! | ‡ | 1.3 ! | ‡ | 27.1 | 2,000 |
| Institution type | | | | | | | | |
| Public 2-year | 8.8 | ‡ | # | ‡ | # | ‡ | 13.8 | 1,000 |
| Public 4-year | 22.4 | 2,800 | 7.7 | ‡ | 41.1 | 3,600 | 32.7 | 2,700 |
| Private not-for-profit 4-year | 19.2 | 2,300 | 3.6 ! | ‡ | 10.9 | 4,800 | 26.2 | 3,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 19.8 | 3,300 | 3.5 ! | ‡ | 16.4 | 4,600 ! | 17.9 ! | 2,100 |
| Dependency status | | | | | | | | |
| Dependent | 24.3 ! | 3,300 | 4.7 ! | ‡ | 21.7 | 4,700 ! | 18.2 ! | 2,200 |
| Independent | 10.1 ! | 3,600 | 0.8 ! | ‡ | 5.0 ! | ‡ | 17.3 | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 52.6 ! | 3,600 | 11.3 ! | ‡ | 11.3 ! | ‡ | 16.4 ! | ‡ |
| Middle 50 percent | 24.2 ! | ‡ | 2.6 ! | ‡ | 30.7 | 4,800 ! | 22.4 ! | 2,000 ! |
| Highest 25 percent | 0.5 ! | ‡ | 4.0 ! | ‡ | 10.9 ! | ‡ | 10.4 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 11.2 ! | ‡ | # | ‡ | # | ‡ | 14.2 | ‡ |
| Public 4-year | 38.3 ! | 3,400 | 6.2 ! | ‡ | 55.2 | 4,100 ! | 29.1 ! | 2,700 ! |
| Private not-for-profit 4-year | 39.4 | 3,600 | 24.0 ! | ‡ | 44.5 ! | 6,200 | 18.3 ! | ‡ |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 4.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Delaware 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 20.0 | \$4,000 | 7.0 ! | \$2,800 | 0.4 ! | ‡ | 6.6 ! | \$2,800 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 28.5 | 5,400 | 7.8 ! | 3,700 ! | 0.8 ! | ‡ | 6.9 ! | ‡ |
| Part-time or part-year | 17.1 | 3,300 | 6.7 ! | 2,400 | 0.3 ! | ‡ | 6.5 ! | 2,400 |
| Dependency status | | | | | | | | |
| Dependent | 27.9 | 4,700 | 13.4 ! | 2,900 | 0.8 ! | ‡ | 12.9 ! | 2,900 |
| Independent | 12.6 | 2,800 | 1.1 ! | ‡ | 0.2 ! | ‡ | 0.9 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 42.9 ! | 4,900 | 14.1 ! | ‡ | 0.1 ! | ‡ | 14.0 ! | ‡ |
| Middle 50 percent | 29.5 | 4,900 | 12.5 ! | 3,400 ! | 1.4 ! | ‡ | 11.5 ! | 3,500 ! |
| Highest 25 percent | 11.6 ! | 2,900 | 14.9 | 2,300 | 0.1 ! | ‡ | 14.8 | 2,300 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 22.4 ! | 3,000 | 1.1 ! | ‡ | 0.2 ! | ‡ | 0.9 ! | ‡ |
| Upper 50 percent | 3.6 ! | ‡ | 1.1 ! | ‡ | 0.1 ! | ‡ | 1.0 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 8.8 | ‡ | # | ‡ | # | ‡ | # | ‡ |
| Public 4-year | 40.3 | 5,100 | 21.9 ! | 2,600 | 1.3 ! | ‡ | 21.0 ! | 2,600 |
| Private not-for-profit 4-year | 23.6 | 3,100 | 6.1 ! | ‡ | 0.6 ! | ‡ | 5.6 ! | ‡ |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 28.5 | 5,400 | 7.8 ! | 3,700 ! | 0.8 ! | ‡ | 6.9 ! | ‡ |
| Dependency status | | | | | | | | |
| Dependent | 36.7 | 5,600 | 9.7 ! | 4,000 ! | 0.7 ! | ‡ | 9.0 ! | ‡ |
| Independent | 10.7 ! | 3,800 | 3.5 ! | ‡ | 1.0 ! | ‡ | 2.5 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 56.3 ! | 4,700 ! | 1.8 ! | ‡ | 0.4 ! | ‡ | 1.4 ! | ‡ |
| Middle 50 percent | 41.3 | 6,300 ! | 13.5 ! | ‡ | 1.2 ! | ‡ | 12.3 ! | ‡ |
| Highest 25 percent | 9.9 ! | ‡ | 8.3 ! | ‡ | 0.2 ! | ‡ | 8.1 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 11.2 ! | ‡ | # | ‡ | # | ‡ | # | ‡ |
| Public 4-year | 66.0 | 6,700 ! | 23.5 ! | ‡ | 1.8 ! | ‡ | 21.7 ! | ‡ |
| Private not-for-profit 4-year | 66.7 | 5,100 | 27.7 ! | ‡ | 4.5 ! | ‡ | 23.2 ! | ‡ |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 4.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Delaware 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 24.4 | \$4,800 | 3.3 | \$3,500 ! | 3.1 | \$3,600 ! | 41.5 | \$9,900 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 35.4 | 4,400 | 5.1 | ‡ | 5.1 | ‡ | 53.5 | 8,500 |
| Part-time or part-year | 20.8 | 5,000 | 2.7 ! | ‡ | 2.4 ! | ‡ | 37.6 | 10,600 |
| Dependency status | | | | | | | | |
| Dependent | 33.8 | 4,200 | 4.8 ! | 3,400 ! | 4.8 ! | 3,400 ! | 46.1 | 9,600 |
| Independent | 15.9 | 6,000 | 1.9 ! | ‡ | 1.6 ! | ‡ | 37.4 | 10,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 36.4 | 4,500 | 0.9 ! | ‡ | 0.8 ! | ‡ | 49.5 | 10,500 ! |
| Middle 50 percent | 34.3 | 4,100 | 6.1 ! | ‡ | 6.0 ! | ‡ | 45.2 | 9,400 |
| Highest 25 percent | 30.5 | 3,900 | 5.4 ! | ‡ | 5.4 ! | ‡ | 45.0 | 9,200 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 21.3 | 5,600 | 2.5 ! | ‡ | 2.5 ! | ‡ | 42.8 | 10,400 |
| Upper 50 percent | 10.9 | 6,600 | 1.4 ! | ‡ | 0.8 ! | ‡ | 32.4 | 10,000 |
| Institution type | | | | | | | | |
| Public 2-year | 5.8 | ‡ | 1.7 | ‡ | 1.7 | ‡ | 27.3 | 4,300 |
| Public 4-year | 50.0 | 4,700 | 6.4 | ‡ | 6.4 | ‡ | 57.4 | 13,000 |
| Private not-for-profit 4-year | 43.4 | 5,900 | 3.6 ! | ‡ | 2.6 ! | ‡ | 61.5 | 13,100 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 35.4 | 4,400 | 5.1 | ‡ | 5.1 | ‡ | 53.5 | 8,500 |
| Dependency status | | | | | | | | |
| Dependent | 43.9 | 3,900 | 4.6 ! | ‡ | 4.5 ! | ‡ | 57.8 | 7,700 ! |
| Independent | 17.1 | 7,100 | 6.2 ! | ‡ | 6.2 ! | ‡ | 44.0 | 10,600 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 55.2 | 3,900 | 1.8 ! | ‡ | 1.8 ! | ‡ | 69.8 | 5,000 |
| Middle 50 percent | 43.6 | 3,900 | 4.7 ! | ‡ | 4.6 ! | ‡ | 54.0 | 8,700 ! |
| Highest 25 percent | 34.6 ! | 4,100 | 6.7 ! | ‡ | 6.7 ! | ‡ | 55.8 | 8,300 |
| Institution type | | | | | | | | |
| Public 2-year | 13.6 | ‡ | 2.8 ! | ‡ | 2.8 ! | ‡ | 37.7 | 4,300 |
| Public 4-year | 89.3 | 5,100 | 9.4 ! | ‡ | 9.4 ! | ‡ | 92.9 | 12,500 |
| Private not-for-profit 4-year | 67.1 | 5,500 | 12.1 ! | ‡ | 11.5 ! | ‡ | 74.4 | 12,000 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 4.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Delaware 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$3,100 | 14.8 | \$2,100 | \$8,100 | \$6,700 | \$5,000 |
| Attendance status | | | | | | |
| Full-time/full-year | 4,100 | 12.9 ! | 2,600 | 10,800 | 8,900 | 6,300 |
| Part-time or part-year | 2,800 | 15.5 | 1,900 | 7,200 | 6,000 | 4,600 |
| Dependency status | | | | | | |
| Dependent | 4,500 | 14.1 | 2,900 | 10,400 | 8,400 | 6,200 |
| Independent | 1,900 | 15.5 | 1,300 | 6,000 | 5,200 | 4,000 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 3,200 | 26.9 ! | 1,200 | 8,600 | 5,900 | 4,000 |
| Middle 50 percent | 4,900 | 12.3 | 3,100 | 10,800 | 8,700 | 6,400 |
| Highest 25 percent | 4,800 | 7.0 ! | 3,900 | 11,200 | 10,100 | 7,700 |
| Independent student income | | | | | | |
| Lower 50 percent | 2,000 | 17.4 ! | 1,300 | 6,400 | 5,300 | 3,800 |
| Upper 50 percent | 1,800 | 13.7 | 1,300 | 5,600 | 5,000 | 4,100 |
| Institution type | | | | | | |
| Public 2-year | 1,200 | 13.2 | 1,000 | 4,700 | 4,300 | 4,000 |
| Public 4-year | 6,500 | 17.6 | 3,900 | 13,900 | 10,700 | 7,100 |
| Private not-for-profit 4-year | 4,200 | 15.6 | 2,700 | 10,000 | 8,100 | 5,000 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 4,100 | 12.9 ! | 2,600 | 10,800 | 8,900 | 6,300 |
| Dependency status | | | | | | |
| Dependent | 4,800 | 14.3 ! | 2,900 | 11,600 | 9,300 | 6,300 |
| Independent | 2,400 | 9.9 | 1,700 | 9,000 | 8,200 | 6,400 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 3,600 | 32.9 ! | 1,400 ! | 10,300 | 7,400 | 4,900 |
| Middle 50 percent | 5,700 | 10.9 ! | 3,400 ! | 12,400 | 9,600 | 6,300 |
| Highest 25 percent | 4,000 ! | 5.7 ! | 3,300 ! | 11,100 | 10,100 | 7,500 |
| Institution type | | | | | | |
| Public 2-year | 1,800 | 13.7 ! | 1,500 | 7,500 | 7,000 | 6,500 |
| Public 4-year | 9,200 | 9.6 | 5,000 ! | 18,000 | 13,400 | 5,700 ! |
| Private not-for-profit 4-year | 8,900 | 15.3 | 4,700 | 17,700 | 12,400 | 7,000 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 4.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Delaware 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$8,100 | \$9,200 | 58.9 | \$6,300 | 56.6 | \$4,800 | 47.7 | \$3,500 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 10,800 | 8,900 | 68.3 | 8,600 | 67.1 | 6,300 | 60.0 | 4,100 |
| Part-time or part-year | 7,200 | 9,200 | 55.8 | 5,400 | 53.1 | 4,100 | 43.6 | 3,300 |
| Dependency status | | | | | | | | |
| Dependent | 10,400 | 11,400 | 56.2 | 8,000 | 52.5 | 5,600 | 43.3 | 4,100 |
| Independent | 6,000 | 7,100 | 61.4 | 4,900 | 60.4 | 4,100 | 51.7 | 3,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 8,600 | 600! | 99.8 | 8,100 | 98.5 | 5,400 | 92.5 | 3,800 |
| Middle 50 percent | 10,800 | 8,500 | 59.0 | 8,600 | 54.4 | 6,100 | 43.0 | 4,400 |
| Highest 25 percent | 11,200 | 26,800 | 12.4! | ‡ | 8.6! | ‡ | 1.6! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 6,400 | 1,800 | 86.5 | 5,600 | 85.5 | 4,600 | 74.5 | 3,500 |
| Upper 50 percent | 5,600 | 12,000 | 38.2 | 3,400 | 37.2 | 2,900 | 30.6 | 2,300 |
| Institution type | | | | | | | | |
| Public 2-year | 4,700 | 7,200 | 55.4 | 3,700 | 55.4 | 3,200 | 53.3 | 3,000 |
| Public 4-year | 13,900 | 11,800 | 65.1 | 10,200 | 58.6 | 7,100 | 43.8 | 4,700 |
| Private not-for-profit 4-year | 10,000 | 11,100 | 60.5 | 7,400 | 57.4 | 5,600 | 36.5 | 3,900 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 10,800 | 8,900 | 68.3 | 8,600 | 67.1 | 6,300 | 60.0 | 4,100 |
| Dependency status | | | | | | | | |
| Dependent | 11,600 | 10,400 | 63.4 | 9,400 | 61.8 | 6,300 | 55.4 | 3,600 |
| Independent | 9,000 | 5,500 | 79.0 | 7,300 | 78.4 | 6,400 | 69.9 | 4,900 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 10,300 | 900 | 100.0 | 9,400 | 100.0 | 6,500 | 97.0 | 4,200 |
| Middle 50 percent | 12,400 | 6,600 | 71.7 | 9,900 | 70.6 | 6,400! | 62.9 | 3,300 |
| Highest 25 percent | 11,100 | 26,800 | 14.2 | ‡ | 10.2! | ‡ | 3.8! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 7,500 | 8,700 | 64.6 | 5,200 | 64.6 | 4,500 | 63.1 | 4,000 |
| Public 4-year | 18,000 | 9,100 | 75.8 | 15,500 | 72.5 | 10,500 | 56.2 | 3,900 |
| Private not-for-profit 4-year | 17,700 | 10,000 | 78.7 | 13,100 | 72.6 | 8,000 | 45.5 | 5,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 4.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Delaware 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 82.7 | 41.9 | 31.6 | \$13,900 | 5.4 | \$1,300 |
| Attendance status | | | | | | |
| Full-time/full-year | 80.4 | 27.1 ! | 27.8 | 9,400 | 8.9 ! | 1,200 ! |
| Part-time or part-year | 83.4 | 46.9 | 32.8 | 15,300 | 4.2 ! | ‡ |
| Dependency status | | | | | | |
| Dependent | 78.7 | 22.2 | 26.1 | 6,900 | 7.5 | 1,200 |
| Independent | 86.2 | 59.9 | 36.2 | 19,700 | 3.4 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 83.9 | 25.4 | 28.3 | 6,300 | 14.1 ! | ‡ |
| Middle 50 percent | 82.8 | 22.9 | 25.4 | 7,200 | 7.0 ! | ‡ |
| Highest 25 percent | 65.5 | 18.2 | 25.4 | 6,800 | 2.8 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 86.6 | 52.8 | 33.5 | 14,400 | 6.4 ! | ‡ |
| Upper 50 percent | 85.9 | 66.6 | 38.8 | 24,600 | 0.7 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 85.0 | 46.9 | 33.5 | 14,500 | 3.0 | ‡ |
| Public 4-year | 77.7 | 21.9 | 24.3 | 8,100 | 10.0 | ‡ |
| Private not-for-profit 4-year | 82.9 | 56.4 | 35.9 | 19,900 | 5.7 ! | ‡ |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 80.4 | 27.1 ! | 27.8 | 9,400 | 8.9 ! | 1,200 ! |
| Dependency status | | | | | | |
| Dependent | 78.2 | 16.6 ! | 25.1 | 5,900 | 9.3 ! | ‡ |
| Independent | 85.0 | 49.9 | 33.0 | 16,300 | 7.9 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 81.5 | 13.6 ! | 25.1 | 6,400 | 7.4 ! | ‡ |
| Middle 50 percent | 87.0 | 20.8 ! | 25.0 | 5,500 | 13.1 ! | ‡ |
| Highest 25 percent | 56.4 ! | 9.9 ! | 25.6 | 6,900 | 2.6 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 80.5 | 29.6 | 29.8 | 11,000 | 3.1 ! | ‡ |
| Public 4-year | 79.0 | 23.6 ! | 22.6 ! | 5,700 ! | 21.9 ! | ‡ |
| Private not-for-profit 4-year | 83.1 | 16.2 ! | 25.0 | 6,200 | 20.0 ! | ‡ |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Georgia

Table 5.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Georgia 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$2,300 | \$9,100 | 78.0 | \$4,800 | 70.3 | \$3,000 | 22.0 | \$5,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 4,500 | 14,500 | 88.4 | 8,100 | 78.3 | 5,200 | 39.8 | 5,500 |
| Part-time or part-year | 1,300 | 6,400 | 72.7 | 2,800 | 66.3 | 1,700 | 13.0 | 5,300 |
| Dependency status | | | | | | | | |
| Dependent | 3,300 | 10,800 | 79.5 | 5,800 | 71.0 | 4,100 | 26.6 | 4,300 |
| Independent | 1,500 | 7,700 | 76.8 | 4,000 | 69.8 | 2,100 | 18.3 | 6,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 2,800 | 10,000 | 90.6 | 6,400 | 88.9 | 4,400 | 29.0 | 4,300 |
| Middle 50 percent | 3,400 | 10,600 | 76.6 | 5,600 | 66.4 | 3,900 | 27.2 | 4,500 |
| Highest 25 percent | 3,700 | 12,000 | 74.0 | 5,500 | 62.3 | 4,000 | 23.1 | 3,800 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 1,600 | 8,000 | 83.1 | 4,200 | 77.9 | 2,500 | 18.3 | 6,500 |
| Upper 50 percent | 1,500 | 7,400 | 70.6 | 3,700 | 61.9 | 1,700 | 18.2 | 7,000 |
| Institution type | | | | | | | | |
| Public 2-year | 800 | 6,300 | 79.5 | 2,100 | 76.4 | 1,600 | 4.1 ! | 3,300 |
| Public 4-year | 2,700 | 10,600 | 74.0 | 6,300 | 59.9 | 3,800 | 37.5 | 5,200 |
| Private not-for-profit 4-year | 11,200 | 20,300 | 89.1 | 15,200 | 85.1 | 8,700 | 61.3 | 7,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 4,500 | 14,500 | 88.4 | 8,100 | 78.3 | 5,200 | 39.8 | 5,500 |
| Dependency status | | | | | | | | |
| Dependent | 4,800 | 14,600 | 89.6 | 7,900 | 79.6 | 5,600 | 39.6 | 4,500 |
| Independent | 3,700 | 14,400 | 85.7 | 8,400 | 75.4 | 4,400 | 40.3 | 7,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 4,400 | 13,900 | 93.0 | 9,800 | 91.6 | 6,600 | 43.5 | 4,300 |
| Middle 50 percent | 5,100 | 14,600 | 88.9 | 7,900 | 76.7 | 5,400 | 42.0 | 4,800 |
| Highest 25 percent | 4,800 | 15,000 | 87.6 | 6,400 | 74.3 | 4,700 | 32.0 | 3,800 |
| Institution type | | | | | | | | |
| Public 2-year | 1,600 | 11,300 | 85.6 | 4,300 | 79.6 | 3,200 | 12.0 ! | 3,400 |
| Public 4-year | 3,500 | 13,500 | 87.5 | 7,100 | 74.1 | 4,600 | 43.5 | 5,100 |
| Private not-for-profit 4-year | 14,700 | 25,300 | 97.7 | 18,400 | 95.7 | 10,800 | 73.6 | 7,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 5.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Georgia 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 28.6 | \$2,100 | 53.6 | \$1,700 | 9.2 | \$4,600 | 10.8 | \$1,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 35.0 | 3,000 | 59.2 | 2,900 | 17.9 | 5,700 | 14.5 | 2,000 |
| Part-time or part-year | 25.4 | 1,400 | 50.8 | 1,000 | 4.8 | 2,700 | 9.0 | 1,500 |
| Dependency status | | | | | | | | |
| Dependent | 22.5 | 2,400 | 58.5 | 2,300 | 14.0 | 5,700 | 10.1 | 2,000 |
| Independent | 33.5 | 1,900 | 49.7 | 1,100 | 5.3 | 2,300 | 11.4 | 1,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 60.1 | 3,000 | 62.6 | 1,800 | 13.6 | 6,100 | 10.0 ! | 1,900 ! |
| Middle 50 percent | 13.9 | 1,300 | 57.2 | 2,300 | 15.4 | 5,600 | 10.1 | 2,100 |
| Highest 25 percent | 2.0 ! | ‡ | 57.1 | 2,900 | 11.9 ! | 5,400 ! | 10.4 ! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 50.7 | 2,100 | 53.2 | 1,200 | 5.0 | 2,800 ! | 9.0 | 1,700 |
| Upper 50 percent | 16.6 | 1,400 | 46.2 | 1,100 | 5.5 | ‡ | 13.8 | 1,400 ! |
| Institution type | | | | | | | | |
| Public 2-year | 31.1 | 1,600 | 64.8 | 1,000 | 1.9 ! | 1,800 ! | 8.1 | 1,300 |
| Public 4-year | 25.0 | 2,600 | 36.2 | 3,200 | 9.7 | 2,800 | 11.2 | 1,400 |
| Private not-for-profit 4-year | 30.4 | 3,500 | 70.8 | 2,100 | 56.9 | 6,900 | 27.5 | 3,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 35.0 | 3,000 | 59.2 | 2,900 | 17.9 | 5,700 | 14.5 | 2,000 |
| Dependency status | | | | | | | | |
| Dependent | 26.3 | 3,000 | 64.2 | 3,200 | 22.0 | 5,800 | 16.4 | 2,100 |
| Independent | 54.5 | 3,100 | 47.9 | 2,200 | 8.6 ! | 4,700 ! | 10.2 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 71.8 | 3,800 | 58.2 | 2,600 | 21.8 | 6,900 | 15.5 ! | 2,000 ! |
| Middle 50 percent | 17.0 | 1,500 | 65.7 | 3,100 | 25.5 | 5,700 | 15.9 | 2,200 |
| Highest 25 percent | 3.1 ! | ‡ | 66.8 | 3,600 | 16.0 ! | 4,800 | 18.0 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 50.7 | 2,600 | 60.0 | 1,700 | 3.9 ! | ‡ | 9.9 ! | ‡ |
| Public 4-year | 29.2 | 3,100 | 53.1 | 3,600 | 12.2 | 2,900 ! | 11.9 | 1,600 |
| Private not-for-profit 4-year | 33.1 | 4,200 | 86.4 | 2,477 | 70.3 | 8,200 | 35.1 | 2,900 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 5.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Georgia 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 33.7 | \$2,500 | 50.8 | \$2,100 | 48.6 | \$1,700 | 5.2 | \$4,000 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 44.4 | 3,600 | 56.0 | 3,700 | 51.5 | 3,100 | 11.7 | 4,200 |
| Part-time or part-year | 28.3 | 1,500 | 48.3 | 1,100 | 47.1 | 1,000 | 1.9 ! | 3,600 ! |
| Dependency status | | | | | | | | |
| Dependent | 30.5 | 3,100 | 56.7 | 3,000 | 53.2 | 2,400 | 9.7 | 4,300 |
| Independent | 36.3 | 2,000 | 46.1 | 1,200 | 44.8 | 1,100 | 1.5 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 63.0 | 3,600 | 60.6 | 2,400 | 57.1 | 1,800 | 8.5 ! | 5,200 |
| Middle 50 percent | 24.2 | 2,600 | 55.6 | 3,000 | 51.6 | 2,400 | 10.8 | 3,900 |
| Highest 25 percent | 10.9 ! | 3,200 ! | 55.0 | 3,500 | 52.5 | 2,900 | 8.7 ! | 4,600 ! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 51.9 | 2,200 | 49.3 | 1,200 | 48.4 | 1,200 | 1.3 ! | ‡ |
| Upper 50 percent | 21.0 | 1,500 | 43.0 | 1,200 | 41.4 | 1,100 | 1.7 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 33.6 | 1,600 | 61.8 | 1,000 | 61.5 | 1,000 | 0.5 ! | ‡ |
| Public 4-year | 25.7 | 2,600 | 37.6 | 3,600 | 34.6 | 3,300 | 6.7 | 3,200 ! |
| Private not-for-profit 4-year | 77.5 | 4,700 | 46.6 | 5,200 | 35.3 | 2,600 | 29.2 | 5,300 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 44.4 | 3,600 | 56.0 | 3,700 | 51.5 | 3,100 | 11.7 | 4,200 |
| Dependency status | | | | | | | | |
| Dependent | 37.5 | 3,900 | 62.5 | 4,100 | 57.6 | 3,300 | 15.1 | 4,300 |
| Independent | 60.0 | 3,200 | 41.2 | 2,500 | 37.8 | 2,300 | 4.0 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 74.2 | 4,600 | 58.9 | 3,800 | 52.6 | 2,700 | 15.0 | ‡ |
| Middle 50 percent | 33.1 | 3,100 ! | 63.6 | 4,200 | 58.1 | 3,300 | 17.7 | 4,100 |
| Highest 25 percent | 13.6 | 4,100 ! | 63.8 | 4,100 | 61.1 | 3,700 | 10.8 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 55.8 | 2,600 | 54.8 | 1,800 | 53.3 | 1,700 | 2.4 ! | ‡ |
| Public 4-year | 30.4 | 3,000 | 54.8 | 4,000 | 51.7 | 3,700 | 10.2 | 2,900 |
| Private not-for-profit 4-year | 89.4 | 5,800 | 63.7 | 5,500 | 47.6 | 2,800 | 36.1 | 6,000 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 5.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Georgia 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 21.3 | \$5,100 | 2.1 | \$5,100 | 1.9 | \$5,300 | 34.3 | \$11,800 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 38.6 | 5,100 | 4.0 | 6,000 | 3.5 ! | 6,400 | 49.2 | 11,500 |
| Part-time or part-year | 12.5 | 5,200 | 1.1 ! | ‡ | 1.1 ! | ‡ | 26.7 | 12,000 |
| Dependency status | | | | | | | | |
| Dependent | 25.6 | 3,900 | 3.2 | 4,800 | 2.9 | 5,000 | 36.9 | 9,400 |
| Independent | 17.7 | 6,600 | 1.1 ! | ‡ | 1.1 ! | ‡ | 32.1 | 13,900 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 28.2 | 4,200 | 1.8 ! | ‡ | 1.7 ! | ‡ | 36.2 | 10,100 |
| Middle 50 percent | 26.0 | 3,800 | 4.4 ! | ‡ | 4.1 ! | ‡ | 38.8 | 9,300 |
| Highest 25 percent | 22.3 | 3,600 | 2.4 ! | ‡ | 1.9 ! | ‡ | 33.9 | 9,000 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 17.8 | 6,500 | 0.9 ! | ‡ | 0.9 ! | ‡ | 33.3 | 14,500 |
| Upper 50 percent | 17.7 | 6,700 | 1.4 ! | ‡ | 1.4 ! | ‡ | 30.9 | 13,300 |
| Institution type | | | | | | | | |
| Public 2-year | 3.8 ! | 3,300 | 0.5 ! | ‡ | 0.5 ! | ‡ | 15.1 | 6,100 |
| Public 4-year | 36.9 | 5,100 | 2.4 ! | ‡ | 2.1 ! | ‡ | 52.2 | 12,900 |
| Private not-for-profit 4-year | 57.4 | 6,100 | 11.4 | ‡ | 10.9 | ‡ | 69.3 | 15,800 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 38.6 | 5,100 | 4.0 | 6,000 | 3.5 ! | 6,400 | 49.2 | 11,500 |
| Dependency status | | | | | | | | |
| Dependent | 38.2 | 3,900 | 5.2 ! | 5,200 | 4.5 ! | ‡ | 47.8 | 9,600 |
| Independent | 39.6 | 7,500 | 1.3 ! | ‡ | 1.3 ! | ‡ | 52.2 | 15,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 43.1 | 4,300 | 1.8 ! | ‡ | 1.6 ! | ‡ | 51.5 | 10,200 |
| Middle 50 percent | 40.2 | 3,800 | 8.1 ! | ‡ | 7.4 ! | ‡ | 50.6 | 9,500 |
| Highest 25 percent | 30.6 | 3,700 | 3.0 ! | ‡ | 2.1 ! | ‡ | 39.9 | 9,400 |
| Institution type | | | | | | | | |
| Public 2-year | 11.3 ! | 3,400 | 0.8 ! | ‡ | 0.8 ! | ‡ | 24.7 | 4,600 |
| Public 4-year | 42.7 | 4,900 | 3.2 ! | ‡ | 2.7 ! | ‡ | 52.9 | 11,500 |
| Private not-for-profit 4-year | 69.9 | 6,000 | 13.5 | ‡ | 12.7 ! | ‡ | 76.7 | 15,800 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 5.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Georgia 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$2,300 | 54.5 | \$900 | \$9,100 | \$7,000 | \$5,300 |
| Attendance status | | | | | | |
| Full-time/full-year | 4,500 | 54.5 | 1,500 | 14,500 | 10,400 | 7,300 |
| Part-time or part-year | 1,300 | 54.4 | 600 | 6,400 | 5,200 | 4,300 |
| Dependency status | | | | | | |
| Dependent | 3,300 | 51.7 | 1,200 | 10,800 | 7,900 | 6,200 |
| Independent | 1,500 | 56.7 | 700 | 7,700 | 6,200 | 4,700 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 2,800 | 74.6 | 500 | 10,000 | 6,000 | 4,100 |
| Middle 50 percent | 3,400 | 44.0 | 1,400 | 10,600 | 8,000 | 6,300 |
| Highest 25 percent | 3,700 | 43.8 | 1,600 | 12,000 | 9,500 | 8,000 |
| Independent student income | | | | | | |
| Lower 50 percent | 1,600 | 66.2 | 600 | 8,000 | 6,100 | 4,500 |
| Upper 50 percent | 1,500 | 47.5 | 800 | 7,400 | 6,400 | 4,800 |
| Institution type | | | | | | |
| Public 2-year | 800 | 70.1 | 200 | 6,300 | 5,100 | 4,700 |
| Public 4-year | 2,700 | 40.6 | 1,200 | 10,600 | 8,300 | 5,900 |
| Private not-for-profit 4-year | 11,200 | 21.7 | 4,600 | 20,300 | 13,000 | 6,800 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 4,500 | 54.5 | 1,500 | 14,500 | 10,400 | 7,300 |
| Dependency status | | | | | | |
| Dependent | 4,800 | 54.0 | 1,500 | 14,600 | 10,100 | 7,400 |
| Independent | 3,700 | 55.7 | 1,500 | 14,400 | 11,000 | 7,100 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 4,400 | 71.3 | 700 | 13,900 | 7,800 | 4,800 |
| Middle 50 percent | 5,100 | 47.6 | 1,800 | 14,600 | 10,500 | 7,600 |
| Highest 25 percent | 4,800 | 50.1 | 1,800 | 15,000 | 11,500 | 9,400 |
| Institution type | | | | | | |
| Public 2-year | 1,600 | 70.0 | 400 | 11,300 | 8,700 | 7,700 |
| Public 4-year | 3,500 | 55.7 | 1,200 | 13,500 | 10,100 | 7,200 |
| Private not-for-profit 4-year | 14,700 | 20.5 | 5,400 | 25,300 | 15,000 | 7,300 |

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 5.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Georgia 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$9,100 | \$8,000 | 67.4 | \$7,300 | 62.8 | \$5,200 | 51.3 | \$4,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 14,500 | 9,400 | 76.2 | 10,800 | 68.8 | 7,200 | 53.6 | 5,400 |
| Part-time or part-year | 6,400 | 7,200 | 63.0 | 5,200 | 59.7 | 4,000 | 50.1 | 3,500 |
| Dependency status | | | | | | | | |
| Dependent | 10,800 | 11,700 | 59.0 | 8,100 | 52.2 | 5,100 | 41.6 | 4,000 |
| Independent | 7,700 | 5,000 | 74.2 | 6,800 | 71.3 | 5,300 | 59.1 | 4,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 10,000 | 1,200 | 94.3 | 9,700 | 90.7 | 5,800 | 79.0 | 4,300 |
| Middle 50 percent | 10,600 | 8,800 | 60.5 | 7,400 | 52.5 | 4,800 | 40.7 | 3,700 |
| Highest 25 percent | 12,000 | 27,800 | 21.1 | 5,000 | 13.3 | 3,100! | 6.3! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 8,000 | 1,000 | 94.5 | 7,500 | 92.2 | 5,600 | 81.9 | 4,700 |
| Upper 50 percent | 7,400 | 8,900 | 54.4 | 5,600 | 50.9 | 4,600 | 36.8 | 3,400 |
| Institution type | | | | | | | | |
| Public 2-year | 6,300 | 5,900 | 67.0 | 5,600 | 63.8 | 4,300 | 60.5 | 4,000 |
| Public 4-year | 10,600 | 10,400 | 65.5 | 7,600 | 59.3 | 5,600 | 41.1 | 4,100 |
| Private not-for-profit 4-year | 20,300 | 9,000 | 81.0 | 16,200 | 74.4 | 9,000 | 43.0 | 5,700 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 14,500 | 9,400 | 76.2 | 10,800 | 68.8 | 7,200 | 53.6 | 5,400 |
| Dependency status | | | | | | | | |
| Dependent | 14,600 | 12,100 | 67.6 | 10,100 | 58.3 | 6,100 | 45.6 | 4,500 |
| Independent | 14,400 | 3,500 | 95.4 | 12,000 | 92.6 | 8,900 | 71.7 | 6,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 13,900 | 1,200! | 97.4 | 13,500 | 95.1 | 7,500 | 79.0 | 5,300 |
| Middle 50 percent | 14,600 | 8,900 | 78.4 | 8,900 | 66.0 | 5,500 | 50.3 | 4,100 |
| Highest 25 percent | 15,000 | 26,900 | 23.4 | 4,900 | 13.2! | ‡ | 8.6! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 11,300 | 5,100 | 84.1 | 9,200 | 81.6 | 6,600 | 73.0 | 6,400 |
| Public 4-year | 13,500 | 11,100 | 70.8 | 9,300 | 61.8 | 6,800 | 47.3 | 4,800 |
| Private not-for-profit 4-year | 25,300 | 9,800 | 86.5 | 19,600 | 78.3 | 10,000 | 47.4 | 5,200 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 5.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Georgia 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 79.1 | 37.1 | 30.2 | \$12,000 | 6.2 | \$1,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 74.6 | 19.7 | 23.9 | 7,400 | 13.3 | 1,900 |
| Part-time or part-year | 81.4 | 45.9 | 33.1 | 14,100 | 2.6 | 1,900 |
| Dependency status | | | | | | |
| Dependent | 77.5 | 21.7 | 25.2 | 6,200 | 9.6 | 2,000 |
| Independent | 80.3 | 49.6 | 34.1 | 16,400 | 3.3 | 1,700 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 76.2 | 22.4 | 26.2 | 6,000 | 11.0 ! | 2,100 |
| Middle 50 percent | 77.5 | 22.9 | 25.5 | 6,000 | 9.6 | 2,000 |
| Highest 25 percent | 79.0 | 18.6 | 23.6 | 6,700 | 8.3 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 77.3 | 40.0 | 31.4 | 11,100 | 5.7 | 1,600 |
| Upper 50 percent | 83.3 | 59.1 | 36.5 | 21,300 | 1.0 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 80.4 | 43.6 | 32.7 | 13,200 | 2.5 | 1,900 |
| Public 4-year | 76.4 | 28.6 | 27.2 | 10,400 | 7.3 | 1,900 |
| Private not-for-profit 4-year | 84.2 | 38.7 | 28.1 | 11,700 | 25.4 | 1,900 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 74.6 | 19.7 | 23.9 | 7,400 | 13.3 | 1,900 |
| Dependency status | | | | | | |
| Dependent | 72.7 | 13.0 | 21.4 | 4,900 | 14.7 | 1,900 |
| Independent | 79.0 | 34.7 | 29.1 | 12,500 | 10.2 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 71.1 | 15.3 ! | 22.9 | 4,400 | 18.8 ! | 2,000 |
| Middle 50 percent | 72.8 | 15.3 | 22.0 | 5,200 | 16.4 | 2,000 |
| Highest 25 percent | 73.8 | 7.2 ! | 19.2 | 4,600 | 8.0 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 77.3 | 29.2 | 28.6 | 9,000 | 5.3 ! | ‡ |
| Public 4-year | 72.3 | 13.8 | 21.7 | 6,000 | 11.5 | 1,800 |
| Private not-for-profit 4-year | 80.5 | 30.0 | 25.2 | 10,100 | 36.3 | 1,900 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Illinois

Table 6.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Illinois 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$3,800 | \$9,700 | 52.9 | \$6,600 | 45.2 | \$4,300 | 22.5 | \$5,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 6,900 | 15,800 | 68.1 | 9,300 | 58.5 | 6,100 | 38.3 | 5,400 |
| Part-time or part-year | 1,900 | 6,000 | 43.5 | 4,000 | 36.9 | 2,500 | 12.7 | 5,000 |
| Dependency status | | | | | | | | |
| Dependent | 5,600 | 12,500 | 56.0 | 8,300 | 46.1 | 5,600 | 30.6 | 4,900 |
| Independent | 2,100 | 7,200 | 50.1 | 4,900 | 44.3 | 3,000 | 14.9 | 5,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 5,000 | 11,600 | 69.8 | 9,300 | 67.5 | 6,500 | 32.6 | 5,000 |
| Middle 50 percent | 4,700 | 11,400 | 51.1 | 7,700 | 40.5 | 4,700 | 29.4 | 5,000 |
| Highest 25 percent | 8,100 | 15,700 | 51.9 | 8,300 | 36.1 | 5,700 | 31.0 | 4,600 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 2,400 | 8,100 | 59.8 | 5,800 | 54.4 | 3,500 | 20.5 | 5,800 |
| Upper 50 percent | 1,900 | 6,300 | 40.7 | 3,500 | 34.5 | 2,100 | 9.5 | 5,800 |
| Institution type | | | | | | | | |
| Public 2-year | 1,000 | 5,800 | 39.2 | 2,500 | 34.9 | 1,900 | 5.3 | 3,000 |
| Public 4-year | 4,500 | 12,600 | 70.4 | 8,000 | 54.3 | 4,900 | 46.0 | 4,900 |
| Private not-for-profit 4-year | 13,600 | 21,400 | 84.3 | 12,600 | 73.5 | 7,900 | 59.6 | 6,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 6,900 | 15,800 | 68.1 | 9,300 | 58.5 | 6,100 | 38.3 | 5,400 |
| Dependency status | | | | | | | | |
| Dependent | 7,500 | 16,200 | 66.9 | 9,500 | 56.1 | 6,400 | 38.9 | 5,100 |
| Independent | 4,900 | 14,600 | 71.9 | 8,900 | 66.0 | 5,300 | 36.4 | 6,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 7,000 | 15,700 | 82.6 | 11,400 | 79.6 | 8,100 | 45.4 | 5,200 |
| Middle 50 percent | 6,300 | 14,800 | 63.5 | 8,700 | 52.4 | 5,300 | 38.2 | 5,200 |
| Highest 25 percent | 10,000 | 19,000 | 59.6 | 8,800 | 42.7 | 6,100 | 34.5 | 4,900 |
| Institution type | | | | | | | | |
| Public 2-year | 1,900 | 10,100 | 48.3 | 3,900 | 43.7 | 3,100 | 9.1 ! | 3,000 |
| Public 4-year | 5,600 | 15,200 | 77.5 | 9,100 | 61.9 | 5,600 | 54.8 | 5,000 |
| Private not-for-profit 4-year | 17,800 | 27,000 | 89.8 | 14,900 | 80.3 | 9,500 | 65.8 | 6,500 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 6.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Illinois 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 21.4 | \$2,500 | 19.5 | \$2,400 | 16.4 | \$4,100 | 15.4 | \$1,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 29.6 | 3,200 | 31.7 | 3,000 | 29.6 | 4,600 | 15.7 | 1,900 |
| Part-time or part-year | 16.4 | 1,700 | 11.9 | 1,500 | 8.3 | 3,000 | 15.3 | 1,400 |
| Dependency status | | | | | | | | |
| Dependent | 19.2 | 2,700 | 21.2 | 2,900 | 25.1 | 4,800 | 12.5 | 1,900 |
| Independent | 23.6 | 2,300 | 18.0 | 1,900 | 8.3 | 2,200 | 18.2 | 1,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 55.4 | 3,100 | 43.7 | 3,000 | 27.1 | 4,200 | 9.9 | 1,900 ! |
| Middle 50 percent | 10.1 | 1,500 | 19.6 | 2,800 | 22.6 | 4,500 | 12.5 | 1,700 |
| Highest 25 percent | 1.1 ! | ‡ | 1.7 ! | ‡ | 28.4 | 5,900 | 15.1 | 2,100 ! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 40.4 | 2,500 | 28.7 | 1,900 | 10.8 | 2,000 | 11.7 | 1,300 |
| Upper 50 percent | 7.1 ! | 1,300 | 7.5 | 1,800 | 5.9 ! | 2,600 ! | 24.5 | 1,400 |
| Institution type | | | | | | | | |
| Public 2-year | 17.5 | 2,100 | 11.5 | 1,000 | 3.9 ! | 1,300 | 14.8 | 900 |
| Public 4-year | 27.2 | 2,800 | 33.5 | 3,000 | 20.6 | 2,900 | 13.9 | 2,100 |
| Private not-for-profit 4-year | 29.6 | 2,900 | 32.7 | 3,700 | 59.2 | 5,400 | 20.0 | 2,900 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 29.6 | 3,200 | 31.7 | 3,000 | 29.6 | 4,600 | 15.7 | 1,900 |
| Dependency status | | | | | | | | |
| Dependent | 22.9 | 3,000 | 27.9 | 3,200 | 33.5 | 5,100 | 15.2 | 2,000 |
| Independent | 50.3 | 3,400 | 43.3 | 2,500 | 17.9 | 2,200 | 17.3 ! | 1,600 ! |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 66.6 | 3,700 | 59.5 | 3,500 | 38.3 | 4,500 | 12.1 | 1,800 ! |
| Middle 50 percent | 14.3 | 1,600 | 27.2 | 2,900 | 30.9 | 4,800 | 14.8 | 1,900 |
| Highest 25 percent | 0.9 ! | ‡ | 2.4 ! | ‡ | 33.8 | 6,200 | 18.5 | 2,200 ! |
| Institution type | | | | | | | | |
| Public 2-year | 26.7 | 3,000 | 20.3 | 1,300 | 8.0 ! | 1,800 | 13.4 ! | 1,100 |
| Public 4-year | 32.4 | 3,100 | 41.2 | 3,200 | 26.6 | 3,300 | 14.0 | 2,100 |
| Private not-for-profit 4-year | 30.7 | 3,600 | 38.0 | 4,200 | 73.3 | 6,000 | 22.5 | 2,500 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 6.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Illinois 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 27.4 | \$4,300 | 8.6 | \$4,100 | 0.5 ! | ‡ | 8.3 | \$4,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 39.5 | 5,700 | 17.6 | 4,300 | 1.0 ! | ‡ | 17.0 | 4,300 |
| Part-time or part-year | 19.9 | 2,600 | 3.1 ! | 3,600 ! | 0.1 ! | ‡ | 3.0 ! | 3,600 ! |
| Dependency status | | | | | | | | |
| Dependent | 28.8 | 5,200 | 14.9 | 4,400 | 0.9 | ‡ | 14.5 | 4,500 |
| Independent | 26.0 | 3,500 | 2.7 | 2,600 | 0.1 ! | ‡ | 2.7 | 2,600 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 59.1 | 6,100 | 13.2 | 3,800 | 0.7 ! | ‡ | 12.9 | 3,800 |
| Middle 50 percent | 24.4 | 4,200 | 12.9 | 4,100 | 1.2 ! | ‡ | 12.1 | 4,300 |
| Highest 25 percent | 7.5 ! | ‡ | 20.7 | 5,200 | 0.5 ! | ‡ | 20.7 | 5,200 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 42.8 | 3,800 | 3.6 ! | ‡ | 0.1 ! | ‡ | 3.5 ! | ‡ |
| Upper 50 percent | 9.7 | 2,400 | 1.9 ! | ‡ | # | ‡ | 1.9 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 18.9 | 2,500 | 1.9 ! | 1,500 | 0.2 ! | ‡ | 1.7 ! | ‡ |
| Public 4-year | 36.7 | 4,800 | 9.1 | 2,400 | 1.0 ! | ‡ | 8.4 | 2,400 |
| Private not-for-profit 4-year | 48.5 | 6,600 | 33.7 | 5,200 | 0.7 ! | ‡ | 33.7 | 5,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 39.5 | 5,700 | 17.6 | 4,300 | 1.0 ! | ‡ | 17.0 | 4,300 |
| Dependency status | | | | | | | | |
| Dependent | 34.7 | 6,000 | 20.7 | 4,600 | 1.2 | ‡ | 20.0 | 4,600 |
| Independent | 54.0 | 5,200 | 8.0 ! | ‡ | 0.3 ! | ‡ | 7.7 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 70.5 | 7,400 | 19.8 | 4,000 | 0.9 ! | ‡ | 19.3 | 4,000 |
| Middle 50 percent | 32.2 | 4,600 | 18.4 | 4,300 | 1.8 ! | ‡ | 17.3 | 4,400 |
| Highest 25 percent | 8.7 ! | ‡ | 25.6 ! | 5,200 | 0.5 ! | ‡ | 25.6 ! | 5,200 |
| Institution type | | | | | | | | |
| Public 2-year | 28.0 | 3,700 | 6.3 ! | ‡ | 0.6 ! | ‡ | 5.7 ! | ‡ |
| Public 4-year | 44.4 | 5,400 | 12.9 | 2,500 | 1.4 ! | ‡ | 12.0 | 2,400 |
| Private not-for-profit 4-year | 52.7 | 8,100 | 45.1 | 5,700 | 1.2 ! | ‡ | 45.1 | 5,700 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 6.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Illinois 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 21.6 | \$4,800 | 3.0 | \$4,700 | 2.8 | \$4,900 | 34.2 | \$11,000 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 37.2 | 5,000 | 4.6 | 4,400 | 4.4 | 4,400 | 45.8 | 11,100 |
| Part-time or part-year | 11.9 | 4,400 | 2.0 ! | 5,100 ! | 1.8 ! | 5,600 ! | 27.1 | 10,900 |
| Dependency status | | | | | | | | |
| Dependent | 29.4 | 4,300 | 4.5 | 4,900 | 4.2 | 5,200 | 40.4 | 10,200 |
| Independent | 14.3 | 5,700 | 1.6 ! | ‡ | 1.5 ! | ‡ | 28.5 | 12,000 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 31.5 | 4,600 | 2.6 ! | ‡ | 2.6 ! | ‡ | 42.8 | 10,200 |
| Middle 50 percent | 28.4 | 4,300 | 5.1 | 5,000 | 4.7 | 5,300 | 38.7 | 10,200 |
| Highest 25 percent | 29.5 | 4,100 | 5.3 ! | ‡ | 4.8 ! | ‡ | 41.5 | 10,300 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 19.8 | 5,500 | 2.4 ! | ‡ | 2.3 ! | ‡ | 35.9 | 12,000 |
| Upper 50 percent | 8.9 | 5,900 | 0.8 ! | ‡ | 0.7 ! | ‡ | 21.2 | 12,200 |
| Institution type | | | | | | | | |
| Public 2-year | 4.4 ! | 2,900 | 1.3 ! | ‡ | 1.0 ! | ‡ | 17.7 | 6,700 |
| Public 4-year | 44.5 | 4,700 | 3.7 | ‡ | 3.5 | ‡ | 57.8 | 11,200 |
| Private not-for-profit 4-year | 59.4 | 5,400 | 8.6 | 6,200 | 8.6 | 6,100 | 68.7 | 15,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 37.2 | 5,000 | 4.6 | 4,400 | 4.4 | 4,400 | 45.8 | 11,100 |
| Dependency status | | | | | | | | |
| Dependent | 38.0 | 4,600 | 4.9 | 4,700 | 4.7 | 4,800 | 46.0 | 10,800 |
| Independent | 34.9 | 6,200 | 3.6 ! | ‡ | 3.5 ! | ‡ | 45.3 | 12,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 43.4 | 4,800 | 3.8 ! | ‡ | 3.8 ! | ‡ | 52.3 | 10,700 |
| Middle 50 percent | 37.7 | 4,600 | 5.3 ! | ‡ | 5.3 ! | ‡ | 44.1 | 11,100 |
| Highest 25 percent | 34.0 | 4,300 | 5.1 ! | ‡ | 4.5 ! | ‡ | 43.8 | 10,300 |
| Institution type | | | | | | | | |
| Public 2-year | 7.7 ! | 3,000 | 1.8 ! | ‡ | 1.7 ! | ‡ | 19.4 | 5,200 |
| Public 4-year | 53.8 | 4,800 | 3.9 ! | ‡ | 3.6 ! | ‡ | 60.5 | 10,800 |
| Private not-for-profit 4-year | 65.5 | 5,700 | 10.7 | ‡ | 10.7 | ‡ | 71.1 | 14,400 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 6.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Illinois 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$3,800 | 21.5 | \$2,300 | \$9,700 | \$7,800 | \$6,200 |
| Attendance status | | | | | | |
| Full-time/full-year | 6,900 | 23.5 | 4,000 | 15,800 | 12,200 | 9,400 |
| Part-time or part-year | 1,900 | 20.3 | 1,200 | 6,000 | 5,100 | 4,300 |
| Dependency status | | | | | | |
| Dependent | 5,600 | 16.3 | 3,400 | 12,500 | 10,000 | 7,900 |
| Independent | 2,100 | 26.4 | 1,200 | 7,200 | 5,900 | 4,700 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 5,000 | 41.4 | 1,700 | 11,600 | 7,200 | 5,100 |
| Middle 50 percent | 4,700 | 9.7 | 3,000 | 11,400 | 9,500 | 7,500 |
| Highest 25 percent | 8,100 | 4.5 ! | 6,100 | 15,700 | 13,600 | 11,400 |
| Independent student income | | | | | | |
| Lower 50 percent | 2,400 | 35.0 | 1,100 | 8,100 | 6,100 | 4,600 |
| Upper 50 percent | 1,900 | 17.9 | 1,300 | 6,300 | 5,600 | 4,900 |
| Institution type | | | | | | |
| Public 2-year | 1,000 | 23.8 | 700 | 5,800 | 5,100 | 4,800 |
| Public 4-year | 4,500 | 25.4 | 2,600 | 12,600 | 9,900 | 6,900 |
| Private not-for-profit 4-year | 13,600 | 8.1 ! | 8,000 | 21,400 | 15,500 | 10,800 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 6,900 | 23.5 | 4,000 | 15,800 | 12,200 | 9,400 |
| Dependency status | | | | | | |
| Dependent | 7,500 | 17.6 | 4,500 | 16,200 | 12,600 | 9,800 |
| Independent | 4,900 | 41.2 | 2,500 | 14,600 | 11,100 | 8,200 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 7,000 | 48.2 | 2,200 | 15,700 | 9,300 | 6,300 |
| Middle 50 percent | 6,300 | 10.6 | 3,900 | 14,800 | 12,100 | 9,300 |
| Highest 25 percent | 10,000 | 4.2 ! | 7,500 | 19,000 | 16,400 | 13,700 |
| Institution type | | | | | | |
| Public 2-year | 1,900 | 28.0 | 1,300 | 10,100 | 8,700 | 8,200 |
| Public 4-year | 5,600 | 29.8 | 3,100 | 15,200 | 11,700 | 8,100 |
| Private not-for-profit 4-year | 17,800 | 5.6 ! | 10,300 | 27,000 | 19,300 | 13,600 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 6.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Illinois 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$9,700 | \$9,800 | 60.6 | \$8,200 | 57.8 | \$5,700 | 48.3 | \$4,500 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 15,800 | 10,200 | 76.3 | 11,400 | 72.5 | 7,600 | 58.9 | 5,900 |
| Part-time or part-year | 6,000 | 9,500 | 50.8 | 5,200 | 48.7 | 3,900 | 41.8 | 3,300 |
| Dependency status | | | | | | | | |
| Dependent | 12,500 | 12,000 | 61.3 | 9,300 | 57.5 | 6,100 | 46.3 | 4,700 |
| Independent | 7,200 | 7,700 | 59.9 | 7,100 | 58.1 | 5,300 | 50.2 | 4,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 11,600 | 1,600 | 92.9 | 11,100 | 91.8 | 6,500 | 81.9 | 4,900 |
| Middle 50 percent | 11,400 | 8,800 | 60.6 | 8,100 | 56.2 | 5,800 | 43.8 | 4,300 |
| Highest 25 percent | 15,700 | 29,100 | 31.2 | 8,400 | 25.9 | 6,000 | 15.7 | 6,200! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 8,100 | 1,500 | 88.9 | 7,700 | 87.8 | 5,700 | 77.6 | 4,600 |
| Upper 50 percent | 6,300 | 13,800 | 31.5 | 5,400 | 29.0 | 4,100 | 23.4 | 3,400 |
| Institution type | | | | | | | | |
| Public 2-year | 5,800 | 9,200 | 51.9 | 5,100 | 50.6 | 4,000 | 46.8 | 3,900 |
| Public 4-year | 12,600 | 10,600 | 70.5 | 8,900 | 66.8 | 6,000 | 47.5 | 4,200 |
| Private not-for-profit 4-year | 21,400 | 11,300 | 81.5 | 14,900 | 74.3 | 9,600 | 55.2 | 6,700 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 15,800 | 10,200 | 76.3 | 11,400 | 72.5 | 7,600 | 58.9 | 5,900 |
| Dependency status | | | | | | | | |
| Dependent | 16,200 | 12,200 | 71.8 | 10,800 | 66.8 | 7,000 | 53.0 | 5,500 |
| Independent | 14,600 | 4,400 | 90.1 | 12,700 | 90.1 | 8,900 | 76.9 | 6,900 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 15,700 | 1,600 | 98.2 | 14,500 | 97.4 | 8,100 | 84.8 | 6,000 |
| Middle 50 percent | 14,800 | 8,800 | 78.5 | 9,100 | 72.3 | 6,400 | 56.4 | 4,900 |
| Highest 25 percent | 19,000 | 27,200 | 37.6 | 9,000 | 30.9 | 6,300! | 19.9 | 6,200! |
| Institution type | | | | | | | | |
| Public 2-year | 10,100 | 9,000 | 69.1 | 7,600 | 68.6 | 5,800 | 64.3 | 5,600 |
| Public 4-year | 15,200 | 10,200 | 78.6 | 10,300 | 74.4 | 6,600 | 52.6 | 4,600 |
| Private not-for-profit 4-year | 27,000 | 12,700 | 85.9 | 18,400 | 76.9 | 11,700 | 58.7 | 8,200 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 6.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Illinois 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 79.3 | 35.8 | 29.5 | \$13,100 | 6.2 | \$1,800 |
| Attendance status | | | | | | |
| Full-time/full-year | 77.1 | 17.8 | 23.2 | 7,500 | 12.1 | 1,600 |
| Part-time or part-year | 80.6 | 46.8 | 33.2 | 16,400 | 2.5 ! | 2,300 |
| Dependency status | | | | | | |
| Dependent | 78.9 | 18.3 | 23.6 | 5,800 | 9.8 | 1,700 |
| Independent | 79.6 | 52.0 | 34.9 | 19,800 | 2.8 | 2,200 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 79.1 | 18.5 | 24.1 | 6,300 | 11.9 | 1,600 |
| Middle 50 percent | 81.9 | 19.4 | 23.9 | 5,500 | 11.1 | 1,700 |
| Highest 25 percent | 72.7 | 15.7 ! | 22.2 | 5,900 | 5.2 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 75.5 | 45.3 | 33.3 | 14,100 | 4.7 ! | 2,000 ! |
| Upper 50 percent | 83.7 | 58.5 | 36.3 | 24,700 | 0.9 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 81.1 | 43.2 | 32.0 | 14,800 | 1.6 ! | ‡ |
| Public 4-year | 72.4 | 18.4 | 23.4 | 8,600 | 10.8 | 1,500 ! |
| Private not-for-profit 4-year | 80.6 | 28.5 | 26.6 | 11,300 | 18.0 | 1,700 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 77.1 | 17.8 | 23.2 | 7,500 | 12.1 | 1,600 |
| Dependency status | | | | | | |
| Dependent | 77.2 | 11.9 | 21.0 | 5,400 | 13.3 | 1,600 |
| Independent | 77.0 | 35.7 | 29.9 | 14,100 | 8.6 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 74.6 | 12.0 ! | 21.8 | 6,000 | 17.3 | 1,600 |
| Middle 50 percent | 81.6 | 12.4 | 21.2 | 5,300 | 15.3 | 1,700 |
| Highest 25 percent | 71.5 | 10.9 ! | 20.1 | 5,100 | 6.3 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 81.8 | 24.9 | 26.4 | 9,400 | 3.1 ! | ‡ |
| Public 4-year | 69.9 | 10.1 | 19.8 | 4,600 | 14.9 | 1,600 ! |
| Private not-for-profit 4-year | 79.7 | 16.7 | 21.9 | 8,000 | 24.2 | 1,600 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Indiana

Table 7.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Indiana 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$4,000 | \$10,800 | 66.4 | \$7,700 | 51.0 | \$4,700 | 38.0 | \$5,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 6,100 | 15,600 | 76.8 | 10,400 | 59.4 | 6,500 | 50.0 | 5,900 |
| Part-time or part-year | 2,100 | 6,600 | 57.3 | 4,400 | 43.6 | 2,500 | 27.4 | 4,500 |
| Dependency status | | | | | | | | |
| Dependent | 5,500 | 13,300 | 67.4 | 9,400 | 49.3 | 6,400 | 41.5 | 5,200 |
| Independent | 2,200 | 8,000 | 65.3 | 5,600 | 53.0 | 2,900 | 34.0 | 5,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 5,200 | 12,500 | 75.7 | 10,400 | 72.7 | 7,200 | 42.6 | 4,700 |
| Middle 50 percent | 5,700 | 13,800 | 71.3 | 9,300 | 46.1 | 6,000 | 48.2 | 5,500 |
| Highest 25 percent | 5,200 | 13,100 | 51.0 | 8,200 | 32.9 | 5,700 | 26.7 | 5,000 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 2,400 | 8,900 | 83.7 | 6,000 | 72.9 | 3,300 | 42.5 | 5,800 |
| Upper 50 percent | 2,000 | 7,000 | 47.0 | 4,900 | 33.2 | 2,200 | 25.6 | 5,500 |
| Institution type | | | | | | | | |
| Public 2-year | 1,300 | 7,000 | 53.0 | 3,900 | 42.6 | 2,600 | 18.0 | 4,100 |
| Public 4-year | 3,700 | 11,300 | 70.3 | 7,400 | 49.9 | 4,000 | 45.7 | 5,500 |
| Private not-for-profit 4-year | 12,000 | 18,900 | 85.8 | 14,200 | 76.8 | 9,400 | 59.7 | 6,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 6,100 | 15,600 | 76.8 | 10,400 | 59.4 | 6,500 | 50.0 | 5,900 |
| Dependency status | | | | | | | | |
| Dependent | 6,800 | 16,000 | 75.8 | 10,500 | 55.8 | 6,900 | 50.2 | 5,500 |
| Independent | 3,700 | 14,300 | 80.3 | 10,100 | 72.2 | 5,300 | 49.4 | 7,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 6,900 | 15,700 | 83.3 | 12,500 | 81.8 | 8,400 | 57.6 | 4,900 |
| Middle 50 percent | 6,600 | 15,800 | 78.8 | 10,100 | 51.7 | 6,000 | 55.1 | 5,900 |
| Highest 25 percent | 6,900 | 16,600 | 62.2 | 9,000 | 39.9 | 6,700 | 32.5 | 5,000 |
| Institution type | | | | | | | | |
| Public 2-year | 2,200 | 12,000 | 62.1 | 6,400 | 44.0 | 4,400 | 28.7 | 4,800 |
| Public 4-year | 4,800 | 14,300 | 77.7 | 9,100 | 57.4 | 5,100 | 53.3 | 5,900 |
| Private not-for-profit 4-year | 18,600 | 27,700 | 96.4 | 19,700 | 94.3 | 12,200 | 69.4 | 7,000 |

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 7.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Indiana 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 25.9 | \$2,400 | 19.0 | \$2,900 | 16.0 | \$4,700 | 19.0 | \$2,500 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 27.8 | 3,200 | 28.0 | 3,400 | 26.4 | 5,100 | 21.8 | 3,100 |
| Part-time or part-year | 24.3 | 1,700 | 11.1 | 1,800 | 6.9 | 3,200 ! | 16.4 | 1,700 |
| Dependency status | | | | | | | | |
| Dependent | 19.1 | 2,500 | 22.0 | 3,400 | 25.7 | 5,100 | 20.1 | 3,000 |
| Independent | 33.8 | 2,400 | 15.6 | 2,000 | 4.9 | 2,200 ! | 17.6 | 1,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 59.6 | 2,800 | 48.2 | 3,900 | 25.2 | 4,300 | 19.0 | 3,100 |
| Middle 50 percent | 9.0 | 1,400 | 18.7 | 2,800 | 30.0 | 5,200 | 20.0 | 2,700 |
| Highest 25 percent | 0.1 ! | ‡ | 3.1 ! | ‡ | 17.7 ! | 5,700 | 21.6 ! | 3,600 ! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 57.7 | 2,600 | 28.2 | 2,000 | 6.5 ! | 2,500 ! | 13.0 ! | 1,200 ! |
| Upper 50 percent | 9.9 ! | 1,500 | 3.0 ! | ‡ | 3.2 ! | ‡ | 22.2 | 2,100 |
| Institution type | | | | | | | | |
| Public 2-year | 29.1 | 2,200 | 12.1 | 1,100 | 0.5 ! | ‡ | 14.3 | 2,000 ! |
| Public 4-year | 23.3 | 2,700 | 21.2 | 2,800 | 16.6 | 2,500 | 18.2 | 2,200 |
| Private not-for-profit 4-year | 27.9 | 2,500 | 28.6 ! | 5,000 | 53.5 | 7,200 | 33.8 | 3,600 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 27.8 | 3,200 | 28.0 | 3,400 | 26.4 | 5,100 | 21.8 | 3,100 |
| Dependency status | | | | | | | | |
| Dependent | 19.7 | 2,700 | 25.5 | 3,700 | 32.2 | 5,100 | 23.8 | 3,200 |
| Independent | 56.7 | 3,700 | 37.2 | 2,600 | 5.9 ! | ‡ | 14.9 | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 64.2 | 3,200 | 60.8 | 4,300 | 33.0 | 4,500 | 24.1 | 2,900 |
| Middle 50 percent | 8.9 ! | 1,400 | 20.0 | 2,800 | 35.3 | 5,100 | 22.9 | 2,700 |
| Highest 25 percent | 0.1 ! | ‡ | 3.4 ! | ‡ | 24.7 | 5,900 | 25.3 | 4,300 ! |
| Institution type | | | | | | | | |
| Public 2-year | 27.7 | 3,700 | 16.4 | ‡ | 1.6 ! | ‡ | 17.9 ! | ‡ |
| Public 4-year | 27.0 | 3,100 | 28.8 | 3,000 | 22.6 | 2,900 | 19.9 | 2,700 |
| Private not-for-profit 4-year | 31.7 | 2,700 | 43.7 | 5,600 | 85.1 | 7,900 | 37.5 | 4,100 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 7.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Indiana 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 33.1 | \$4,000 | 11.3 | \$4,200 | 1.6 ! | \$2,600 | 10.0 | \$4,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 39.5 | 5,400 | 19.5 | 4,400 | 3.0 ! | ‡ | 17.1 | 4,600 |
| Part-time or part-year | 27.4 | 2,200 | 4.1 | 3,300 ! | 0.3 ! | ‡ | 3.8 | 3,500 ! |
| Dependency status | | | | | | | | |
| Dependent | 30.0 | 4,900 | 19.4 | 4,500 | 2.8 ! | ‡ | 17.2 | 4,700 |
| Independent | 36.6 | 3,200 | 2.0 ! | ‡ | 0.2 ! | ‡ | 1.8 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 66.2 | 5,500 | 20.8 ! | 4,300 | 5.6 ! | ‡ | 15.4 ! | 4,400 |
| Middle 50 percent | 24.2 | 4,400 | 20.9 | 4,400 | 2.4 ! | ‡ | 19.3 | 4,600 |
| Highest 25 percent | 6.1 ! | ‡ | 15.0 ! | 5,000 | 0.8 ! | ‡ | 14.6 ! | 5,000 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 61.4 | 3,400 | 2.6 ! | ‡ | 0.4 ! | ‡ | 2.2 ! | ‡ |
| Upper 50 percent | 11.9 ! | 1,900 | 1.3 ! | ‡ | # | ‡ | 1.3 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 29.5 | 2,600 | 0.2 | ‡ | # | ‡ | 0.2 | ‡ |
| Public 4-year | 30.4 | 3,700 | 11.7 | 3,100 | 2.8 ! | ‡ | 9.4 | 3,100 ! |
| Private not-for-profit 4-year | 52.4 | 6,700 | 38.1 | 5,500 | 1.1 ! | ‡ | 37.4 | 5,600 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 39.5 | 5,400 | 19.5 | 4,400 | 3.0 ! | ‡ | 17.1 | 4,600 |
| Dependency status | | | | | | | | |
| Dependent | 33.4 | 5,500 | 24.4 | 4,500 | 3.6 ! | ‡ | 21.5 | 4,600 |
| Independent | 61.2 | 5,300 | 2.1 ! | ‡ | 1.0 ! | ‡ | 1.2 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 74.0 | 6,400 | 28.2 ! | 4,400 | 7.5 ! | ‡ | 21.1 ! | 4,600 |
| Middle 50 percent | 27.5 | 4,600 | 24.4 | 4,200 | 3.1 ! | ‡ | 22.4 | 4,400 |
| Highest 25 percent | 7.2 ! | ‡ | 20.7 | 5,200 | 1.2 ! | ‡ | 20.0 ! | 5,300 |
| Institution type | | | | | | | | |
| Public 2-year | 29.1 | 4,500 | 0.7 | ‡ | # | ‡ | 0.7 | ‡ |
| Public 4-year | 36.4 | 4,500 | 17.3 | 3,400 | 4.4 ! | ‡ | 13.6 | 3,400 ! |
| Private not-for-profit 4-year | 71.1 | 8,300 | 60.6 | 5,900 | 1.4 ! | ‡ | 60.1 | 5,900 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 7.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Indiana 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 36.8 | \$4,700 | 6.8 | \$4,500 | 6.0 | \$4,900 | 51.1 | \$12,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 49.2 | 4,900 | 11.0 | 5,000 | 9.7 | 5,400 | 56.5 | 12,700 |
| Part-time or part-year | 25.8 | 4,400 | 3.1 ! | ‡ | 2.7 ! | ‡ | 46.4 | 11,600 |
| Dependency status | | | | | | | | |
| Dependent | 40.4 | 4,200 | 9.5 | 4,900 | 8.4 | 5,300 | 52.2 | 11,100 |
| Independent | 32.6 | 5,600 | 3.7 ! | ‡ | 3.3 ! | ‡ | 49.9 | 13,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 42.2 | 4,200 | 6.2 ! | ‡ | 4.6 ! | ‡ | 50.3 | 9,600 |
| Middle 50 percent | 46.7 | 4,100 | 12.8 | 5,500 | 11.5 | 5,900 | 58.4 | 11,100 |
| Highest 25 percent | 26.0 | 4,100 | 6.0 ! | ‡ | 5.6 ! | ‡ | 41.7 | 12,900 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 42.0 | 5,600 | 2.7 ! | ‡ | 1.9 ! | ‡ | 54.4 | 13,800 |
| Upper 50 percent | 23.1 | 5,500 | 4.6 ! | ‡ | 4.6 ! | ‡ | 45.4 | 13,000 |
| Institution type | | | | | | | | |
| Public 2-year | 18.0 | 3,900 | 1.0 ! | ‡ | 0.8 ! | ‡ | 32.5 | 7,900 |
| Public 4-year | 44.5 | 4,800 | 8.2 | 4,300 | 7.0 | 4,800 | 58.7 | 13,300 |
| Private not-for-profit 4-year | 55.0 | 5,300 | 16.0 ! | 4,900 ! | 15.1 ! | 5,100 ! | 69.5 | 13,500 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 49.2 | 4,900 | 11.0 | 5,000 | 9.7 | 5,400 | 56.5 | 12,700 |
| Dependency status | | | | | | | | |
| Dependent | 49.2 | 4,400 | 12.5 | 4,900 | 10.8 | 5,400 | 57.1 | 11,500 |
| Independent | 49.4 | 6,900 | 5.6 ! | ‡ | 5.6 ! | ‡ | 54.6 | 17,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 57.1 | 4,400 | 9.4 ! | ‡ | 6.9 ! | ‡ | 61.5 | 10,500 |
| Middle 50 percent | 53.4 | 4,400 | 16.8 | 5,600 | 14.9 | 6,000 | 62.5 | 11,900 |
| Highest 25 percent | 32.5 | 4,300 | 6.1 ! | ‡ | 5.6 ! | ‡ | 41.1 | 11,800 |
| Institution type | | | | | | | | |
| Public 2-year | 28.7 | 4,300 | 3.0 ! | ‡ | 2.3 ! | ‡ | 34.7 | 9,300 |
| Public 4-year | 52.2 | 5,000 | 11.4 | 4,500 | 10.0 | 4,800 | 60.9 | 12,800 |
| Private not-for-profit 4-year | 68.6 | 5,100 | 22.0 | 6,200 | 20.0 ! | 6,600 | 71.5 | 15,200 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 7.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Indiana 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$4,000 | 26.7 | \$2,100 | \$10,800 | \$8,400 | \$5,700 |
| Attendance status | | | | | | |
| Full-time/full-year | 6,100 | 29.5 | 3,100 | 15,600 | 11,700 | 7,600 |
| Part-time or part-year | 2,100 | 24.2 | 1,300 | 6,600 | 5,500 | 4,100 |
| Dependency status | | | | | | |
| Dependent | 5,500 | 22.7 | 3,000 | 13,300 | 10,200 | 7,000 |
| Independent | 2,200 | 31.4 | 1,200 | 8,000 | 6,400 | 4,300 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 5,200 | 50.6 | 1,400 | 12,500 | 7,300 | 4,700 |
| Middle 50 percent | 5,700 | 14.8 | 3,400 | 13,800 | 11,000 | 7,100 |
| Highest 25 percent | 5,200 | 11.3 ! | 3,600 | 13,100 | 11,200 | 8,900 |
| Independent student income | | | | | | |
| Lower 50 percent | 2,400 | 48.7 | 900 | 8,900 | 6,600 | 3,900 |
| Upper 50 percent | 2,000 | 14.1 ! | 1,400 | 7,000 | 6,300 | 4,700 |
| Institution type | | | | | | |
| Public 2-year | 1,300 | 35.1 | 700 | 7,000 | 5,900 | 4,900 |
| Public 4-year | 3,700 | 24.0 | 2,200 | 11,300 | 9,300 | 6,000 |
| Private not-for-profit 4-year | 12,000 | 15.4 | 5,300 | 18,900 | 11,700 | 6,700 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 6,100 | 29.5 | 3,100 | 15,600 | 11,700 | 7,600 |
| Dependency status | | | | | | |
| Dependent | 6,800 | 22.9 | 3,600 | 16,000 | 12,100 | 8,000 |
| Independent | 3,700 | 53.0 | 1,300 | 14,300 | 10,400 | 6,200 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 6,900 | 53.4 | 1,700 | 15,700 | 8,900 | 5,300 |
| Middle 50 percent | 6,600 | 14.2 | 4,000 | 15,800 | 12,700 | 7,900 |
| Highest 25 percent | 6,900 | 12.6 ! | 4,700 | 16,600 | 13,900 | 11,000 |
| Institution type | | | | | | |
| Public 2-year | 2,200 | 38.9 | 1,300 | 12,000 | 10,100 | 8,100 |
| Public 4-year | 4,800 | 28.9 | 2,800 | 14,300 | 11,400 | 7,200 |
| Private not-for-profit 4-year | 18,600 | 17.3 | 7,700 | 27,700 | 16,200 | 8,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 7.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Indiana 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$10,800 | \$9,800 | 66.1 | \$8,100 | 62.7 | \$5,200 | 42.0 | \$3,900 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 15,600 | 11,000 | 72.6 | 11,000 | 67.6 | 6,900 | 43.4 | 5,100 |
| Part-time or part-year | 6,600 | 8,800 | 60.3 | 5,000 | 58.3 | 3,500 | 40.7 | 2,800 |
| Dependency status | | | | | | | | |
| Dependent | 13,300 | 12,800 | 59.5 | 9,400 | 53.7 | 5,600 | 32.3 | 4,100 |
| Independent | 8,000 | 6,400 | 73.6 | 6,800 | 73.0 | 5,000 | 53.2 | 3,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 12,500 | 2,600 | 90.9 | 11,600 | 87.7 | 6,100 | 62.2 | 4,700 |
| Middle 50 percent | 13,800 | 11,000 | 61.5 | 8,500 | 54.8 | 5,500 | 28.8 | 3,700 |
| Highest 25 percent | 13,100 | 26,400 | 24.6 | 5,700 | 18.0! | 3,600 | 9.9! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 8,900 | 1,200 | 96.6 | 8,000 | 96.1 | 5,600 | 72.1 | 4,100 |
| Upper 50 percent | 7,000 | 11,700 | 50.6 | 4,600 | 49.9 | 3,700 | 34.3 | 3,000 |
| Institution type | | | | | | | | |
| Public 2-year | 7,000 | 8,600 | 58.4 | 5,500 | 57.0 | 4,000 | 47.1 | 3,600 |
| Public 4-year | 11,300 | 10,600 | 67.6 | 7,700 | 64.4 | 5,400 | 38.5 | 4,100 |
| Private not-for-profit 4-year | 18,900 | 9,900 | 79.7 | 14,100 | 70.4 | 7,100 | 42.1 | 4,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 15,600 | 11,000 | 72.6 | 11,000 | 67.6 | 6,900 | 43.4 | 5,100 |
| Dependency status | | | | | | | | |
| Dependent | 16,000 | 13,200 | 67.1 | 10,300 | 60.7 | 6,200 | 36.6 | 4,400 |
| Independent | 14,300 | 3,300! | 91.9 | 12,800 | 91.9 | 8,700 | 67.5 | 6,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 15,700 | 2,000 | 99.5 | 13,900 | 98.6 | 7,100 | 67.2 | 5,500 |
| Middle 50 percent | 15,800 | 11,300 | 69.6 | 8,800 | 62.3 | 5,900 | 34.9 | 3,800 |
| Highest 25 percent | 16,600 | 28,000 | 30.7 | 6,100 | 20.7! | 3,700 | 11.0! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 12,000 | 9,700 | 61.9 | 9,200 | 60.9 | 7,000 | 51.3 | 6,000 |
| Public 4-year | 14,300 | 11,300 | 72.3 | 9,500 | 67.6 | 6,500 | 40.8 | 4,800 |
| Private not-for-profit 4-year | 27,700 | 11,900 | 91.5 | 18,500 | 78.3 | 8,500 | 42.8 | 4,500 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 7.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Indiana 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 78.1 | 31.8 | 28.5 | \$11,700 | 6.9 | \$2,100 |
| Attendance status | | | | | | |
| Full-time/full-year | 74.9 | 17.0 | 22.8 | 6,600 | 12.9 | 2,200 |
| Part-time or part-year | 80.8 | 44.8 | 33.2 | 15,800 | 1.7 ! | ‡ |
| Dependency status | | | | | | |
| Dependent | 77.6 | 17.8 | 23.4 | 5,300 | 11.5 | 1,900 |
| Independent | 78.6 | 47.9 | 34.4 | 18,900 | 1.6 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 80.0 | 19.0 | 24.0 | 5,500 | 15.0 | 1,700 |
| Middle 50 percent | 82.9 | 18.1 | 23.2 | 5,200 | 13.3 | 2,100 |
| Highest 25 percent | 64.4 | 16.2 ! | 22.9 | 5,500 | 4.5 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 79.0 | 41.3 | 32.0 | 11,800 | 2.7 ! | ‡ |
| Upper 50 percent | 78.1 | 54.4 | 36.9 | 26,200 | 0.5 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 76.9 | 40.5 | 32.0 | 12,500 | 2.3 ! | ‡ |
| Public 4-year | 77.2 | 25.4 | 26.3 | 10,400 | 5.2 | 2,000 |
| Private not-for-profit 4-year | 84.5 | 34.2 | 28.1 | 14,600 ! | 25.1 | 1,700 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 74.9 | 17.0 | 22.8 | 6,600 | 12.9 | 2,200 |
| Dependency status | | | | | | |
| Dependent | 74.7 | 13.8 | 21.5 | 5,100 | 14.5 | 2,000 |
| Independent | 75.7 | 28.3 ! | 27.7 | 12,100 ! | 7.2 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 78.6 | 12.6 ! | 22.4 | 5,000 | 21.5 | 1,800 |
| Middle 50 percent | 80.0 | 15.2 | 21.4 | 5,000 | 15.0 | 2,200 |
| Highest 25 percent | 59.4 | 11.8 ! | 20.4 | 5,500 ! | 6.6 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 75.9 | 33.4 ! | 28.6 | 9,600 ! | 7.4 ! | ‡ |
| Public 4-year | 74.1 | 13.5 | 21.9 | 6,200 | 8.0 | 2,100 |
| Private not-for-profit 4-year | 77.3 | 6.6 ! | 18.1 | 3,900 | 45.1 | 1,800 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Minnesota

Table 8.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Minnesota 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$5,000 | \$12,400 | 71.8 | \$8,200 | 52.2 | \$4,300 | 49.0 | \$6,100 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 6,700 | 16,500 | 83.6 | 10,300 | 61.4 | 5,200 | 65.6 | 6,600 |
| Part-time or part-year | 3,700 | 9,100 | 62.2 | 5,900 | 44.8 | 3,300 | 35.5 | 5,300 |
| Dependency status | | | | | | | | |
| Dependent | 6,800 | 14,800 | 73.6 | 9,600 | 51.3 | 5,500 | 56.9 | 6,000 |
| Independent | 2,800 | 9,500 | 69.6 | 6,400 | 53.4 | 2,900 | 39.0 | 6,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 6,600 | 14,500 | 83.1 | 10,300 | 78.6 | 6,000 | 55.0 | 5,500 |
| Middle 50 percent | 6,300 | 14,000 | 74.7 | 9,200 | 46.1 | 5,200 | 63.5 | 5,800 |
| Highest 25 percent | 8,000 | 16,300 | 62.5 | 9,600 | 34.5 | 5,100 | 47.0 | 7,000 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 3,400 | 10,900 | 76.9 | 7,600 | 61.0 | 3,500 | 48.3 | 6,400 |
| Upper 50 percent | 2,200 | 8,100 | 62.5 | 4,900 | 45.9 | 2,100 | 29.8 | 6,000 |
| Institution type | | | | | | | | |
| Public 2-year | 2,100 | 9,700 | 64.9 | 5,100 | 46.4 | 2,600 | 35.6 | 4,500 |
| Public 4-year | 4,100 | 11,300 | 73.6 | 8,200 | 46.5 | 3,700 | 60.2 | 6,300 |
| Private not-for-profit 4-year | 16,700 | 23,800 | 90.5 | 15,500 | 83.8 | 8,300 | 67.8 | 8,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 6,700 | 16,500 | 83.6 | 10,300 | 61.4 | 5,200 | 65.6 | 6,600 |
| Dependency status | | | | | | | | |
| Dependent | 7,600 | 16,900 | 81.5 | 10,600 | 57.1 | 5,700 | 68.1 | 6,400 |
| Independent | 4,600 | 15,700 | 88.8 | 9,700 | 72.2 | 4,300 | 59.2 | 7,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 6,800 | 15,600 | 87.9 | 10,800 | 86.1 | 5,900 | 64.1 | 5,200 |
| Middle 50 percent | 7,300 | 16,700 | 84.4 | 10,400 | 53.2 | 5,700 | 75.3 | 6,400 |
| Highest 25 percent | 8,700 | 18,400 | 71.0 | 10,900 | 37.3 | 5,300 | 59.6 | 7,400 |
| Institution type | | | | | | | | |
| Public 2-year | 3,200 | 14,100 | 75.2 | 7,100 | 55.2 | 3,600 | 48.9 | 5,000 |
| Public 4-year | 4,900 | 14,200 | 87.7 | 9,500 | 53.3 | 3,800 | 79.9 | 6,900 |
| Private not-for-profit 4-year | 19,800 | 27,900 | 98.2 | 18,500 | 93.7 | 9,300 | 82.6 | 8,800 |

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 8.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Minnesota 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 24.1 | \$2,500 | 22.1 | \$1,700 | 18.2 | \$4,800 | 20.6 | \$1,900 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 30.7 | 3,000 | 30.3 | 1,800 | 24.3 | 5,200 | 21.8 | 2,200 |
| Part-time or part-year | 18.8 | 2,000 | 15.3 | 1,700 | 13.3 | 4,100 | 19.6 | 1,600 |
| Dependency status | | | | | | | | |
| Dependent | 20.8 | 2,600 | 26.8 | 2,000 | 27.1 | 5,300 | 17.4 | 1,700 |
| Independent | 28.4 | 2,500 | 16.0 | 1,200 | 7.0 | 2,200 | 24.6 | 2,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 61.6 | 2,900 | 55.3 | 2,000 | 29.5 | 4,900 | 19.3 | 1,900 |
| Middle 50 percent | 10.0 | 1,600 | 25.4 | 1,900 | 25.2 | 5,700 | 19.0 | 1,700 |
| Highest 25 percent | 1.5 ! | ‡ | 2.2 ! | ‡ | 28.3 | 5,100 | 12.5 | 1,700 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 47.3 | 2,700 | 25.7 | 1,100 | 9.2 ! | ‡ | 16.9 | 2,300 ! |
| Upper 50 percent | 9.8 ! | 1,400 | 6.5 ! | ‡ | 4.9 ! | ‡ | 32.3 | 2,000 |
| Institution type | | | | | | | | |
| Public 2-year | 24.5 | 2,400 | 18.8 | 900 | 2.3 ! | ‡ | 20.0 | 1,900 |
| Public 4-year | 23.0 | 2,600 | 22.1 | 2,000 | 17.2 | 2,100 | 18.4 | 1,700 |
| Private not-for-profit 4-year | 25.8 | 2,800 | 32.5 | 3,000 | 72.3 | 6,400 | 27.1 | 2,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 30.7 | 3,000 | 30.3 | 1,800 | 24.3 | 5,200 | 21.8 | 2,200 |
| Dependency status | | | | | | | | |
| Dependent | 22.7 | 2,800 | 29.9 | 1,900 | 29.3 | 5,800 | 20.1 | 1,800 |
| Independent | 50.9 | 3,200 | 31.1 | 1,400 | 11.6 ! | ‡ | 26.0 | 3,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 69.2 | 3,000 | 61.7 | 2,000 | 25.2 | 5,900 | 22.5 | 1,300 |
| Middle 50 percent | 10.5 | 1,800 | 29.6 | 1,800 | 31.1 | 5,800 | 23.3 | 2,000 |
| Highest 25 percent | 1.0 ! | ‡ | 1.9 ! | ‡ | 30.1 | 5,600 | 12.7 | 1,600 ! |
| Institution type | | | | | | | | |
| Public 2-year | 33.6 | 3,000 | 29.5 | 1,000 | 4.1 ! | ‡ | 20.7 | 2,800 |
| Public 4-year | 28.8 | 2,700 | 27.3 | 2,000 | 19.4 | 2,000 ! | 20.9 | 1,500 |
| Private not-for-profit 4-year | 26.5 | 3,300 | 38.2 | 3,000 | 88.6 | 6,900 | 26.5 | 2,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 8.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Minnesota 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 38.8 | \$3,900 | 7.4 | \$4,600 | # ! | ‡ | 7.4 | \$4,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 50.2 | 4,300 | 10.6 | 4,900 | 0.1 ! | ‡ | 10.5 | 4,900 |
| Part-time or part-year | 29.6 | 3,200 | 4.7 | 3,900 | # | ‡ | 4.7 | 3,900 |
| Dependency status | | | | | | | | |
| Dependent | 42.0 | 4,400 | 12.4 | 4,600 | 0.1 ! | ‡ | 12.4 | 4,600 |
| Independent | 34.8 | 3,000 | 1.0 ! | ‡ | # | ‡ | 1.0 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 74.4 | 5,100 | 11.0 ! | 4,800 | # | ‡ | 11.0 ! | 4,800 |
| Middle 50 percent | 38.1 | 3,800 | 11.5 | 4,500 | # | ‡ | 11.5 | 4,500 |
| Highest 25 percent | 18.1 | 4,400 ! | 15.5 | 4,600 | 0.2 ! | ‡ | 15.3 | 4,700 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 52.6 | 3,400 | 0.9 ! | ‡ | # | ‡ | 0.9 ! | ‡ |
| Upper 50 percent | 17.4 | 1,800 | 1.0 | ‡ | # | ‡ | 1.0 | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 33.1 | 2,600 | 0.2 ! | ‡ | # | ‡ | 0.2 ! | ‡ |
| Public 4-year | 36.9 | 3,700 | 0.4 ! | ‡ | # | ‡ | 0.4 ! | ‡ |
| Private not-for-profit 4-year | 61.8 | 6,200 | 46.0 | 4,600 | 0.2 ! | ‡ | 45.8 | 4,600 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 50.2 | 4,300 | 10.6 | 4,900 | 0.1 ! | ‡ | 10.5 | 4,900 |
| Dependency status | | | | | | | | |
| Dependent | 47.2 | 4,400 | 14.6 | 4,900 | 0.1 ! | ‡ | 14.6 | 4,900 |
| Independent | 57.7 | 4,100 | 0.4 ! | ‡ | # | ‡ | 0.4 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 84.1 | 5,100 | 11.0 ! | ‡ | # | ‡ | 11.0 ! | ‡ |
| Middle 50 percent | 44.1 | 3,700 | 15.6 | 4,800 | # | ‡ | 15.6 | 4,800 |
| Highest 25 percent | 18.9 | 4,600 ! | 16.2 | 5,100 | 0.3 ! | ‡ | 15.9 | 5,200 |
| Institution type | | | | | | | | |
| Public 2-year | 45.3 | 3,400 | 0.5 ! | ‡ | # | ‡ | 0.5 ! | ‡ |
| Public 4-year | 46.2 | 3,600 | 0.7 ! | ‡ | # | ‡ | 0.7 ! | ‡ |
| Private not-for-profit 4-year | 71.0 | 6,800 | 57.4 | 4,900 | 0.4 ! | ‡ | 57.1 | 4,900 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 8.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Minnesota 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 45.3 | \$4,400 | 18.5 | \$5,300 | 10.7 | \$5,100 | 59.6 | \$11,800 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 63.1 | 4,600 | 26.2 | 5,600 | 12.0 | 6,000 | 72.0 | 11,900 |
| Part-time or part-year | 30.7 | 4,200 | 12.2 | 4,700 | 9.7 | 4,100 | 49.5 | 11,600 |
| Dependency status | | | | | | | | |
| Dependent | 51.8 | 3,800 | 26.9 | 5,400 | 15.0 | 5,200 | 63.5 | 10,900 |
| Independent | 37.0 | 5,600 | 7.9 | 4,700 ! | 5.3 ! | ‡ | 54.7 | 13,000 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 51.0 | 3,900 | 22.3 | 4,600 | 8.4 ! | ‡ | 63.3 | 9,200 |
| Middle 50 percent | 57.3 | 3,600 | 30.2 | 5,300 | 18.1 | 4,800 | 67.9 | 10,900 |
| Highest 25 percent | 42.5 | 4,000 | 25.4 | 6,300 | 15.9 | 6,000 | 55.8 | 12,900 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 46.0 | 5,800 | 9.6 ! | ‡ | 5.3 ! | ‡ | 62.3 | 13,600 |
| Upper 50 percent | 28.2 | 5,200 | 6.3 ! | ‡ | 5.2 ! | ‡ | 47.2 | 12,200 |
| Institution type | | | | | | | | |
| Public 2-year | 32.7 | 3,800 | 10.1 | 3,800 | 6.9 | 3,100 ! | 50.3 | 7,800 |
| Public 4-year | 54.9 | 4,600 | 25.0 | 5,100 | 11.9 | 5,000 | 66.4 | 14,000 |
| Private not-for-profit 4-year | 64.8 | 5,100 | 31.5 | 7,200 | 20.8 | 7,300 | 74.9 | 16,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 63.1 | 4,600 | 26.2 | 5,600 | 12.0 | 6,000 | 72.0 | 11,900 |
| Dependency status | | | | | | | | |
| Dependent | 64.6 | 3,900 | 32.5 | 5,600 | 14.5 | 5,800 | 73.1 | 11,000 |
| Independent | 59.2 | 6,400 | 10.4 ! | ‡ | 5.7 ! | ‡ | 69.1 | 14,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 59.3 | 3,800 | 27.5 | 4,000 | 5.5 ! | ‡ | 71.8 | 8,900 |
| Middle 50 percent | 72.8 | 3,800 | 35.1 | 5,800 | 17.6 | 5,600 | 76.2 | 10,900 |
| Highest 25 percent | 55.8 | 4,100 | 32.5 | 6,500 | 17.6 | ‡ | 69.2 | 13,300 |
| Institution type | | | | | | | | |
| Public 2-year | 46.9 | 4,000 | 13.1 | 4,400 | 6.9 ! | ‡ | 60.3 | 7,500 |
| Public 4-year | 76.8 | 4,700 | 38.0 | 4,900 | 13.5 ! | 5,500 | 81.5 | 13,900 |
| Private not-for-profit 4-year | 80.4 | 5,100 | 39.1 | 7,900 | 23.2 | 8,200 | 85.0 | 16,600 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 8.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Minnesota 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$5,000 | 19.9 | \$3,100 | \$12,400 | \$10,200 | \$6,500 |
| Attendance status | | | | | | |
| Full-time/full-year | 6,700 | 21.2 | 4,000 | 16,500 | 13,300 | 7,900 |
| Part-time or part-year | 3,700 | 18.9 | 2,400 | 9,100 | 7,600 | 5,400 |
| Dependency status | | | | | | |
| Dependent | 6,800 | 13.9 | 4,300 | 14,800 | 11,900 | 7,700 |
| Independent | 2,800 | 27.6 | 1,600 | 9,500 | 7,900 | 5,000 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 6,600 | 37.8 | 2,600 | 14,500 | 9,800 | 5,900 |
| Middle 50 percent | 6,300 | 7.4 | 4,100 | 14,000 | 11,600 | 7,200 |
| Highest 25 percent | 8,000 | 3.0 ! | 6,400 | 16,300 | 14,600 | 10,300 |
| Independent student income | | | | | | |
| Lower 50 percent | 3,400 | 34.9 | 1,800 | 10,900 | 8,700 | 5,100 |
| Upper 50 percent | 2,200 | 20.4 | 1,400 | 8,100 | 7,100 | 5,000 |
| Institution type | | | | | | |
| Public 2-year | 2,100 | 26.3 | 1,300 | 9,700 | 8,500 | 6,400 |
| Public 4-year | 4,100 | 17.7 | 2,800 | 11,300 | 9,600 | 5,300 |
| Private not-for-profit 4-year | 16,700 | 4.2 ! | 9,900 | 23,800 | 16,900 | 9,800 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 6,700 | 21.2 | 4,000 | 16,500 | 13,300 | 7,900 |
| Dependency status | | | | | | |
| Dependent | 7,600 | 14.3 | 4,600 | 16,900 | 13,600 | 8,200 |
| Independent | 4,600 | 38.6 | 2,300 | 15,700 | 12,600 | 7,100 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 6,800 | 38.7 | 2,400 | 15,600 | 10,500 | 6,100 |
| Middle 50 percent | 7,300 | 7.8 ! | 4,600 | 16,700 | 13,700 | 7,900 |
| Highest 25 percent | 8,700 | 3.2 ! | 6,800 | 18,400 | 16,400 | 10,600 |
| Institution type | | | | | | |
| Public 2-year | 3,200 | 31.6 | 1,800 | 14,100 | 12,100 | 8,700 |
| Public 4-year | 4,900 | 15.7 | 3,300 | 14,200 | 12,100 | 5,800 |
| Private not-for-profit 4-year | 19,800 | 3.5 ! | 11,100 | 27,900 | 19,100 | 9,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 8.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Minnesota 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$12,400 | \$10,500 | 66.4 | \$9,400 | 63.9 | \$6,600 | 39.2 | \$4,900 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 16,500 | 11,200 | 78.0 | 11,400 | 75.2 | 7,900 | 47.5 | 5,200 |
| Part-time or part-year | 9,100 | 10,000 | 56.9 | 7,300 | 54.7 | 5,200 | 32.5 | 4,500 |
| Dependency status | | | | | | | | |
| Dependent | 14,800 | 13,100 | 64.6 | 10,200 | 61.4 | 6,600 | 33.7 | 5,000 |
| Independent | 9,500 | 7,200 | 68.6 | 8,600 | 67.2 | 6,700 | 46.3 | 4,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 14,500 | 2,300 | 96.6 | 12,700 | 94.4 | 8,100 | 69.1 | 6,000 |
| Middle 50 percent | 14,000 | 10,200 | 68.4 | 8,700 | 65.5 | 5,600 | 29.4 | 3,600 |
| Highest 25 percent | 16,300 | 28,700 | 27.0 | 8,500 | 22.3 | 5,400 | 7.6 | 5,200! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 10,900 | 2,200 | 92.5 | 9,600 | 91.7 | 7,400 | 66.8 | 5,400 |
| Upper 50 percent | 8,100 | 12,200 | 45.2 | 6,500 | 43.1 | 5,300 | 26.2 | 3,500 |
| Institution type | | | | | | | | |
| Public 2-year | 9,700 | 9,300 | 66.8 | 7,100 | 64.8 | 5,700 | 47.7 | 4,400 |
| Public 4-year | 11,300 | 11,400 | 59.7 | 8,100 | 57.7 | 5,800 | 25.1 | 3,800 |
| Private not-for-profit 4-year | 23,800 | 12,900 | 79.8 | 18,000 | 75.0 | 10,700 | 43.3 | 8,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 16,500 | 11,200 | 78.0 | 11,400 | 75.2 | 7,900 | 47.5 | 5,200 |
| Dependency status | | | | | | | | |
| Dependent | 16,900 | 13,600 | 71.5 | 10,600 | 68.0 | 6,800 | 37.6 | 4,600 |
| Independent | 15,700 | 4,900 | 94.5 | 13,000 | 93.6 | 9,900 | 72.6 | 5,900 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 15,600 | 2,300 | 98.7 | 13,500 | 97.6 | 8,500 | 72.8 | 5,900 |
| Middle 50 percent | 16,700 | 9,800 | 82.8 | 9,100 | 79.8 | 5,800 | 37.2 | 3,500 |
| Highest 25 percent | 18,400 | 30,300 | 27.9 | 8,500 | 21.5 | 5,700 | 6.6! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 14,100 | 9,300 | 81.5 | 9,700 | 80.4 | 7,500 | 62.7 | 5,300 |
| Public 4-year | 14,200 | 12,300 | 68.8 | 9,000 | 67.3 | 6,500 | 29.4 | 3,900 |
| Private not-for-profit 4-year | 27,900 | 14,100 | 86.2 | 19,300 | 76.8 | 11,300 | 41.6 | 6,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 8.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Minnesota 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 82.4 | 30.2 | 27.7 | \$10,900 | 13.9 | \$2,300 |
| Attendance status | | | | | | |
| Full-time/full-year | 81.8 | 18.4 | 23.4 | 6,800 | 21.5 | 2,300 |
| Part-time or part-year | 82.8 | 39.9 | 31.2 | 14,100 | 7.7 | 2,300 |
| Dependency status | | | | | | |
| Dependent | 81.2 | 18.0 | 23.7 | 5,800 | 20.0 | 2,300 |
| Independent | 83.9 | 45.7 | 32.6 | 17,000 | 6.2 | 2,600 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 81.6 | 21.3 | 25.6 | 5,800 | 26.8 | 2,500 |
| Middle 50 percent | 83.4 | 17.9 | 23.5 | 5,700 | 19.6 | 2,200 |
| Highest 25 percent | 76.9 | 14.9 | 22.2 | 6,100 | 14.3 | 1,800 |
| Independent student income | | | | | | |
| Lower 50 percent | 84.9 | 35.1 | 30.0 | 10,800 | 10.7 | 2,800 |
| Upper 50 percent | 83.0 | 56.2 | 35.2 | 23,300 | 1.7 | ‡ |
| Institution type | | | | | | |
| Public 2-year | 86.4 | 38.6 | 30.2 | 12,000 | 8.3 | 2,800 |
| Public 4-year | 75.0 | 20.7 | 25.7 | 9,700 | 10.4 | 2,500 |
| Private not-for-profit 4-year | 85.7 | 23.9 | 23.4 | 9,400 | 40.1 | 1,900 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 81.8 | 18.4 | 23.4 | 6,800 | 21.5 | 2,300 |
| Dependency status | | | | | | |
| Dependent | 82.9 | 14.8 | 21.9 | 5,000 | 24.6 | 2,300 |
| Independent | 79.2 | 27.5 | 27.7 | 11,600 | 13.5 | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 83.9 | 17.8 | 23.6 | 4,800 | 28.6 | 2,600 |
| Middle 50 percent | 85.8 | 12.4 | 21.0 | 4,900 | 27.6 | 2,200 |
| Highest 25 percent | 77.0 | 16.0 | 21.8 | 5,400 | 16.0 | 1,700 |
| Institution type | | | | | | |
| Public 2-year | 85.4 | 24.7 | 26.3 | 7,800 | 13.9 | 2,600 |
| Public 4-year | 76.4 | 12.7 | 21.6 | 6,300 | 17.3 | 2,400 |
| Private not-for-profit 4-year | 82.7 | 12.2 | 18.6 | 4,800 | 50.2 | 2,000 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Nebraska

Table 9.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Nebraska 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$3,700 | \$10,500 | 71.7 | \$7,600 | 57.9 | \$4,400 | 44.6 | \$4,900 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 5,400 | 14,200 | 84.4 | 9,600 | 71.7 | 5,600 | 58.4 | 5,100 |
| Part-time or part-year | 1,800 | 6,600 | 58.5 | 4,600 | 43.4 | 2,400 | 30.1 | 4,500 |
| Dependency status | | | | | | | | |
| Dependent | 4,800 | 12,400 | 78.3 | 8,300 | 61.6 | 5,200 | 52.9 | 4,500 |
| Independent | 2,100 | 8,000 | 62.8 | 6,400 | 52.9 | 3,200 | 33.3 | 5,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 5,200 | 12,900 | 86.4 | 9,200 | 82.8 | 5,900 | 55.9 | 4,300 |
| Middle 50 percent | 5,000 | 12,700 | 78.6 | 8,600 | 57.0 | 4,900 | 59.7 | 4,600 |
| Highest 25 percent | 3,900 | 11,000 | 69.0 | 6,400 | 48.6 | 4,600 | 35.3 | 4,300 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 2,300 | 8,200 | 70.7 | 6,500 | 61.9 | 3,300 | 39.5 | 5,300 |
| Upper 50 percent | 1,900 | 7,700 | 54.7 | 6,300 | 43.5 | 3,200 | 26.9 | 6,300 |
| Institution type | | | | | | | | |
| Public 2-year | 800 | 5,900 | 55.2 | 3,800 | 45.8 | 2,200 | 25.5 | 2,800 |
| Public 4-year | 3,400 | 11,500 | 78.3 | 7,700 | 57.4 | 4,400 | 54.6 | 5,100 |
| Private not-for-profit 4-year | 8,000 | 15,400 | 84.5 | 11,000 | 75.7 | 6,400 | 55.5 | 5,900 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 5,400 | 14,200 | 84.4 | 9,600 | 71.7 | 5,600 | 58.4 | 5,100 |
| Dependency status | | | | | | | | |
| Dependent | 5,900 | 14,400 | 86.3 | 9,400 | 72.8 | 5,800 | 57.9 | 4,700 |
| Independent | 3,700 | 13,500 | 77.6 | 10,100 | 67.6 | 4,800 | 60.2 | 6,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 6,600 | 15,200 | 92.7 | 10,900 | 91.4 | 6,800 | 62.1 | 4,900 |
| Middle 50 percent | 5,900 | 14,400 | 85.9 | 9,400 | 66.8 | 5,400 | 63.9 | 4,800 |
| Highest 25 percent | 5,000 | 13,500 | 79.2 | 7,400 | 64.3 | 5,100 | 38.3 | 4,100 |
| Institution type | | | | | | | | |
| Public 2-year | 1,600 | 9,800 | 84.1 | 5,300 | 72.4 | 3,000 | 46.4 | 3,200 |
| Public 4-year | 3,900 | 12,700 | 80.8 | 8,400 | 64.4 | 4,900 | 53.0 | 5,200 |
| Private not-for-profit 4-year | 12,100 | 21,500 | 92.4 | 15,100 | 87.0 | 8,600 | 80.8 | 5,900 |

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 9.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Nebraska 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 27.4 | \$2,700 | 12.1 | \$800 | 33.3 | \$3,600 | 25.3 | \$2,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 35.8 | 3,000 | 18.0 | 800 | 50.7 | 4,000 | 30.8 | 2,400 |
| Part-time or part-year | 18.6 | 2,000 | 5.9 ! | ‡ | 15.0 | 2,000 ! | 19.5 | 1,800 |
| Dependency status | | | | | | | | |
| Dependent | 25.2 | 2,600 | 13.5 | 800 | 44.6 | 4,200 | 27.3 | 2,000 |
| Independent | 30.4 | 2,800 | 10.2 ! | 700 | 17.9 ! | 1,500 | 22.6 | 2,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 67.2 | 2,900 | 34.3 | 900 | 54.8 | 3,900 | 29.6 | 1,800 ! |
| Middle 50 percent | 15.8 | 2,100 | 9.2 | 700 | 44.0 | 4,200 | 26.2 | 2,200 |
| Highest 25 percent | # | ‡ | 0.4 ! | ‡ | 35.0 | 4,700 | 27.2 | 2,100 ! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 46.4 | 2,900 | 16.0 ! | 800 | 22.8 ! | 1,200 | 19.8 | 1,500 ! |
| Upper 50 percent | 13.9 ! | ‡ | 4.3 ! | ‡ | 12.8 ! | ‡ | 25.5 | 3,100 |
| Institution type | | | | | | | | |
| Public 2-year | 28.4 | 2,700 | 6.8 ! | ‡ | 10.1 ! | 900 ! | 17.3 | 800 |
| Public 4-year | 27.6 | 2,800 | 14.8 | 700 | 41.6 | 2,500 | 25.7 | 2,200 |
| Private not-for-profit 4-year | 25.5 | 2,600 | 15.4 | 1,000 | 52.7 | 5,600 | 35.9 | 3,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 35.8 | 3,000 | 18.0 | 800 | 50.7 | 4,000 | 30.8 | 2,400 |
| Dependency status | | | | | | | | |
| Dependent | 30.5 | 2,800 | 17.6 | 800 | 56.6 | 4,400 | 33.3 | 2,200 |
| Independent | 54.0 | 3,500 | 19.4 ! | ‡ | 30.0 ! | 1,600 | 22.2 | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 77.2 | 3,100 | 45.9 | 900 | 67.2 | 4,000 | 33.9 | 2,000 ! |
| Middle 50 percent | 19.3 | 2,100 | 10.2 ! | ‡ | 54.3 | 4,400 | 31.6 | 2,300 |
| Highest 25 percent | # | ‡ | 0.6 ! | ‡ | 48.9 | 5,000 | 36.6 | 2,300 ! |
| Institution type | | | | | | | | |
| Public 2-year | 48.4 | 3,300 | 14.6 ! | ‡ | 21.3 ! | ‡ | 26.8 | ‡ |
| Public 4-year | 29.1 | 3,000 | 14.4 | 800 | 52.1 | 2,700 | 29.8 | 2,500 |
| Private not-for-profit 4-year | 39.1 | 2,900 | 28.8 | 1,000 | 73.6 | 6,700 | 36.7 | 3,000 ! |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 9.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Nebraska 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 37.9 | \$3,400 | 17.5 | \$3,800 | # | ‡ | 17.5 | \$3,800 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 51.1 | 4,000 | 29.4 | 3,900 | # | ‡ | 29.4 | 3,900 |
| Part-time or part-year | 24.1 | 2,100 | 5.0 ! | ‡ | # | ‡ | 5.0 ! | ‡ |
| Dependency status | | | | | | | | |
| Dependent | 40.6 | 3,600 | 27.6 | 3,900 | # | ‡ | 27.6 | 3,900 |
| Independent | 34.3 | 3,100 | 3.9 ! | ‡ | # | ‡ | 3.9 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 71.1 | 4,200 | 33.0 | 3,600 | # | ‡ | 33.0 | 3,600 |
| Middle 50 percent | 36.8 | 3,100 | 25.1 | 3,900 | # | ‡ | 25.1 | 3,900 |
| Highest 25 percent | 15.9 ! | ‡ | 27.0 | 4,200 | # | ‡ | 27.0 | 4,200 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 49.8 | 3,300 | 3.8 ! | ‡ | # | ‡ | 3.8 ! | ‡ |
| Upper 50 percent | 18.3 ! | ‡ | 3.9 ! | ‡ | # | ‡ | 3.9 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 29.7 | 2,700 | 6.2 ! | ‡ | # | ‡ | 6.2 ! | ‡ |
| Public 4-year | 38.4 | 3,400 | 18.4 | 3,300 | # | ‡ | 18.4 | 3,300 |
| Private not-for-profit 4-year | 48.7 | 4,000 | 32.0 | 5,000 | # | ‡ | 32.0 | 5,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 51.1 | 4,000 | 29.4 | 3,900 | # | ‡ | 29.4 | 3,900 |
| Dependency status | | | | | | | | |
| Dependent | 49.3 | 4,000 | 36.1 | 4,000 | # | ‡ | 36.1 | 4,000 |
| Independent | 57.3 | 4,100 | 6.2 ! | ‡ | # | ‡ | 6.2 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 81.1 | 4,700 | 44.6 | 3,700 | # | ‡ | 44.6 | 3,700 |
| Middle 50 percent | 43.7 | 3,400 | 31.5 | 4,000 | # | ‡ | 31.5 | 4,000 |
| Highest 25 percent | 23.6 ! | ‡ | 36.6 | 4,600 | # | ‡ | 36.6 | 4,600 |
| Institution type | | | | | | | | |
| Public 2-year | 51.4 | 3,300 | 12.3 ! | ‡ | # | ‡ | 12.3 ! | ‡ |
| Public 4-year | 42.7 | 3,600 | 26.1 | 3,300 | # | ‡ | 26.1 | 3,300 |
| Private not-for-profit 4-year | 69.1 | 5,000 | 51.9 | 5,200 | # | ‡ | 51.9 | 5,200 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 9.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Nebraska 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 43.2 | \$4,500 | 6.2 ! | \$4,000 | 5.9 ! | \$4,100 | 56.9 | \$11,300 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 57.4 | 4,600 | 8.1 ! | 4,400 | 7.5 ! | 4,600 | 63.3 | 11,100 |
| Part-time or part-year | 28.3 | 4,300 | 4.2 ! | ‡ | 4.2 ! | ‡ | 50.1 | 11,600 |
| Dependency status | | | | | | | | |
| Dependent | 52.1 | 4,000 | 7.7 | 3,800 | 7.1 ! | 3,900 | 57.0 | 10,400 |
| Independent | 31.0 | 5,600 | 4.2 ! | ‡ | 4.2 ! | ‡ | 56.7 | 12,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 55.7 | 4,000 | 5.5 ! | ‡ | 5.1 ! | ‡ | 60.2 | 11,100 |
| Middle 50 percent | 58.8 | 4,100 | 8.8 ! | ‡ | 8.3 ! | ‡ | 63.8 | 10,700 |
| Highest 25 percent | 33.9 | 3,800 | 7.7 ! | ‡ | 6.9 ! | ‡ | 38.9 | 8,400 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 36.5 | 5,300 | 3.7 ! | ‡ | 3.7 ! | ‡ | 58.3 | 11,400 |
| Upper 50 percent | 25.4 | 5,900 | 4.7 ! | ‡ | 4.7 ! | ‡ | 55.0 | 13,800 |
| Institution type | | | | | | | | |
| Public 2-year | 23.0 | 2,800 | 3.7 ! | ‡ | 3.6 ! | ‡ | 40.1 | 5,000 |
| Public 4-year | 53.4 | 4,700 | 6.3 ! | ‡ | 6.3 ! | ‡ | 60.8 | 13,200 |
| Private not-for-profit 4-year | 55.4 | 5,200 | 9.5 ! | ‡ | 8.3 ! | ‡ | 74.2 | 13,700 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 57.4 | 4,600 | 8.1 ! | 4,400 | 7.5 ! | 4,600 | 63.3 | 11,100 |
| Dependency status | | | | | | | | |
| Dependent | 57.0 | 4,200 | 8.5 ! | 4,000 | 7.7 ! | 4,200 | 60.8 | 10,700 |
| Independent | 58.9 | 5,900 | 6.8 ! | ‡ | 6.8 ! | ‡ | 72.1 | 12,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 61.9 | 4,500 | 7.7 ! | ‡ | 7.0 ! | ‡ | 62.1 | 12,300 |
| Middle 50 percent | 63.1 | 4,100 | 9.4 ! | ‡ | 8.7 ! | ‡ | 67.5 | 10,500 |
| Highest 25 percent | 36.2 | 3,700 | 7.4 ! | ‡ | 6.1 ! | ‡ | 43.1 | 8,400 |
| Institution type | | | | | | | | |
| Public 2-year | 41.8 | 3,100 | 7.1 ! | ‡ | 6.7 ! | ‡ | 55.2 | 5,200 |
| Public 4-year | 53.0 | 4,700 | 4.1 ! | ‡ | 4.1 ! | ‡ | 56.7 | 12,200 |
| Private not-for-profit 4-year | 80.7 | 5,000 | 17.8 ! | ‡ | 15.5 ! | ‡ | 84.9 | 12,900 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 9.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Nebraska 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$3,700 | 29.5 | \$1,800 | \$10,500 | \$7,900 | \$5,000 |
| Attendance status | | | | | | |
| Full-time/full-year | 5,400 | 33.5 | 2,400 | 14,200 | 10,200 | 6,200 |
| Part-time or part-year | 1,800 | 25.3 | 1,200 | 6,600 | 5,500 | 3,900 |
| Dependency status | | | | | | |
| Dependent | 4,800 | 26.5 | 2,400 | 12,400 | 9,200 | 5,800 |
| Independent | 2,100 | 33.7 | 1,100 | 8,000 | 6,300 | 3,900 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 5,200 | 46.6 | 1,500 | 12,900 | 8,000 | 4,900 |
| Middle 50 percent | 5,000 | 18.6 | 2,800 | 12,700 | 9,900 | 6,000 |
| Highest 25 percent | 3,900 | 21.7 | 2,300 | 11,000 | 8,700 | 6,500 |
| Independent student income | | | | | | |
| Lower 50 percent | 2,300 | 42.7 | 1,100 | 8,200 | 6,200 | 3,600 |
| Upper 50 percent | 1,900 | 24.4 | 1,100 | 7,700 | 6,300 | 4,300 |
| Institution type | | | | | | |
| Public 2-year | 800 | 34.9 | 400 | 5,900 | 4,900 | 3,800 |
| Public 4-year | 3,400 | 29.9 | 1,900 | 11,500 | 9,000 | 5,500 |
| Private not-for-profit 4-year | 8,000 | 21.3 | 3,800 | 15,400 | 10,600 | 6,100 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 5,400 | 33.5 | 2,400 | 14,200 | 10,200 | 6,200 |
| Dependency status | | | | | | |
| Dependent | 5,900 | 29.9 | 2,600 | 14,400 | 10,200 | 6,300 |
| Independent | 3,700 | 46.1 | 1,800 | 13,500 | 10,300 | 5,700 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 6,600 | 48.8 | 1,800 | 15,200 | 9,000 | 5,100 |
| Middle 50 percent | 5,900 | 21.6 | 3,000 | 14,400 | 10,800 | 6,400 |
| Highest 25 percent | 5,000 | 26.5 | 2,700 | 13,500 | 10,200 | 7,600 |
| Institution type | | | | | | |
| Public 2-year | 1,600 | 52.2 | 600 | 9,800 | 7,700 | 5,400 |
| Public 4-year | 3,900 | 34.2 | 2,000 | 12,700 | 9,500 | 5,900 |
| Private not-for-profit 4-year | 12,100 | 15.5 | 5,100 | 21,500 | 14,000 | 7,500 |

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 9.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Nebraska 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$10,500 | \$11,200 | 68.3 | \$8,300 | 64.7 | \$5,600 | 44.9 | \$3,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 14,200 | 9,300 | 77.9 | 10,800 | 73.6 | 6,900 | 50.0 | 4,400 |
| Part-time or part-year | 6,600 | 13,200 | 58.2 | 4,900 | 55.5 | 3,900 | 39.5 | 2,900 |
| Dependency status | | | | | | | | |
| Dependent | 12,400 | 12,100 | 67.1 | 9,100 | 62.2 | 5,800 | 42.4 | 3,800 |
| Independent | 8,000 | 10,100 | 69.8 | 7,300 | 68.1 | 5,500 | 48.3 | 3,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 12,900 | 1,500 | 99.3 | 11,600 | 97.3 | 6,800 | 86.4 | 4,200 |
| Middle 50 percent | 12,700 | 8,100 | 74.5 | 7,900 | 66.9 | 5,300 | 35.7 | 3,500 |
| Highest 25 percent | 11,000 | 32,200 | 16.4! | 5,300! | 14.3! | ‡ | 9.2! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 8,200 | 1,200 | 92.6 | 7,800 | 92.5 | 5,700 | 68.1 | 4,200 |
| Upper 50 percent | 7,700 | 19,200 | 46.4 | 6,300 | 43.0 | 5,000 | 28.0 | 2,400 |
| Institution type | | | | | | | | |
| Public 2-year | 5,900 | 11,500 | 61.0 | 5,200 | 60.0 | 3,700 | 49.0 | 2,900 |
| Public 4-year | 11,500 | 11,100 | 69.9 | 8,000 | 65.1 | 5,900 | 39.0 | 4,200 |
| Private not-for-profit 4-year | 15,400 | 11,200 | 76.0 | 12,300 | 70.8 | 7,600 | 48.5 | 4,400 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 14,200 | 9,300 | 77.9 | 10,800 | 73.6 | 6,900 | 50.0 | 4,400 |
| Dependency status | | | | | | | | |
| Dependent | 14,400 | 9,800 | 74.3 | 10,500 | 68.8 | 6,400 | 47.1 | 4,000 |
| Independent | 13,500 | 7,700! | 90.4 | 11,500 | 90.4 | 8,000 | 60.3 | 5,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 15,200 | 1,300 | 100.0 | 13,900 | 98.5 | 7,800 | 85.3 | 4,700 |
| Middle 50 percent | 14,400 | 7,600 | 84.7 | 8,700 | 76.2 | 5,800 | 43.8 | 3,500 |
| Highest 25 percent | 13,500 | 25,300 | 17.6! | ‡ | 14.4! | ‡ | 8.1! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 9,800 | 4,900 | 82.1 | 7,800 | 82.1 | 5,300 | 65.8 | 3,800 |
| Public 4-year | 12,700 | 10,800 | 70.7 | 9,000 | 64.9 | 6,400 | 39.2 | 4,500 |
| Private not-for-profit 4-year | 21,500 | 10,100 | 89.7 | 16,300 | 85.0 | 9,100 | 59.6 | 4,800 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 9.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Nebraska 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 81.7 | 31.1 | 27.6 | 10,500 | 9.1 | 1,500 |
| Attendance status | | | | | | |
| Full-time/full-year | 79.0 | 14.1 | 21.9 | 6,000 | 15.1 | 1,600 |
| Part-time or part-year | 84.4 | 49.0 | 33.1 | 14,900 | 2.7 ! | ‡ |
| Dependency status | | | | | | |
| Dependent | 78.5 | 14.0 | 22.3 | 5,300 | 13.6 | 1,500 |
| Independent | 85.9 | 54.3 | 34.1 | 16,900 | 2.9 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 80.9 | 14.1 | 21.9 | 5,100 | 21.1 | 1,200 |
| Middle 50 percent | 80.1 | 14.4 | 22.0 | 5,100 | 14.7 | 1,600 |
| Highest 25 percent | 72.8 | 13.3 ! | 23.5 | 6,200 | 3.3 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 83.3 | 41.2 | 30.2 | 11,100 | 5.0 ! | ‡ |
| Upper 50 percent | 88.5 | 67.7 | 37.8 | 22,500 | 0.7 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 80.8 | 40.2 | 31.0 | 12,000 | 2.9 ! | ‡ |
| Public 4-year | 77.7 | 17.6 | 23.3 | 6,600 | 9.1 ! | 2,000 |
| Private not-for-profit 4-year | 89.0 | 39.8 | 29.1 | 14,000 | 17.8 | 1,000 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 79.0 | 14.1 | 21.9 | 6,000 | 15.1 | 1,600 |
| Dependency status | | | | | | |
| Dependent | 78.0 | 8.2 | 19.7 | 4,100 | 18.4 | 1,600 |
| Independent | 82.5 | 34.7 | 29.2 | 12,500 | 3.7 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 82.8 | 10.0 ! | 20.2 | 4,500 | 27.6 | 1,300 |
| Middle 50 percent | 78.6 | 6.7 ! | 19.0 | 3,900 | 19.1 | 1,700 |
| Highest 25 percent | 70.8 | 9.8 ! | 20.9 | 4,000 ! | 5.3 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 78.6 | 15.3 ! | 23.4 | 6,200 | 6.3 ! | ‡ |
| Public 4-year | 75.5 | 11.3 | 21.0 | 4,800 | 10.8 ! | 2,200 |
| Private not-for-profit 4-year | 87.0 | 19.2 | 22.5 | 8,200 | 32.2 | 900 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—New York

Table 10.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: New York 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$6,200 | \$13,200 | 72.6 | \$8,300 | 65.2 | \$4,900 | 38.6 | \$5,800 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 9,200 | 18,100 | 82.6 | 10,800 | 76.1 | 6,300 | 51.3 | 6,100 |
| Part-time or part-year | 3,100 | 7,900 | 61.9 | 4,700 | 53.7 | 2,700 | 25.1 | 5,100 |
| Dependency status | | | | | | | | |
| Dependent | 7,600 | 14,800 | 73.9 | 9,400 | 67.0 | 5,500 | 42.6 | 5,300 |
| Independent | 4,300 | 10,900 | 70.7 | 6,600 | 62.7 | 3,800 | 33.0 | 6,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 6,600 | 13,300 | 87.1 | 9,300 | 84.8 | 7,300 | 33.5 | 4,500 |
| Middle 50 percent | 7,300 | 14,300 | 73.1 | 9,100 | 67.9 | 4,600 | 45.8 | 5,400 |
| Highest 25 percent | 9,400 | 17,300 | 62.1 | 10,300 | 47.4 | 5,000 | 45.4 | 5,900 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 4,900 | 12,100 | 80.0 | 7,700 | 73.5 | 4,700 | 38.9 | 6,400 |
| Upper 50 percent | 3,700 | 9,700 | 61.7 | 5,400 | 52.2 | 2,600 | 27.1 | 6,700 |
| Institution type | | | | | | | | |
| Public 2-year | 2,000 | 7,200 | 60.6 | 3,700 | 53.6 | 2,600 | 19.5 | 3,700 |
| Public 4-year | 4,000 | 11,600 | 73.2 | 6,900 | 65.0 | 3,800 | 39.2 | 5,200 |
| Private not-for-profit 4-year | 13,800 | 22,200 | 86.4 | 13,600 | 79.6 | 7,600 | 61.2 | 7,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 9,200 | 18,100 | 82.6 | 10,800 | 76.1 | 6,300 | 51.3 | 6,100 |
| Dependency status | | | | | | | | |
| Dependent | 9,600 | 18,100 | 81.4 | 11,100 | 75.1 | 6,400 | 51.5 | 5,600 |
| Independent | 7,700 | 18,100 | 86.3 | 10,100 | 79.0 | 5,900 | 50.8 | 7,500 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 8,300 | 16,300 | 94.0 | 11,200 | 92.2 | 8,700 | 42.3 | 4,600 |
| Middle 50 percent | 9,500 | 17,900 | 83.3 | 10,800 | 79.9 | 5,400 | 56.1 | 5,700 |
| Highest 25 percent | 11,000 | 20,100 | 66.2 | 11,700 | 50.5 | 5,700 | 51.7 | 6,100 |
| Institution type | | | | | | | | |
| Public 2-year | 3,000 | 10,700 | 71.7 | 5,200 | 64.5 | 3,700 | 29.1 | 4,000 |
| Public 4-year | 5,000 | 14,000 | 80.0 | 8,000 | 72.7 | 4,400 | 46.4 | 5,400 |
| Private not-for-profit 4-year | 17,800 | 27,600 | 92.7 | 16,400 | 87.4 | 9,300 | 71.2 | 7,100 |

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 10.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: New York 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 34.6 | \$2,800 | 44.4 | \$2,100 | 21.4 | \$4,800 | 12.2 | \$2,100 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 39.7 | 3,400 | 61.0 | 2,400 | 30.3 | 5,800 | 10.5 | 2,200 |
| Part-time or part-year | 29.2 | 1,900 | 26.7 | 1,300 | 11.9 | 2,200 | 14.0 | 1,900 |
| Dependency status | | | | | | | | |
| Dependent | 32.4 | 2,900 | 51.8 | 2,100 | 26.0 | 5,800 | 9.4 | 2,100 |
| Independent | 37.6 | 2,600 | 34.0 | 2,100 | 14.8 | 2,500 ! | 16.1 | 2,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 76.4 | 3,600 | 66.9 | 3,300 | 23.5 | 4,700 | 6.1 | 2,200 |
| Middle 50 percent | 26.3 | 2,000 | 58.9 | 1,600 | 26.2 | 5,600 | 8.9 | 2,000 |
| Highest 25 percent | 0.5 ! | ‡ | 22.4 | 700 | 28.2 | 6,900 | 13.6 | 2,100 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 59.0 | 2,800 | 46.4 | 2,400 | 17.8 | 2,700 ! | 8.9 | 2,300 ! |
| Upper 50 percent | 16.8 | 1,900 | 21.8 | 1,500 | 11.9 ! | 2,200 ! | 23.1 | 2,000 |
| Institution type | | | | | | | | |
| Public 2-year | 34.9 | 2,300 | 31.7 | 1,300 | 7.2 | 600 ! | 9.4 | 1,400 |
| Public 4-year | 35.7 | 3,000 | 50.6 | 2,100 | 9.3 | 1,700 | 10.5 | 1,900 |
| Private not-for-profit 4-year | 33.0 | 3,100 | 52.8 | 2,600 | 52.0 | 6,200 | 17.5 | 2,700 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 39.7 | 3,400 | 61.0 | 2,400 | 30.3 | 5,800 | 10.5 | 2,200 |
| Dependency status | | | | | | | | |
| Dependent | 34.3 | 3,300 | 61.6 | 2,300 | 32.5 | 6,400 | 10.3 | 2,200 |
| Independent | 55.8 | 3,500 | 59.3 | 2,700 | 23.8 ! | 3,400 ! | 11.3 | 2,500 ! |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 84.9 | 4,000 | 79.1 | 3,800 | 27.0 | 5,600 | 6.7 | 2,200 |
| Middle 50 percent | 27.4 | 2,200 | 72.6 | 1,800 | 35.0 | 6,100 | 11.3 | 2,200 |
| Highest 25 percent | 0.1 ! | ‡ | 25.0 | 700 | 33.0 | 7,500 | 11.7 | 2,000 ! |
| Institution type | | | | | | | | |
| Public 2-year | 43.1 | 3,300 | 50.5 | 1,600 | 5.8 ! | 1,400 ! | 7.6 ! | 1,700 ! |
| Public 4-year | 41.1 | 3,300 | 62.3 | 2,400 | 13.2 | 1,700 | 9.5 | 2,000 |
| Private not-for-profit 4-year | 36.0 | 3,600 | 66.2 | 2,800 | 65.5 | 7,000 | 13.6 | 2,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 10.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: New York 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 55.7 | \$4,200 | 11.5 | \$4,200 | 0.3 ! | ‡ | 11.3 | \$4,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 68.9 | 5,200 | 18.8 | 4,500 | 0.5 ! | ‡ | 18.5 | 4,600 |
| Part-time or part-year | 41.6 | 2,500 | 3.7 | 2,400 | # | ‡ | 3.7 | 2,400 |
| Dependency status | | | | | | | | |
| Dependent | 60.3 | 4,500 | 16.1 | 4,500 | 0.4 ! | ‡ | 15.9 | 4,500 |
| Independent | 49.2 | 3,800 | 5.0 ! | 2,800 ! | # | ‡ | 4.9 ! | 2,900 ! |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 82.3 | 6,700 | 12.0 | 3,800 | 0.1 ! | ‡ | 12.0 | 3,800 |
| Middle 50 percent | 64.3 | 3,400 | 16.1 | 4,200 | 0.7 ! | ‡ | 15.7 | 4,300 |
| Highest 25 percent | 30.1 | 3,100 | 20.3 | 5,300 | 0.1 ! | ‡ | 20.2 | 5,400 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 67.3 | 4,500 | 4.9 ! | 3,100 ! | # | ‡ | 4.8 ! | ‡ |
| Upper 50 percent | 31.4 | 2,300 | 5.1 ! | ‡ | # | ‡ | 5.1 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 46.2 | 2,700 | 1.1 ! | ‡ | 0.1 ! | ‡ | 1.0 ! | ‡ |
| Public 4-year | 56.6 | 3,800 | 7.3 | 1,800 | 0.5 ! | ‡ | 7.0 | 1,800 |
| Private not-for-profit 4-year | 66.1 | 6,000 | 28.8 | 5,000 | 0.3 ! | ‡ | 28.7 | 5,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 68.9 | 5,200 | 18.8 | 4,500 | 0.5 ! | ‡ | 18.5 | 4,600 |
| Dependency status | | | | | | | | |
| Dependent | 68.2 | 5,100 | 21.6 | 4,700 | 0.6 ! | ‡ | 21.3 | 4,800 |
| Independent | 71.1 | 5,600 | 10.2 ! | 3,200 ! | 0.1 ! | ‡ | 10.1 ! | 3,300 ! |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 89.9 | 8,000 | 15.8 | 4,000 | 0.2 ! | ‡ | 15.8 | 4,000 |
| Middle 50 percent | 75.9 | 3,900 | 23.1 | 4,400 | 1.1 ! | ‡ | 22.5 | 4,400 |
| Highest 25 percent | 33.9 | 3,300 ! | 24.4 | 5,800 | 0.1 ! | ‡ | 24.3 | 5,900 |
| Institution type | | | | | | | | |
| Public 2-year | 59.8 | 3,700 | 2.4 ! | ‡ | 0.3 ! | ‡ | 2.2 ! | ‡ |
| Public 4-year | 66.2 | 4,300 | 10.6 | 1,900 | 0.7 ! | ‡ | 10.1 | 1,800 |
| Private not-for-profit 4-year | 77.9 | 6,900 | 38.5 | 5,500 | 0.4 ! | ‡ | 38.4 | 5,500 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 10.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: New York 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 37.3 | \$4,800 | 6.8 | \$6,300 | 6.7 | \$6,200 | 53.2 | \$12,300 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 50.1 | 5,100 | 9.0 | 6,500 | 8.9 | 6,500 | 60.8 | 13,100 |
| Part-time or part-year | 23.7 | 4,300 | 4.4 | 5,800 | 4.4 | 5,700 | 45.1 | 11,200 |
| Dependency status | | | | | | | | |
| Dependent | 41.3 | 4,300 | 8.5 | 6,000 | 8.4 | 6,000 | 52.2 | 11,600 |
| Independent | 31.7 | 5,900 | 4.5 | 6,900 | 4.3 | 7,000 | 54.5 | 13,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 32.8 | 4,000 | 4.7 ! | ‡ | 4.6 ! | ‡ | 42.5 | 10,200 |
| Middle 50 percent | 44.6 | 4,300 | 9.5 | 5,600 | 9.4 | 5,600 | 56.9 | 11,500 |
| Highest 25 percent | 43.3 | 4,300 | 10.4 | 7,900 | 10.3 | 7,600 | 52.6 | 12,800 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 38.4 | 5,700 | 4.5 ! | ‡ | 4.2 ! | ‡ | 60.2 | 14,000 |
| Upper 50 percent | 25.1 | 6,000 | 4.5 ! | ‡ | 4.5 ! | ‡ | 48.9 | 12,700 |
| Institution type | | | | | | | | |
| Public 2-year | 18.3 | 3,300 | 2.5 ! | ‡ | 2.5 ! | ‡ | 36.2 | 7,400 |
| Public 4-year | 38.0 | 4,800 | 5.1 ! | 4,300 | 5.1 ! | 4,000 | 53.2 | 12,100 |
| Private not-for-profit 4-year | 59.7 | 5,400 | 14.0 | 7,400 | 13.7 | 7,400 | 73.9 | 15,500 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 50.1 | 5,100 | 9.0 | 6,500 | 8.9 | 6,500 | 60.8 | 13,100 |
| Dependency status | | | | | | | | |
| Dependent | 50.0 | 4,500 | 10.5 | 6,200 | 10.4 | 6,100 | 58.6 | 12,100 |
| Independent | 50.2 | 6,700 | 4.7 ! | ‡ | 4.3 ! | ‡ | 67.4 | 15,900 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 41.2 | 4,200 | 6.0 ! | ‡ | 5.9 ! | ‡ | 51.2 | 10,000 |
| Middle 50 percent | 54.4 | 4,600 | 12.4 | 5,600 | 12.3 | 5,600 | 62.5 | 12,500 |
| Highest 25 percent | 50.1 | 4,400 | 11.2 | 8,500 | 11.2 | 8,100 | 58.5 | 12,700 |
| Institution type | | | | | | | | |
| Public 2-year | 27.2 | 3,500 | 3.6 ! | ‡ | 3.5 ! | ‡ | 40.5 | 6,900 |
| Public 4-year | 45.2 | 4,900 | 6.0 ! | 4,500 | 6.0 ! | 4,200 | 57.7 | 11,900 |
| Private not-for-profit 4-year | 70.2 | 5,500 | 16.0 | 7,500 | 15.6 | 7,600 | 77.5 | 16,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 10.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: New York 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$6,200 | 22.5 | \$3,600 | \$13,200 | \$10,000 | \$7,200 |
| Attendance status | | | | | | |
| Full-time/full-year | 9,200 | 24.2 | 5,000 | 18,100 | 13,300 | 9,200 |
| Part-time or part-year | 3,100 | 20.8 | 2,000 | 7,900 | 6,500 | 5,000 |
| Dependency status | | | | | | |
| Dependent | 7,600 | 20.6 | 4,500 | 14,800 | 11,100 | 7,800 |
| Independent | 4,300 | 25.2 | 2,300 | 10,900 | 8,500 | 6,200 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 6,600 | 54.5 | 1,900 | 13,300 | 7,100 | 5,100 |
| Middle 50 percent | 7,300 | 12.5 | 4,400 | 14,300 | 11,200 | 7,700 |
| Highest 25 percent | 9,400 | 2.8 ! | 7,100 | 17,300 | 14,900 | 10,900 |
| Independent student income | | | | | | |
| Lower 50 percent | 4,900 | 34.8 | 2,100 | 12,100 | 8,700 | 6,000 |
| Upper 50 percent | 3,700 | 15.9 | 2,500 | 9,700 | 8,300 | 6,400 |
| Institution type | | | | | | |
| Public 2-year | 2,000 | 27.8 | 1,200 | 7,200 | 5,800 | 5,000 |
| Public 4-year | 4,000 | 27.7 | 2,200 | 11,600 | 9,100 | 6,600 |
| Private not-for-profit 4-year | 13,800 | 10.3 ! | 8,000 | 22,200 | 16,100 | 10,400 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 9,200 | 24.2 | 5,000 | 18,100 | 13,300 | 9,200 |
| Dependency status | | | | | | |
| Dependent | 9,600 | 21.6 | 5,400 | 18,100 | 13,300 | 9,100 |
| Independent | 7,700 | 31.8 | 3,900 ! | 18,100 | 13,500 | 9,400 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 8,300 | 62.0 | 2,200 | 16,300 | 8,300 | 5,800 |
| Middle 50 percent | 9,500 | 12.2 | 5,500 | 17,900 | 13,600 | 8,900 |
| Highest 25 percent | 11,000 | 1.3 ! | 8,200 | 20,100 | 17,200 | 12,400 |
| Institution type | | | | | | |
| Public 2-year | 3,000 | 36.5 | 1,600 | 10,700 | 8,300 | 7,000 |
| Public 4-year | 5,000 | 31.1 | 2,600 | 14,000 | 10,800 | 7,600 |
| Private not-for-profit 4-year | 17,800 | 8.4 ! | 9,900 | 27,600 | 19,500 | 12,400 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 10.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: New York 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$13,200 | \$8,800 | 74.1 | \$11,000 | 71.1 | \$7,300 | 55.7 | \$5,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 18,100 | 8,800 | 83.1 | 14,300 | 80.8 | 9,100 | 63.5 | 6,900 |
| Part-time or part-year | 7,900 | 8,800 | 64.5 | 6,400 | 60.9 | 4,700 | 47.5 | 4,100 |
| Dependency status | | | | | | | | |
| Dependent | 14,800 | 10,100 | 73.6 | 11,400 | 69.9 | 7,100 | 53.4 | 5,400 |
| Independent | 10,900 | 7,000 | 74.7 | 10,300 | 72.8 | 7,500 | 59.0 | 6,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 13,300 | 700! | 99.0 | 12,800 | 94.9 | 6,800 | 87.6 | 5,200 |
| Middle 50 percent | 14,300 | 6,800 | 79.8 | 10,800 | 76.5 | 7,300 | 56.1 | 5,300 |
| Highest 25 percent | 17,300 | 26,300 | 35.5 | 10,600 | 31.4 | 6,900 | 13.5 | 7,700 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 12,100 | 1,300 | 96.2 | 11,400 | 93.6 | 8,100 | 79.8 | 6,200 |
| Upper 50 percent | 9,700 | 12,600 | 53.8 | 8,500 | 52.5 | 6,600 | 38.6 | 5,900! |
| Institution type | | | | | | | | |
| Public 2-year | 7,200 | 8,300 | 64.4 | 6,000 | 62.0 | 4,100 | 53.1 | 3,800 |
| Public 4-year | 11,600 | 9,100 | 73.0 | 8,800 | 70.5 | 5,800 | 54.0 | 4,700 |
| Private not-for-profit 4-year | 22,200 | 9,100 | 87.1 | 17,400 | 82.9 | 11,500 | 60.9 | 8,700 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 18,100 | 8,800 | 83.1 | 14,300 | 80.8 | 9,100 | 63.5 | 6,900 |
| Dependency status | | | | | | | | |
| Dependent | 18,100 | 10,400 | 79.3 | 13,500 | 76.2 | 8,100 | 58.0 | 5,900 |
| Independent | 18,100 | 4,100! | 94.5 | 16,200 | 94.4 | 11,400 | 79.6 | 8,900 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 16,300 | 700! | 99.6 | 15,800 | 97.5 | 7,900 | 90.9 | 5,800 |
| Middle 50 percent | 17,900 | 7,000 | 89.9 | 12,800 | 87.2 | 8,500 | 63.9 | 5,900 |
| Highest 25 percent | 20,100 | 25,800 | 40.8 | 11,200 | 36.0 | 7,000 | 16.8 | 7,100 |
| Institution type | | | | | | | | |
| Public 2-year | 10,700 | 7,200 | 77.3 | 8,400 | 76.3 | 5,500 | 66.1 | 4,900 |
| Public 4-year | 14,000 | 8,900 | 79.2 | 10,300 | 77.1 | 6,600 | 59.2 | 5,200 |
| Private not-for-profit 4-year | 27,600 | 9,800 | 91.3 | 21,400 | 87.8 | 13,600 | 66.7 | 9,800 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 10.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: New York 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 77.5 | 30.6 | 27.9 | \$12,000 | 8.8 | \$1,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 75.6 | 20.4 | 24.1 | 8,300 | 13.6 | 1,900 |
| Part-time or part-year | 79.5 | 41.4 | 31.8 | 15,700 | 3.6 ! | 2,100 |
| Dependency status | | | | | | |
| Dependent | 75.6 | 14.2 | 22.7 | 5,800 | 12.2 | 1,900 |
| Independent | 80.2 | 53.5 | 34.7 | 20,100 | 4.0 | 2,100 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 73.4 | 14.5 | 22.8 | 6,000 | 15.7 | 1,900 |
| Middle 50 percent | 78.3 | 15.6 | 23.3 | 5,600 | 12.2 | 1,800 |
| Highest 25 percent | 72.1 | 11.1 | 21.6 | 6,200 | 8.7 ! | 2,200 |
| Independent student income | | | | | | |
| Lower 50 percent | 77.1 | 46.2 | 33.1 | 14,600 | 5.9 ! | 2,000 ! |
| Upper 50 percent | 83.2 | 60.7 | 36.2 | 25,100 | 2.2 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 80.0 | 35.4 | 30.1 | 12,300 | 2.6 ! | 1,500 |
| Public 4-year | 75.1 | 25.5 | 25.8 | 11,500 | 6.3 | 1,600 |
| Private not-for-profit 4-year | 77.1 | 30.5 | 27.5 | 12,100 | 19.1 ! | 2,100 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 75.6 | 20.4 | 24.1 | 8,300 | 13.6 | 1,900 |
| Dependency status | | | | | | |
| Dependent | 74.8 | 11.7 | 21.0 | 5,300 | 15.6 | 1,800 |
| Independent | 77.7 | 46.2 | 32.9 | 17,100 | 7.7 ! | 2,200 ! |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 71.6 | 12.6 | 21.3 | 5,000 | 19.2 | 1,900 |
| Middle 50 percent | 79.4 | 13.0 | 21.5 | 5,000 | 16.8 ! | 1,800 |
| Highest 25 percent | 69.5 | 8.6 ! | 19.8 | 6,000 ! | 10.1 ! | 2,000 |
| Institution type | | | | | | |
| Public 2-year | 78.0 | 28.5 | 27.8 | 8,700 | 4.0 ! | 1,600 |
| Public 4-year | 72.4 | 15.6 | 22.2 | 7,800 | 8.4 | 1,600 |
| Private not-for-profit 4-year | 77.6 | 20.7 ! | 23.8 | 8,600 | 25.7 ! | 2,000 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Oregon

Table 11.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Oregon 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$3,100 | \$8,900 | 57.0 | \$7,000 | 43.8 | \$3,300 | 33.6 | \$5,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 6,100 | 15,300 | 77.8 | 10,400 | 59.3 | 4,900 | 57.3 | 6,400 |
| Part-time or part-year | 1,700 | 5,900 | 47.1 | 4,400 | 36.4 | 2,200 | 22.3 | 4,500 |
| Dependency status | | | | | | | | |
| Dependent | 4,200 | 10,400 | 57.9 | 7,400 | 41.1 | 4,100 | 35.6 | 4,500 |
| Independent | 2,200 | 7,700 | 56.3 | 6,700 | 46.1 | 2,700 | 32.0 | 6,600 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 3,500 | 9,600 | 68.8 | 7,400 | 62.5 | 4,200 | 37.8 | 3,600 |
| Middle 50 percent | 4,400 | 10,600 | 56.1 | 7,300 | 37.2 | 4,100 | 36.1 | 4,900 |
| Highest 25 percent | 4,600 | 10,800 | 50.3 | 7,900 | 27.5 | 3,900 ! | 32.3 | 4,600 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 2,700 | 8,700 | 66.6 | 7,900 | 58.9 | 3,300 | 43.6 | 6,500 |
| Upper 50 percent | 1,700 | 6,800 | 46.4 | 4,900 | 33.8 | 1,800 | 20.8 | 6,700 |
| Institution type | | | | | | | | |
| Public 2-year | 1,100 | 5,400 | 46.3 | 3,700 | 39.1 | 2,100 | 17.4 | 3,800 |
| Public 4-year | 4,400 | 12,300 | 69.5 | 8,800 | 46.1 | 3,300 | 56.5 | 6,100 |
| Private not-for-profit 4-year | 15,200 | 23,000 | 87.6 | 15,100 | 74.6 | 9,200 | 57.6 | 7,800 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 6,100 | 15,300 | 77.8 | 10,400 | 59.3 | 4,900 | 57.3 | 6,400 |
| Dependency status | | | | | | | | |
| Dependent | 6,400 | 15,100 | 72.5 | 9,600 | 53.1 | 4,900 | 50.0 | 5,200 |
| Independent | 5,400 | 15,600 | 88.1 | 11,600 | 71.4 | 4,800 | 71.5 | 8,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 5,400 | 13,900 | 82.2 | 9,900 | 75.1 | 5,400 | 50.9 | 4,400 |
| Middle 50 percent | 6,600 | 15,100 | 69.2 | 9,700 | 48.7 | 4,800 | 51.5 | 5,800 |
| Highest 25 percent | 7,200 | 16,200 | 69.1 | 9,000 | 39.6 | 4,000 ! | 45.9 | 4,700 |
| Institution type | | | | | | | | |
| Public 2-year | 2,600 | 10,800 | 71.1 | 7,000 | 63.7 | 4,300 | 30.0 | 4,900 |
| Public 4-year | 5,600 | 15,200 | 79.5 | 10,200 | 54.3 | 3,900 | 66.7 | 6,400 |
| Private not-for-profit 4-year | 18,100 | 27,300 | 84.0 | 19,000 | 80.4 | 10,400 | 68.3 | 8,600 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 11.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Oregon 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 25.8 | \$2,500 | 9.8 | \$1,100 | 15.0 | \$3,200 | 16.0 | \$1,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 38.2 | 3,300 | 19.6 | 1,400 | 30.9 | 3,300 | 16.3 | 2,100 |
| Part-time or part-year | 19.8 | 1,800 | 5.1 | 700 | 7.3 | 3,100 | 15.8 | 1,000 |
| Dependency status | | | | | | | | |
| Dependent | 19.3 | 2,400 | 8.0 | 1,300 | 22.1 | 3,900 | 14.9 | 1,800 |
| Independent | 31.4 | 2,600 | 11.3 | 1,100 | 8.8 | 1,900 | 16.8 | 1,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 48.6 | 2,800 | 26.9 | 1,200 | 29.4 | 2,500 | 13.7 ! | 1,800 ! |
| Middle 50 percent | 13.9 | 1,800 | 2.6 ! | ‡ | 20.2 | 4,500 | 16.0 | 2,000 |
| Highest 25 percent | 0.3 ! | ‡ | # | ‡ | 18.4 | 4,800 | 14.1 ! | 1,300 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 49.8 | 2,700 | 18.3 | 1,000 | 13.3 | 2,100 ! | 12.3 ! | 1,200 |
| Upper 50 percent | 13.8 | 2,200 | 4.6 ! | ‡ | 4.5 ! | ‡ | 21.3 | 1,000 |
| Institution type | | | | | | | | |
| Public 2-year | 24.4 | 2,300 | 9.4 | 800 | 8.0 | 800 | 14.0 | 900 |
| Public 4-year | 27.9 | 2,800 | 11.0 | 1,500 | 18.6 | 1,600 | 16.7 | 1,800 |
| Private not-for-profit 4-year | 26.9 | 2,800 | 7.0 ! | 2,300 | 59.2 | 9,000 | 29.9 | 2,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 38.2 | 3,300 | 19.6 | 1,400 | 30.9 | 3,300 | 16.3 | 2,100 |
| Dependency status | | | | | | | | |
| Dependent | 24.6 | 3,000 | 12.4 | 1,400 | 35.0 | 3,700 | 18.7 | 2,100 |
| Independent | 64.8 | 3,500 | 33.6 | 1,300 | 22.8 | 2,000 | 11.6 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 59.8 | 3,500 | 40.4 | 1,400 | 45.7 | 2,500 | 15.4 ! | ‡ |
| Middle 50 percent | 18.6 | 2,200 | 4.4 ! | ‡ | 32.8 | 4,200 | 20.7 | 2,300 ! |
| Highest 25 percent | 0.7 ! | ‡ | # | ‡ | 28.6 | 4,500 ! | 18.0 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 50.6 | 3,600 | 34.6 | 1,100 | 23.1 | ‡ | 12.6 ! | ‡ |
| Public 4-year | 34.4 | 3,100 | 15.3 | 1,500 | 28.6 | 1,600 | 16.2 | 2,100 |
| Private not-for-profit 4-year | 30.3 ! | 3,300 | 7.7 ! | ‡ | 66.1 | 9,800 | 27.2 ! | 2,500 ! |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 11.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Oregon 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 29.3 | \$3,300 | 6.0 | \$3,600 | # ! | ‡ | 6.0 | \$3,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 46.0 | 4,400 | 13.0 | 3,500 | 0.1 ! | ‡ | 13.0 | 3,500 |
| Part-time or part-year | 21.4 | 2,200 | 2.7 | 3,800 | # | ‡ | 2.7 | 3,800 |
| Dependency status | | | | | | | | |
| Dependent | 26.3 | 3,600 | 11.7 | 3,600 | 0.1 ! | ‡ | 11.7 | 3,600 |
| Independent | 32.0 | 3,100 | 1.1 ! | ‡ | # | ‡ | 1.1 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 52.7 | 4,000 | 9.8 ! | 2,000 ! | # | ‡ | 9.8 ! | 2,000 ! |
| Middle 50 percent | 22.7 | 3,000 | 12.0 | 4,000 | 0.1 ! | ‡ | 12.0 | 4,000 |
| Highest 25 percent | 6.8 ! | ‡ | 13.2 | 4,200 | # | ‡ | 13.2 | 4,200 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 50.5 | 3,300 | 1.7 ! | ‡ | # | ‡ | 1.7 ! | ‡ |
| Upper 50 percent | 14.2 | 2,700 | 0.5 ! | ‡ | # | ‡ | 0.5 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 25.2 | 2,700 | 1.7 ! | ‡ | # | ‡ | 1.7 ! | ‡ |
| Public 4-year | 32.0 | 3,400 | 8.2 | 1,600 | 0.1 ! | ‡ | 8.2 | 1,600 |
| Private not-for-profit 4-year | 53.3 | 5,800 | 34.1 | 7,600 | # | ‡ | 34.1 | 7,600 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 46.0 | 4,400 | 13.0 | 3,500 | 0.1 ! | ‡ | 13.0 | 3,500 |
| Dependency status | | | | | | | | |
| Dependent | 35.6 | 4,300 | 17.9 | 3,500 | 0.1 ! | ‡ | 17.9 | 3,500 |
| Independent | 66.5 | 4,600 | 3.5 ! | ‡ | # | ‡ | 3.5 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 65.1 | 5,300 | 14.6 ! | ‡ | # | ‡ | 14.6 ! | ‡ |
| Middle 50 percent | 32.6 | 3,500 | 17.5 | 3,700 ! | 0.3 ! | ‡ | 17.5 | 3,700 ! |
| Highest 25 percent | 11.2 ! | ‡ | 22.1 | 4,000 ! | # | ‡ | 22.1 | 4,000 ! |
| Institution type | | | | | | | | |
| Public 2-year | 54.3 | 4,300 | 4.1 ! | ‡ | # | ‡ | 4.1 ! | ‡ |
| Public 4-year | 39.9 | 3,900 | 12.6 | 1,600 | 0.1 ! | ‡ | 12.6 | 1,600 |
| Private not-for-profit 4-year | 64.1 | 6,700 | 39.4 ! | 8,100 | # | ‡ | 39.4 ! | 8,100 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 11.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Oregon 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 32.5 | \$5,000 | 4.2 | \$5,600 | 4.0 | \$5,700 | 43.9 | \$11,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 56.2 | 5,700 | 6.9 | 6,600 | 6.5 | 6,900 | 62.7 | 12,600 |
| Part-time or part-year | 21.1 | 4,200 | 2.9 | ‡ | 2.9 | ‡ | 34.9 | 11,000 |
| Dependency status | | | | | | | | |
| Dependent | 34.4 | 3,700 | 5.2 | 5,800 | 5.2 | 5,800 | 43.0 | 9,300 |
| Independent | 30.8 | 6,300 | 3.3 ! | ‡ | 3.0 ! | ‡ | 44.6 | 13,700 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 37.1 | 3,300 | 1.8 ! | ‡ | 1.8 ! | ‡ | 41.5 | 7,400 |
| Middle 50 percent | 34.3 | 3,900 | 7.5 | ‡ | 7.5 | ‡ | 42.6 | 10,000 |
| Highest 25 percent | 31.9 | 3,900 | 4.1 ! | ‡ | 4.1 ! | ‡ | 45.4 | 9,700 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 42.6 | 6,300 | 3.5 ! | ‡ | 3.0 ! | ‡ | 55.9 | 14,000 |
| Upper 50 percent | 19.5 | 6,200 | 3.0 ! | ‡ | 3.0 ! | ‡ | 33.8 | 13,300 |
| Institution type | | | | | | | | |
| Public 2-year | 16.8 | 3,700 | 1.9 ! | ‡ | 1.9 ! | ‡ | 28.1 | 8,200 |
| Public 4-year | 54.3 | 5,600 | 6.1 | ‡ | 5.7 | ‡ | 66.8 | 13,600 |
| Private not-for-profit 4-year | 57.3 | 5,900 | 14.5 | 7,700 | 14.5 | 7,700 | 63.4 | 15,100 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 56.2 | 5,700 | 6.9 | 6,600 | 6.5 | 6,900 | 62.7 | 12,600 |
| Dependency status | | | | | | | | |
| Dependent | 48.3 | 4,300 | 7.3 | 7,000 | 7.3 | 7,000 | 56.2 | 10,200 |
| Independent | 71.5 | 7,600 | 6.0 ! | ‡ | 4.8 ! | ‡ | 75.6 | 16,000 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 49.6 | 4,100 | 3.1 ! | ‡ | 3.1 ! | ‡ | 56.0 | 8,100 |
| Middle 50 percent | 49.2 | 4,500 | 10.4 | ‡ | 10.4 | ‡ | 56.9 | 11,700 |
| Highest 25 percent | 45.3 | 4,100 | 5.2 ! | ‡ | 5.2 ! | ‡ | 54.9 | 9,300 |
| Institution type | | | | | | | | |
| Public 2-year | 30.0 | 4,800 | 1.0 ! | ‡ | 1.0 ! | ‡ | 36.4 | 7,600 |
| Public 4-year | 65.0 | 5,800 | 7.3 | ‡ | 6.6 | ‡ | 71.8 | 13,200 |
| Private not-for-profit 4-year | 68.0 | 6,400 | 19.5 ! | ‡ | 19.5 ! | ‡ | 73.4 | 15,200 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 11.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Oregon 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$3,100 | 20.6 | \$2,000 | \$8,900 | \$7,500 | \$4,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 6,100 | 21.3 | 3,800 | 15,300 | 12,400 | 7,200 |
| Part-time or part-year | 1,700 | 20.2 | 1,200 | 5,900 | 5,100 | 3,900 |
| Dependency status | | | | | | |
| Dependent | 4,200 | 13.3 | 2,800 | 10,400 | 8,700 | 6,100 |
| Independent | 2,200 | 26.8 | 1,400 | 7,700 | 6,400 | 4,000 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 3,500 | 33.5 | 1,600 | 9,600 | 6,900 | 4,500 |
| Middle 50 percent | 4,400 | 8.6 ! | 3,100 | 10,600 | 9,100 | 6,500 |
| Highest 25 percent | 4,600 | 2.5 ! | 3,500 | 10,800 | 9,700 | 6,800 |
| Independent student income | | | | | | |
| Lower 50 percent | 2,700 | 32.4 | 1,400 | 8,700 | 6,700 | 3,400 |
| Upper 50 percent | 1,700 | 21.5 | 1,300 | 6,800 | 6,100 | 4,500 |
| Institution type | | | | | | |
| Public 2-year | 1,100 | 27.6 | 700 | 5,400 | 4,600 | 3,700 |
| Public 4-year | 4,400 | 11.0 | 3,100 | 12,300 | 10,700 | 6,100 |
| Private not-for-profit 4-year | 15,200 | 8.8 ! | 8,500 | 23,000 | 16,100 | 9,800 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 6,100 | 21.3 | 3,800 | 15,300 | 12,400 | 7,200 |
| Dependency status | | | | | | |
| Dependent | 6,400 | 14.4 | 4,200 | 15,100 | 12,500 | 8,100 |
| Independent | 5,400 | 34.8 | 2,900 | 15,600 | 12,200 | 5,400 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 5,400 | 36.8 | 2,400 | 13,900 | 9,800 | 5,700 |
| Middle 50 percent | 6,600 | 9.7 ! | 4,500 | 15,100 | 12,800 | 8,400 |
| Highest 25 percent | 7,200 | 0.8 ! | 5,600 | 16,200 | 14,600 | 10,000 |
| Institution type | | | | | | |
| Public 2-year | 2,600 | 46.0 | 1,300 | 10,800 | 8,100 | 5,900 |
| Public 4-year | 5,600 | 13.8 | 3,900 | 15,200 | 13,100 | 7,100 |
| Private not-for-profit 4-year | 18,100 | 4.3 ! | 9,800 | 27,300 | 18,900 | 11,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 11.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Oregon 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$8,900 | \$9,000 | 62.3 | \$7,700 | 60.5 | \$5,700 | 42.6 | \$4,000 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 15,300 | 8,600 | 79.6 | 11,100 | 76.9 | 7,900 | 48.9 | 5,100 |
| Part-time or part-year | 5,900 | 9,200 | 54.1 | 5,300 | 52.7 | 4,200 | 39.6 | 3,300 |
| Dependency status | | | | | | | | |
| Dependent | 10,400 | 12,000 | 57.5 | 7,900 | 54.2 | 5,600 | 37.4 | 4,300 |
| Independent | 7,700 | 6,400 | 66.5 | 7,600 | 66.0 | 5,800 | 47.1 | 3,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 9,600 | 2,000 | 95.0 | 8,200 | 91.7 | 5,700 | 71.8 | 4,500 |
| Middle 50 percent | 10,600 | 9,900 | 57.5 | 7,600 | 53.9 | 5,600 | 35.8 | 4,100 |
| Highest 25 percent | 10,800 | 26,700 | 18.8 | 7,500 | 16.4 | 5,200 | 5.5! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 8,700 | 1,200 | 91.2 | 8,300 | 90.4 | 6,200 | 67.1 | 3,900 |
| Upper 50 percent | 6,800 | 11,300 | 42.8 | 6,100 | 42.5 | 5,000 | 27.9 | 3,600 |
| Institution type | | | | | | | | |
| Public 2-year | 5,400 | 8,500 | 55.1 | 5,200 | 54.0 | 3,900 | 42.8 | 3,300 |
| Public 4-year | 12,300 | 9,100 | 72.2 | 8,800 | 69.8 | 7,100 | 41.8 | 4,600 |
| Private not-for-profit 4-year | 23,000 | 12,300 | 75.1 | 18,800 | 70.3 | 11,300 | 44.7 | 7,300 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 15,300 | 8,600 | 79.6 | 11,100 | 76.9 | 7,900 | 48.9 | 5,100 |
| Dependency status | | | | | | | | |
| Dependent | 15,100 | 11,000 | 73.2 | 9,700 | 69.7 | 6,800 | 45.1 | 5,200 |
| Independent | 15,600 | 4,000! | 92.1 | 13,200 | 91.0 | 9,600 | 56.3 | 5,000 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 13,900 | 2,300 | 98.7 | 11,800 | 95.7 | 8,000 | 67.4 | 6,300 |
| Middle 50 percent | 15,100 | 9,000 | 80.5 | 8,900 | 76.8 | 6,500 | 50.2 | 4,700! |
| Highest 25 percent | 16,200 | 24,100 | 31.8 | 7,300 | 28.0! | 5,000 | 11.3! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 10,800 | 5,100! | 87.0 | 9,000 | 84.6 | 6,200 | 68.2 | 4,600 |
| Public 4-year | 15,200 | 9,300 | 76.7 | 10,500 | 74.5 | 8,100 | 41.7 | 5,100 |
| Private not-for-profit 4-year | 27,300 | 13,100! | 79.2 | 20,800 | 71.9 | 12,200 | 44.0 | 7,100! |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 11.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Oregon 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 76.3 | 32.0 | 28.9 | \$10,800 | 7.6 | \$1,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 71.4 | 13.6 | 22.1 | 5,800 | 16.2 | 1,900 |
| Part-time or part-year | 78.6 | 40.8 | 31.9 | 12,900 | 3.5 | 1,800 |
| Dependency status | | | | | | |
| Dependent | 76.8 | 17.5 | 24.0 | 5,500 | 10.0 | 1,700 |
| Independent | 75.8 | 44.5 | 33.2 | 15,400 | 5.6 | 2,100 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 75.1 | 19.1 | 24.6 | 5,300 | 15.6 | 1,900 |
| Middle 50 percent | 77.7 | 14.5 ! | 23.4 | 5,100 | 9.0 | 1,400 |
| Highest 25 percent | 76.7 | 22.3 ! | 24.7 | 6,800 | 6.3 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 75.8 | 36.9 | 31.0 | 10,000 | 9.1 ! | 2,300 |
| Upper 50 percent | 75.7 | 51.8 | 35.4 | 20,500 | 2.3 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 77.0 | 38.6 | 31.6 | 12,300 | 1.9 ! | ‡ |
| Public 4-year | 74.6 | 21.5 | 25.0 | 8,200 | 12.5 | 2,000 |
| Private not-for-profit 4-year | 79.1 | 28.7 ! | 24.9 | 10,100 | 33.7 | 1,400 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 71.4 | 13.6 | 22.1 | 5,800 | 16.2 | 1,900 |
| Dependency status | | | | | | |
| Dependent | 69.9 | 9.5 | 20.5 | 4,700 | 14.9 | 1,800 |
| Independent | 74.2 | 21.6 | 25.1 | 7,800 | 18.8 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 74.0 | 15.5 ! | 22.7 | 5,200 | 27.4 | 2,200 |
| Middle 50 percent | 69.7 | 6.5 ! | 19.1 | 4,000 | 12.7 ! | 1,400 |
| Highest 25 percent | 66.3 | 9.7 ! | 21.1 | 5,700 | 6.7 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 66.0 | 16.3 ! | 24.7 | 7,500 | 7.1 ! | ‡ |
| Public 4-year | 74.0 | 13.4 | 21.8 | 5,300 | 17.0 | 2,100 |
| Private not-for-profit 4-year | 68.2 | 8.2 ! | 18.3 | 4,700 | 35.5 ! | 1,400 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Tennessee

Table 12.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Tennessee 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$2,900 | \$9,300 | 62.2 | \$5,900 | 49.7 | \$3,300 | 32.5 | \$5,000 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 5,100 | 14,700 | 77.8 | 8,200 | 63.1 | 4,800 | 47.1 | 5,600 |
| Part-time or part-year | 1,600 | 6,100 | 52.8 | 3,800 | 41.7 | 2,000 | 23.9 | 4,300 |
| Dependency status | | | | | | | | |
| Dependent | 3,800 | 10,900 | 60.5 | 6,600 | 45.3 | 4,400 | 34.5 | 4,600 |
| Independent | 2,100 | 7,700 | 63.7 | 5,200 | 53.7 | 2,600 | 30.7 | 5,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 3,500 | 10,500 | 77.7 | 6,800 | 74.8 | 4,400 | 34.9 | 4,900 |
| Middle 50 percent | 3,800 | 11,000 | 61.4 | 6,600 | 40.3 | 4,300 | 40.5 | 4,500 |
| Highest 25 percent | 4,000 | 11,100 | 41.3 | 6,100 | 26.1 | 4,400 | 21.8 | 4,800 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 2,400 | 8,800 | 74.3 | 6,000 | 67.4 | 3,100 | 40.0 | 5,100 |
| Upper 50 percent | 1,800 | 6,700 | 53.2 | 4,100 | 40.2 | 1,800 | 21.5 | 5,800 |
| Institution type | | | | | | | | |
| Public 2-year | 1,000 | 5,900 | 52.1 | 2,800 | 44.7 | 2,000 | 13.8 | 2,900 |
| Public 4-year | 2,900 | 10,800 | 67.4 | 6,700 | 47.7 | 3,100 | 47.6 | 5,400 |
| Private not-for-profit 4-year | 11,200 | 18,800 | 88.2 | 11,800 | 79.1 | 7,400 | 62.8 | 6,100 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 5,100 | 14,700 | 77.8 | 8,200 | 63.1 | 4,800 | 47.1 | 5,600 |
| Dependency status | | | | | | | | |
| Dependent | 5,500 | 14,800 | 72.2 | 8,000 | 57.1 | 5,300 | 43.3 | 5,000 |
| Independent | 4,400 | 14,400 | 90.3 | 8,500 | 76.5 | 4,100 | 55.3 | 6,600 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 5,000 | 13,900 | 90.4 | 8,600 | 87.0 | 5,700 | 50.4 | 4,800 |
| Middle 50 percent | 5,500 | 14,900 | 71.8 | 8,100 | 53.3 | 5,000 | 47.3 | 5,000 |
| Highest 25 percent | 5,800 | 15,400 | 56.0 | 6,800 | 36.5 | 5,000 ! | 29.1 | 5,200 |
| Institution type | | | | | | | | |
| Public 2-year | 1,800 | 10,700 | 76.2 | 4,400 | 63.9 | 3,300 | 21.2 ! | 3,200 |
| Public 4-year | 3,700 | 13,500 | 73.8 | 7,400 | 55.2 | 3,600 | 51.3 | 5,500 |
| Private not-for-profit 4-year | 14,400 | 23,700 | 93.4 | 14,400 | 88.1 | 8,700 | 68.4 | 6,800 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 12.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Tennessee 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 30.1 | \$2,400 | 8.5 | \$1,800 | 13.6 | \$3,900 | 15.7 | \$1,500 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 38.3 | 3,100 | 14.6 | 2,200 | 26.0 | 4,700 | 14.9 | 2,000 |
| Part-time or part-year | 25.2 | 1,900 | 4.8 ! | 900 ! | 6.2 | 2,000 | 16.2 | 1,300 |
| Dependency status | | | | | | | | |
| Dependent | 22.6 | 2,400 | 9.0 | 2,200 | 19.6 | 4,800 | 15.7 | 1,800 |
| Independent | 37.1 | 2,500 | 8.0 | 1,300 | 8.1 | 2,000 | 15.7 | 1,300 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 64.3 | 2,900 | 21.3 | 2,300 | 21.0 | 3,500 | 12.4 ! | ‡ |
| Middle 50 percent | 12.9 | 1,300 | 4.9 ! | ‡ | 21.1 | 5,300 | 18.3 | 2,000 |
| Highest 25 percent | 0.3 ! | ‡ | 5.0 ! | ‡ | 15.2 | 5,000 | 13.6 ! | 1,800 ! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 58.4 | 2,700 | 13.5 | 1,500 | 11.5 | 1,500 | 9.3 ! | ‡ |
| Upper 50 percent | 15.9 | 1,600 | 2.5 ! | ‡ | 4.7 ! | ‡ | 22.1 | 1,300 |
| Institution type | | | | | | | | |
| Public 2-year | 29.8 | 2,300 | 6.5 | 800 | 3.0 ! | ‡ | 14.2 | 1,000 ! |
| Public 4-year | 28.4 | 2,600 | 8.3 | 2,000 | 14.3 | 2,300 | 13.3 | 1,700 |
| Private not-for-profit 4-year | 37.2 | 2,600 | 17.9 | 3,000 ! | 58.6 | 6,100 | 30.8 | 2,500 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 38.3 | 3,100 | 14.6 | 2,200 | 26.0 | 4,700 | 14.9 | 2,000 |
| Dependency status | | | | | | | | |
| Dependent | 25.6 | 2,900 | 12.0 | 2,600 | 30.9 | 5,100 | 18.8 | 2,000 |
| Independent | 66.4 | 3,300 | 20.3 ! | ‡ | 15.3 ! | ‡ | 6.2 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 74.6 | 3,400 | 33.2 | 2,600 | 36.0 | 3,600 | 11.6 ! | ‡ |
| Middle 50 percent | 15.0 | 1,500 | 5.9 ! | ‡ | 31.3 | 6,000 | 21.8 | 2,200 ! |
| Highest 25 percent | 0.5 ! | ‡ | 4.0 ! | ‡ | 25.2 | 5,000 | 19.7 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 51.2 | 3,200 | 18.7 | ‡ | 7.7 ! | ‡ | 9.8 ! | ‡ |
| Public 4-year | 32.7 | 3,100 | 11.2 | 2,400 | 19.6 | 2,700 | 13.6 | 1,700 |
| Private not-for-profit 4-year | 39.4 | 3,000 | 20.1 | ‡ | 71.8 | 7,100 | 25.8 | 2,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 12.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Tennessee 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 34.6 | \$3,100 | 8.0 | \$3,900 | 0.4 ! | ‡ | 7.7 | \$4,000 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 46.2 | 4,200 | 16.1 | 4,600 | 0.2 ! | ‡ | 16.1 | 4,600 |
| Part-time or part-year | 27.7 | 2,100 | 3.1 ! | ‡ | 0.5 ! | ‡ | 2.7 ! | ‡ |
| Dependency status | | | | | | | | |
| Dependent | 28.8 | 3,700 | 13.5 | 4,200 | 0.8 ! | ‡ | 12.9 | 4,400 |
| Independent | 39.9 | 2,700 | 2.9 ! | ‡ | # | ‡ | 2.9 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 65.0 | 4,200 | 14.6 | 2,300 | # | ‡ | 14.6 | 2,300 |
| Middle 50 percent | 21.5 | 3,000 | 13.0 | 5,200 | 0.5 ! | ‡ | 12.8 | 5,200 |
| Highest 25 percent | 7.5 ! | ‡ | 13.5 ! | 4,300 ! | 2.2 ! | ‡ | 11.4 ! | 5,000 ! |
| Independent student income | | | | | | | | |
| Lower 50 percent | 62.0 | 3,000 | 3.9 ! | ‡ | # | ‡ | 3.9 ! | ‡ |
| Upper 50 percent | 18.1 | 1,800 | 1.8 ! | ‡ | # | ‡ | 1.8 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 31.7 | 2,300 | 0.9 ! | ‡ | 0.1 ! | ‡ | 0.8 ! | ‡ |
| Public 4-year | 32.0 | 3,100 | 9.0 | 2,200 | 0.7 ! | ‡ | 8.3 | 2,300 |
| Private not-for-profit 4-year | 56.9 | 4,900 | 35.8 | 5,800 | 0.7 ! | ‡ | 35.8 | 5,800 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 46.2 | 4,200 | 16.1 | 4,600 | 0.2 ! | ‡ | 16.1 | 4,600 |
| Dependency status | | | | | | | | |
| Dependent | 34.6 | 4,500 | 21.0 | 4,600 | 0.3 ! | ‡ | 21.0 | 4,600 |
| Independent | 71.7 | 3,800 | 5.1 ! | ‡ | # | ‡ | 5.1 ! | ‡ |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 76.1 | 5,400 | 24.2 | ‡ | # | ‡ | 24.2 | ‡ |
| Middle 50 percent | 26.8 | 3,400 | 20.9 | 5,600 | 0.6 ! | ‡ | 20.9 | 5,600 |
| Highest 25 percent | 11.0 ! | ‡ | 18.4 ! | 5,200 ! | # | ‡ | 18.4 ! | 5,200 ! |
| Institution type | | | | | | | | |
| Public 2-year | 55.1 | 3,300 | 1.7 ! | ‡ | # | ‡ | 1.7 ! | ‡ |
| Public 4-year | 38.0 | 3,700 | 11.9 | 2,600 | # | ‡ | 11.9 | 2,600 |
| Private not-for-profit 4-year | 60.7 | 6,000 | 49.0 | 6,300 | 1.1 ! | ‡ | 49.0 | 6,200 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 12.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Tennessee 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 30.8 | \$4,600 | 4.8 | \$4,200 | 4.2 | \$4,000 | 47.3 | \$10,700 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 45.2 | 4,900 | 7.5 | 5,400 | 6.4 | 5,000 | 55.1 | 11,600 |
| Part-time or part-year | 22.2 | 4,300 | 3.3 ! | ‡ | 2.9 ! | ‡ | 42.6 | 10,000 |
| Dependency status | | | | | | | | |
| Dependent | 32.5 | 3,900 | 6.6 | 4,700 | 5.4 | 4,900 | 44.2 | 9,200 |
| Independent | 29.2 | 5,300 | 3.2 ! | ‡ | 3.1 ! | ‡ | 50.1 | 11,900 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 34.3 | 4,500 | 2.9 ! | ‡ | 1.9 ! | ‡ | 46.6 | 9,700 |
| Middle 50 percent | 37.6 | 3,700 | 8.8 | 4,600 | 6.9 | ‡ | 49.5 | 8,800 |
| Highest 25 percent | 20.4 | 3,900 | 5.7 ! | ‡ | 5.7 ! | ‡ | 31.2 | 9,600 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 38.2 | 5,100 | 3.7 ! | ‡ | 3.7 ! | ‡ | 57.4 | 11,500 |
| Upper 50 percent | 20.3 | 5,700 | 2.8 ! | ‡ | 2.5 ! | ‡ | 42.7 | 12,400 |
| Institution type | | | | | | | | |
| Public 2-year | 12.7 | 2,600 | 2.8 ! | ‡ | 2.8 ! | ‡ | 32.2 | 6,100 |
| Public 4-year | 45.8 | 5,000 | 5.5 | 4,600 | 5.0 | ‡ | 60.3 | 12,900 |
| Private not-for-profit 4-year | 58.0 | 5,400 | 11.5 ! | ‡ | 7.4 ! | ‡ | 68.2 | 13,300 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 45.2 | 4,900 | 7.5 | 5,400 | 6.4 | 5,000 | 55.1 | 11,600 |
| Dependency status | | | | | | | | |
| Dependent | 40.6 | 4,100 | 10.2 | 5,100 | 8.6 | 5,100 | 49.2 | 9,600 |
| Independent | 55.3 | 6,300 | 1.6 ! | ‡ | 1.6 ! | ‡ | 68.0 | 14,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 49.2 | 4,500 | 4.4 ! | ‡ | 2.6 ! | ‡ | 59.6 | 9,300 |
| Middle 50 percent | 43.6 | 3,800 | 13.6 ! | ‡ | 11.4 ! | ‡ | 53.2 | 9,200 |
| Highest 25 percent | 26.6 | 4,000 | 8.8 ! | ‡ | 8.8 ! | ‡ | 31.7 | 11,700 |
| Institution type | | | | | | | | |
| Public 2-year | 21.2 ! | 2,800 | 3.0 ! | ‡ | 3.0 ! | ‡ | 35.2 | 6,200 ! |
| Public 4-year | 48.6 | 5,000 | 7.8 | ‡ | 7.0 | ‡ | 57.8 | 11,900 |
| Private not-for-profit 4-year | 66.3 | 5,600 | 12.4 ! | ‡ | 9.2 ! | ‡ | 73.2 | 14,400 ! |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 12.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Tennessee 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$2,900 | 26.9 | \$1,700 | \$9,300 | \$7,600 | \$5,600 |
| Attendance status | | | | | | |
| Full-time/full-year | 5,100 | 30.2 | 2,800 | 14,700 | 11,600 | 8,300 |
| Part-time or part-year | 1,600 | 24.9 | 1,000 | 6,100 | 5,200 | 4,000 |
| Dependency status | | | | | | |
| Dependent | 3,800 | 19.3 | 2,200 | 10,900 | 9,000 | 7,000 |
| Independent | 2,100 | 33.8 | 1,200 | 7,700 | 6,400 | 4,400 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 3,500 | 47.5 | 1,200 | 10,500 | 7,300 | 5,200 |
| Middle 50 percent | 3,800 | 12.3 | 2,300 | 11,000 | 9,300 | 7,000 |
| Highest 25 percent | 4,000 | 5.3 ! | 3,000 | 11,100 | 10,000 | 8,600 |
| Independent student income | | | | | | |
| Lower 50 percent | 2,400 | 47.0 | 1,100 | 8,800 | 6,700 | 4,300 |
| Upper 50 percent | 1,800 | 20.8 | 1,300 | 6,700 | 6,000 | 4,500 |
| Institution type | | | | | | |
| Public 2-year | 1,000 | 32.5 | 600 | 5,900 | 5,000 | 4,400 |
| Public 4-year | 2,900 | 22.8 | 1,900 | 10,800 | 9,400 | 6,300 |
| Private not-for-profit 4-year | 11,200 | 15.8 ! | 5,800 | 18,800 | 13,000 | 8,400 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 5,100 | 30.2 | 2,800 | 14,700 | 11,600 | 8,300 |
| Dependency status | | | | | | |
| Dependent | 5,500 | 22.9 | 3,100 | 14,800 | 11,800 | 9,000 |
| Independent | 4,400 | 46.3 | 2,200 | 14,400 | 11,300 | 6,700 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 5,000 | 56.0 | 1,400 | 13,900 | 8,900 | 6,000 |
| Middle 50 percent | 5,500 | 14.4 | 3,300 | 14,900 | 12,200 | 9,100 |
| Highest 25 percent | 5,800 | 8.5 ! | 4,200 | 15,400 | 13,600 | 11,600 |
| Institution type | | | | | | |
| Public 2-year | 1,800 | 51.1 | 800 | 10,700 | 8,600 | 7,400 |
| Public 4-year | 3,700 | 26.2 | 2,300 | 13,500 | 11,500 | 8,100 |
| Private not-for-profit 4-year | 14,400 | 15.0 ! | 7,100 | 23,700 | 16,100 | 10,300 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 12.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Tennessee 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$9,300 | \$10,000 | 63.0 | \$7,800 | 61.0 | \$5,700 | 47.8 | \$4,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 14,700 | 9,200 | 78.7 | 10,800 | 75.2 | 7,700 | 58.6 | 5,700 |
| Part-time or part-year | 6,100 | 10,600 | 53.6 | 5,200 | 52.5 | 4,000 | 41.3 | 3,300 |
| Dependency status | | | | | | | | |
| Dependent | 10,900 | 13,000 | 58.4 | 8,400 | 55.4 | 5,900 | 41.7 | 4,800 |
| Independent | 7,700 | 7,400 | 67.1 | 7,400 | 66.2 | 5,600 | 53.3 | 4,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 10,500 | 1,400! | 98.1 | 9,500 | 97.4 | 6,200 | 85.5 | 4,800 |
| Middle 50 percent | 11,000 | 9,000 | 59.9 | 7,700 | 55.6 | 5,700 | 39.1 | 4,700 |
| Highest 25 percent | 11,100 | 32,600 | 15.7 | 6,500 | 12.8! | ‡ | 3.1! | ‡ |
| Independent student income | | | | | | | | |
| Lower 50 percent | 8,800 | 1,300 | 94.8 | 8,100 | 94.5 | 6,000 | 80.0 | 4,200 |
| Upper 50 percent | 6,700 | 13,400 | 39.7 | 5,800 | 38.1 | 4,700 | 26.9 | 3,600 |
| Institution type | | | | | | | | |
| Public 2-year | 5,900 | 9,800 | 56.1 | 5,300 | 55.3 | 3,900 | 48.9 | 3,600 |
| Public 4-year | 10,800 | 10,000 | 66.9 | 8,000 | 64.4 | 6,400 | 44.1 | 4,800 |
| Private not-for-profit 4-year | 18,800 | 11,200 | 79.8 | 15,300 | 74.6 | 9,500 | 55.7 | 6,500 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 14,700 | 9,200 | 78.7 | 10,800 | 75.2 | 7,700 | 58.6 | 5,700 |
| Dependency status | | | | | | | | |
| Dependent | 14,800 | 12,100 | 70.8 | 9,800 | 66.1 | 6,700 | 49.5 | 5,500 |
| Independent | 14,400 | 2,600! | 96.1 | 12,500 | 95.5 | 9,300 | 78.5 | 6,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 13,900 | 1,900! | 98.9 | 12,400 | 98.9 | 7,500 | 84.5 | 5,500 |
| Middle 50 percent | 14,900 | 8,600 | 81.7 | 8,800 | 74.3 | 6,400 | 55.5 | 5,300 |
| Highest 25 percent | 15,400 | 28,600 | 23.8! | 7,100 | 19.7! | ‡ | 5.6! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 10,700 | 5,800 | 81.8 | 8,200 | 79.0 | 6,000 | 71.2 | 5,300 |
| Public 4-year | 13,500 | 10,700 | 73.0 | 9,600 | 69.8 | 7,500 | 51.4 | 5,600 |
| Private not-for-profit 4-year | 23,700 | 8,900 | 93.2 | 17,300 | 87.7 | 10,300 | 64.8 | 6,900 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 12.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Tennessee 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 79.6 | 37.0 | 29.9 | \$11,300 | 6.1 | \$1,600 |
| Attendance status | | | | | | |
| Full-time/full-year | 71.4 | 14.6 | 23.0 | 6,400 | 11.4 | 1,700 |
| Part-time or part-year | 84.5 | 50.3 | 33.4 | 13,800 | 3.0 ! | ‡ |
| Dependency status | | | | | | |
| Dependent | 77.3 | 21.8 | 24.9 | 5,400 | 7.9 | 1,300 |
| Independent | 81.7 | 50.9 | 34.3 | 16,500 | 4.5 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 76.2 | 22.2 | 25.5 | 5,400 | 12.0 ! | 1,400 |
| Middle 50 percent | 79.4 | 23.1 | 25.0 | 5,100 | 8.3 | 1,300 |
| Highest 25 percent | 73.9 | 18.8 ! | 24.2 | 6,200 | 3.2 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 77.9 | 39.2 | 31.4 | 11,200 | 7.5 ! | ‡ |
| Upper 50 percent | 85.5 | 62.6 | 36.9 | 21,200 | 1.5 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 82.3 | 46.3 | 32.9 | 12,400 | 2.2 ! | ‡ |
| Public 4-year | 77.4 | 27.8 | 27.0 | 10,100 | 5.7 | 1,700 |
| Private not-for-profit 4-year | 75.2 | 27.8 | 26.3 | 10,700 | 25.1 | 1,300 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 71.4 | 14.6 | 23.0 | 6,400 | 11.4 | 1,700 |
| Dependency status | | | | | | |
| Dependent | 71.0 | 8.6 | 20.9 | 4,900 | 11.8 | 1,400 |
| Independent | 72.1 | 27.9 | 27.5 | 9,700 | 10.7 ! | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 77.3 | 9.2 ! | 21.9 | 5,100 | 18.0 ! | ‡ |
| Middle 50 percent | 72.0 | 10.8 ! | 21.6 | 5,200 | 11.9 | 1,400 |
| Highest 25 percent | 63.3 | 3.8 ! | 18.2 | 3,900 | 5.7 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 72.0 | 19.0 ! | 25.2 | 7,400 | 3.6 ! | ‡ |
| Public 4-year | 70.3 | 12.0 | 22.0 | 5,900 | 7.7 ! | ‡ |
| Private not-for-profit 4-year | 73.9 | 17.5 ! | 23.0 | 6,400 | 34.4 | 1,400 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Tables—Texas

Table 13.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Texas 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$2,400 | \$8,700 | 57.2 | \$6,000 | 47.2 | \$3,400 | 25.4 | \$5,800 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 4,700 | 14,100 | 74.0 | 8,900 | 62.3 | 4,900 | 43.0 | 6,300 |
| Part-time or part-year | 1,200 | 5,700 | 48.2 | 3,600 | 39.0 | 2,000 | 15.9 | 5,000 |
| Dependency status | | | | | | | | |
| Dependent | 3,400 | 10,400 | 56.7 | 7,100 | 46.2 | 4,200 | 29.0 | 5,500 |
| Independent | 1,500 | 7,100 | 57.7 | 5,000 | 48.1 | 2,600 | 21.9 | 6,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 2,600 | 9,100 | 74.2 | 6,600 | 72.8 | 4,400 | 30.0 | 4,800 |
| Middle 50 percent | 3,300 | 10,100 | 55.5 | 6,900 | 43.1 | 3,800 | 31.2 | 5,400 |
| Highest 25 percent | 4,600 | 12,200 | 40.8 | 8,600 | 24.7 | 4,800 | 23.5 | 6,400 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 1,600 | 7,600 | 69.1 | 5,500 | 62.5 | 2,900 | 25.5 | 6,300 |
| Upper 50 percent | 1,400 | 6,600 | 46.6 | 4,300 | 34.1 | 2,000 | 18.5 | 5,900 |
| Institution type | | | | | | | | |
| Public 2-year | 800 | 5,500 | 47.3 | 2,900 | 40.1 | 2,200 | 9.2 | 3,500 |
| Public 4-year | 3,000 | 11,400 | 67.8 | 7,500 | 52.1 | 3,400 | 46.4 | 5,900 |
| Private not-for-profit 4-year | 11,900 | 19,600 | 83.6 | 13,200 | 76.8 | 7,300 | 52.6 | 8,000 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 4,700 | 14,100 | 74.0 | 8,900 | 62.3 | 4,900 | 43.0 | 6,300 |
| Dependency status | | | | | | | | |
| Dependent | 5,200 | 14,400 | 69.4 | 8,800 | 56.9 | 5,200 | 39.7 | 5,900 |
| Independent | 3,400 | 13,400 | 86.5 | 9,000 | 77.1 | 4,300 | 52.0 | 7,100 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 3,600 | 12,300 | 88.5 | 8,300 | 88.5 | 5,500 | 41.3 | 5,000 |
| Middle 50 percent | 5,200 | 14,300 | 69.2 | 8,700 | 53.7 | 5,000 | 43.0 | 6,000 |
| Highest 25 percent | 6,600 | 16,500 | 52.1 | 9,900 | 33.6 | 5,200 | 32.1 | 6,900 |
| Institution type | | | | | | | | |
| Public 2-year | 1,300 | 9,100 | 66.4 | 4,700 | 60.2 | 3,400 | 17.7 | 4,000 |
| Public 4-year | 3,900 | 14,400 | 74.6 | 8,900 | 58.2 | 4,300 | 53.5 | 6,200 |
| Private not-for-profit 4-year | 15,700 | 25,100 | 89.3 | 16,100 | 82.6 | 9,200 | 62.5 | 8,100 |

NOTE: Aid averages are for those students who received the specified type of aid. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 13.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Texas 2003–04

| Student characteristics | Federal grants | | State grants | | Institutional grants | | Other grants | |
|--|----------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 28.0 | \$2,600 | 10.2 | \$1,900 | 16.3 | \$2,700 | 13.3 | \$1,600 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 38.3 | 3,400 | 18.5 | 2,400 | 32.3 | 3,300 | 14.9 | 1,800 |
| Part-time or part-year | 22.4 | 1,900 | 5.8 | 1,200 | 7.6 | 1,300 | 12.4 | 1,400 |
| Dependency status | | | | | | | | |
| Dependent | 24.2 | 2,700 | 14.2 | 2,200 | 21.9 | 3,300 | 13.8 | 1,600 |
| Independent | 31.5 | 2,600 | 6.5 | 1,400 | 11.0 | 1,500 | 12.8 | 1,600 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 63.7 | 3,200 | 25.8 | 2,100 | 23.1 | 2,200 | 10.3 | 1,200 |
| Middle 50 percent | 15.5 | 1,800 | 14.6 | 2,400 | 23.8 | 3,200 | 16.1 | 1,500 |
| Highest 25 percent | 0.9 ! | ‡ | 1.2 ! | ‡ | 16.9 | 5,300 | 12.7 | 2,100 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 47.9 | 2,800 | 7.8 | 1,400 | 13.8 | 1,400 | 11.4 | 1,900 |
| Upper 50 percent | 15.5 | 1,900 | 5.2 ! | 1,400 | 8.2 | 1,600 | 14.2 | 1,400 |
| Institution type | | | | | | | | |
| Public 2-year | 27.1 | 2,400 | 6.4 | 1,000 | 6.6 | 900 | 10.7 | 900 |
| Public 4-year | 29.9 | 2,900 | 11.9 | 2,100 | 23.8 | 1,800 | 14.4 | 1,800 |
| Private not-for-profit 4-year | 26.1 | 2,700 | 30.2 | 3,100 | 53.0 | 6,000 | 26.9 | 2,900 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 38.3 | 3,400 | 18.5 | 2,400 | 32.3 | 3,300 | 14.9 | 1,800 |
| Dependency status | | | | | | | | |
| Dependent | 29.6 | 3,100 | 20.8 | 2,400 | 33.3 | 3,700 | 16.8 | 1,800 |
| Independent | 62.2 | 3,700 | 12.2 | 2,000 | 29.6 | 2,100 | 9.7 | 2,200 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 79.4 | 3,700 | 37.8 | 2,300 | 35.6 | 2,400 | 12.9 | 1,300 |
| Middle 50 percent | 20.2 | 2,000 | 22.5 | 2,600 | 36.5 | 3,700 | 18.9 | 1,700 |
| Highest 25 percent | 0.6 ! | ‡ | 2.0 ! | ‡ | 25.1 | 5,400 | 16.5 | 2,200 |
| Institution type | | | | | | | | |
| Public 2-year | 46.9 | 3,400 | 13.0 | 1,100 | 16.8 | 1,200 | 10.6 | 1,100 |
| Public 4-year | 35.2 | 3,400 | 16.7 | 2,200 | 32.7 | 2,000 | 14.9 | 1,800 |
| Private not-for-profit 4-year | 29.6 | 3,200 | 38.2 | 3,600 | 66.8 | 7,000 | 25.0 | 2,600 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 13.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Texas 2003–04

| Student characteristics | Need-based grants | | Merit-based grants | | | | | |
|--|-------------------|----------------|--------------------|----------------|---------|----------------|---------------|----------------|
| | Percent | Average amount | Total | | State | | Institutional | |
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 34.8 | \$3,200 | 6.1 | \$3,400 | # | ‡ | 6.0 | \$3,400 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 49.6 | 4,300 | 14.2 | 3,600 | 0.1 ! | ‡ | 14.2 | 3,600 |
| Part-time or part-year | 26.8 | 2,000 | 1.7 | 2,400 | # | ‡ | 1.7 | 2,400 |
| Dependency status | | | | | | | | |
| Dependent | 34.2 | 3,700 | 9.7 | 3,800 | # | ‡ | 9.7 | 3,800 |
| Independent | 35.4 | 2,700 | 2.7 | 2,100 ! | # | ‡ | 2.7 | 2,100 ! |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 68.8 | 4,100 | 8.1 | 2,600 | # | ‡ | 8.1 | 2,600 |
| Middle 50 percent | 29.3 | 3,300 | 9.4 | 3,600 | 0.1 ! | ‡ | 9.4 | 3,600 |
| Highest 25 percent | 8.0 | 2,800 | 11.8 | 5,000 | # | ‡ | 11.8 | 5,000 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 52.1 | 2,900 | 3.2 ! | 1,900 ! | # | ‡ | 3.2 ! | 1,900 ! |
| Upper 50 percent | 19.2 | 2,100 | 2.2 ! | ‡ | # | ‡ | 2.2 ! | ‡ |
| Institution type | | | | | | | | |
| Public 2-year | 30.2 | 2,500 | 1.6 ! | 1,400 | 0.1 ! | ‡ | 1.6 ! | 1,400 |
| Public 4-year | 38.9 | 3,400 | 7.1 | 2,100 | # | ‡ | 7.1 | 2,100 |
| Private not-for-profit 4-year | 50.2 | 5,300 | 32.8 | 5,200 | # | ‡ | 32.8 | 5,200 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 49.6 | 4,300 | 14.2 | 3,600 | 0.1 ! | ‡ | 14.2 | 3,600 |
| Dependency status | | | | | | | | |
| Dependent | 42.7 | 4,500 | 15.9 | 3,900 | 0.1 ! | ‡ | 15.9 | 3,900 |
| Independent | 68.6 | 4,000 | 9.4 | 2,400 ! | # | ‡ | 9.4 | 2,400 ! |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 84.7 | 5,000 | 12.8 | 2,600 | # | ‡ | 12.8 | 2,600 |
| Middle 50 percent | 38.9 | 4,000 | 15.9 | 3,800 | 0.2 ! | ‡ | 15.9 | 3,800 |
| Highest 25 percent | 10.8 | 3,300 | 18.9 | 4,800 | # | ‡ | 18.9 | 4,800 |
| Institution type | | | | | | | | |
| Public 2-year | 51.7 | 3,500 | 6.0 ! | 1,700 ! | 0.2 ! | ‡ | 6.0 ! | 1,600 |
| Public 4-year | 45.5 | 4,100 | 11.3 | 2,300 | # | ‡ | 11.3 | 2,300 |
| Private not-for-profit 4-year | 60.2 | 6,400 | 44.2 | 5,500 | # | ‡ | 44.2 | 5,500 |

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 13.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Texas 2003–04

| Student characteristics | Federal loans | | Nonfederal loans | | Private loans ¹ | | Cumulative amount borrowed to date | |
|--|---------------|----------------|------------------|----------------|----------------------------|----------------|------------------------------------|----------------|
| | Percent | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | 23.9 | \$5,100 | 5.0 | \$5,000 | 3.7 | \$5,600 | 37.1 | \$11,500 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 41.2 | 5,400 | 8.8 | 5,700 | 6.9 | 6,200 | 49.1 | 12,000 |
| Part-time or part-year | 14.6 | 4,600 | 3.0 | 3,900 | 2.0 | 4,600 | 30.6 | 11,100 |
| Dependency status | | | | | | | | |
| Dependent | 27.6 | 4,400 | 6.1 | 6,200 | 5.0 | 6,400 | 35.4 | 10,300 |
| Independent | 20.4 | 6,000 | 4.0 | 3,300 | 2.5 | 4,200 | 38.7 | 12,600 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 29.2 | 4,300 | 5.0 | ‡ | 3.7 ! | ‡ | 34.6 | 9,400 |
| Middle 50 percent | 29.8 | 4,300 | 6.1 | 6,800 | 5.0 | 7,300 | 38.6 | 10,100 |
| Highest 25 percent | 21.6 | 4,600 | 7.2 | 7,200 | 6.5 | 6,600 | 29.8 | 11,700 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 24.2 | 6,000 | 4.5 | 3,300 | 2.8 ! | 4,100 | 42.3 | 13,200 |
| Upper 50 percent | 16.8 | 5,800 | 3.4 | ‡ | 2.3 ! | ‡ | 35.1 | 11,900 |
| Institution type | | | | | | | | |
| Public 2-year | 8.4 | 3,400 | 1.4 ! | 2,900 ! | 1.1 ! | ‡ | 21.1 | 8,000 |
| Public 4-year | 44.0 | 5,500 | 8.0 | 4,100 | 5.2 | 4,800 | 58.1 | 12,600 |
| Private not-for-profit 4-year | 50.4 | 5,500 | 18.0 | 7,800 | 16.3 | 7,600 | 63.1 | 15,600 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 41.2 | 5,400 | 8.8 | 5,700 | 6.9 | 6,200 | 49.1 | 12,000 |
| Dependency status | | | | | | | | |
| Dependent | 38.1 | 4,700 | 8.9 | 6,500 | 7.4 | 6,600 | 44.2 | 10,500 |
| Independent | 49.8 | 6,800 | 8.7 ! | ‡ | 5.5 ! | ‡ | 62.8 | 14,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 40.2 | 4,600 | 7.9 ! | ‡ | 5.8 ! | ‡ | 46.8 | 9,600 |
| Middle 50 percent | 41.3 | 4,700 | 9.4 | 6,900 | 7.6 | 7,200 | 46.6 | 10,500 |
| Highest 25 percent | 30.4 | 4,800 | 8.8 | ‡ | 8.6 | ‡ | 37.2 | 11,600 |
| Institution type | | | | | | | | |
| Public 2-year | 17.0 | 3,800 | 2.6 ! | ‡ | 1.8 ! | ‡ | 23.8 | 6,700 |
| Public 4-year | 51.4 | 5,700 | 9.1 | 4,600 | 6.8 | 5,100 | 59.8 | 12,200 |
| Private not-for-profit 4-year | 59.9 | 5,400 | 22.3 | 8,300 | 19.5 | 8,200 | 68.3 | 15,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 13.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Texas 2003–04

| Student characteristics | Average tuition and fees | Net tuition after grants | | Average price of attendance | Average net price after grants | Average net price after total aid |
|--|--------------------------|--------------------------|-------------------------------|-----------------------------|--------------------------------|-----------------------------------|
| | | Percent zero net tuition | Average amount including zero | | | |
| All in-state undergraduates | | | | | | |
| Total | \$2,400 | 28.6 | \$1,400 | \$8,700 | \$7,100 | \$5,200 |
| Attendance status | | | | | | |
| Full-time/full-year | 4,700 | 34.4 | 2,500 | 14,100 | 11,100 | 7,600 |
| Part-time or part-year | 1,200 | 25.4 | 800 | 5,700 | 4,900 | 4,000 |
| Dependency status | | | | | | |
| Dependent | 3,400 | 24.3 | 2,100 | 10,400 | 8,400 | 6,300 |
| Independent | 1,500 | 32.5 | 800 | 7,100 | 5,800 | 4,200 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 2,600 | 58.8 | 800 | 9,100 | 5,900 | 4,200 |
| Middle 50 percent | 3,300 | 15.9 | 2,000 | 10,100 | 8,500 | 6,300 |
| Highest 25 percent | 4,600 | 5.5 ! | 3,500 | 12,200 | 11,000 | 8,700 |
| Independent student income | | | | | | |
| Lower 50 percent | 1,600 | 47.5 | 600 | 7,600 | 5,800 | 3,800 |
| Upper 50 percent | 1,400 | 18.0 | 900 | 6,600 | 5,900 | 4,600 |
| Institution type | | | | | | |
| Public 2-year | 800 | 32.0 | 400 | 5,500 | 4,600 | 4,100 |
| Public 4-year | 3,000 | 26.4 | 1,800 | 11,400 | 9,600 | 6,300 |
| Private not-for-profit 4-year | 11,900 | 13.3 | 6,600 | 19,600 | 14,000 | 8,600 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 4,700 | 34.4 | 2,500 | 14,100 | 11,100 | 7,600 |
| Dependency status | | | | | | |
| Dependent | 5,200 | 27.7 | 3,000 | 14,400 | 11,500 | 8,300 |
| Independent | 3,400 | 53.0 | 1,400 | 13,400 | 10,100 | 5,700 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 3,600 | 72.0 | 800 | 12,300 | 7,500 | 4,900 |
| Middle 50 percent | 5,200 | 17.5 | 3,000 | 14,300 | 11,600 | 8,300 |
| Highest 25 percent | 6,600 | 5.3 ! | 4,900 | 16,500 | 14,800 | 11,400 |
| Institution type | | | | | | |
| Public 2-year | 1,300 | 49.9 | 600 | 9,100 | 7,100 | 6,000 |
| Public 4-year | 3,900 | 30.9 | 2,200 | 14,400 | 11,900 | 7,700 |
| Private not-for-profit 4-year | 15,700 | 11.4 | 8,400 | 25,100 | 17,500 | 10,700 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 13.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Texas 2003–04

| Student characteristics | Average price of attendance | Average federal EFC | Financial need | | Remaining need after grants | | Remaining need after total aid | |
|--|-----------------------------|---------------------|-------------------|--------------|-----------------------------|--------------|--------------------------------|--------------|
| | | | Percent with need | Average need | Percent with need | Average need | Percent with need | Average need |
| All in-state undergraduates | | | | | | | | |
| Total | \$8,700 | \$9,100 | 63.6 | \$7,100 | 61.0 | \$5,100 | 47.2 | \$4,000 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 14,100 | 9,600 | 76.0 | 10,400 | 73.2 | 7,000 | 54.5 | 5,200 |
| Part-time or part-year | 5,700 | 8,800 | 56.9 | 4,800 | 54.4 | 3,700 | 43.2 | 3,300 |
| Dependency status | | | | | | | | |
| Dependent | 10,400 | 11,400 | 58.2 | 7,900 | 54.8 | 5,400 | 42.1 | 4,300 |
| Independent | 7,100 | 6,900 | 68.7 | 6,500 | 66.8 | 4,900 | 51.9 | 3,800 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 9,100 | 1,000 | 94.0 | 8,800 | 91.9 | 5,500 | 80.5 | 4,200 |
| Middle 50 percent | 10,100 | 8,000 | 59.9 | 7,500 | 55.9 | 5,400 | 38.9 | 4,400 |
| Highest 25 percent | 12,200 | 29,500 | 17.4 | 6,300 | 13.9 | 5,000 | 8.8 | 4,700 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 7,600 | 1,100 | 93.1 | 7,100 | 91.2 | 5,300 | 74.2 | 4,100 |
| Upper 50 percent | 6,600 | 12,400 | 45.0 | 5,200 | 42.9 | 4,100 | 30.2 | 3,200 |
| Institution type | | | | | | | | |
| Public 2-year | 5,500 | 8,300 | 57.6 | 4,900 | 55.6 | 3,600 | 49.5 | 3,300 |
| Public 4-year | 11,400 | 9,900 | 70.3 | 8,300 | 67.6 | 6,200 | 44.1 | 4,600 |
| Private not-for-profit 4-year | 19,600 | 11,600 | 78.7 | 14,000 | 71.3 | 9,000 | 43.6 | 7,300 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 14,100 | 9,600 | 76.0 | 10,400 | 73.2 | 7,000 | 54.5 | 5,200 |
| Dependency status | | | | | | | | |
| Dependent | 14,400 | 11,800 | 69.4 | 9,900 | 65.9 | 6,500 | 50.4 | 5,100 |
| Independent | 13,400 | 3,700 | 94.2 | 11,400 | 93.0 | 8,000 | 65.8 | 5,400 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 12,300 | 700 | 99.2 | 11,700 | 98.5 | 6,900 | 85.3 | 5,100 |
| Middle 50 percent | 14,300 | 8,100 | 78.8 | 9,200 | 74.9 | 6,400 | 53.3 | 5,100 |
| Highest 25 percent | 16,500 | 29,100 | 24.3 | 6,800 | 19.3 | 5,500 | 12.7 | 5,500 |
| Institution type | | | | | | | | |
| Public 2-year | 9,100 | 6,300 | 75.0 | 7,500 | 74.3 | 5,000 | 64.6 | 4,400 |
| Public 4-year | 14,400 | 10,600 | 74.6 | 10,200 | 72.1 | 7,400 | 50.1 | 5,100 |
| Private not-for-profit 4-year | 25,100 | 14,000 | 83.8 | 16,700 | 74.7 | 10,300 | 47.3 | 8,100 |

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Table 13.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Texas 2003–04

| Student characteristics | Percent worked while enrolled | Percent worked full time while enrolled | Average number of hours worked per week | Average amount earned while enrolled | Work-study jobs ¹ | |
|--|-------------------------------|---|---|--------------------------------------|------------------------------|----------------|
| | | | | | Percent | Average amount |
| All in-state undergraduates | | | | | | |
| Total | 77.3 | 36.8 | 30.7 | \$12,100 | 5.1 | \$2,500 |
| Attendance status | | | | | | |
| Full-time/full-year | 71.9 | 17.9 | 25.3 | 7,400 | 9.4 | 2,500 |
| Part-time or part-year | 80.2 | 47.0 | 33.3 | 14,400 | 2.7 | 2,700 |
| Dependency status | | | | | | |
| Dependent | 73.7 | 21.6 | 26.1 | 6,600 | 6.3 | 2,400 |
| Independent | 80.7 | 51.0 | 34.7 | 16,800 | 3.9 | 2,700 |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 74.6 | 22.3 | 26.3 | 7,400 | 9.3 | 2,300 |
| Middle 50 percent | 76.2 | 24.6 | 26.9 | 6,600 | 6.3 | 2,300 |
| Highest 25 percent | 67.6 | 14.7 | 24.0 | 5,900 | 3.3 ! | ‡ |
| Independent student income | | | | | | |
| Lower 50 percent | 78.6 | 44.7 | 33.3 | 13,400 | 5.1 | 2,500 |
| Upper 50 percent | 82.6 | 57.2 | 35.9 | 20,000 | 2.7 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 78.6 | 43.1 | 32.6 | 12,900 | 3.0 ! | 2,600 |
| Public 4-year | 75.6 | 28.6 | 28.4 | 10,700 | 5.0 | 2,900 |
| Private not-for-profit 4-year | 74.8 | 26.2 | 26.6 | 12,000 | 19.8 | 2,100 |
| Full-time/full-year in-state undergraduates | | | | | | |
| Total | 71.9 | 17.9 | 25.3 | 7,400 | 9.4 | 2,500 |
| Dependency status | | | | | | |
| Dependent | 69.8 | 13.6 | 23.6 | 6,000 | 9.6 | 2,400 |
| Independent | 77.6 | 29.6 | 29.6 | 10,900 | 8.8 | ‡ |
| Dependent student family income | | | | | | |
| Lowest 25 percent | 73.4 | 18.4 | 25.4 | 7,800 ! | 13.1 ! | 2,500 |
| Middle 50 percent | 71.4 | 13.2 | 23.4 | 5,300 | 11.0 | 2,300 |
| Highest 25 percent | 63.4 | 9.8 | 22.1 | 5,500 | 3.7 ! | ‡ |
| Institution type | | | | | | |
| Public 2-year | 73.8 | 23.6 | 27.9 | 7,000 | 5.9 ! | ‡ |
| Public 4-year | 71.5 | 16.1 | 24.6 | 7,500 | 6.6 | 2,800 |
| Private not-for-profit 4-year | 68.6 | 10.9 | 21.8 | 8,000 ! | 28.1 | 2,100 |

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Appendix A—Glossary

The variables used in this report are described in this glossary. All variables are found in the NCES 2003–04 National Postsecondary Student Aid Study (NPSAS:2004) Data Analysis System (DAS), which is an NCES software application that allows researchers to generate tables using the NPSAS variables online. The DAS software description is found in appendix B.

Glossary Index

STUDENT/INSTITUTIONAL CHARACTERISTICS

| | |
|---|----------|
| Representative sample states..... | INSTSAST |
| Institution type | SECTOR4 |
| State residency | SAMESTAT |
| Attendance status | ATTNSTAT |
| Dependency status | DEPEND |
| Dependent student family income..... | DEPINC |
| Dependent student family income (12 states) ... | PCT12D |
| Independent student income..... | INDEPINC |
| Independent student income (12 states) | PCT12I |

PRICE OF ATTENDANCE

| | |
|--------------------------|----------|
| Tuition and fees | TUITION2 |
| Price of attendance..... | BUDGETAJ |

TOTAL FINANCIAL AID

| | |
|---------------------------|---------|
| Total aid..... | TOTAID |
| Total grants | TOTGRT |
| Total student loans | TOTLOAN |

GRANTS

| | |
|---------------------------------------|----------|
| Federal grants..... | TFEDGRT |
| State grants..... | STGTAMT |
| Institutional grants | INGRTAMT |
| Other grants | OTHGTAMT |
| Need-based grants | NEEDAID |
| Merit-based grants | MERITAMT |
| Institutional merit-based grants..... | INSMERIT |
| State merit-based grants | STMERIT |

LOANS

| | |
|---|----------|
| Cumulative amount borrowed to date..... | BORAMT1 |
| Federal loans | TFEDLN |
| Nonfederal loans..... | TNFEDLN |
| Private loans | PRIVLOAN |

NET PRICE AND NEED

| | |
|-------------------------------------|---------|
| Net tuition..... | NETCST9 |
| Net price after grants | NETCST3 |
| Net price after total aid..... | NETCST1 |
| Expected family contribution | EFC |
| Financial need | SNEED1 |
| Remaining need after grants | SNEED5 |
| Remaining need after total aid..... | SNEED2 |

WORK WHILE ENROLLED

| | |
|---|----------|
| Work-study jobs | TOTWKST |
| Hours worked per week..... | JOBHOUR2 |
| Worked full time while enrolled..... | JOBHOUR2 |
| Earnings from work while enrolled | JOBEARN2 |

DAS Variable

Attendance status

ATTNSTAT

Based on the number of months enrolled full time or part time during the 2003–04 academic year (July 1, 2003 to June 30, 2004). Full-year is defined as enrollment for 9 or more months during the academic year. Full-time is usually defined as 12 or more credit hours. The categories are:

| | |
|------------------------|--|
| Full-time/full-year | Enrolled full time for 9 or more months. |
| Part-time or part-year | Enrolled for less than 9 months full time. |

Cumulative amount borrowed to date

BORAMT1

The total amount of all student loans borrowed by the student during all years of undergraduate education through June 2004. This includes loans from federal, state, institutional, or private sources. It does not include Federal Parent Loans to Undergraduate Students (PLUS) or loans from family or friends. Based on the student interview and the federal loan amounts reported in the National Student Loan Data System (NSLDS). The cumulative amount borrowed is not necessarily the same as the student's student loan debt, since some of the loan amounts may already have been repaid.

Price of attendance

BUDGETAJ

Total educational expenses of the student during the 2003–04 academic year. The total price of attendance includes the tuition and fees as well as all other expenses related to enrollment: books and supplies, room and board (or housing and meal allowances for off-campus students), transportation, and other personal living expenses. The total price of attendance is based on the student budgets reported by the institutions. Student budgets are prepared by institutional financial aid offices to estimate the typical educational expenses of various types of students (e.g., dependent, independent, on-campus, off-campus, living with parents) and are used as part of the need analysis that determines the student's need for financial aid.

Dependency status

DEPEND

The student's dependency status for federal financial aid purposes during the 2003–04 academic year. Students were considered to be financially independent of their parents for federal financial aid purposes in 2003–04 if they met any of the following criteria: was age 24 or older on 12/31/03; was married; had legal dependents; was a veteran of U.S. armed forces; was an orphan or ward of the court; or was enrolled in a graduate or first-professional degree program (beyond a bachelor's degree) in 2003–04. All other students under 24 were considered to be dependent unless they could document that they were receiving no parental support and were determined to be independent by a financial aid officer using professional judgment.

Dependent student family income

DEPINC

For dependent undergraduates, this is the total income of the student's parents in 2002. Prior calendar year income is reported in the financial aid application and used in determining the expected family contribution (EFC) in need analysis. That is, 2002 income was used to determine financial aid eligibility for the 2003–04 academic year. The median income of all dependent students' parents was approximately \$60,000 in 2002. See PCT12D for income quartile values for in-state undergraduates in each of the 12 states with representative samples in NPSAS:04. Values are based on the financial aid application or the student interview.

DAS Variable***Expected family contribution*****EFC**

The federal expected family contribution (EFC) used in need analysis. It is an estimate of the amount that students and parents should be able to contribute towards educational expenses. A zero EFC means that the student and family cannot afford to contribute any amount. Students with a zero EFC are eligible for a maximum Pell Grant (\$4,050 in 2003–04). The EFC is calculated by taking into account a family’s income, assets, family size, number of children in college, and other factors affecting the ability to pay for a postsecondary education. The income of parents is included in calculating the EFC of dependent students, but not for independent students. EFC values were taken from federal sources for Pell Grant recipients and students with federal financial aid application records, or from institutional records. These were available for about 60 percent of the students. If the EFC was not available in any of these sources, it was imputed by regression using dependency, family size, income, and number in college. EFC is generally imputed for students who did not receive any federal aid.

Independent student income**INDEPINC**

For independent students, this is the total income of the student (and spouse, if married) in 2002. Prior calendar year income is reported in the financial aid application and used in determining the expected family contribution (EFC) in need analysis. That is, 2002 income was used to determine financial aid eligibility for the 2003–04 academic year. The median income of all independent students (and spouse, if married) was approximately \$25,000 in 2002. See PCT12D for income quartile values for in-state undergraduates in each of the 12 states with representative samples in NPSAS:04.

Institutional grants**INGRTAMT**

Indicates the total grant aid from institutional funds received in 2003–04. It includes all institutional grants and scholarships (from restricted or unrestricted funds) and tuition waivers, and both need-based and merit-based awards. In states with decentralized grant programs where the state grants are distributed by the public institutions, the distinction between state and institutional grants is not always clear, and not always consistently reported. The grants at California public institutions that are based on state funds but allocated by the institutions (Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants) are classified as institutional, rather than state grants.

Institutional merit-based grants**INSMERIT**

Institutional grants and scholarships received during the 2003–04 academic year that were based only on merit rather than need, including all athletic scholarships. Students who receive need-based grants may also receive merit scholarships that are not based on need.

Representative sample states**INSTSAST**

Identifies the undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions in each of the 12 states for which the NPSAS:2004 study includes a representative sample.

Earnings from work while enrolled**JOBEARN2**

Student’s total amount earned from work (including work-study) while enrolled during the 2003–04 academic year, based on the student interview.

DAS Variable

Hours worked per week

JOBHOUR2

Average hours the student worked per week while enrolled during the 2003–04 academic year, including work-study and assistantships. This is based on the student interview. This variable is also used to indicate whether the student worked while enrolled and whether the student worked full time (35 or more hours per week) while enrolled.

Merit-based grants

MERITAD

Total amount of grants and scholarships received during the 2003–04 academic year that were based only on merit, rather than need. Equal to the sum of state and institutional merit-based grants and scholarships, including athletic scholarships. Grants based on both merit and need are classified as need-based (NEEDAID). Students who receive merit-based grants may also receive need-based grants.

Need-based grants

NEEDAID

Total amount of need-based grants received during 2003–04. Includes the sum of Federal Pell grants, Federal Supplemental Educational Opportunity Grants (SEOG), state need-based grants, and institutional need-based grants. The institutional and state totals include grants that are both need-based and have a merit consideration. Does not include any private grants, employer aid, or veterans benefits.

Net price after total aid

NETCST1

The net price of attendance after all financial aid in 2003–04. Equal to the total price of attendance (BUDGETAJ) minus total aid (TOTAID). It represents the estimated “out-of-pocket” expense to students remaining after all financial aid, including loans, is received. For students who did not receive any financial aid, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04.

NOTE: *Net price of attendance* variables are calculated by subtracting financial aid (total or only some types, such as grants) from the price of attendance (the student budget). The net price variables are never less than zero, since a basic principle of financial aid is that total aid may not exceed the student budget. *Need* and *Remaining need* variables subtract the EFC as well as financial aid from the student budget. Since the EFC may be greater than the student budget, need may be negative. Even if the EFC is less than the student budget (so that need is positive), financial aid may include non-need-based aid (such as unsubsidized Stafford loans), so the remaining need (student budget-EFC-aid) may be negative. In the Data Analysis System (DAS), the negative values for need and remaining need are set to zero.

Net price after grants

NETCST3

The net price of attendance after all grants for the 2003–04 academic year. Equal to the total price of attendance (BUDGETAJ) minus total grant aid from federal, state, institutional, or other sources (TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veterans benefits or military education benefits. For students who did not receive any grants, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04. See the note for NETCST1 for the difference between *Net price* and *Remaining need* variable calculations.

DAS Variable***Net tuition*****NETCST9**

The net tuition and fees after all grants for 2003–04. Equal to tuition and fees (TUICTION2) minus total grant aid from federal, state, institutional, or other sources (TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veterans benefits or military education benefits. For students who did not receive any grants this amount is the same as the tuition and fees. Grants help cover the entire price of attendance (not just tuition), so the grant amount may be greater than tuition alone. Negative values (if TOTGRT was greater than TUICTION2) were set to zero. The average net tuition shown in the tables includes these zero values. Calculated only for students who attended one institution during 2003–04.

Other grants**OTHGTAMT**

Indicates the total amount of grant aid received during the 2003–04 academic year that was funded from sources other than the institution attended or federal and state governments. It includes grants and scholarships from foundations or other private organizations, the student's employer, or the student's parents' employers. These types of grants are not included in the need-based (NEEDAID) and merit-based (MERITAID) grant totals.

Dependent student family income (12 states)**PCT12D**

This variable indicates the income quartile of the parents of dependent students who are in-state residents enrolled in public 2-year, public 4-year, or private not-for-profit 4-year institutions in the 12 representative sample states (see INSTSAST and DEPINC). The quartiles were calculated separately for dependent and independent student (PCT12I) residents of each state as shown below.

| STATE | Dependent quartiles | | | Independent quartiles | | |
|-------------|---------------------|--------|--------|-----------------------|--------|--------|
| | 25% | 50% | 75% | 25% | 50% | 75% |
| California | 26,200 | 53,600 | 89,800 | 11,100 | 27,400 | 56,500 |
| Connecticut | 39,600 | 66,500 | 94,700 | 14,200 | 30,800 | 62,700 |
| Delaware | 34,000 | 58,200 | 95,200 | 17,400 | 32,700 | 54,900 |
| Georgia | 30,400 | 55,000 | 90,100 | 11,300 | 24,500 | 43,400 |
| Illinois | 36,200 | 61,200 | 91,500 | 13,700 | 30,400 | 55,100 |
| Indiana | 42,200 | 67,100 | 98,600 | 11,500 | 28,700 | 51,200 |
| Minnesota | 39,600 | 67,800 | 93,200 | 14,800 | 30,700 | 55,600 |
| Nebraska | 37,700 | 57,600 | 82,500 | 12,800 | 27,700 | 50,200 |
| New York | 28,300 | 51,500 | 86,000 | 10,900 | 24,100 | 45,100 |
| Oregon | 35,600 | 59,200 | 88,600 | 9,000 | 24,500 | 49,900 |
| Tennessee | 33,700 | 61,000 | 85,200 | 11,600 | 26,600 | 53,000 |
| Texas | 29,400 | 57,000 | 88,800 | 11,000 | 24,700 | 46,200 |

Independent student income (12 states)**PCT12I**

This variable indicates the income quartile of independent students who are in-state residents enrolled in public 2-year, public 4-year, or private not-for-profit 4-year institutions in the 12 representative sample states (see INSTSAST and INDEPINC). The quartiles were calculated separately for dependent (PCT12D) and independent student residents of each state. See PCT12D for the quartile values.

DAS Variable**Private loans****PRIVLOAN**

The amount of alternative commercial or private loans taken out by students in 2003–04. Examples include personal loans secured through financial institutions or lenders like TERI or Sallie Mae. They do not include loans from family or friends or commercial loans (such as home equity loans) taken out by parents.

State residency**SAMESTAT**

Indicates whether the student was a resident of the state where the institution attended was located.

Institution type**SECTOR4**

The type of postsecondary institution attended during the 2003–04 academic year, for students who attended only one institution. This variable identifies the four major institutional sectors: public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit institutions. Students who attended more than one institution during the 2003–04 study year have been classified into a separate category (since all or part of their financial aid may not have been received at the sample institution) that also includes students in public less-than-2-year and private less-than-4-year institutions (who represent 1 percent of the total undergraduates).

Financial need**SNEED1**

The student's total need for need-based financial aid, as determined by federal need analysis. Equal to the total price of attendance (BUDGETAJ) minus the federal expected family contribution (EFC). The fundamental rule in federal financial aid need analysis is that the student's need is determined by subtracting the EFC from the price of attendance (student budget). If SNEED1 is zero or negative, the student is not eligible for any need-based federal aid. When the EFC is greater than the price of attendance (and therefore the student has no need) this results in a negative number that has been set to zero. The averages in the tables only include students with positive need values. A student with no federal need may still be eligible for federal non-need-based aid (primarily unsubsidized Stafford loans or PLUS loans to parents). Similarly, a student without federal need may also receive any nonfederal grants, loans, or any other aid as long as no federal need-based aid is accepted. Calculated only for students who attended one institution in 2003–04.

Remaining need after total aid**SNEED2**

The remaining need after all financial aid (need-based and non-need-based) received in 2003–04. Equal to the total price of attendance (BUDGETAJ) minus the federal expected family contribution (EFC), and minus total financial aid (TOTAID). Negative values have been set to zero. The averages in the tables only include students with positive remaining need values after financial aid was subtracted from need (SNEED1). Calculated only for students who attended one institution in 2003–04. See the note for NETCST1 for the difference between *Remaining need* and *Net price* variable calculations.

Remaining need after grants**SNEED5**

The remaining need after all grant aid received in 2003–04. Equal to the total price of attendance (BUDGETAJ) minus the federal expected family contribution (EFC), and minus total grant aid (TOTGRT). Negative values have been set to zero. The averages in the tables only include students with positive remaining need values after grant aid was subtracted from need (SNEED1). Calculated only for students who attended one institution in 2003–04. See the note for NETCST1 for the difference between *Remaining need* and *Net price* variable calculations.

DAS Variable***State grants*** **STGTAMT**

Total amount of state grants and scholarships (including the federal portion of Leveraging Education Assistance Partnership [LEAP] funds to states) received by the student in 2003–04. State-funded grants may be need-based, merit-based, or both. They include tuition waivers and special purpose grants that are neither need-based or merit-based, such as waivers for National Guard or state employees. In states with decentralized grant programs where the state grants are distributed by the public institutions, the distinction between state and institutional grants is not always clear, and not always consistently reported. The grants at California public institutions that are based on state funds but allocated by the institutions (Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants) are classified as institutional, rather than state grants.

State merit-based grants **STMERIT**

The total amount of state grants and scholarships received during the 2003–04 academic year that were based only on merit, such as high school grades or admission test scores. Does not include state grants based on both merit and need or special purpose grants that are neither need-based or merit-based, such as waivers for National Guard or state employees. The states of Florida and Georgia have the largest merit-based state grant programs.

Federal grants **TFEDGRT**

Total amount of federal grants received by a student in 2003–04. Primarily includes Federal Pell Grants and Federal Supplemental Educational Opportunity Grants (SEOG), but also includes amounts from several smaller programs with frequencies in the sample that are too low to report separately (AmeriCorps, Bureau of Indian Affairs, Public Health Service grants, Byrd Scholarships). Does not include federal veterans benefits or military aid.

Federal loans **TFEDLN**

The total amount of federal student loans received by the student during 2003–04. Primarily Stafford loans (subsidized and unsubsidized), Perkins loans, and a small percentage of federal loans through the Public Health Service. Does not include Federal Parent Loans to Undergraduate Students (PLUS).

NOTE: The major sources of loans to students are the federal Stafford loan programs. Annual loan limits for Stafford loans vary by class level and dependency status. There are two types of federal Stafford loans. Subsidized Stafford loans are awarded on the basis of financial need. If a student qualifies for a subsidized loan, the federal government pays the interest on the loan until the student begins repayment, and during authorized periods of deferment thereafter. Unsubsidized Stafford loans are not awarded on the basis of need. Students who qualify for an unsubsidized loan are charged interest from the time the loan is disbursed until it is paid in full. Students can choose to pay the interest or allow it to accumulate. If the student allows the interest to accumulate, it will be capitalized (added to the principal amount of the loan). Students may receive either subsidized or unsubsidized Stafford loans or a combination of the two types.

Nonfederal loans **TNFEDLN**

Total amount of student loans received during the 2003–04 academic year that are not from federal programs. Equal to the sum of state, institutional, and alternative loans from private or commercial sources. Does not include loans from family or friends or commercial loans taken out by parents (such as home equity loans).

Total aid

TOTAID

Total amount of all financial aid received by a student in 2003–04. Includes grants, loans, work-study, or any other type of aid, as well as loans to parents under the PLUS program and veterans benefits and military education aid. Does not include loans from family or friends or commercial loans taken out by parents (such as home equity loans).

Total grants

TOTGRT

Total amount of all grants and scholarships received by a student in 2003–04. Grants are a type of student financial aid that does not require repayment or employment. Grants include merit-based scholarships, tuition waivers, and employer tuition reimbursements. Includes all federal, state, institutional, and other grants. Does not include federal veterans benefits or military aid.

Total loans

TOTLOAN

Total amount of all student loans received in 2003–04. This includes all student loans through federal, state, institutional, or private (alternative) programs except federal PLUS loans, which are made to parents. Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. Does not include loans from family or friends or commercial loans taken out by parents (such as home equity loans).

Work-study jobs

TOTWKST

The total amount of all work-study awards received during 2003–04. This is equal to the sum of all federal work-study, state work-study, and institutional work-study, including assistantships. Most work-study awards are through the federal program, and only a few states have state work-study programs.

Tuition and fees

TUITION2

Indicates the total amount of tuition and fees charged to the student at the NPSAS sample institution during the 2003–04 academic year. Although there are variations in the use of the terms, the price charged by institutions for instruction is generally called “tuition” and additional charges to students for other services, equipment, or use of particular facilities are called “fees.” (In some states public institutions use the term “fees” for all charges to students.)

Appendix B—Technical Notes and Methodology

Overview

The National Postsecondary Student Aid Study (NPSAS) was first implemented by NCES during the 1986–87 academic year to meet the need for national-level data about significant financial aid issues. Since 1987, NPSAS has been conducted every 3 to 4 years, with the most recent implementation during the 2003–04 academic year. NPSAS:04 was conducted as the student component of the National Study of Faculty and Students (NSoFaS).

NPSAS is the only periodic, nationally representative survey of students regarding financial aid. There is no other single national database that contains student-level records for students receiving aid from all of the numerous and disparate programs funded by the federal government, the states, postsecondary institutions, employers, and private organizations. The NPSAS studies reflect the changes made in government guidelines for financial aid eligibility and availability, providing measures of the impact of those changes. The NPSAS studies also provide information about the current operation of financial aid for postsecondary students.

The fundamental purpose of NPSAS is to create a dataset that brings together information about a variety of aid programs for a large sample of undergraduate, graduate, and first-professional students. NPSAS provides the data for comprehensive descriptions of the undergraduate and graduate/first-professional student populations in terms of their demographic characteristics, academic programs, types of institutions attended, attendance patterns, employment, and participation in civic and volunteer activities. It also includes data on tuition and price of attendance, the various types of financial aid received, and the net price of attendance after aid. NPSAS provides research and policy analysts with data to address basic issues about postsecondary affordability and the effectiveness of the existing financial aid programs.

Another purpose of NPSAS is gathering base-year data on a subset of students who become the sample for a longitudinal study. NPSAS:04 serves as the base year for a Beginning Postsecondary Students Longitudinal Study with a follow-up survey 2 years later (BPS:04/06), and then again in 2009. A section of the NPSAS student interview focuses on describing the experience of these students in their first year of postsecondary education. Also, for the first time, NPSAS:04 includes representative samples of undergraduate students for 12 states that explicitly expressed interest and support for such state-level data.

Data Sources for NPSAS:04

Information for NPSAS:04 was obtained from several sources, including the following:

- **Student Records:** Data from institutional financial aid and registrar records at the institutions currently attended. These data were entered at the institution by institutional personnel or field data collectors in 2004 using a computer-assisted data entry program (web-CADE) or directly downloaded from a data file.
- **Student Interview:** Data collected directly from sampled students via web-based self-administered or interviewer-administered questionnaires.
- **Central Processing System (CPS):** U.S. Department of Education database of federal financial aid applications for the 2003–04 academic year.
- **National Student Loan Data System (NSLDS):** U.S. Department of Education database of federal Title IV loans and Federal Pell Grants.
- **Integrated Postsecondary Education Data System (IPEDS):** U.S. Department of Education, National Center for Education Statistics, database of descriptive information about individual postsecondary institutions.

Sample Design

The NPSAS:04 target population consists of all eligible students enrolled at any time between July 1, 2003 and June 30, 2004, in postsecondary institutions in the United States or Puerto Rico that had signed Title IV participation agreements with the U.S. Department of Education making them eligible for the federal student aid programs (Title IV institutions). To be eligible for NPSAS, students had to be enrolled in either an academic program with at least one course for credit that could be applied toward fulfilling the requirements for an academic degree or enrolled in an occupational or vocational program that requires at least 3 months or 300 clock hours of instruction to receive a degree, certificate, or other formal award. Eligible students could not be concurrently enrolled in high school and could not be enrolled solely in a GED or other high school completion program.

The institution sampling frame for NPSAS:04 was constructed from the 2000–01 IPEDS Institutional Characteristics (IC) files. The institutions on the sampling frame were partitioned into 58 institutional strata based on institutional control, highest level of offering, and Carnegie classification. NPSAS:04 also includes state-representative undergraduate student samples for three types of institutions (public 4-year, public 2-year, and private not-for-profit 4-year) in 12 states.¹ Institutions were selected using Chromy’s sequential probability minimum replacement

¹ These 12 states were selected by NCES from those expressing interest. The 12 states were categorized into three groups based on population size: four small states (Connecticut, Delaware, Nebraska, Oregon), four medium-size states (Georgia, Indiana, Minnesota, Tennessee), and four large states (California, Illinois, New York, Texas).

(pmr) sampling algorithm (Chromy 1979), which is similar to systematic sampling, to select institutions with probabilities proportional to a composite measure of size based on expected enrollment. Initially, a sample of about 1,600 institutions was selected in fall 2002 so that these institutions could be notified of their selection early and to allow a separate field test sample to be selected from the remaining institutions on the sampling frame. In summer 2003, a small sample of additional institutions was selected from a frame of institutions not included on the initial sampling frame. Of the final total 1,670 sample institutions, 810 were selected with certainty.² Of these 1,670 sample institutions, 1,630 were found to be NPSAS eligible institutions and 1,360 of these 1,630 institutions provided student enrollment lists for use as the second stage (i.e., student) sampling frame.

Perturbation

To protect the confidentiality of NCES data that contain information about specific individuals, NPSAS:04 data were subject to perturbation procedures to minimize disclosure risk. Perturbation procedures, which have been approved by the NCES Disclosure Review Board, preserve the central tendency estimates, but may result in slight increases in nonsampling errors.

Imputation

All variables with missing data used in this report as well as those included in the related Data Analysis System (DAS) release have been imputed. The imputation procedures employed a two-step process. In the first step, the matching criteria and imputation classes that were used to stratify the dataset were identified such that all imputation was processed independently within each class. In the second step, the weighted sequential hot deck process was implemented,³ whereby missing data were replaced with valid data from donor records that match the recipients with respect to the matching criteria.

Variables requiring imputation were not imputed simultaneously. Basic demographic variables that had low levels of missing data were imputed first. Then, variables with increasing levels of missing data were imputed using previously imputed variables in the determination of optimal matching criteria. The order in which variables were imputed was also determined to some extent by the substantive nature of the variables. For example, basic demographics (such as age) were imputed first and these were used to process education variables (such as student level and enrollment intensity) that in turn were used to impute the financial aid variables (such as aid receipt and loan amounts).

² Number of institutions have been rounded to 10's.

³ The term "hot deck" refers to the fact that the set of potential donors changes for each recipient. In contrast, cold deck imputation defines one static set of donors for all recipients. In all such imputation schemes the selection of the donor from the entire deck is a random process.

For variables with less than 5 percent missing data, the variables used for matching criteria were selected based on prior knowledge about the dataset and the known relationships between variables. For example, in almost all cases the student's age and enrollment intensity (full-time/part-time status) were used as matching variables in the imputation process.

For variables with more than 5 percent missing data, a process called Chi-Square Automatic Interaction Detector (CHAID) was used to identify the matching criteria that are most closely related to the variable being imputed (Kass 1980). This step produced a number of imputation classes that contain sets of donors that were used to impute recipients belonging to that class.

Next, the imputation classes were used as input to a SAS macro that implemented the weighted sequential hot deck procedure. Additionally, data were sorted within each imputation class to increase the chance of obtaining a close match between donor and recipient. The hot deck process is sequential in that the search for donors occurs sequentially, starting with the recipient and progressing up and down the sorted file to find the set of eligible donors from which a random selection of one was made. The process is weighted since it incorporates the sample weight of each record in the search and selection routine.⁴

In some cases, further intervention was needed to ensure accuracy and consistency of imputation as determined by preexisting edit rules. For example, to impute the level of parents' education, when we know the parents have some college but not the parents' specific education level, the potential pool of donors was limited to those with at least some college education, to prevent imputing parents' education level as less than college.

Weighting

All estimates in this report are weighted to represent the target population described in the sample design section. The weights compensate for the unequal probability of selection of institutions and students in the NPSAS sample. The weights also adjust for multiplicity at the institution and student levels,⁵ unknown student eligibility, nonresponse, and poststratification. The institution weight is computed and then used as a component of the student weight.

⁴ For further details, we suggest Cox (1980) and Iannacchione (1982).

⁵ It was determined after institution sample selection that in some cases, either (1) an institution had merged with another institution, or (2) student enrollment lists for two or more campuses were submitted as one combined student list. In these instances, the institution weights were adjusted for the joint probability of selection. Likewise, students who attended more than one institution during the NPSAS year also had multiple chances of selection. If it was determined from any source (the student interview, or the student loan files [Pell or Stafford]) that a student had attended more than one institution, the student's weight was adjusted to account for multiple chances of selection.

Quality of Estimates

Unit Response Rates and Bias Analysis

The bias in an estimated mean based on respondents, \bar{y}_R , is the difference between this mean and the target parameter, π , i.e., the mean that would be estimated if a complete census of the target population was conducted and everyone responded. This bias can be expressed as follows:

$$B(\bar{y}_R) = \bar{y}_R - \pi$$

The estimated mean based on nonrespondents, \bar{y}_{NR} , can be computed if data for the particular variable are available for most of the nonrespondents from another source (e.g., institution information from IPEDS). The true target parameter, π , can be estimated for these variables as follows:

$$\hat{\pi} = (1 - \eta) \bar{y}_R + \eta \bar{y}_{NR}$$

where η is the weighted unit (or item) nonresponse rate. For the variables that are from the frame, rather than from the sample, π can be estimated without sampling error. The bias can then be estimated as follows:

$$\hat{B}(\bar{y}_R) = \bar{y}_R - \hat{\pi}$$

or equivalently:

$$\hat{B}(\bar{y}_R) = \eta(\bar{y}_R - \bar{y}_{NR}).$$

This formula shows that the estimate of the nonresponse bias is the difference between the mean for respondents and nonrespondents multiplied by the weighted nonresponse rate.

Institution-Level Bias Analysis

An institution respondent is defined as any sample institution for which:

- A student list was received that was sufficient for selecting a sample, or
- A sample of students was selected from an NSLDS file of Stafford loan and Federal Pell Grant recipients in cases where such a student file was believed to include at least 85 percent of the student population. Specifically, student enrollment lists were used from NSLDS when IPEDS data indicated that the percentage of grant-receiving

students was at least 80 percent, and the percentage of students receiving loans was at least 90 percent of the student population at the institution.

Of the 1,630 eligible sample institutions 1,360 were respondents (83.5 unweighted percent and 80.0 weighted percent). The institution weighted response rate is also below 85 percent for six of the nine types of institutions. The weighted response rates by type of institution range from 70.3 percent for public 4-year nondoctorate institutions to 92.6 percent for private not-for-profit less-than-4-year institutions. The institutional response rates for the three types of institutions in each of the 12 representative sample states are shown in table B-1.

A nonresponse bias analysis was conducted for all institutions and for the six types of institutions with a weighted response rate below 85 percent (U.S. Department of Education 2003). The nonresponse bias was estimated for variables known (i.e., non-missing) for most respondents and nonrespondents. There are extensive data available for all institutions from IPEDS, and the following variables were used:⁶

- type of institution;⁷
- Carnegie classification;
- degree of urbanization;
- OBE region;
- historically Black College or University indicator;
- percentage of students receiving federal grant aid;
- percentage of students receiving state/local grant aid;
- percentage of students receiving institutional grant aid;
- percentage of students receiving student loan aid;
- percentage of students enrolled: Hispanic;
- percentage of students enrolled: Asian or Pacific Islander;
- percentage of students enrolled: Black, non-Hispanic;
- total undergraduate enrollment;
- male undergraduate enrollment;
- female undergraduate enrollment;
- total graduate/first-professional enrollment;
- male graduate/first-professional enrollment; and
- female graduate/first-professional enrollment.

⁶ For the continuous variables, categories were formed based on quartiles or logical breaks.

⁷ Type of institution was only used in the nonresponse bias analysis for all institutions.

Table B-1. Number of sampled, eligible, and participating institutions and percentage of eligible institutions providing enrollment lists, by representative sampled state and institution type: 2003–04

| State and institution type | Sampled institutions | Eligible institutions | Institutions providing lists | | |
|-------------------------------|----------------------|-----------------------|------------------------------|--------------------|------------------|
| | | | Number | Unweighted percent | Weighted percent |
| California | | | | | |
| Public 2-year | 40 | 40 | 30 | 65.8 | 66.2 |
| Public 4-year | 30 | 30 | 20 | 57.6 | 53.3 |
| Private not-for-profit 4-year | 40 | 40 | 30 | 73.2 | 77.6 |
| Connecticut | | | | | |
| Public 2-year | 20 | 20 | 10 | 86.7 | 99.9 |
| Public 4-year | 10 | 10 | 10 | 100.0 | 100.0 |
| Private not-for-profit 4-year | 20 | 20 | 20 | 85.0 | 99.2 |
| Delaware | | | | | |
| Public 2-year | # | # | # | 100.0 | 100.0 |
| Public 4-year | # | # | # | 100.0 | 100.0 |
| Private not-for-profit 4-year | # | # | # | 100.0 | 100.0 |
| Georgia | | | | | |
| Public 2-year | 30 | 30 | 30 | 100.0 | 100.0 |
| Public 4-year | 20 | 20 | 20 | 100.0 | 100.0 |
| Private not-for-profit 4-year | 30 | 30 | 30 | 81.8 | 91.1 |
| Illinois | | | | | |
| Public 2-year | 30 | 30 | 30 | 90.0 | 90.0 |
| Public 4-year | 10 | 10 | 10 | 83.3 | 87.7 |
| Private not-for-profit 4-year | 30 | 30 | 20 | 75.9 | 77.1 |
| Indiana | | | | | |
| Public 2-year | 20 | 20 | 20 | 100.0 | 100.0 |
| Public 4-year | 10 | 10 | 10 | 100.0 | 100.0 |
| Private not-for-profit 4-year | 30 | 30 | 30 | 90.0 | 92.0 |
| Minnesota | | | | | |
| Public 2-year | 30 | 30 | 30 | 100.0 | 100.0 |
| Public 4-year | 10 | 10 | 10 | 100.0 | 100.0 |
| Private not-for-profit 4-year | 40 | 40 | 30 | 85.7 | 94.6 |
| Nebraska | | | | | |
| Public 2-year | 10 | 10 | 10 | 71.4 | 67.2 |
| Public 4-year | 10 | 10 | 10 | 85.7 | 97.0 |
| Private not-for-profit 4-year | 20 | 20 | 10 | 86.7 | 68.2 |
| New York | | | | | |
| Public 2-year | 40 | 40 | 30 | 86.5 | 93.0 |
| Public 4-year | 30 | 30 | 30 | 93.1 | 94.2 |
| Private not-for-profit 4-year | 40 | 40 | 30 | 81.6 | 82.6 |
| Oregon | | | | | |
| Public 2-year | 20 | 20 | 10 | 82.4 | 85.3 |
| Public 4-year | 10 | 10 | 10 | 90.0 | 97.0 |
| Private not-for-profit 4-year | 30 | 20 | 20 | 91.7 | 94.7 |
| Tennessee | | | | | |
| Public 2-year | 20 | 20 | 20 | 100.0 | 100.0 |
| Public 4-year | 10 | 10 | 10 | 100.0 | 100.0 |
| Private not-for-profit 4-year | 30 | 30 | 20 | 80.0 | 84.6 |
| Texas | | | | | |
| Public 2-year | 30 | 30 | 30 | 93.1 | 91.5 |
| Public 4-year | 30 | 30 | 30 | 86.7 | 87.7 |
| Private not-for-profit 4-year | 30 | 30 | 20 | 80.0 | 84.4 |

Rounds to zero (less than 5).

NOTE: Institution types are based on the 2000–01 and 2002–03 Integrated Postsecondary Education Data System (IPEDS). The numbers of institutions are rounded to nearest 10. Percentages are based on the unrounded number of eligible institutions within the row. SOURCE: U.S. Department of Education, National Center for Education Statistics, 2004 National Postsecondary Student Aid Study (NPSAS:04).

First, for the institution-level variables listed above, the nonresponse bias was estimated and tested (adjusting for multiple comparisons) to determine if the bias is significant at the 5 percent level. Second, nonresponse adjustments were computed, and the variables listed above were included in the nonresponse models. The nonresponse adjustments (see the weighting section of this appendix) were designed to significantly reduce or eliminate nonresponse bias for variables included in the models. Third, after the weights were computed, any remaining bias was estimated for the variables listed above and statistical tests were performed to check the remaining significant nonresponse bias.

The institution weighting adjustments eliminated some, but not all, bias. However, for all institutions, public less-than-2-year institutions, and public 2-year institutions, 5.6 percent, 6.3 percent, and 6.8 percent, respectively, of the variable categories before weighting adjustments were significantly biased. After weighting adjustments, no significant bias remained for the variables analyzed. For the other types of institutions, the percentage of variable categories with significant bias decreased after weight adjustments. Significant bias was reduced for the variables known for most respondents and nonrespondents, which are considered to be some of the more analytically important variables and are correlated with many of the other variables. These variables include region, institution total enrollment, CPS match, Federal Pell Grant recipient, Stafford loan recipient, Federal Pell Grant amount, and Stafford loan amount.

Student-Level Bias Analysis

As mentioned in the sample design section above, a student respondent is defined as any sample member who is determined to be eligible for the study and has valid data from any source for a selected set of key analytical variables. These are minimal data requirements and the vast majority of study respondents were characterized by considerably more complete data.

Of the 101,000 eligible sample students the unweighted response rate was 89.8 percent, and the weighted response rate was 91.0 percent. The student weighted response rate is also above 85 percent for all types of institutions with the exception of public 2-year institutions. The weighted response rates by type of institution range from 83.9 percent for public 2-year institutions to 96.9 percent for private not-for-profit 4-year nondoctoral institutions. The student response rates within each type of institution in the 12 states with representative samples is shown in table B-2.

A nonresponse bias analysis was conducted only for students from public 2-year institutions. The nonresponse bias was estimated for the seven variables known for most respondents and nonrespondents. Five of these variables were known for all sample members, and the remaining two variables were only known for federally aided students. These variables are included on the DAS and are listed below:

Table B-2. Number of sampled and eligible undergraduates and percentage of eligible undergraduates who were respondents, by representative sampled state and institution type: 2003–04

| State and institution type | Sampled undergraduates | Eligible undergraduates | Undergraduate respondents | |
|-------------------------------|------------------------|-------------------------|---------------------------|------------------|
| | | | Unweighted percent | Weighted percent |
| California | | | | |
| Public 2-year | 5,390 | 4,800 | 59.4 | 64.5 |
| Public 4-year | 1,390 | 1,400 | 90.2 | 91.3 |
| Private not-for-profit 4-year | 840 | 820 | 90.1 | 91.1 |
| Connecticut | | | | |
| Public 2-year | 610 | 570 | 73.9 | 77.5 |
| Public 4-year | 520 | 500 | 99.0 | 99.1 |
| Private not-for-profit 4-year | 490 | 480 | 95.4 | 95.5 |
| Delaware | | | | |
| Public 2-year | 900 | 840 | 55.0 | 60.6 |
| Public 4-year | 610 | 590 | 91.6 | 98.3 |
| Private not-for-profit 4-year | 540 | 530 | 85.7 | 93.0 |
| Georgia | | | | |
| Public 2-year | 2,110 | 1,930 | 90.5 | 93.4 |
| Public 4-year | 940 | 910 | 95.4 | 94.9 |
| Private not-for-profit 4-year | 470 | 450 | 98.2 | 98.2 |
| Illinois | | | | |
| Public 2-year | 1,950 | 1,640 | 86.4 | 88.8 |
| Public 4-year | 740 | 730 | 95.2 | 95.5 |
| Private not-for-profit 4-year | 740 | 710 | 95.9 | 96.5 |
| Indiana | | | | |
| Public 2-year | 410 | 350 | 98.3 | 98.4 |
| Public 4-year | 930 | 920 | 92.8 | 95.1 |
| Private not-for-profit 4-year | 560 | 540 | 98.3 | 98.5 |
| Minnesota | | | | |
| Public 2-year | 1,430 | 1,320 | 60.0 | 61.0 |
| Public 4-year | 630 | 620 | 79.5 | 78.4 |
| Private not-for-profit 4-year | 510 | 500 | 97.8 | 98.8 |
| Nebraska | | | | |
| Public 2-year | 450 | 390 | 97.0 | 98.2 |
| Public 4-year | 520 | 510 | 95.7 | 94.4 |
| Private not-for-profit 4-year | 340 | 330 | 100.0 | 100.0 |
| New York | | | | |
| Public 2-year | 2,200 | 2,030 | 83.6 | 87.1 |
| Public 4-year | 1,490 | 1,450 | 85.2 | 84.7 |
| Private not-for-profit 4-year | 1,660 | 1,590 | 96.6 | 96.8 |
| Oregon | | | | |
| Public 2-year | 1,040 | 920 | 90.7 | 92.8 |
| Public 4-year | 640 | 630 | 97.1 | 97.7 |
| Private not-for-profit 4-year | 340 | 330 | 98.2 | 99.4 |
| Tennessee | | | | |
| Public 2-year | 1,120 | 960 | 89.2 | 90.5 |
| Public 4-year | 790 | 760 | 90.9 | 93.3 |
| Private not-for-profit 4-year | 390 | 390 | 96.4 | 95.3 |
| Texas | | | | |
| Public 2-year | 3,170 | 2,800 | 88.2 | 90.8 |
| Public 4-year | 1,620 | 1,560 | 95.7 | 96.0 |
| Private not-for-profit 4-year | 640 | 620 | 98.6 | 98.4 |

NOTE: Institution types are based on the 2000–01 and 2002–03 Integrated Postsecondary Education Data System (IPEDS). Eligible undergraduates were identified in the student interview or from institutional records. Respondents were defined as any eligible students for whom sufficient data were obtained from one or more sources used in the survey. The numbers of students are rounded to the nearest 10. Percentages are based on the number of eligible students within the row under consideration.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2004 National Postsecondary Student Aid Study (NPSAS:04).

For all sample members:

- region;
- institution total enrollment;
- CPS match (yes/no);
- Federal Pell Grant recipient (yes/no); and
- Stafford loan recipient (yes/no).

For federally aided students:

- Federal Pell Grant amount; and
- Stafford loan amount.

For students in public 2-year institutions:

- Percentage part-time fall enrollment; and
- In-state tuition.

These institution-level data were available from IPEDS.

The steps listed above for institution nonresponse bias analysis are also applicable for the student nonresponse bias analysis. That is, the nonresponse bias was estimated for the above variables, tested (adjusting for multiple comparisons) to determine if the bias is significant at the 5 percent level, and nonresponse adjustments were computed including the above variables in the nonresponse models. Any remaining bias was estimated for these variables and statistical tests were performed to check the remaining significant nonresponse bias.

The student weighting adjustments eliminated some, but not all, bias for students in public 2-year institutions. Significant bias was reduced from 35.4 to 29.2 percent for the variables known for most respondents and nonrespondents, which are considered to be some of the more analytically important variables and are correlated with many of the other variables. However, significant bias still remains because there were small numbers of nonrespondents in public 2-year institutions applying for and receiving federal aid. Although there was considerable reduction in bias due to weighting adjustments, nonresponse bias remains in nearly 30 percent of the variables after weighting adjustments. All significant bias was eliminated for the non-aid variables (i.e., region, institution total enrollment, percent part-time fall enrollment, and in-state tuition). Detailed results of the student nonresponse bias analysis for selected variables (including Pell grants, Stafford loans, and tuition) for public 2-year institutions in California, Connecticut, Delaware, Minnesota, and New York are available in appendix K of the NPSAS:2004 methodology report (Cominole et al. 2006).

Item-Level Bias Analysis

When item response rates were less than 85 percent, a nonresponse bias analysis was conducted. Item response rates (RRI) are calculated as the ratio of the number of respondents for whom an in-scope response was obtained (I^x for item x) to the number of respondents who are asked to answer that item. The number asked to answer an item is the number of unit level respondents (I) minus the number of respondents with a valid skip item for item x (V^x). When an abbreviated questionnaire is used to convert refusals, the eliminated questions are treated as item nonresponse (U.S. Department of Education 2003).

$$RRI^x = I^x / (I - V^x)$$

A student is defined to be an item respondent for an analytic variable if that student has data for that variable from any source, including logical imputation. As shown in table B-3, for the responding students, the weighted item response rates for selected items used in this E.D. TAB ranged from 68.5 percent to 100 percent for all students. The item response rates by type of institution ranged from 47.6 percent to 100 percent. All of the items, except for other grants, dependent student income, and independent student income, had response rates of 85 percent or above, both overall and by type of institution. For each of these three items, the overall response rates are below 85 percent. For other grants, the response rate is below 85 percent for each type of institution. For dependent student income, the response rate is below 85 percent for three of nine types of institution. For independent student income, the response rate is below 85 percent for six of the nine types of institution.

Therefore, a nonresponse bias analysis was conducted for other grants, dependent student income, and independent student income. The variables listed above in the student-level bias analysis section were used to compare the item respondents and nonrespondents. These variables are important to the study and will be related to many of the items being analyzed for low item response rates. For these items, the nonresponse bias was estimated as described in the above section for each of these variables known for both respondents and nonrespondents and tested (adjusting for multiple comparisons) to determine if the bias is significant at the 5 percent level. Table B-4 shows that the variables for other grants, dependent student income, and independent student income have a large amount of significant bias prior to imputation. For all students, the mean estimated relative bias ranges from 0.09 to 0.11, the median ranges from 0.03 to 0.05, and the percentage of all variable categories with significant bias ranges from 47.3 to 50 percent. Results are also presented for types of institutions. The three statistics vary considerably. For example, the percentage of categories with significant bias ranges from a low of 2.6 percent to a high of 42.2 percent.

Table B-3. Item response rates for all students, by type of institution: 2003–04

| Variable | Variable label | All students | Public 2-year | Public non-doctoral 4-year | Public 4-year doctoral | Private not-for-profit 4-year non-doctoral | Private not-for-profit 4-year doctoral |
|-----------|------------------------------|--------------|---------------|----------------------------|------------------------|--|--|
| TOTAID | Aid total amount | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| TFEDGRT | Total federal grants | 99.2 | 99.5 | 99.2 | 99.2 | 99.0 | 97.9 |
| INGRTAMT | Institutional grants total | 98.2 | 98.0 | 99.4 | 98.5 | 98.5 | 99.2 |
| STGTAMT | State grants total | 98.1 | 98.0 | 99.4 | 98.4 | 98.5 | 99.2 |
| TOTGRT | Total grants | 99.9 | 100.0 | 99.9 | 99.8 | 99.9 | 99.5 |
| TOTLOAN | Total loans (excluding PLUS) | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| TOTWKST | Total work-study | 98.2 | 98.1 | 99.5 | 98.5 | 98.6 | 99.2 |
| ATTNSTAT | Attendance pattern | 99.0 | 98.6 | 99.6 | 99.4 | 99.7 | 99.8 |
| DEPEND | Dependency status | 94.1 | 92.6 | 94.2 | 93.2 | 97.0 | 96.1 |
| SECTOR4 | Type of institution | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| TUITION2 | Tuition and fees | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| BUDGETADJ | Total price of attendance | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| OTHGTAMT | Other grants | 68.5 | 67.7 | 69.9 | 71.8 | 68.0 | 71.5 |
| DEPINC | Dependent student income | 83.9 | 77.1 | 87.1 | 86.1 | 91.7 | 88.2 |
| INDEPINC | Independent student income | 81.5 | 77.2 | 81.0 | 82.8 | 84.3 | 83.9 |

NOTE: Item response rates are calculated per NCES Statistical Standard 1-3-5 as the ratio of the number of respondents for whom an in-scope response was obtained to the number of respondents who were asked to answer that item. The column “All students” includes those attending institutions not listed separately in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

A byproduct of the imputation (described in the imputation section of this appendix) is the reduction or elimination of item-level nonresponse bias. Imputation reduces or eliminates nonresponse bias by replacing missing data with statistically plausible values. Missing data and the associated nonresponse bias for variables such as other grants, dependent student income, and independent student income cannot be ignored (i.e., the respondents’ distribution patterns differ from those in the full population). Therefore, replacing missing data with reasonable values produces imputed sample distributions that resemble full population distributions, thus reducing if not eliminating nonresponse bias. The use of carefully constructed imputation classes, donor-imputed matching criteria, and random hot-deck searches within imputation cells are all designed to ensure that imputed data are in fact plausible and that the nonresponse bias can be ignored within the imputation classes. The effectiveness of imputation implemented to reduce item nonresponse bias are presented in the methodology report. All variables used in this report were fully imputed; therefore, all nonresponse was eliminated.

Table B-4. Summary of item nonresponse bias analysis for all students and by institutional sector: 2003–04

| Variable | All students | Public 2-year | Public 4-year nondoctoral | Public 4-year doctoral | Private not-for-profit 4-year nondoctoral | Private not-for-profit 4-year doctoral |
|--|--------------|---------------|---------------------------|------------------------|---|--|
| Other grants (OTHGTAMT) | | | | | | |
| Mean estimated relative bias | 0.11 | 0.09 | 0.09 | 0.07 | 0.05 | 0.06 |
| Median estimated relative bias | 0.05 | 0.03 | 0.03 | 0.02 | 0.03 | 0.02 |
| Percent significant bias | 49.09 | 29.27 | 18.18 | 23.91 | 18.6 | 11.11 |
| Dependent student income (DEPINC) | | | | | | |
| Mean estimated relative bias | 0.09 | 0.12 | † | † | † | † |
| Median estimated relative bias | 0.03 | 0.03 | † | † | † | † |
| Percent significant bias | 50.00 | 27.50 | † | † | † | † |
| Independent student income (INDEPINC) | | | | | | |
| Mean estimated relative bias | 0.09 | 0.12 | 0.12 | 0.09 | 0.06 | 0.08 |
| Median estimated relative bias | 0.03 | 0.06 | 0.05 | 0.03 | 0.03 | 0.02 |
| Percent significant bias | 47.27 | 36.59 | 25.00 | 32.61 | 27.91 | 42.22 |

† Not applicable.

NOTE: Nonresponse bias analysis was conducted for three items for all students and for types of institution with a weighted response rate less than 85 percent. Nonresponse bias analysis was based on the student-level variables known for both respondents and nonrespondents (described in the student-level bias analysis section above). Item nonresponse bias analysis was conducted using unimputed data after weight adjustments because weight adjustments were not designed to reduce item nonresponse bias. A byproduct of the imputation is the reduction or elimination of item nonresponse bias. The effectiveness of imputation implemented to reduce item nonresponse bias will be presented in the forthcoming methodology report. The column “All students” includes those attending institutions not listed separately in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Standard Errors

To facilitate computation of standard errors for both linear and nonlinear statistics, a vector of bootstrap sample weights has been added to the analysis file. These weights are zero for units not selected in a particular bootstrap sample; weights for other units are inflated for the bootstrap subsampling. The initial analytic weights for the complete sample are also included for the purposes of computing the desired estimates. The vector of replicate weights allows for computing additional estimates for the sole purpose of estimating a variance. Assuming B sets of replicate weights, the variance of any estimate, $\hat{\theta}$, can be estimated by replicating the estimation procedure for each replicate and computing a simple variance of the replicate estimates; i.e.,

$$Var(\hat{\theta}) = \frac{\sum_{b=1}^B (\hat{\theta}_b - \hat{\theta})^2}{B}$$

where $\hat{\theta}_b^*$ is the estimate based on the b -th replicate weight (where $b=1$ to the number of replicates) and B is the total number of sets of replicate weights. Once the replicate weights are provided, this estimate can be produced by most survey software packages (e.g., SUDAAN [RTI International 2004]).

The replicate weights were produced using a methodology and computer software developed by Kaufman (2004). This methodology allows for finite population correction factors at two stages of sampling. The NPSAS application of the method incorporated the finite population correction factor at the first stage only where sampling fractions were generally high. At the second stage, where the sampling fraction was generally low, the finite population correction factor was set to 1.00.

Cautions for Analysts

Multiple Institutions

Students who attended more than one institution during the 2003–04 academic year (about 7 percent of undergraduates students) are coded in a separate category (“more than one institution”) for institution type, institution control, and attendance pattern. Although included in the “totals” in this report, due to confounding tuition and fees and attendance patterns, students who attended multiple institutions were excluded in the estimates by institution type, tuition and fees categories, and attendance pattern in this report.

Sources of Error

The estimates in this report are subject to sampling and nonsampling errors. Nonsampling errors are due to a number of sources, including but not limited to, nonresponse, coding and data entry errors, misspecification of composite variables, and inaccurate imputations. In a study like NPSAS there are multiple sources of data for some variables (CPS, CADE, Student Interview, etc.) and reporting differences can occur in each. Data swapping and other forms of perturbation, implemented in order to protect respondent confidentiality, can lead to inconsistencies as well.

Sampling errors exist in all sample-based datasets, including NPSAS. Estimates calculated from a sample will differ from estimates calculated from other samples even if all the samples used the same sample design and methods. For similar reasons, estimates of average aid amounts based on the NPSAS sample will probably differ from specific program amounts reported by the department’s program offices.

The standard error (described earlier) is a measure of the precision of the estimate. In this tabulation, each estimate’s standard error was calculated using bootstrap replication procedures

and can be produced using the NPSAS:04 Data Analysis System (DAS) software. Standard errors for table 2.1 (California representative sample) are presented in table B-5.⁸ All differences reported in the selected findings were significant at the 0.05 level.

Comparing NPSAS:04 Estimates to Prior NPSAS Estimates

Comparison of results with prior rounds of NPSAS requires compensation for three changes in the design of the survey over time. For NPSAS:2000, the survey was restricted for the first time to institutions participating in Title IV student aid programs. According to the Data Analysis System for NPSAS:96, only about 1 percent of the sampled undergraduates were attending an institution not eligible to participate in the Department's Title IV aid programs. When students attending non-Title IV-eligible institutions were excluded from the NPSAS:96 sample, the percentage of undergraduates who received financial aid increased by less than 0.3 percent. This small change primarily affects comparisons of students enrolled in less-than-2-year and private for-profit institutions. When using the DAS from prior NPSAS studies for comparisons to NPSAS:2000 and NPSAS:04, analysts may want to filter cases in the prior studies (e.g., NPSAS:96 or NPSAS:93) based on the variable that identifies whether the student was sampled from an institution that was eligible to participate in Title IV aid programs (T4ELIG).

Another design change was made beginning with NPSAS:90 to improve full-year estimates. NPSAS:87 sampled students enrolled in the fall (October). However, NPSAS:90 sampled students who were enrolled at four discrete points in time: summer (August), fall (October), winter (February), and spring (June). Since implementation of NPSAS in 1993, institutions have been asked to provide one list that represented students enrolled at any time during the respective financial aid award year. In NPSAS:87 and NPSAS:90, those students who were initially sampled in the fall could have been enrolled for the full academic year.

Another difference to note is that Puerto Rico was not part of the sample in NPSAS:87. The final restricted data files and the NPSAS DAS software will allow users to produce estimates comparable to 1987 by selecting only students who were enrolled in the fall and excluding those sampled from Puerto Rico (see the variable description for COMPTO87 in the DAS). These estimates will reflect full-year amounts of aid for students who were enrolled in the fall. Such estimates, however, will not reflect total expenditures as reported by the Department's specific Title IV program offices. This difference is explained more fully in the methodology report.

NCES recommends that readers not try to produce their own estimates such as the percentage of all students receiving aid or the numbers of undergraduates enrolled in the fall who

⁸ All standard errors for estimates presented in this report can be viewed at <http://nces.ed.gov/das/library/reports.asp>.

Table B-5. Standard errors for table 2.1: Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: California 2003–04

| Student characteristics | Average tuition and fees | Average price of attendance | Total aid | | Total grants | | Student loans | |
|--|--------------------------|-----------------------------|-----------|----------------|--------------|----------------|---------------|----------------|
| | | | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| All in-state undergraduates | | | | | | | | |
| Total | \$120 | \$220 | 1.80 | \$200 | 1.69 | \$140 | 0.69 | \$120 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 270 | 340 | 1.69 | 270 | 1.77 | 190 | 1.40 | 190 |
| Part-time or part-year | 70 | 140 | 1.95 | 210 | 1.84 | 120 | 0.51 | 230 |
| Dependency status | | | | | | | | |
| Dependent | 210 | 350 | 1.81 | 270 | 1.76 | 190 | 1.00 | 140 |
| Independent | 60 | 160 | 2.05 | 220 | 1.90 | 130 | 0.72 | 250 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 240 | 450 | 2.59 | 380 | 2.74 | 290 | 1.85 | 260 |
| Middle 50 percent | 160 | 300 | 2.06 | 340 | 2.12 | 290 | 1.08 | 210 |
| Highest 25 percent | 550 | 820 | 2.89 | 580 | 2.23 | 550 | 1.83 | 510 |
| Independent student income | | | | | | | | |
| Lower 50 percent | 80 | 210 | 2.95 | 310 | 3.03 | 170 | 1.43 | 330 |
| Upper 50 percent | 80 | 180 | 1.92 | 340 | 1.52 | 220 | 0.85 | 540 |
| Institution type | | | | | | | | |
| Public 2-year | 10 | 100 | 1.94 | 190 | 1.87 | 110 | 0.53 | 330 |
| Public 4-year | 40 | 100 | 1.36 | 180 | 1.48 | 130 | 1.50 | 140 |
| Private not-for-profit 4-year | 1,070 | 1,350 | 3.21 | 830 | 4.02 | 760 | 3.65 | 420 |
| Full-time/full-year in-state undergraduates | | | | | | | | |
| Total | 270 | 340 | 1.69 | 270 | 1.77 | 190 | 1.40 | 190 |
| Dependency status | | | | | | | | |
| Dependent | 330 | 420 | 2.05 | 320 | 2.04 | 250 | 1.56 | 160 |
| Independent | 310 | 340 | 2.62 | 510 | 2.91 | 230 | 2.59 | 420 |
| Dependent student family income | | | | | | | | |
| Lowest 25 percent | 450 | 620 | 3.19 | 540 | 3.54 | 390 | 2.84 | 220 |
| Middle 50 percent | 330 | 430 | 2.90 | 460 | 2.76 | 390 | 2.40 | 210 |
| Highest 25 percent | 710 | 800 | 2.79 | 650 | 2.73 | 660 | 2.26 | 590 |
| Institution type | | | | | | | | |
| Public 2-year | 20 | 160 | 2.34 | 380 | 2.74 | 220 | 1.82 | 460 |
| Public 4-year | 50 | 100 | 1.77 | 230 | 1.84 | 160 | 1.65 | 160 |
| Private not-for-profit 4-year | 1,070 | 1,320 | 3.39 | 970 | 5.23 | 970 | 4.66 | 560 |

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

received any aid, federal aid, state aid, etc., by combining estimates in this tabulation with the Integrated Postsecondary Education Data System (IPEDS) fall 2003 enrollment numbers. The IPEDS enrollment data include some students not eligible for NPSAS (e.g., those enrolled in

U.S. Service Academies, or those taking college courses while enrolled in high school). Additional information on the NPSAS:04 sample is presented in the sample design section of this appendix and is described in the methodology report.

Data Analysis System

The estimates presented in this report were produced using the NPSAS:04 Data Analysis System (DAS). The DAS software enables users to specify and generate their own tables. The DAS also contains a detailed description of how each variable was created, and includes question wording for items coming directly from an interview.

With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates the proper standard errors⁹ and weighted sample sizes for these estimates. For example, table B-5 contains standard errors that correspond to estimates in table 2.1 in this report. If the number of valid cases in the denominator (in a row for percentages or in a cell for averages) is too small to produce a reliable estimate (fewer than 30 cases), the DAS prints the message “low-N” instead of the estimate. All standard errors for estimates presented in this report as well as the table parameter files (tpf) that were used to produce the tables can be viewed at <http://nces.ed.gov/das/library/reports.asp>. In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFTs) for each variable in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the stratified sampling method used in the NPSAS surveys.

The DAS can be accessed electronically at <http://nces.ed.gov/das>. For more information about the Data Analysis System, contact:

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⁹ The NPSAS samples are not simple random samples, and therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by replication of the sampled population. The procedure used is a bootstrap technique.

Statistical Procedures

Differences Between Means

The descriptive comparisons were tested in this report using Student's t statistic. Differences between estimates are tested against the probability of a Type I error,¹⁰ or significance level. The significance levels were determined by calculating the Student's t values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing ($p \leq .05$).

Student's t values may be computed to test the difference between estimates with the following formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2}} \quad (1)$$

where E_1 and E_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. This formula is valid only for independent estimates. When estimates are not independent, a covariance term must be added to the formula:

$$\frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2 - 2(r)se_1 se_2}} \quad (2)$$

where r is the correlation between the two variables.¹¹ The denominator in this formula will be at its maximum when the two estimates are perfectly negatively correlated, that is, when $r = -1$. This means that a conservative dependent test may be conducted by using -1 for the correlation in this formula as follows:

$$t = \frac{E_1 - E_2}{\sqrt{(se_1)^2 + (se_2)^2 + 2se_1se_2}} \quad (3)$$

The estimates and standard errors are obtained from the DAS. If the comparison is between the mean of a subgroup and the mean of the total group, the following formula is used:

$$\frac{E_{sub} - E_{tot}}{\sqrt{se_{sub}^2 + se_{tot}^2 - 2p se_{sub}^2}} \quad (4)$$

¹⁰ A Type I error occurs when one concludes that a difference observed in a sample reflects a true difference in the population from which the sample was drawn, when no such difference is present.

¹¹ U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, no. 2, 1993.

where p is the proportion of the total group contained in the subgroup.¹² The estimates, standard errors, and correlations can all be obtained from the DAS.

There are hazards in reporting statistical tests for each comparison. First, comparisons based on large t statistics may appear to merit special attention. This can be misleading since the magnitude of the t statistic is related not only to the observed differences in means or percentages but also to the number of respondents in the specific categories used for comparison. Hence, a small difference compared across a large number of respondents would produce a large t statistic.

A second hazard in reporting statistical tests is the possibility that one can report a “false positive” or Type I error. In the case of a t statistic, this false positive would result when a difference measured with a particular sample showed a statistically significant difference when there is no difference in the underlying population. Statistical tests are designed to control this type of error, denoted by alpha. The alpha level of .05 selected for findings in this report indicates that a difference of a certain magnitude or larger would be produced no more than one time out of twenty when there was no actual difference in the quantities in the underlying population. When we test hypotheses that show t values at the .05 level or smaller, we treat this finding as rejecting the null hypothesis that there is no difference between the two quantities.

¹² Ibid.