

# 2011–12 National Postsecondary Student Aid Study (NPSAS:12)

Student Financial Aid Estimates for 2011–12

First Look

August 2013

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## Introduction

This brief report presents selected findings about student financial aid during the 2011–12 academic year. These findings are based on data from the 2011–12 National Postsecondary Student Aid Study (NPSAS:12), a nationally representative sample survey of undergraduate and graduate students enrolled any time between July 1, 2011, and June 30, 2012, in institutions eligible to participate in federal financial aid programs. The primary purpose of NPSAS:12 is to measure how students and their families pay for postsecondary education, with particular emphasis on federal student aid provided through Title IV of the Higher Education Act of 1965 and subsequent amendments.

The NPSAS:12 sample consists of about 95,000 undergraduate and 16,000 graduate students attending approximately 1,500 Title IV eligible postsecondary institutions in the 50 states and the District of Columbia.<sup>1</sup> The sample represents approximately 26 million undergraduate and 4 million graduate students enrolled in postsecondary education at any time between July 1, 2011, and June 30, 2012. Additional details about the sample are provided in appendix B.

This report classifies financial aid by type and source. There are three major types of aid for undergraduate students: grants, loans, and work-study. The main sources of funding are the federal government, states, postsecondary institutions, employers, and private entities. Grants include scholarships, tuition waivers, employer tuition reimbursements, and federal grant programs such as Pell. Student loans, which must be paid back or forgiven, include federal Direct Subsidized and Unsubsidized Loans (formerly known as Stafford Loans),<sup>2</sup> federal Perkins Loans, state loans, institutional loans, and private or alternative loans. Direct Subsidized Loans and Perkins Loans are limited to students with demonstrated financial need (need-based aid), while Direct Unsubsidized Loans are available regardless of need, up to the cost of attendance. Federal Direct PLUS Loans, which allow parents to borrow in order to finance the undergraduate education of their dependents, are considered part of total aid but are considered separately from student loans. Part-time employment in work-study jobs, subsidized by the federal government (or occasionally another entity), may be available to eligible students with financial need. See the glossary descriptions in appendix A for more information about these aid programs.

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<sup>1</sup> Prior cycles of NPSAS included sampled institutions from Puerto Rico.

<sup>2</sup> Stafford Loans were available through both the William D. Ford Federal Direct Loan Program and the Federal Family Education Loan Program (FFELP). After the FFELP was discontinued in 2010, Stafford Loans have been referred to as Direct Loans.

Graduate students can receive grants in the form of fellowships from the federal government, states, institutions, and private organizations including their employers and may take out federal Direct Subsidized and Unsubsidized Loans and Direct PLUS Loans, if eligible. In addition, graduate students may receive research and teaching assistantships from their institution or other sources. As described in appendix A, Title IV programs consist of Pell Grants, Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans to graduate students and parents of dependent undergraduates, Perkins Loans, federal work-study, and several smaller grant programs.

Eligibility for federal need-based aid is largely determined by the student's family income, which is defined differently for dependent and independent students. Roughly half of undergraduate students are considered dependent for financial aid purposes. Undergraduate students are deemed dependent if they are under age 24, are not married, do not have dependents, are not veterans or on active military duty, are not orphans or wards of the court, and are not homeless or at risk of becoming homeless. (Federal law also allows financial aid administrators to exercise professional judgment to reclassify individual students as independent in exceptional cases.) Graduate students are treated as independent regardless of age and other characteristics. For dependent students, financial need is primarily calculated using their parents' income. For independent students, financial need is based on their own income and, for married students, also on their spouse's income. Due to these differences in how income is calculated and other factors affecting eligibility for student aid, estimates for dependent and independent students are presented separately in this report. Because financial need is calculated based on prior year income, this report shows aid estimates within 2010 income ranges.

Another aspect of financial aid eligibility is whether students attend a postsecondary institution full time for the full academic year. Full-time attendance is usually defined as enrolling for 12 or more credits for undergraduate students and 9 or more credits for graduate students. Full academic year attendance is defined as 9 months or longer. Students who enroll less than full time or for less than a full year have lower limits on the amount of aid they can receive, and students must enroll at least half time to receive federal Direct Subsidized and Unsubsidized Loans and to use federal Pell Grants to offset living expenses (beyond tuition and fees, books and materials, and transportation).

A final determinant of financial aid eligibility is the cost of attendance, which includes tuition and fees, books and materials, housing, food, transportation, and personal expenses. Because most of the variation in cost of attendance is due to differences in tuition and fees, which vary considerably by institution type (Knapp, Kelly-Reid, and Ginder 2011), in this report aid estimates are disaggregated by institutional sector and level.

Appendix A provides a glossary of variables used in this publication and their definitions. Additional details about Title IV programs are available in the 2011–12 *Federal Student Aid Handbook*, available at <http://ifap.ed.gov/ifap/index.jsp>.

Appendix B provides details about the methods and procedures used for NPSAS:12. It contains information on data sources, sample design, imputation, weighting, and quality of estimates.

Appendix C contains revised tables for NPSAS:08. NPSAS:08 data have been reweighted to align with weighting procedures used in NPSAS:12. When the weights for NPSAS:08 were originally calculated, they were based on 12-month enrollment counts from the Integrated Postsecondary Education Data System (IPEDS) for the 2006–07 academic year, the most current file available at the time. Due to improvements in processing time and changes in procedures, NPSAS:12 weights are based on current (i.e., 2011–12), rather than prior year, 12-month enrollment counts. With this release of NPSAS:12, the National Center for Education Statistics (NCES) is concurrently releasing revised NPSAS:08 data based on weights that reflect 12-month enrollment for 2007–08 for the purpose of comparability. Appendix C provides updated estimates based on the reweighted NPSAS:08 data.

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## Selected Findings

### ***Types of financial aid received by undergraduates in 2011–12 (tables 1 and 2):***

- Seventy-one percent of all undergraduates received some type of financial aid. Fifty-nine percent received grants, 42 percent took out student loans, 6 percent received aid through work-study jobs, 4 percent received veterans' benefits, and 5 percent had parents who took out federal Direct PLUS Loans.
- Among undergraduates who received any aid, the average total amount was \$10,800. The average total grant amount for grant recipients was \$6,200, and borrowers took out an average of \$7,100 in student loans. Work-study participants received an average of \$2,300 in wages. Recipients of veterans' benefits received an average of \$7,500 in benefits. Among undergraduates whose parents took out federal Direct PLUS Loans, the average amount borrowed was \$12,100.

### ***Sources of aid received by undergraduates in 2011–12 (tables 3 and 4):***

- Fifty-seven percent of all undergraduates received federal student aid. Forty-two percent received federal grants, 15 percent received state-funded grants, and 20 percent received grants funded by the postsecondary institution they attended.
- The average amount of total federal student aid for undergraduates who received such aid was \$8,200. The average grant award per recipient was \$3,500 for federal grants, \$2,600 for state grants, and \$6,400 for institutional grants.

### ***Federal Title IV program aid for undergraduates in 2011–12 (tables 5 and 6):***

- Forty-one percent of all undergraduates received federal Pell Grants, and 40 percent took out federal Direct Loans. Thirty-six percent of undergraduates took out Direct Subsidized Loans, while 34 percent took out Direct Unsubsidized Loans.
- The average value of a federal Pell Grant was \$3,400. Borrowers took out an average of \$6,400 in federal Direct Loans overall, \$3,500 in Direct Subsidized Loans, and \$3,900 in Direct Unsubsidized Loans.

### ***Income distribution of undergraduates (tables 7 and 8):***

- Among all dependent undergraduates, 16 percent came from families with incomes under \$20,000, and another 18 percent came from families earning \$20,000–\$39,999. Twenty-eight percent of dependent undergraduates had family incomes of \$100,000 or more.
- Among all independent undergraduates, 30 percent had incomes under \$10,000, and another 20 percent had incomes between \$10,000 and \$19,999.

***Aid received by graduate students in 2011–12 (tables 9 and 10):***

- Seventy percent of graduate students received some type of financial aid. Twelve percent received assistantships, and 45 percent took out student loans, including 43 percent who took out federal Direct Loans and 10 percent who took out federal Direct PLUS Loans for graduate students.
- The average total aid received by graduate students was \$22,000. Graduate students with assistantships received an average of \$14,600. Borrowers took out an average of \$21,400 in student loans. The average amount borrowed from federal Direct Loans was \$17,000, and the average amount borrowed from federal Direct PLUS Loans for graduate students was \$18,600.

**Table 1.**  
**Percentage of undergraduates receiving selected types of financial aid, by type of institution, attendance pattern, dependency status, and income level: 2011–12**

Type of institution and student characteristics	Aid type					
	Any aid <sup>1</sup>	Any grants <sup>2</sup>	Any student loans <sup>3</sup>	Work-study	Veterans' benefits <sup>4</sup>	Direct PLUS Loans to parents
<b>Total</b>	<b>70.7</b>	<b>59.1</b>	<b>41.8</b>	<b>5.9</b>	<b>3.7</b>	<b>4.5</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	69.9	64.6	21.7	0.9 !	1.1 !	‡
2-year	57.0	50.5	17.6	1.9	2.9	0.1
4-year non-doctorate-granting	68.5	55.3	39.4	5.3	3.2	4.1
4-year doctorate-granting	76.8	59.9	55.5	6.2	2.8	8.5
Private nonprofit						
Less-than-4-year	80.2	71.4	49.9	‡	3.6 !	7.0
4-year non-doctorate-granting	87.4	78.1	64.0	24.4	3.7	11.8
4-year doctorate-granting	84.9	74.7	60.7	24.8	2.7	12.0
Private for-profit						
Less-than-2-year	88.5	77.5	76.0	0.3 !	1.7	4.6
2-year	82.2	64.7	64.3	2.6	6.2	7.4
4-year	90.4	70.7	75.3	1.1	10.1	3.5
More than one institution	73.5	58.8	48.7	5.7	4.9	5.9
Attendance pattern						
Full-time/full-year <sup>5</sup>	84.4	72.4	56.4	11.9	3.6	9.1
Part-time or part-year	62.1	50.8	32.6	2.2	3.8	1.6
<b>Full-time/full-year undergraduates<sup>5</sup></b>						
Dependency status <sup>6</sup>						
Dependent	82.3	69.9	54.0	14.8	1.1	13.1
Independent	89.2	78.1	62.0	5.2	9.1	†
Dependency and income in 2010 <sup>7</sup>						
Dependent students						
Less than \$20,000	95.6	95.1	56.6	17.9	0.9	8.7
\$20,000–39,999	90.6	89.0	55.0	18.4	1.3	9.5
\$40,000–59,999	90.7	83.9	63.6	17.1	1.7	14.5
\$60,000–79,999	80.3	64.1	58.3	15.8	1.1	14.5
\$80,000–99,999	76.7	54.5	56.1	14.2	1.1	17.1
\$100,000 or more	71.6	51.4	46.1	10.5	0.9	14.4
Independent students						
Less than \$10,000	91.5	87.6	62.0	8.5	6.3	†
\$10,000–19,999	91.3	87.3	64.4	4.5	8.2	†
\$20,000–29,999	90.0	77.2	64.3	3.7	10.7	†
\$30,000–49,999	90.1	67.3	64.6	1.7	12.4	†
\$50,000 or more	76.0	41.9	51.8	1.4	14.5	†

† Not applicable.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives. Includes Direct PLUS Loans to parents.

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Include federal, state, institutional, and private (alternative) loans. Does not include Direct PLUS Loans to parents.

<sup>4</sup> Include benefits to dependents.

<sup>5</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>6</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, were not homeless or at risk of becoming homeless, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>7</sup> Consists of parents' income for dependent students. Independent student income includes the income of a spouse if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 2.**

**Average amounts of selected types of financial aid received by undergraduates, by type of institution, attendance pattern, dependency status, and income level: 2011–12**

Type of institution and student characteristics	Total aid <sup>1</sup>	Aid type				
		Total grants <sup>2</sup>	Total student loans <sup>3</sup>	Work-study	Veterans' benefits <sup>4</sup>	Direct PLUS Loans to parents
<b>Total</b>	<b>\$10,800</b>	<b>\$6,200</b>	<b>\$7,100</b>	<b>\$2,300</b>	<b>\$7,500</b>	<b>\$12,100</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	5,400	3,800	5,100	‡	‡	‡
2-year	4,700	3,200	4,700	2,700	5,600	5,700
4-year non-doctorate-granting	8,800	4,900	6,600	2,000	5,600	9,600
4-year doctorate-granting	12,400	6,800	7,300	2,400	7,500	11,500
Private nonprofit						
Less-than-4-year	11,500	5,300	7,300	2,700	15,700	12,200
4-year non-doctorate-granting	21,100	13,500	8,400	1,900	9,800	13,300
4-year doctorate-granting	23,800	16,100	8,600	2,300	9,500	16,200
Private for-profit						
Less-than-2-year	10,000	4,100	6,700	‡	11,600	6,300
2-year	10,600	3,800	7,200	3,600	11,900	8,900
4-year	11,600	4,000	8,300	3,100	8,500	12,500
More than one institution	11,100	5,900	7,100	2,100	7,500	11,200
Attendance pattern						
Full-time/full-year <sup>5</sup>	15,500	9,200	8,100	2,200	10,100	12,800
Part-time or part-year	6,800	3,400	6,100	2,300	6,000	9,700
<b>Full-time/full-year undergraduates<sup>5</sup></b>						
Dependency status <sup>6</sup>						
Dependent	16,500	10,600	7,400	2,200	8,700	12,800
Independent	13,500	6,500	9,400	2,500	10,500	†
Dependency and income in 2010 <sup>7</sup>						
Dependent students						
Less than \$20,000	16,400	11,200	6,700	2,100	8,200	8,600
\$20,000–39,999	17,000	11,500	6,800	2,200	6,700	9,000
\$40,000–59,999	16,700	10,000	7,100	2,200	7,400	11,400
\$60,000–79,999	16,100	9,700	7,600	2,200	8,500	12,300
\$80,000–99,999	16,200	9,900	7,800	2,100	8,300	12,900
\$100,000 or more	16,300	10,300	8,000	2,300	11,600	15,900
Independent students						
Less than \$10,000	14,400	7,500	9,200	2,300	10,000	†
\$10,000–19,999	13,700	6,200	9,400	2,700	10,600	†
\$20,000–29,999	12,700	5,500	9,100	3,200	10,100	†
\$30,000–49,999	12,900	5,700	9,600	1,900	11,700	†
\$50,000 or more	11,800	4,700	10,400	‡	10,000	†

† Not applicable.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives. Includes Direct PLUS Loans to parents.

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Include federal, state, institutional, and private (alternative) loans. Does not include Direct PLUS Loans to parents.

<sup>4</sup> Include benefits to dependents.

<sup>5</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>6</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, were not homeless or at risk of becoming homeless, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>7</sup> Consists of parents' income for dependent students. Independent student income includes the income of a spouse if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).



**Table 3.**  
**Percentage of undergraduates receiving selected types of financial aid from federal, state, or institutional sources, by type of institution, attendance pattern, dependency status, and income level: 2011–12**

Type of institution and student characteristics	Federal aid <sup>1</sup>				State aid <sup>2</sup>		Institutional aid <sup>3</sup>	
	Any aid	Any grants	Student loans	Work-study	Any aid	Any grants	Any aid	Any grants
<b>Total</b>	<b>57.3</b>	<b>41.5</b>	<b>40.2</b>	<b>5.3</b>	<b>15.4</b>	<b>14.9</b>	<b>20.5</b>	<b>20.1</b>
<b>All undergraduates</b>								
Type of institution								
Public								
Less-than-2-year	61.9	56.7	20.1	‡	19.2	11.2	2.8 !	2.8 !
2-year	43.6	37.9	16.7	1.8	12.2	11.7	13.4	13.3
4-year non-doctorate-granting	56.5	40.7	37.5	4.9	19.1	18.7	13.3	13.0
4-year doctorate-granting	62.6	37.0	53.5	5.5	24.6	24.0	25.8	25.3
Private nonprofit								
Less-than-4-year	67.5	53.0	46.6	‡	11.1 !	‡	20.1 !	20.0 !
4-year non-doctorate-granting	69.6	39.6	61.4	20.9	24.5	24.1	58.2	57.6
4-year doctorate-granting	65.5	33.0	58.1	21.7	18.2	17.7	58.6	57.9
Private for-profit								
Less-than-2-year	86.7	75.9	74.5	0.2 !	‡	‡	‡	‡
2-year	75.5	60.6	61.3	2.3	6.1	4.5	6.5 !	4.8 !
4-year	79.5	63.0	73.4	1.1	5.0	4.9	3.4	3.2
More than one institution	59.9	39.6	47.1	5.0	13.6	13.2	22.3	21.8
Attendance pattern								
Full-time/full-year <sup>4</sup>	71.4	47.4	55.2	10.5	24.0	23.5	33.9	33.4
Part-time or part-year	48.5	37.8	30.8	2.0	10.1	9.5	12.1	11.8
<b>Full-time/full-year undergraduates<sup>4</sup></b>								
Dependency status <sup>5</sup>								
Dependent	67.1	37.3	52.7	13.1	26.4	26.0	40.6	40.0
Independent	81.0	70.1	61.0	4.8	18.7	17.9	18.6	18.3
Dependency and income in 2010 <sup>6</sup>								
Dependent students								
Less than \$20,000	92.0	90.9	56.0	16.4	40.7	40.4	39.5	39.0
\$20,000–39,999	84.7	81.8	54.6	17.2	40.4	40.1	42.1	41.8
\$40,000–59,999	80.9	63.4	63.0	15.2	39.2	38.8	45.4	44.8
\$60,000–79,999	62.4	18.2	57.0	14.5	25.1	24.6	41.8	41.2
\$80,000–99,999	57.5	2.8	53.7	12.6	18.0	17.3	39.7	39.3
\$100,000 or more	47.1	0.8	44.1	8.2	11.5	10.9	38.4	37.6
Independent students								
Less than \$10,000	86.2	82.5	60.9	8.0	22.8	22.0	25.3	25.0
\$10,000–19,999	86.2	82.7	63.8	4.0	20.4	19.8	17.3	17.0
\$20,000–29,999	81.4	67.1	62.8	3.5	17.0	16.3	13.9	13.4
\$30,000–49,999	76.9	53.6	63.4	1.5	14.4	13.4	14.4	14.2
\$50,000 or more	57.8	26.5	50.9	1.2	9.0	8.1	9.2	9.1

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all Title IV aid in addition to aid awarded through other programs (e.g., fellowships, traineeships) also funded by the federal government.

<sup>2</sup> Consists of all grants and scholarships, loans, and work-study provided by state governments, including vocational rehabilitation and job training grants funded by the federal Workforce Investment Act.

<sup>3</sup> Consists of all grants and scholarships, tuition waivers, loans, and work-study provided by the institutions the students are attending.

<sup>4</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>5</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, were not homeless or at risk of becoming homeless, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>6</sup> Consists of parents' income for dependent students. Independent student income includes the income of a spouse if the student is married.

NOTE: Students may receive more than one type of aid and aid from more than one source. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 4.**  
Average amounts of selected types of financial aid from federal, state, or institutional sources received by undergraduates, by type of institution, attendance pattern, dependency status, and income level: 2011–12

Type of institution and student characteristics	Federal aid <sup>1</sup>				State aid <sup>2</sup>		Institutional aid <sup>3</sup>	
	Total aid	Total grants	Student loans	Work-study	Total aid	Total grants	Total aid	Total grants
<b>Total</b>	<b>\$8,200</b>	<b>\$3,500</b>	<b>\$6,500</b>	<b>\$2,200</b>	<b>\$2,700</b>	<b>\$2,600</b>	<b>\$6,500</b>	<b>\$6,400</b>
<b>All undergraduates</b>								
Type of institution								
Public								
Less-than-2-year	5,000	3,600	5,200	‡	1,600	900	‡	‡
2-year	4,600	3,000	4,700	2,700	1,600	1,600	1,000	1,000
4-year non-doctorate-granting	7,600	3,600	6,200	2,000	2,600	2,500	2,600	2,600
4-year doctorate-granting	9,900	4,000	6,700	2,300	3,500	3,400	4,500	4,500
Private nonprofit								
Less-than-4-year	8,800	3,700	6,400	2,800	3,700	3,000 !	4,400 !	4,400 !
4-year non-doctorate-granting	11,300	4,000	7,000	1,800	3,000	3,000	12,200	12,000
4-year doctorate-granting	12,100	4,000	7,200	2,200	3,900	3,800	14,300	14,100
Private for-profit								
Less-than-2-year	8,900	3,800	6,100	‡	‡	‡	‡	‡
2-year	8,900	3,400	6,400	3,700	3,300	1,900	2,900 !	2,100 !
4-year	10,200	3,400	7,400	3,200	3,000	2,900	2,700	2,600
More than one institution	8,800	3,700	6,500	2,000	2,700	2,600	5,300	5,300
Attendance pattern								
Full-time/full-year <sup>4</sup>	10,500	4,600	7,100	2,200	3,300	3,200	8,600	8,600
Part-time or part-year	6,200	2,700	5,800	2,300	1,900	1,800	2,600	2,600
<b>Full-time/full-year undergraduates<sup>4</sup></b>								
Dependency status <sup>5</sup>								
Dependent	10,400	4,500	6,300	2,100	3,500	3,400	9,500	9,400
Independent	10,600	4,600	8,600	2,400	2,700	2,600	4,400	4,400
Dependency and income in 2010 <sup>6</sup>								
Dependent students								
Less than \$20,000	10,400	5,500	6,300	2,100	3,800	3,800	8,100	8,000
\$20,000–39,999	10,400	5,000	6,300	2,200	3,700	3,700	8,900	8,900
\$40,000–59,999	9,700	3,000	6,300	2,100	3,500	3,400	9,500	9,400
\$60,000–79,999	9,800	2,100	6,400	2,100	3,300	3,200	9,600	9,600
\$80,000–99,999	10,400	2,400	6,400	2,100	2,900	2,700	9,700	9,600
\$100,000 or more	11,200	2,900	6,300	2,200	3,300	3,100	10,400	10,200
Independent students								
Less than \$10,000	11,000	5,100	8,400	2,300	2,800	2,700	4,800	4,700
\$10,000–19,999	10,800	4,400	8,600	2,700	2,800	2,700	4,100	4,000
\$20,000–29,999	10,300	4,500	8,400	3,100	2,300	2,100	3,300	3,200
\$30,000–49,999	10,300	4,300	8,800	‡	2,300	2,200	4,700	4,700
\$50,000 or more	9,500	2,700	9,300	‡	2,500	2,000	4,300	4,200

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all Title IV aid in addition to aid awarded through other programs (e.g., fellowships, traineeships) also funded by the federal government.

<sup>2</sup> Consists of all grants and scholarships, loans, and work-study provided by state governments, including vocational rehabilitation and job training grants funded by the federal Workforce Investment Act.

<sup>3</sup> Consists of all grants and scholarships, tuition waivers, loans, and work-study provided by the institutions the students are attending.

<sup>4</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>5</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, were not homeless or at risk of becoming homeless, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>6</sup> Consists of parents' income for dependent students. Independent student income includes the income of a spouse if the student is married.

NOTE: Students may receive more than one type of aid and aid from more than one source. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 5.**

**Percentage of undergraduates receiving federal Title IV aid from selected programs, by type of institution, attendance pattern, dependency status, and income level: 2011–12**

Type of institution and student characteristics	Any federal Title IV aid <sup>1</sup>	Federal Pell Grants	Federal campus-based aid <sup>2</sup>	Federal Direct Loans <sup>3</sup>		
				Any	Subsidized	Unsubsidized
<b>Total</b>	<b>57.2</b>	<b>41.3</b>	<b>11.3</b>	<b>40.1</b>	<b>35.9</b>	<b>33.5</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	61.3	56.2	‡	20.1	16.8	15.4
2-year	43.5	37.7	4.9	16.7	14.6	11.3
4-year non-doctorate-granting	56.4	40.5	9.0	37.4	31.9	29.9
4-year doctorate-granting	62.5	36.7	11.6	53.4	45.8	44.5
Private nonprofit						
Less-than-4-year	67.5	53.0	22.1	46.6	44.2	40.9
4-year non-doctorate-granting	69.6	39.3	29.0	61.3	54.1	54.6
4-year doctorate-granting	65.5	32.7	28.7	57.8	51.1	51.4
Private for-profit						
Less-than-2-year	86.7	75.5	22.1	74.5	73.1	68.1
2-year	75.5	60.1	21.2	61.3	58.9	55.0
4-year	79.5	63.0	13.4	73.1	71.4	68.8
More than one institution	59.9	39.4	10.1	47.0	41.7	39.0
Attendance pattern						
Full-time/full-year <sup>4</sup>	71.4	47.1	18.9	55.1	48.7	47.0
Part-time or part-year	48.4	37.6	6.5	30.7	27.9	25.2
<b>Full-time/full-year undergraduates<sup>4</sup></b>						
Dependency status <sup>5</sup>						
Dependent	67.1	37.0	19.7	52.6	44.1	44.6
Independent	81.0	70.0	16.9	60.9	59.0	52.3
Dependency and income in 2010 <sup>6</sup>						
Dependent students						
Less than \$20,000	92.0	90.9	33.8	56.0	55.6	41.9
\$20,000–39,999	84.7	81.7	29.9	54.3	53.7	42.4
\$40,000–59,999	80.9	63.1	23.7	62.9	61.6	50.3
\$60,000–79,999	62.2	17.5	18.1	57.0	53.1	49.7
\$80,000–99,999	57.3	2.5	14.8	53.6	44.4	48.6
\$100,000 or more	47.1	0.4	9.0	44.0	23.2	41.2
Independent students						
Less than \$10,000	86.2	82.4	23.5	60.8	59.5	51.1
\$10,000–19,999	86.2	82.6	18.0	63.7	62.9	55.1
\$20,000–29,999	81.4	66.9	15.5	62.7	61.2	53.7
\$30,000–49,999	76.8	53.5	8.8	63.4	62.0	54.3
\$50,000 or more	57.8	26.3	3.8	50.9	44.0	47.0

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Consists of Pell Grants, the federal campus-based aid programs, the Teacher Education Assistance for College and Higher Education (TEACH) Grants, the Iraq and Afghanistan Service Grants, Direct Subsidized and Unsubsidized Loans, and Direct PLUS Loans to parents. Direct PLUS Loans are available to parents of dependent students.

<sup>2</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>3</sup> Direct Subsidized and Unsubsidized Loans are also commonly referred to as "Stafford Loans." Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

<sup>4</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>5</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, were not homeless or at risk of becoming homeless, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>6</sup> Consists of parents' income for dependent students. Independent student income includes the income of a spouse if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 6.**  
Average amounts of federal Title IV aid received by undergraduates from selected programs, by type of institution, attendance pattern, dependency status, and income level: 2011–12

Type of institution and student characteristics	Any federal Title IV aid <sup>1</sup>	Federal Pell Grants	Federal campus-based aid <sup>2</sup>	Federal Direct Loans <sup>3</sup>		
				Total	Subsidized	Unsubsidized
<b>Total</b>	<b>\$8,200</b>	<b>\$3,400</b>	<b>\$1,700</b>	<b>\$6,400</b>	<b>\$3,500</b>	<b>\$3,900</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	4,900	3,500	‡	5,200	2,800	3,800
2-year	4,600	3,000	1,300	4,700	2,800	3,300
4-year non-doctorate-granting	7,600	3,600	1,700	6,200	3,600	3,900
4-year doctorate-granting	9,900	3,900	2,000	6,600	3,900	3,900
Private nonprofit						
Less-than-4-year	8,800	3,600	700 !	6,400	3,100	3,900
4-year non-doctorate-granting	11,300	3,700	1,900	6,900	3,800	3,900
4-year doctorate-granting	12,100	3,700	2,700	6,900	4,000	3,800
Private for-profit						
Less-than-2-year	8,800	3,600	200	6,100	2,800	3,700
2-year	8,900	3,400	700	6,400	3,000	3,900
4-year	10,200	3,400	1,000	7,400	3,300	4,500
More than one institution	8,800	3,600	1,700	6,400	3,500	4,000
Attendance pattern						
Full-time/full-year <sup>4</sup>	10,400	4,400	2,000	7,000	3,900	4,100
Part-time or part-year	6,200	2,600	1,200	5,700	2,900	3,700
<b>Full-time/full-year undergraduates<sup>4</sup></b>						
Dependency status <sup>5</sup>						
Dependent	10,400	4,300	2,200	6,200	3,900	3,400
Independent	10,600	4,500	1,400	8,500	4,000	5,400
Dependency and income in 2010 <sup>6</sup>						
Dependent students						
Less than \$20,000	10,400	5,200	1,900	6,000	3,900	2,800
\$20,000–39,999	10,300	4,800	2,200	6,100	3,900	2,800
\$40,000–59,999	9,600	2,800	2,200	6,100	4,100	2,700
\$60,000–79,999	9,800	2,000	2,400	6,200	4,000	2,800
\$80,000–99,999	10,400	2,300	2,300	6,200	3,800	3,400
\$100,000 or more	11,200	2,800	2,400	6,200	3,600	4,600
Independent students						
Less than \$10,000	11,000	5,000	1,500	8,200	4,000	5,200
\$10,000–19,999	10,700	4,300	1,200	8,600	4,000	5,300
\$20,000–29,999	10,300	4,300	1,400	8,400	4,000	5,300
\$30,000–49,999	10,300	4,200	1,000	8,800	4,100	5,500
\$50,000 or more	9,500	2,600	1,200	9,300	4,100	6,300

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Consists of Pell Grants, the federal campus-based aid programs, the Teacher Education Assistance for College and Higher Education (TEACH) Grants, the Iraq and Afghanistan Service Grants, Direct Subsidized and Unsubsidized Loans, and Direct PLUS Loans to parents. Direct PLUS Loans are available to parents of dependent students.

<sup>2</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>3</sup> Direct Subsidized and Unsubsidized Loans are also commonly referred to as "Stafford Loans." Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

<sup>4</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>5</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, were not homeless or at risk of becoming homeless, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>6</sup> Consists of parents' income for dependent students. Independent student income includes the income of a spouse if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 7.**  
**Percentage distribution of dependent undergraduates at specified parental income levels, by type of institution, attendance pattern, and receipt of specified types of financial aid: 2011–12**

Type of institution and student characteristics	Dependent students' parental income <sup>1</sup>					
	Less than \$20,000	\$20,000–39,999	\$40,000–59,999	\$60,000–79,999	\$80,000–99,999	\$100,000 or more
<b>Total</b>	<b>15.8</b>	<b>17.9</b>	<b>12.4</b>	<b>13.7</b>	<b>11.9</b>	<b>28.3</b>
<b>Type of institution</b>						
Public						
Less-than-2-year	33.7 !	26.0	6.7 !	9.0 !	7.1 !	17.5 !
2-year	19.1	21.4	13.7	14.7	11.5	19.6
4-year non-doctorate-granting	16.7	18.8	13.0	13.1	11.8	26.6
4-year doctorate-granting	12.0	14.9	11.5	13.5	12.7	35.3
Private nonprofit						
Less-than-4-year	24.1	14.2	10.2	12.6	5.0 !	34.0
4-year non-doctorate-granting	12.3	14.1	11.5	14.4	11.8	35.9
4-year doctorate-granting	10.0	14.9	11.2	13.4	13.2	37.3
Private for-profit						
Less-than-2-year	38.3	26.4	11.8	6.4	6.2	11.0
2-year	28.7	23.3	12.5	13.5	6.5	15.5
4-year	32.3	24.1	13.5	9.1	8.5	12.6
More than one institution	12.8	15.8	11.4	13.1	12.9	34.0
<b>Attendance pattern</b>						
Full-time/full-year <sup>2</sup>	14.3	16.7	12.1	13.2	12.0	31.8
Part-time or part-year	17.7	19.4	12.6	14.3	11.9	24.2
<b>Any aid</b>						
Did not receive any financial aid	6.5	11.7	8.8	16.5	16.1	40.4
Received financial aid	19.5	20.4	13.8	12.5	10.3	23.6
<b>Federal Title IV aid program recipients</b>						
Any federal Title IV aid <sup>3</sup>	22.8	22.9	14.8	11.6	9.1	18.7
Pell Grant	37.4	36.6	19.4	5.4	0.8	0.4
Federal campus-based aid <sup>4</sup>	26.2	26.0	14.2	11.5	8.8	13.3
Any Direct Subsidized or Unsubsidized Loan <sup>5</sup>	16.9	17.9	14.8	14.4	11.8	24.2
Direct Subsidized Loan	20.0	21.1	17.4	15.8	11.1	14.6
Direct Unsubsidized Loan	15.1	16.2	14.0	14.8	12.7	27.2
Direct PLUS loans	10.3	12.6	13.8	14.9	14.9	33.5

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

<sup>1</sup> Consists of the 2010 income for parents of dependent students.

<sup>2</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>3</sup> Consists of Pell Grants, the federal campus-based aid programs, the Teacher Education Assistance for College and Higher Education (TEACH) Grants, the Iraq and Afghanistan Service Grants, Direct Subsidized and Unsubsidized Loans, and Direct PLUS Loans to parents. Direct PLUS Loans are available to parents of dependent students.

<sup>4</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>5</sup> Direct Subsidized and Unsubsidized Loans are also commonly referred to as "Stafford Loans." Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

NOTE: Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, were not homeless or at risk of becoming homeless, and were not determined to be independent by a financial aid officer using professional judgment. Detail may not sum to totals because of rounding. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 8.**  
**Percentage distribution of independent undergraduates at specified student income levels, by type of institution, attendance pattern, and receipt of specified types of financial aid: 2011–12**

Type of institution and student characteristics	Independent student income <sup>1</sup>				
	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more
<b>Total</b>	<b>30.1</b>	<b>19.9</b>	<b>14.4</b>	<b>16.0</b>	<b>19.6</b>
<b>Type of institution</b>					
Public					
Less-than-2-year	34.5	16.7	15.1	16.8	16.9
2-year	28.8	19.2	15.3	16.2	20.5
4-year non-doctorate-granting	27.5	19.9	13.7	16.9	22.0
4-year doctorate-granting	34.4	19.1	12.2	14.9	19.4
Private nonprofit					
Less-than-4-year	37.0	23.0	14.3	13.8	12.0
4-year non-doctorate-granting	25.9	17.5	14.7	16.3	25.6
4-year doctorate-granting	24.7	16.1	12.0	17.9	29.3
Private for-profit					
Less-than-2-year	46.0	25.0	13.0	9.6	6.5
2-year	40.2	24.8	14.0	11.3	9.6
4-year	28.6	21.4	14.5	18.5	17.0
More than one institution	30.7	20.6	14.6	14.9	19.2
<b>Attendance pattern</b>					
Full-time/full-year <sup>2</sup>	38.8	22.4	14.4	12.7	11.7
Part-time or part-year	27.5	19.1	14.4	17.0	22.0
<b>Any aid</b>					
Did not receive any financial aid	21.4	15.2	13.7	18.4	31.4
Received financial aid	33.9	21.9	14.7	15.0	14.5
<b>Federal Title IV aid program recipients</b>					
Any federal Title IV aid <sup>3</sup>	37.1	24.0	14.7	13.7	10.4
Pell Grant	42.0	27.2	13.8	11.4	5.5
Federal campus-based aid <sup>4</sup>	50.2	24.0	13.9	8.6	3.3
Any Direct Subsidized or Unsubsidized Loan <sup>5</sup>	34.8	23.2	15.0	14.4	12.6
Direct Subsidized Loan	35.6	23.7	15.3	14.6	10.9
Direct Unsubsidized Loan	34.3	22.9	14.8	14.5	13.4

<sup>1</sup> Consists of the 2010 income of the student (and spouse, if married).

<sup>2</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>3</sup> Consists of Pell Grants, the federal campus-based aid programs, the Teacher Education Assistance for College and Higher Education (TEACH) Grants, the Iraq and Afghanistan Service Grants, and Direct Subsidized and Unsubsidized Loans.

<sup>4</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>5</sup> Direct Subsidized and Unsubsidized Loans are also commonly referred to as "Stafford Loans." Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

NOTE: Independent students are age 24 or over and students under age 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, were homeless or at risk of becoming homeless, or were determined to be independent by a financial aid officer using professional judgment. Detail may not sum to totals because of rounding. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 9.**

**Percentage of graduate students receiving selected types of financial aid, by type of institution, graduate program, attendance pattern, and income level: 2011–12**

Type of institution and student characteristics	Grants				Student loans		
	Any aid <sup>1</sup>	Any grants <sup>2</sup>	Employer aid <sup>3</sup>	Total assistant-ships <sup>4</sup>	Any loans <sup>5</sup>	Direct Subsidized or Unsubsidized Loans <sup>6</sup>	Direct PLUS Loans <sup>7</sup>
<b>Total</b>	<b>70.4</b>	<b>35.7</b>	<b>14.5</b>	<b>11.8</b>	<b>45.1</b>	<b>43.0</b>	<b>9.9</b>
<b>Type of institution</b>							
Public 4-year							
Non-doctorate-granting	50.5	19.3	8.9	7.0	35.6	33.3	1.7
Doctorate-granting	68.8	40.8	15.1	18.9	38.6	36.6	7.8
Private nonprofit 4-year							
Non-doctorate-granting	65.5	34.6	14.3	3.6	45.9	43.9	5.2
Doctorate-granting	74.1	38.0	14.7	9.2	48.6	46.1	16.4
Private for-profit 4-year	75.7	20.7	14.5	‡	58.7	57.5	5.1
More than one institution	77.4	32.4	14.5	9.4	54.9	53.0	10.9
<b>Graduate program</b>							
Master's degree	68.8	32.2	14.6	8.3	45.7	43.7	6.7
Doctor's degree - research/scholarship	83.1	60.2	22.6	47.6	24.9	23.2	4.6
Doctor's degree - professional practice	87.7	39.6	5.1	3.1	80.8	78.8	41.6
Doctor's degree - other	72.0	31.6	13.0	7.5	49.8	48.1	17.8
Other and nondegree	44.2	25.4	13.5	1.9	23.0	20.1	2.5
<b>Attendance pattern</b>							
Full-time/full-year <sup>8</sup>	86.1	43.6	10.2	20.7	61.6	60.0	19.8
Part-time or part-year	60.9	30.9	17.0	6.4	35.0	32.7	3.8
<b>Income level in 2010<sup>9</sup></b>							
Less than \$10,000	76.7	39.0	6.7	14.1	58.0	55.4	20.3
\$10,000–19,999	80.8	41.6	12.0	23.3	52.9	51.1	11.8
\$20,000–29,999	77.0	36.7	12.8	21.5	46.4	44.8	8.3
\$30,000–49,999	71.1	34.1	16.5	8.8	47.3	45.7	7.7
\$50,000–99,999	61.8	32.4	19.8	5.8	34.3	31.9	4.2
\$100,000 or more	57.5	31.1	20.5	2.7	28.4	27.2	3.2

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives.

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Excludes tuition waivers to students holding assistantships.

<sup>4</sup> Teaching assistantships are funded by institutions, but research assistantship funds may come from any source.

<sup>5</sup> Include federal, state, institutional, and private (alternative) loans.

<sup>6</sup> Direct Subsidized and Unsubsidized Loans are also commonly referred to as "Stafford Loans."

<sup>7</sup> Federal Direct PLUS Loans are unsubsidized loans for graduate students available in addition to Direct Subsidized and Unsubsidized Loans.

<sup>8</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>9</sup> Income is the total 2010 income of the student (and spouse, if married).

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

**Table 10.**  
Average amounts of selected types of financial aid received by graduate students, by type of institution, graduate program, attendance pattern, and income level: 2011–12

Type of institution and student characteristics	Grants				Student loans		
	Any aid <sup>1</sup>	Any grants <sup>2</sup>	Employer aid <sup>3</sup>	Total assistant-ships <sup>4</sup>	Any loans <sup>5</sup>	Direct Subsidized or Unsubsidized Loans <sup>6</sup>	Direct PLUS Loans <sup>7</sup>
<b>Total</b>	<b>\$22,000</b>	<b>\$10,800</b>	<b>\$8,200</b>	<b>\$14,600</b>	<b>\$21,400</b>	<b>\$17,000</b>	<b>\$18,600</b>
<b>Type of institution</b>							
Public 4-year							
Non-doctorate-granting	11,600	5,100	3,800	7,800	11,800	12,100	‡
Doctorate-granting	21,300	10,000	8,100	14,800	19,600	16,900	12,600
Private nonprofit 4-year							
Non-doctorate-granting	15,200	6,300	5,600	8,200	15,700	14,000	14,300
Doctorate-granting	28,000	14,700	11,000	15,900	27,500	19,300	22,300
Private for-profit 4-year	15,000	3,600	4,200	‡	16,900	14,800	17,400
More than one institution	20,900	8,200	5,900	17,300	20,600	15,900	22,500
<b>Graduate program</b>							
Master's degree	17,000	7,900	6,800	10,900	17,500	14,800	16,100
Doctor's degree - research/scholarship	32,000	21,000	14,700	19,100	18,400	15,600	16,000
Doctor's degree - professional practice	41,300	12,000	10,900	8,300	38,100	25,700	21,800
Doctor's degree - other	23,800	7,900	7,000	13,600	26,500	18,400	21,300
Other and nondegree	10,700	4,900	4,700	‡	14,400	14,200	‡
<b>Attendance pattern</b>							
Full-time/full-year <sup>8</sup>	31,500	15,200	13,300	15,600	27,400	20,000	20,200
Part-time or part-year	13,900	7,000	6,400	12,700	15,000	13,700	13,400
<b>Income level in 2010<sup>9</sup></b>							
Less than \$10,000	29,300	11,100	10,300	12,200	27,900	20,600	19,700
\$10,000–19,999	24,600	12,100	10,100	14,000	21,500	16,700	17,500
\$20,000–29,999	24,100	15,200	12,400	17,600	19,200	15,600	19,100
\$30,000–49,999	19,700	10,800	8,500	16,100	18,400	15,300	17,400
\$50,000–99,999	15,800	8,300	6,200	15,600	16,900	14,800	15,500
\$100,000 or more	13,900	8,500	7,100	13,600	16,300	14,200	18,200

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives.

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Excludes tuition waivers to students holding assistantships.

<sup>4</sup> Teaching assistantships are funded by institutions, but research assistantship funds may come from any source.

<sup>5</sup> Include federal, state, institutional, and private (alternative) loans.

<sup>6</sup> Direct Subsidized and Unsubsidized Loans are also commonly referred to as "Stafford Loans."

<sup>7</sup> Federal Direct PLUS Loans are unsubsidized loans for graduate students available in addition to Direct Subsidized and Unsubsidized Loans.

<sup>8</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2011 to June 30, 2012.

<sup>9</sup> Income is the total 2010 income of the student (and spouse, if married).

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).



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## Appendix A—Glossary

This glossary includes descriptions of the variables used in the tables of this report, all of which are found in the 2011–12 National Postsecondary Student Aid Study (NPSAS:12) database, and are generated by PowerStats, a web-based software application available to the public online at <http://nces.ed.gov/datalab>. Variables are listed in the glossary index below by general topic area and then in the order in which they appear in the tables. The glossary that follows is organized alphabetically by variable label.

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#### **Institution and Student Characteristics**

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Dependency status.....	DEPEND
Dependency and income in 2010 .....	INCOME

#### **Types of Aid to Undergraduates**

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Total grants .....	TOTGRT
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Graduate program .....	GRADDEG
Attendance pattern .....	ATTNSTAT
Income level in 2010 .....	INCOMEG
Total aid.....	TOTAID
Total grants .....	TOTGRT
Employer aid .....	EMPLYAMT
Graduate assistantships .....	GRASTAMT
Student loans.....	TOTLOAN
Direct Subsidized and Unsubsidized Loans.....	STAFFAMT
Direct PLUS Loans to graduate students.....	GPLUSAMT

## VARIABLE

**Attendance pattern****ATTNSTAT**

Number of months enrolled full time or part time at all institutions attended during the 2011–12 academic year. Full-year was defined as enrollment for 9 or more months during the NPSAS year. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month. Full-time status for the purposes of financial aid eligibility was based on 12 credit hours, unless the awarding institution employed a different standard. The categories were as follows:

Full-time/full-year	Enrolled full time for 9 or more months.
Full-time/part-year	Enrolled full time, but for less than 9 months.
Part-time/full-year	Enrolled for 9 or more months, but less than 9 months were full time.
Part-time/part-year	Enrolled for less than 9 months, and these months were not all full time.

**Dependency and income in 2010****INCOME**

For dependent undergraduates, this was the total income of the student's parents. For independent undergraduates, this was the total income of the student (and spouse, if married). Prior calendar year income was reported in the financial aid application and used in determining the expected family contribution (EFC) in need analysis. That is, 2010 income was used to determine financial aid eligibility for the 2011–12 academic year.

**Dependency status****DEPEND**

Student's dependency status for federal financial aid purposes during the 2011–12 academic year. Students were considered to be financially independent of their parents for federal financial aid purposes during the 2011–12 academic year if they were age 24 or older on December 31, 2011, or if they met any of the following criteria: were married; had legal dependents; were veterans of the U.S. armed forces or on active duty; were orphans or wards of the court; were homeless or at risk of becoming homeless; or were enrolled in a graduate degree program (beyond the bachelor's degree) during the 2011–12 academic year. 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.

**Direct PLUS Loans****PLUSAMT  
GPLUSAMT**

Total amount of federal Direct PLUS Loans taken out during the 2011–12 academic year. Federal Direct PLUS Loans were available to parents of dependent undergraduates (PLUSAMT) and to graduate students (GPLUSAMT) in addition to any federal Direct Subsidized and Unsubsidized Loans for which students were eligible. Direct PLUS Loans were not based on need. There was no fixed limit to the amount of a PLUS Loan, but the loan could not exceed the total price of attendance minus any other financial aid.

**Direct Subsidized and Unsubsidized Loans****STAFFAMT**

Total amount of federal Direct Subsidized and Unsubsidized Loans received at all institutions attended during the 2011–12 academic year, including loans to attend schools other than the NPSAS sample school. Direct Subsidized Loans and Direct Unsubsidized Loans are also commonly referred to as "Stafford Subsidized Loans" and "Stafford Unsubsidized Loans," respectively.

**Direct Subsidized Loans****STAFSUB**

Total amount of federal Direct Subsidized Loans taken out during the 2011–12 academic year. Direct Subsidized Loans were awarded on the basis of financial need to students enrolled at least half time (usually taking at least two courses). If a student qualified for a Direct Subsidized Loan, the federal government paid the interest on the loan until the student began repayment and during authorized periods of deferment thereafter. Annual loan limits for Direct Subsidized Loans varied by class level and dependency status. Direct Subsidized Loans are also commonly referred to as “Stafford Subsidized Loans.”

**Direct Unsubsidized Loans****STAFUNSB**

Total amount of federal Direct Unsubsidized Loans taken out during the 2011–12 academic year. Direct Unsubsidized Loans were available to students enrolled at least half time (usually taking at least two courses) without demonstrating need. Students were charged interest on the loan from the time the loan was disbursed until it was paid in full. Students could choose to pay the interest while they were enrolled or allow it to accumulate. If the student allowed the interest to accumulate, then the interest was capitalized (added to the original loan principal). Annual loan limits for Direct Unsubsidized Loans varied by class level and dependency status, and dependent students could take out additional Direct Unsubsidized Loans at the independent student limit if their parents were not eligible for a Direct PLUS Loan. Direct Unsubsidized Loans are also commonly referred to as “Stafford Unsubsidized Loans.”

**Employer aid****EMPLYAMT**

Total amount of aid received from employers during the 2011–12 academic year. Employer aid consisted of grants to students from their employers or their parents’ employers, including employer-paid tuition reimbursements. It included tuition waivers from postsecondary institutions for faculty or staff and their dependents, but it did not include tuition waivers for graduate students holding assistantships.

**Federal aid total****TFEDAID**

Total amount of federal financial aid received during the 2011–12 academic year. This included federal grants, federal student loans, federal work-study, and federal Direct PLUS Loans. It included aid from programs in Title IV of the Higher Education Act as well as aid from other federal sources such as Public Health Service Loans, Bureau of Indian Affairs Grants, and District of Columbia Tuition Assistance Grants. It did not include federal tax benefits, federal veterans’ benefits, or Department of Defense programs.

**Federal campus-based aid****CAMPAMT**

Total amount of federal campus-based aid received during the 2011–12 academic year. The federal campus-based aid programs were the Federal Supplemental Educational Opportunity Grants (FSEOGs), federal work-study, and Perkins Loans. The federal campus-based program funds were allocated to institutions, and the financial aid officers at the institutions determined the allocation of awards to students within federal guidelines. All of the federal campus-based aid was awarded on the basis of need. Pell Grant recipients were given priority for FSEOG awards and Perkins Loans.

**Federal grants****TFEDGRT**

Total amount of federal grants received by a student during the 2011–12 academic year. These were primarily Pell Grants and FSEOGs, but they also included several smaller federal grant programs as well as any federal graduate fellowships or traineeships received during the 2011–12 academic year. This variable did not include federal tax benefits, federal veterans’ benefits, or Department of Defense programs.

## VARIABLE

**Federal student loans****TFEDLN**

Total amount of federal loans students took out during the 2011–12 academic year. These included Perkins Loans, Direct Subsidized and Unsubsidized Loans, and federal loans through the Public Health Service. They included Direct PLUS Loans to graduate students but excluded Direct PLUS Loans to parents.

**Federal Title IV aid****TITIVAMT**

Total amount received by a student from federal financial aid programs in Title IV of the Higher Education Act during the 2011–12 academic year. The Title IV programs included Pell Grants, the Teacher Education Assistance for College and Higher Education (TEACH) Grants, the Iraq and Afghanistan Service Grants, Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans to graduate students and parents of dependent undergraduates, and the federal campus-based programs (Perkins Loans, FSEOGs, and federal work-study).

**Federal work-study****TFEDWRK**

Total amount awarded through the federal work-study programs during the 2011–12 academic year. It included the institutional matching funds as well as federal funds. Federal work-study was one of the three federal Title IV campus-based aid programs and was awarded on the basis of need.

**Graduate assistantships****GRASTAMT**

Total amount of all graduate student assistantships received during the 2011–12 academic year, including all research assistantships, teaching assistantships, and any other type of graduate assistantships. Assistantships were classified as institutional aid, but they included research assistantships funded from federal or other sources.

**Graduate program****GRADDEG**

General type of graduate program in which the student was enrolled during the 2011–12 academic year. Specific categories included master's degree, doctor's degree – research/scholarship, doctor's degree – professional practice, and doctor's degree – other. Master's degrees usually required the equivalent of one to two full-time academic years of work beyond the bachelor's degree, but certain types of master's degrees such as M.Div. and M.H.L./Rav may have required more than two full-time equivalent academic years. Doctor's degree – research/scholarship programs, such as Ph.D., Ed.D., D.M.A., D.B.A., D.Sc., D.A., or D.M., were doctor's degrees beyond the master's level that required completion of a dissertation based on original research or an original project demonstrating substantial artistic or scholarly achievement. Doctor's degree – professional practice programs included one of the following: Chiropractic (D.C. or D.C.M.), Pharmacy (Pharm.D.), Dentistry (D.D.S. or D.M.D.), Podiatry (Pod.D. or D.P.), Medicine (M.D.), Veterinary Medicine (D.V.M.), Optometry (O.D.), Law (L.L.B. or J.D.), or Osteopathic Medicine (D.O.). Doctor's degree – other programs consisted of all other doctor's degree programs not classified as doctor's degree – research/scholarship or doctor's degree – professional practice. Students in postbaccalaureate certificate programs and those not enrolled in a formal degree program were classified as “other degree” and “no degree.”

**Income level in 2010****INCOMEG**

For graduate students, this was the total income of the student (and spouse, if married). Prior calendar year income was reported in the financial aid application and used in determining the expected family contribution (EFC) in need analysis. That is, 2010 income was used to determine financial aid eligibility for the 2011–12 academic year.

VARIABLE

**Institutional aid total****INSTAMT**

Total amount of institutional aid received during the 2011–12 academic year. This included all types of institutional grants and scholarships from institutional funds, tuition waivers, institutional loans, institutional work-study (outside of the federal work-study program), and graduate student assistantships.

**Institutional grants****INGRTAMT**

Total amount of grant aid received during the 2011–12 academic year that was funded by the postsecondary institution attended. This included all grants, scholarships, tuition waivers, and graduate fellowships from institutional funds. It included both need- and merit-based grants.

**Pell Grants****PELLAMT**

Total amount of federal Pell Grants received at all institutions attended during the 2011–12 academic year. Pell Grants were need-based grants awarded to undergraduates who had not yet received a bachelor's degree and students in teaching certificate programs. They were intended as a financial base, to which other financial aid awards can be added. For the 2011–12 academic year, the maximum Pell Grant amount was \$5,550 for students who had a federal expected family contribution (EFC) of zero and were enrolled full time for a full academic year. The minimum Pell Grant amount was \$555, or 10 percent of the maximum amount. The actual amount of a Pell Grant received by the student depended on the EFC and the actual attendance pattern (full-time or part-time, full-year or part-year).

**State aid total****STATEAMT**

Total amount of state-funded financial aid received by the student during the 2011–12 academic year. This included state grants, state loans, state-sponsored work-study, and vocational rehabilitation and job training grants, including any federal Workforce Investment Act (WIA) funds.

**State grants****STGTAMT**

Total amount of state-funded grants, scholarships, and fellowships received during the 2011–12 academic year. These grants included the federal matching funds to states through the Leveraging Education Assistance Partnership (LEAP) program and included need- and merit-based grant programs.

**Student loans****TOTLOAN**

Total amount of all student loans taken out during the 2011–12 academic year. This variable included all student loans received through federal, state, institutional, or private programs. A student loan was defined as a type of financial aid in which funds were advanced to a student, and the receipt of aid was evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. It excluded federal Direct PLUS Loans to parents and any loans from family or friends.

**Total aid****TOTAID**

Total amount of financial aid received by a student during the 2011–12 academic year from any source except parents, relatives, or friends. It included any grants, student loans, work-study, Direct PLUS Loans to graduate students and parents of dependent undergraduates, job training funds, veterans' benefits and Department of Defense programs, and graduate assistantships. It did not include federal tax benefits.

**Total grants****TOTGRT**

Total amount of all grants and scholarships received by a student during the 2011–12 academic year. A grant is a type of student financial aid that does not require repayment or employment. This variable was equal to the sum of all federal grants, state grants, institutional grants, and grants from employers or private sources. All need-based grants, merit scholarships, tuition waivers, and employer tuition reimbursements were included.



## VARIABLE

**Type of institution****AIDSECT  
AIDSECTG**

Control and level of the NPSAS sample institution attended by the student during the 2011–12 academic year, based on the classification in the 2011 Integrated Postsecondary Education Data System (IPEDS) Institutional Characteristics file. Control concerns the source of revenue and control of operations (public, private nonprofit, private for-profit), and level concerns the highest degree or award offered by the institution in any program. Doctorate-granting institutions awarded a doctoral research/scholarship or professional practice degree in one or more programs; non-doctorate-granting 4-year institutions awarded at least a bachelor's degree; 2-year institutions awarded at least an associate's degree; less-than-2-year institutions awarded certificates or other credentials in vocational programs.

The 10 categories of types of institutions were used as the sampling strata for the national NPSAS sample. Sample students determined to have attended more than one institution during the NPSAS study year have been reclassified into a separate category, because all or part of their financial aid may not have been received at the NPSAS sample institution.

**Veterans' benefits****VETBEN**

Total amount of all veterans' benefits for education received during the 2011–12 academic year. Included benefits to dependents of veterans.

**Work-study****TOTWKST**

Total amount of work-study aid received during the 2011–12 academic year. This variable included all federal, state, and institutional work-study aid and included undergraduates who had assistantships, tutoring, dormitory, or advising jobs. Graduate research, teaching, or other assistantships were classified separately.

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# Appendix B— NPSAS:12 Technical Notes and Methodology

## Overview

The fundamental purpose of the 2011–12 National Postsecondary Student Aid Study (NPSAS:12) is to serve as a comprehensive, nationwide study to describe how students and their families pay for postsecondary education. NPSAS:12 features a nationally representative sample of both aided and nonaided students in postsecondary education institutions in the United States. The sample is made up of undergraduate and graduate students. These students attended all types and levels of postsecondary institutions that were eligible to distribute student aid authorized under Title IV of the Higher Education Act, including public and private institutions, for-profit and nonprofit institutions, less-than-2-year institutions, 2-year institutions, and 4-year colleges and universities.

The U.S. Department of Education’s (ED’s) National Center for Education Statistics (NCES) first implemented NPSAS during the 1986–87 academic year to meet the need for national-level data about financial aid issues. Since then, NCES has conducted NPSAS every 3 to 4 years, with the most recent implementation during the 2011–12 academic year. NPSAS also serves as the base-year data collection for two longitudinal studies—the Beginning Postsecondary Students Longitudinal Study (BPS) and the Baccalaureate and Beyond Longitudinal Study (B&B)—in alternating cycles. NPSAS:12 is the base year for BPS:12/17, which plans to follow a cohort of 2011–12 first-time beginning postsecondary students (FTBs) in 2014 and then again in 2017. A section of the NPSAS student interview focuses on describing the experiences of these students in their first year of postsecondary education.

## Data Sources for NPSAS:12

The data collected for NPSAS:12 were obtained from multiple sources, including but not limited to the following:

- **Student records:** Institutions were asked to provide information from student financial aid records and other institutional sources;

- **Student interviews:** Data were collected from students using a multimodal web-based survey either self-administered via the Web or through a computer-assisted telephone interview;
- **ED’s Central Processing System (CPS):** An ED database containing data from the Free Application for Federal Student Aid (FAFSA) forms;
- **ED’s National Student Loan Data System (NSLDS):** An ED database of Title IV federal grant and loan funding; and
- **ED’s Integrated Postsecondary Education Data System (IPEDS):** NCES’s database of descriptive information about individual postsecondary institutions.

## Sample Design

NPSAS:12 used a two-stage sampling design. The first stage involved the selection of institutions. In the second stage, students were selected from within sampled institutions.

Selected institutions had to meet the following requirements:

- offered an educational program designed for persons who have completed secondary education;
- offered at least one academic, occupational, or vocational program of study lasting at least 3 months or 300 clock hours;
- offered courses that were open to more than the employees or members of the company or group (e.g., union) that administers the institution;
- were located in the 50 states or the District of Columbia;
- were not a U.S. Service academy institution; and
- had signed the Title IV participation agreement with ED.<sup>1</sup>

Institutions that provided only avocational, recreational, or remedial courses or only in-house courses for their own employees or members were excluded. All five of the U.S. Service academies were excluded because of their unique funding/tuition base: U.S. Military Academy, U.S. Naval Academy, U.S. Coast Guard Academy, U.S. Merchant Marine Academy, and U.S. Air Force Academy.

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<sup>1</sup> A Title IV eligible institution has a written program participation agreement with the U.S. Secretary of Education that allows the institution to participate in any of the Title IV federal student financial assistance programs other than the State Student Incentive Grant (SSIG) and the National Early Intervention Scholarship and Partnership (NEISP) programs.

The above institution eligibility conditions were consistent with all previous NPSAS administrations with three exceptions: Title IV participation, inclusion of correspondence schools, and exclusion of Puerto Rico. The requirement that an institution be eligible to distribute federal Title IV aid was implemented beginning with NPSAS:2000. Institutions that offered only correspondence courses, provided these same institutions were also eligible to distribute federal Title IV student aid, were first included in NPSAS:04. Institutions in Puerto Rico were not originally included in NPSAS in 1987 but were subsequently added to administrations of NPSAS between 1993 and 2008. Although Puerto Rican institutions enroll only about 1 percent each of undergraduate and graduate students nationally, unique aid, enrollment, and demographic patterns distinguish it from institutions in the 50 states and the District of Columbia. As a result, students enrolled at these institutions tend to skew national estimates for Hispanic students not enrolled in institutions located in Puerto Rico. Because of this concern, and because estimates have never been representative for Puerto Rico, these institutions were not included in the 2012 administration of NPSAS.

The NPSAS:12 target population consisted of all eligible students enrolled at any time between July 1, 2011, and June 30, 2012, in eligible postsecondary institutions in the United States who were

- enrolled in
  - an academic program;
  - at least one course for credit that could be applied toward fulfilling the requirements for an academic degree;
  - exclusively noncredit remedial coursework but determined by the institution to be in a program of study eligible for Title IV aid; or
  - an occupational or vocational program that required at least 3 months or 300 clock hours of instruction to receive a degree, certificate, or other formal award;
- not currently enrolled in high school; and
- not solely enrolled in a General Educational Development (GED) or another high school completion program.

The above student eligibility criteria were consistent with all previous NPSAS administrations except that, in 2012, NCES clarified that students enrolled exclusively in noncredit remedial coursework were eligible to participate in NPSAS so long as the institution had determined they were in a program of study eligible for Title IV aid.

The NPSAS:12 full-scale institution sampling frame was constructed prior to the study's field test (conducted during the 2010–11 financial aid year) from the IPEDS:2008–09 Institutional Characteristics (IC), 12-Month and Fall Enrollment, and Completions files. For the small number

of institutions on the frame that had missing enrollment information, the data were imputed using the latest IPEDS imputation procedures to guarantee complete data for the frame.

Because the original sample of 1,670 institutions was drawn from the IPEDS:2008–09 IC file, the institution sample was freshened in order to add newly eligible institutions to the sample and produce a sample that was representative of institutions eligible in the 2011–12 academic year. To do this, the IPEDS:2009–10 IC, 12-Month and Fall Enrollment, and Completions files were used to create an updated sampling frame of current NPSAS-eligible institutions. This frame was then compared with the original frame, and 387 new or newly eligible institutions were identified. These 387 institutions were included in the freshening sampling frame. Twenty institutions were selected and added to the sample during the freshening process, resulting in a total of 1,690 sampled institutions. Four of these 1,690 institutions had become ineligible and were identified while contacting institutions rather than through the freshening process. Table B-1 shows the number of institutions that were sampled, the number of eligible institutions, and the number and unweighted and weighted percentages of eligible institutions providing enrollment lists, by institution characteristic.

**Table B-1.**  
**Numbers of sampled, eligible, and participating institutions and enrollment list participation rates, by institution characteristic:**  
**2012**

Institution characteristic <sup>1</sup>	Sampled institutions	Eligible institutions	Eligible institutions providing lists		
			Number	Unweighted percent	Weighted percent <sup>2</sup>
<b>All institutions</b>	<b>1,690</b>	<b>1,690</b>	<b>1,480</b>	<b>87.8</b>	<b>87.0</b>
Institution level					
Less-than-2-year	80	80	70	79.5	79.8
2-year	510	510	430	83.9	83.6
4-year non-doctorate-granting	630	630	570	90.5	90.5
4-year doctorate-granting	470	470	420	89.9	89.2
Institution control					
Public	760	760	670	88.5	87.3
Private nonprofit	500	500	440	88.4	86.7
Private for-profit	430	430	370	85.9	85.6
Institution type					
Public					
Less-than-2-year	20	20	20	77.3	78.8
2-year	380	380	320	85.3	84.1
4-year non-doctorate-granting	130	130	120	93.8	92.3
4-year doctorate-granting	230	230	210	91.7	90.5
Private nonprofit					
Less-than-4-year	20	20	20	75.0	77.7
4-year non-doctorate-granting	260	260	230	88.8	87.6
4-year doctorate-granting	220	220	200	89.1	86.4
Private for-profit					
Less-than-2-year	60	50	40	81.5	80.3
2-year	120	120	90	80.0	77.5
4-year	260	260	230	89.5	89.5

<sup>1</sup> Institution characteristics are based on data from the sampling frame formed from IPEDS:2008–09 and freshened from IPEDS:2009–10.

<sup>2</sup> The weight applied in this column is a base weight.

NOTE: Detail may not sum to totals because of rounding. IPEDS = Integrated Postsecondary Education Data System.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

Each sampled institution verified as NPSAS-eligible was asked to provide a list of all students who satisfied all eligibility conditions. The NPSAS:12 student sample of 128,120 (as shown in table B-2) included two subgroups who were intentionally sampled at rates higher than their natural occurrence within the population to improve data quality. One subgroup included undergraduates enrolled in all types of for-profit institutions. In 2009–10, students in for-profit institutions received about 24 percent<sup>2</sup>

<sup>2</sup> U.S. Department of Education, Federal Student Aid, Title IV Program Volume Reports:

<http://studentaid.ed.gov/about/data-center/student/title-iv>.

of disbursed federal aid while constituting about 11 percent<sup>3</sup> of the student population. For this subgroup, students in for-profit institutions and in the three undergraduate student strata listed below were oversampled. The other subgroup included FTB undergraduates enrolled in certificate programs at all types of institutions, who have important early labor market experiences that can only be explored in BPS with a sufficiently large starting sample. The first stratum below was added for this second subgroup, but the sampling rates for this stratum accounted for oversampling of these two subgroups.

Eleven student sampling strata were identified for NPSAS:12. Unlike prior NPSAS administrations, NPSAS:12 included additional stratification at the graduate student level to improve the quality of estimates for students in Science, Technology, Engineering, and Mathematics (STEM) programs. The resulting strata were

- FTB undergraduate students enrolled in certificate programs;
- other FTB undergraduate students;
- other undergraduate students;<sup>4</sup>
- master's degree students in STEM programs;
- master's degree students in education and business programs;
- master's degree students in other programs;
- doctor's degree – research/scholarship and doctor's degree – other students in STEM programs;
- doctor's degree – research/scholarship and doctor's degree – other students in education and business programs;
- doctor's degree – research/scholarship and doctor's degree – other students in other programs;
- doctor's degree – professional practice students;<sup>5</sup> and
- other graduate students.<sup>6</sup>

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<sup>3</sup> U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS): [http://nces.ed.gov/programs/digest/d11/tables/dt11\\_231.asp](http://nces.ed.gov/programs/digest/d11/tables/dt11_231.asp).

<sup>4</sup> “Other undergraduate students” are defined as any undergraduate student not classified as an FTB student.

<sup>5</sup> Previous administrations of NPSAS have included samples of first-professional students. However, IPEDS has replaced the term “first-professional” with “doctor's degree – professional practice.”

<sup>6</sup> “Other graduate students” are those who are not enrolled in a degree program, such as students taking just graduate courses.



As student lists were received from institutions, students were sampled by means of stratified systematic sampling with predetermined sampling rates that varied by student stratum. Table B-2 shows the number of students who were sampled, the number of eligible students, and the unweighted and weighted percentages of study members, by institution characteristics.

**Table B-2.**  
**Numbers of sampled and eligible students and rates of study membership, by institutional characteristic: 2012**

Institution characteristic <sup>2</sup>	Sampled students	Eligible students <sup>3</sup>	Study members <sup>1</sup>	
			Unweighted percent	Weighted percent <sup>4</sup>
<b>All institutions</b>	<b>128,120</b>	<b>123,600</b>	<b>89.9</b>	<b>91.0</b>
Institutional level				
Less-than-2-year	6,380	5,910	93.0	84.7
2-year	48,040	45,680	86.5	86.6
4-year non-doctorate-granting	37,530	36,370	88.6	93.2
4-year doctorate-granting	36,170	35,650	94.9	94.3
Institutional control				
Public	66,500	64,080	89.5	90.0
Private nonprofit	19,680	19,240	92.9	94.7
Private for-profit	41,940	40,280	88.9	91.4
Institution type				
Public				
Less-than-2-year	790	730	81.5	88.3
2-year	37,000	35,140	86.1	86.3
4-year non-doctorate-granting	8,180	7,930	91.8	91.9
4-year doctorate-granting	20,530	20,280	94.8	94.3
Private nonprofit				
Less-than-4-year	1,090	1,010	91.9	94.7
4-year non-doctorate-granting	8,520	8,300	92.4	95.9
4-year doctorate-granting	10,070	9,920	93.5	93.8
Private for-profit				
Less-than-2-year	5,270	4,900	94.8	84.1
2-year	10,280	9,800	87.5	90.0
4-year	26,390	25,580	88.3	93.7

<sup>1</sup> A study member is defined as an eligible sample member for whom sufficient key data were obtained from one or more sources.

<sup>2</sup> Institution characteristics are based on data from the sampling frame formed from IPEDS:2008–09 and freshened from IPEDS:2009–10.

<sup>3</sup> Sample member eligibility was determined during the student interview or from institutional records in the absence of a student interview.

<sup>4</sup> The weight applied in this column is a base weight.

NOTE: Detail may not sum to totals because of rounding. IPEDS = Integrated Postsecondary Education Data System.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

## Study Members

Study members, the unit of analysis in NPSAS:12, includes sample members for whom data were available for a subset of key variables. The data required for study member designation were collected from student records, student interviews, and administrative federal and private databases including the CPS and NSLDS.

Specifically, a study member was any sampled student who was determined to be study eligible and had, at a minimum, valid data from any source<sup>7</sup> for the following:

- student type (undergraduate or graduate);
- date of birth or age;
- sex; and
- at least 8 of the following 15 variables:
  - dependency status;
  - marital status;
  - any dependents;
  - income;
  - expected family contribution (EFC);
  - degree program;
  - class level;
  - FTB status;
  - months enrolled;
  - tuition;
  - received federal aid;
  - received nonfederal aid;
  - student budget;
  - race; and
  - parent education.

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<sup>7</sup> Sample members also must have had valid data for at least one key variable from at least one other data source other than CPS.

## Perturbation

To protect the confidentiality of information about specific individuals, NPSAS:12 data were subject to perturbation procedures to minimize disclosure risk. Perturbation procedures, which have been approved by the NCES Disclosure Review Board, preserve 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 PowerStats release, have been imputed. The imputation procedures involved a four-step process. In the first step, missing variables were logically imputed. In the second step, the criteria used to match variables into imputation classes to stratify the dataset were identified so that all imputations could be processed independently within each class. In the third step, an initial weighted sequential hot deck process was implemented (Cox 1980),<sup>8</sup> whereby missing data were replaced with valid data from donor records that match the recipients with respect to the matching criteria. In the fourth step, a cyclic  $n$ -partition hot deck process (Marker, Judkins, and Winglee 2002) was implemented to iteratively cycle through  $n$ -partition hot decks.

## Weighting

All estimates in this report were 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:12 sample. The weights also adjust for multiplicity at the institutional and student levels, unknown student eligibility, nonresponse, and poststratification. A summary of all the weight components, including the probabilities of selection and adjustments, is presented in table B-3. The student analysis weight, WTA000, is the product of the weight components in table B-3.

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<sup>8</sup> 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.

**Table B-3.**  
**Summary of components of the student analysis weight: 2012**

Weight component	Purpose
Institution sampling and subsampling weights	To account for the institution's probability of selection
Institution multiplicity adjustment	To adjust the weights for institutions that had multiple chances of selection
Institution nonresponse adjustment	To adjust the institution weights to compensate for nonresponding institutions
Institution poststratification adjustment	To adjust the institution weights to match population enrollment totals to ensure population coverage
Student sampling weight	To account for the student's probability of selection
Student multiplicity adjustment	To adjust the weights for students who attended more than one institution
Student unknown eligibility adjustment	To adjust the weights of nonresponding students with unknown eligibility
Student nonresponse adjustment	To adjust the weights to compensate for nonresponding students
Student poststratification adjustment	To adjust the student weights to match known population enrollment and aid totals to ensure population coverage

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

In contrast to NPSAS:08, student poststratification adjustment procedures were revised in NPSAS:12 to use current year (i.e., 2011–12 for NPSAS:12), rather than prior-year, 12-month enrollment totals. In August 2013, NCES revised the weights accompanying NPSAS:08 to use 2007–08, rather than 2006–07, 12-month enrollment totals. These revised weights provide better estimates in sectors where significant enrollment shifts occurred between 2006–07 and 2007–08. This improvement has the greatest effect on estimates for students enrolled in the private for-profit sector, where these enrollment shifts resulted in inflated estimates of the incidence of certain types of financial aid. See appendix C for revised tables using reweighted NPSAS:08 data.

## Quality of Estimates

### *Bias Analysis: General Description*

NCES Statistical Standard 4-4-1 states that “Any survey stage of data collection with a unit or item response rate less than 85 percent must be evaluated for the potential magnitude of nonresponse bias before the data or any analysis using the data may be released. Estimates of survey characteristics for nonrespondents and respondents are required to assess the potential nonresponse bias” (U.S. Department of Education 2003).

### *Bias Analysis: Institution Level*

An institution respondent is defined as any sampled institution for which a student enrollment list was received that was sufficient for selecting a sample.

As shown in table B-1, about 1,480 of the 1,690 eligible sample institutions were respondents (88 percent unweighted and 87 percent weighted). The institution weighted response rate is below 85 percent for 5 of the 10 types of institutions:

- public less-than-2-year;
- public 2-year;
- private nonprofit less-than-4-year;
- private for-profit less-than-2-year; and
- private for-profit 2-year.

The weighted response rates, by type of institution, range from 78 percent for private nonprofit less-than-4-year institutions and private for-profit 2-year institutions to 92 percent for public 4-year non-doctorate-granting institutions.

A nonresponse bias analysis was conducted overall and for each institutional sector, regardless of response rate, because all sectors are included in the nonresponse weight adjustments. The nonresponse bias was estimated for variables known for most respondents and nonrespondents, and some variables were added that were not included in the nonresponse weight adjustment. There are extensive data available for all institutions from IPEDS, and the following variables were used for the nonresponse bias analysis:<sup>9</sup>

- 2005 Carnegie classification;
- degree of urbanization;
- Office of Business Economics (OBE) region;
- Historically Black College or University (HBCU) indicator;
- Hispanic Serving Institution (HSI) indicator;

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<sup>9</sup> For the continuous variables, categories were formed based on quartiles.

- 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;
- average net price among students receiving grant or scholarship 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 enrollment;
- male graduate enrollment;
- female graduate enrollment;
- percentage of full-time, first-time degree/certificate-seeking undergraduate students who received any grant aid;
- graduation rate of full-time, first-time degree/certificate-seeking undergraduates within 150 percent of normal time to completion;
- public institution tuition and fees as percentage of core revenues;
- private institution tuition and fees as percentage of core revenues;
- public institution instructional expenses per FTE enrollment; and
- private institution instructional expenses per FTE enrollment.

First, for the institution-level variables listed above, the nonresponse bias was estimated by comparing base weighted respondents to both nonrespondents and the full sample and tested to determine if it significantly differed from zero at the 5 percent level. The two comparisons yield identical bias estimates but not always the same significance testing results. Second, nonresponse adjustments were computed to significantly reduce or eliminate nonresponse bias for key variables included in the models. Third, using base weights adjusted for nonresponse, bias was re-estimated and statistical tests were performed to check for any remaining significant nonresponse bias. Finally, to better understand the effect of poststratification on efforts to reduce nonresponse bias, two additional sets of estimates were created. The first, the difference in respondent means before and after poststratification, represents the effect of poststratification on nonresponse adjustments. The second, the difference in base weighted full sample means and the poststratified respondent means, represents the cumulative effect of all weighting and adjustment steps.

As shown in table B-4, the institution nonresponse weighting adjustment eliminated some, but not all, significant bias on the observable characteristics (estimates for sectors with fewer than 30 institutions excluded). Before weighting, the percentage of variable categories that were significantly biased ranged from 0 percent for four institutional sectors to 14.6 percent for public 4-year doctorate-granting institutions. After the nonresponse weight adjustment, the percentage of variable

categories that remained significantly biased ranged from 0 percent overall and for three institutional sectors to 15.6 percent for private for-profit 4-year institutions. In four of the five sectors with remaining significant bias (ranging from -10.6 to 5.1), the bias remained in one or two categories of the variables percentage of students receiving state/local grant aid, percentage of students receiving institutional grant aid, or percentage of Hispanic students enrolled. In the private for-profit 4-year sector, the bias (ranging from -2.5 to 5.1) remained in one or two categories of the variables percentage of students receiving student loan aid, total and female undergraduate enrollment, graduation rate, and tuition and fees.

As shown in table B-5, the mean and median absolute differences between means for respondents before and after poststratification adjustment ranged from zero for private for-profit less-than-2-year institutions to 1.9 and 1.8, respectively, for private for-profit 2-year institutions (estimates for sectors with fewer than 30 institutions excluded). The mean and median absolute differences between means for the full sample and respondents after poststratification adjustment ranged from 0.5 and 0.4, respectively, for public 4-year non-doctorate-granting institutions to 6.5 to 4.7, respectively, for private for-profit less-than-2-year institutions.

**Table B-4.**  
**Summary of institution-level nonresponse bias analysis, by type of institution: 2011–12**

Nonresponse bias statistics <sup>1</sup>	Public		Public		Private		Private		Private		
	less-than- 2-year	Public 2-year	4-year non- doctorate- granting	Public 4-year doctorate- granting	Private nonprofit less-than- 4-year	Private nonprofit doctorate- granting	Private nonprofit less-than- 2-year	Private nonprofit 4-year doctorate- granting	Private for-profit 2-year	Private for-profit 4-year	
<b>Overall</b>	6.06	†	6.59	0.95	3.04	†	4.28	8.69	17.01	8.01	12.63
<b>Before weight adjustments</b>	5.00	†	4.60	0.61	1.94	†	3.37	5.99	11.96	5.80	2.58
Mean percent relative bias across characteristics	10.74	†	10.91	#	14.63	†	1.96	#	#	#	6.67
Median percent relative bias across characteristics											
Percentage of characteristics with significant bias											
<b>After weight adjustments</b>	5.07	†	4.67	1.05	1.74	†	4.42	10.44	15.46	12.93	13.13
Mean percent relative bias across characteristics	3.47	†	2.97	0.58	1.16	†	3.04	8.76	12.89	11.19	3.19
Median percent relative bias across characteristics	#	†	1.82	#	2.44	†	3.92	#	7.14	#	15.56
Percentage of characteristics with significant bias											

# Rounds to zero.

† Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Relative bias and significance calculated on respondents vs. full sample. Relative bias is defined as the ratio of estimated bias to the weighted mean of the respondent cases. NOTE: Variable categories with fewer than five nonrespondents were suppressed for calculations in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).



**Table B-5.**  
**Summary of institution-level differences between means, by type of institution: 2011–12**

Summary statistics	Public		Public		Private nonprofit		Private nonprofit		Private for-profit	
	less-than-2-year	Public 2-year	Public 4-year non-doctorate-granting	Public 4-year doctorate-granting	Private nonprofit less-than-4-year	Private nonprofit doctorate-granting	Private nonprofit 4-year doctorate-granting	Private for-profit less-than-2-year	Private for-profit 2-year	Private for-profit 4-year
<b>Difference between means for respondents before and after poststratification adjustment<sup>1</sup></b>										
Mean absolute difference across characteristics	‡	0.48	0.08	0.79	‡	1.02	0.37	#	1.91	0.03
Median absolute difference across characteristics	‡	0.38	0.08	0.43	‡	0.68	0.30	#	1.80	0.02
<b>Difference between means for full sample and respondents after poststratification adjustment<sup>2</sup></b>										
Mean absolute difference across characteristics	‡	1.18	0.53	0.95	‡	1.16	2.37	6.46	2.44	1.42
Median absolute difference across characteristics	‡	0.93	0.40	0.67	‡	0.88	1.71	4.71	1.80	1.23

# Rounds to zero.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Respondents before poststratification adjustment are weighted using the base weight, adjusted for multiplicity and nonresponse. Respondents after poststratification adjustment are weighted using the base weight, adjusted for multiplicity, nonresponse, and poststratification.

<sup>2</sup> Full sample is weighted using the base weight, adjusted for multiplicity. Respondents after poststratification adjustment are weighted using the base weight, adjusted for multiplicity, nonresponse, and poststratification.

NOTE: Variable categories with fewer than five nonrespondents were suppressed for calculations in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

### ***Bias Analyses: Study Member Level and Student Interview Level***

A study member was defined as any student sample member who was determined to be eligible for the study and had valid data from any source for a selected set of key analytical variables. While these were the minimal data requirements, the vast majority of study members had considerably more complete data.

As shown in table B-2, of the 123,600 eligible students, the weighted and unweighted rates of study membership were 91 and 90 percent, respectively. The rate of study membership was below 85 percent for 1 of the 10 types of institutions: private for-profit less-than-2-year. The weighted study membership rates, by type of institution, ranged from 84 percent for students in private for-profit less-than-2-year institutions to 96 percent for students in private nonprofit 4-year non-doctorate-granting institutions.

Using the procedure described above, a nonresponse bias analysis was conducted overall and within each institutional sector. Again, each sector was included regardless of response rate because all sectors were included in the nonresponse weight adjustments. The nonresponse bias was estimated for variables known for most respondents and nonrespondents, and some variables were added that were not included in the nonresponse weight adjustment. Bias estimates and differences were suppressed for variable categories with fewer than 30 student-level nonrespondents. The following variables were used for the nonresponse bias analysis:<sup>10</sup>

- institution type;
- region;
- institution enrollment from IPEDS;
- student type (sampled);
- student type (after data collection);
- FTB status (sampled);
- age group;
- CPS record indicator (yes/no);
- Pell Grant receipt (yes/no);
- Pell Grant amount;
- Direct Loan receipt (yes/no);
- Direct Loan amount;
- Direct PLUS Loans to parents amount;
- federal aid receipt (yes/no);
- institution aid receipt (yes/no);
- state aid receipt (yes/no);
- any aid receipt (yes/no);

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<sup>10</sup> For the continuous variables, categories were formed based on quartiles.

- major (2-digit CIP);
- degree program;
- class level of undergraduates;
- percentage of full-time, first-time degree/certificate-seeking undergraduate students who received any grant aid;
- graduation rate of full-time, first-time degree/certificate-seeking undergraduates within 150 percent of normal time to completion;
- public institution tuition and fees as percentage of core revenues;
- private institution tuition and fees as percentage of core revenues;
- public institution instructional expenses per FTE enrollment; and
- private institution instructional expenses per FTE enrollment.

As shown in table B-6, the student nonresponse weighting adjustment eliminated some, but not all, study member significant bias on the observable characteristics. Before weighting, the percentage of variable categories that were significantly biased ranged from 0 percent for students in private nonprofit less-than-4-year institutions to 68.8 percent for students in private for-profit less-than-2-year institutions. The percentage of variable categories that remained significantly biased after the nonresponse weight adjustment ranged from 5.2 percent for students in private for-profit 2-year institutions to 28.1 percent for students in private for-profit less-than-2-year institutions. Overall, significant bias remained in one category of the variable tuition and fees; two categories of federal aid status, major, and degree program; and three categories of class level. Significant bias was -5.1 and 5.1 for the federal aid status categories and ranged from -0.6 to 0.5 for the other variables. For each sector, all variables had remaining significant bias for at least one category, except for CPS record available and instructional expense. Bias for federal aid status was significant for one or two categories in nine of the ten sectors and ranged from -8.6 to 8.7. Major had one to five categories with significant bias in five sectors, and degree program and class level had one or two categories with significant bias in six and five sectors, respectively. The remaining variables had one to four categories with significant bias in one or two sectors. Significant remaining bias for variables other than federal aid status ranged from -3.3 to 1.3, with the majority between -1.0 and 1.0.

**Table B-6.**  
**Summary of student-level nonresponse bias analysis, by type of institution: 2011–12**

Nonresponse bias statistics <sup>1</sup>	Public		Public		Private		Private		Private	
	less-than-2-year	Public 2-year	4-year non-doctorate-granting	Public 4-year doctorate-granting	Public 4-year non-doctorate-granting	Private non-profit less-than-4-year	Private non-profit 4-year doctorate-granting	Private for-profit less-than-2-year	Private for-profit 2-year	Private for-profit 4-year
<b>Overall</b>										
<b>Before weight adjustments - study member</b>										
Mean percent relative bias across characteristics	46.21	8.73	8.16	4.43	8.69	5.01	4.07	13.35	8.30	6.86
Median percent relative bias across characteristics	9.68	4.02	1.67	0.91	3.34	1.45	1.59	10.68	3.37	3.38
Percentage of characteristics with significant bias	40.00	53.75	36.21	32.84	#	43.33	38.18	68.75	34.48	57.14
<b>Before weight adjustments - interview</b>										
Mean percent relative bias across characteristics	23.77	7.88	8.01	5.08	16.95	7.44	4.85	7.68	8.37	9.97
Median percent relative bias across characteristics	12.44	4.31	4.07	2.00	8.09	3.60	2.86	6.17	4.58	4.87
Percentage of characteristics with significant bias	30.56	50.00	50.62	41.76	14.55	50.65	34.62	21.05	33.33	47.56
<b>After nonresponse weight adjustments</b>										
Mean percent relative bias across characteristics	10.64	3.10	4.34	2.72	6.43	2.77	1.59	2.86	1.89	2.19
Median percent relative bias across characteristics	3.67	1.06	1.06	0.42	2.68	0.92	0.82	1.66	1.35	0.99
Percentage of characteristics with significant bias	10.00	13.75	13.79	10.45	5.56	11.67	9.09	28.13	5.17	12.86

# Rounds to zero.

<sup>1</sup> Relative bias and significance calculated on respondents vs. full sample. Relative bias is defined as the ratio of estimated bias to the weighted mean of the respondent cases.

NOTE: Variable categories with fewer than 30 nonrespondents were suppressed for calculations in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

As shown in table B-7, the mean and median absolute differences between means for respondents before and after poststratification adjustment ranged from 0.5 and 0.3, respectively, for students in public 4-year doctorate-granting institutions to 8.2 and 4.6, respectively, for students in private for-profit less-than-2-year institutions. The mean and median absolute differences between means for the full sample and respondents after poststratification adjustment ranged from 0.6 and 0.3, respectively, for students in public 4-year doctorate-granting institutions to 7.9 and 3.4, respectively, for students in private for-profit less-than-2-year institutions.

Finally, an additional nonresponse bias analysis was conducted in which interview respondents and interview nonrespondents were compared, following the same procedures outlined above. As shown in table B-6, the nonresponse weighting adjustment eliminated some, but not all, student interview significant bias. Before weighting, the percentage of variable categories that were significantly biased on the basis of *t*-tests ranged from 14.5 percent for students in private nonprofit less-than-4-year institutions to 76.4 percent overall. Because study members, not interview respondents, are the unit of analysis in NPSAS:12, only a study member weight was created. As a result, nonresponse bias analyses after weight adjustments could not be computed. More information about remaining nonresponse bias after the nonresponse weight adjustment and the poststratification adjustment is available in tables B-6 and B-7, respectively.

**Table B-7.**  
**Summary of student-level differences between means, by type of institution: 2011–12**

Summary statistics	Public		Public		Private		Private		Private	
	less-than- 2-year	Public 2-year	4-year non- doctorate- granting	Public 4-year doctorate- granting	Private nonprofit less-than- 4-year	Private nonprofit 4-year doctorate- granting	Private nonprofit less-than- 2-year	Private nonprofit 4-year doctorate- granting	Private for-profit 2-year	Private for-profit 4-year
<b>Difference between means for respondents before and after poststratification adjustment<sup>1</sup></b>										
Mean absolute difference across characteristics	6.64	1.44	1.31	0.54	3.95	1.45	0.81	8.23	3.07	1.15
Median absolute difference across characteristics	2.54	0.41	0.80	0.35	1.69	0.73	0.63	4.60	1.31	0.68
<b>Difference between means for full sample and respondents after poststratification adjustment<sup>2</sup></b>										
Mean absolute difference across characteristics	6.50	1.51	1.39	0.62	4.66	1.44	0.86	7.94	3.08	1.18
Median absolute difference across characteristics	3.34	0.42	0.69	0.29	2.64	0.69	0.70	3.45	1.27	0.70

<sup>1</sup> Respondents before poststratification adjustment are weighted using the base weight, adjusted for multiplicity, unknown eligibility, and nonresponse. Respondents after poststratification adjustment are weighted using the base weight, adjusted for multiplicity, unknown eligibility, nonresponse, and poststratification.

<sup>2</sup> Full sample is weighted using the base weight, adjusted for multiplicity and unknown eligibility. Respondents after poststratification adjustment are weighted using the base weight, adjusted for multiplicity, unknown eligibility, nonresponse, and poststratification.

NOTE: Variable categories with fewer than 30 nonrespondents were suppressed for calculations in this table.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

### ***Bias Analysis: Item-Level***

NCES Statistical Standard 4-4-3A states: “For an item with a low total response rate, respondents and nonrespondents can be compared on sampling frame and/or questionnaire variables for which data on respondents and nonrespondents are available. Base weights must be used in such analysis. Comparison items should have very high response rates. This approach may be limited to the extent that items available for respondents and nonrespondents may not be related to the low response rate item being analyzed” (U.S. Department of Education 2003).

Moreover, NCES Statistical Standard 1-3-5 states: “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. . . . In the case of constructed variables, the numerator includes cases that have available data for the full set of items required to construct the variable, and the denominator includes all respondents eligible to respond to all items in the constructed variable” (U.S. Department of Education 2003). The item response rate is calculated as:

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

A student was defined to be an item respondent for an analytic variable if that student had data for that variable from any source, including logical imputation. Item nonrespondents for analytic variables were study members who did not have data for that variable from any source. As shown in table B-8, the weighted item response rates for items used in this First Look Report for all students ranged from 46 percent to 100 percent. The weighted item response rates by type of institution ranged from 36 percent to 100 percent.

The primary sources for the components of the composite variables for total grant amount (TOTGRT) and total student loan amount (TOTLOAN) were federal databases and data obtained from institutional student records. However, there were some types of aid that were often disbursed directly to students and not through the institutional financial offices. These included employer tuition reimbursements (EMPLYAMT), a component of total grants, and private loans (PRIVLOAN), a component of total loans. The primary source for these two components was the student interview. If the student did not complete an interview and the institutional records for that student did not contain any employer aid or private loans for the student, these two variables were set to missing and statistically or logically imputed, and the imputed values were used to construct the composites TOTGRT and TOTLOAN, which were the major components of the total aid variable TOTAID.

**Table B-8.**  
**Weighted item response rates for all students and by type of institution: 2011–12**

Variable	Variable label	All students	Public less-than-2-year	Public 2-year	Public 4-year non-doctorate	Public 4-year doctorate	Private nonprofit less-than-4-year	Private nonprofit 4-year doctorate	Private nonprofit 4-year doctorate	Private for-profit less-than-2-year	Private for-profit 2-year	Private for-profit 4-year
AIDSECT	Type of institution	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
AIDSECTG	Type of [graduate] institution	100.0	†	†	100.0	100.0	†	100.0	100.0	†	†	100.0
ATTNSTAT	Attendance pattern	97.7	99.2	96.7	98.3	98.5	98.3	98.4	98.7	98.4	97.0	97.7
CAMPAMT	Federal campus-based aid	97.7	99.2	97.9	99.3	98.8	95.0	97.0	98.4	92.6	90.0	95.6
DEPEND	Dependency status	85.9	89.4	82.8	83.2	83.7	91.2	87.9	88.8	93.1	92.9	98.5
EMPLOYAMT	Employer aid	70.1	68.4	66.7	75.0	77.9	54.8	76.0	71.7	48.1	47.9	64.4
GPLUSAMT	Direct PLUS loans to graduate students	100.0	†	†	100.0	100.0	†	100.0	100.0	†	†	100.0
GRADDEG	Graduate program	100.0	†	†	100.0	100.0	†	100.0	100.0	†	†	100.0
GRASTAMT	Graduate assistantships	81.4	†	†	79.0	82.4	†	82.9	83.7	†	†	71.7
INCOME	Dependency and income in 2010	66.5	68.8	58.4	65.2	68.8	68.5	75.3	68.3	83.4	82.7	85.1
INCOMEG	Income level in 2010	46.0	†	†	35.7	41.4	†	49.5	47.1	†	†	62.3
INGRTAMT	Institutional grants	93.7	94.9	92.2	97.4	96.8	92.9	94.9	90.6	89.5	84.3	94.0
INSTAMT	Institutional aid total	91.2	94.9	92.2	95.4	92.5	92.9	91.8	83.4	89.5	84.3	88.8
PELLAMT	Pell Grants	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
PLUSAMT	Direct PLUS loans to parents	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
STAFFAMT	Direct Subsidized and Unsubsidized Loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
STAFSUB	Direct Subsidized Loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
STAFUNSB	Direct Unsubsidized Loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
STATEAMT	State aid total	93.7	94.9	92.2	97.4	96.8	92.9	94.9	90.6	89.5	84.3	94.0
STGTAMT	State grants	93.7	94.9	92.2	97.4	96.8	92.9	94.9	90.6	89.5	84.3	94.0
TFEDAID	Federal aid total	93.7	94.9	92.2	97.4	96.8	92.9	94.9	90.6	89.5	84.3	93.8
TFEDGRT	Federal grants	93.7	94.9	92.2	97.4	96.8	92.9	94.9	90.6	89.5	84.3	93.8
TFEDLN	Federal student loans	97.1	97.6	98.1	98.6	98.3	99.7	96.3	94.2	92.5	88.0	95.3
TFEDWRK	Federal work-study	99.8	100.0	99.9	99.9	99.8	99.9	99.9	99.8	100.0	99.1	99.7
TITVAMT	Federal Title IV aid	97.7	99.2	97.9	99.3	98.8	95.0	97.0	98.4	92.6	90.0	95.6
TOTAID	Total aid	68.0	67.4	65.5	72.8	75.5	52.7	73.0	68.9	45.5	44.7	60.7
TOTGRT	Total grants	70.1	68.4	66.7	75.0	77.8	54.8	76.0	71.7	48.1	47.9	64.2
TOTLOAN	Student loans	71.3	69.6	67.4	75.7	79.9	57.3	77.8	73.6	49.6	48.7	64.3
TOTWKST	Work-study	93.9	94.9	92.3	97.6	97.0	93.3	95.5	91.3	89.5	84.6	94.1
VETBEN	Veterans' benefits	96.7	98.1	96.0	96.5	97.2	96.8	96.7	97.1	96.9	96.4	98.4

† Not applicable.

NOTE: Weighted 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 are asked to answer than item.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).



Per NCES Standard 1-3-5, response rates for composite variables must account for missing inputs prior to imputation. Therefore, while most of the components of key constructed variables had response rates greater than 95 percent, many are reported as having low response rates.

Fifteen of the items had a weighted response rate below 85 percent. As shown in table B-8, the response rates for six of these items (GRASTAMT, INCOMEG, TOTLOAN, EMPLYAMT, TOTGRT, and TOTAID) were below 85 percent for all students and for all of the applicable institution types. The response rates for the remaining nine items (DEPEND, INCOME, INGRTAMT, INSTAMT, STATEAMT, STGTAMT, TFEDAID, TFEDGRT, and TOTWKST) were below 85 percent for at least one of the institution types. (See appendix A for descriptions of these items.) A nonresponse bias analysis was conducted for these 15 items. The nonresponse bias was estimated for variables known for study members and non-study members. The procedures used for the item-level nonresponse bias analysis are the same as those used for the student-level nonresponse bias analysis presented above, and a subset of the variables used for the student-level analysis were used for the item-level analysis.<sup>11</sup> Bias estimates were suppressed for variable categories with fewer than 30 item-level nonrespondents.

### Standard Errors

To facilitate computation of standard errors for both linear and nonlinear statistics, a vector of bootstrap sample weights was 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 were also included to compute 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 can be estimated by replicating the estimation procedure for each replicate and computing a simple variance of the replicate estimates; that is,

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

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 ( $B = 200$  for NPSAS:12). Once the replicate weights are provided, this estimate can be produced by most survey software packages (e.g., *SUDAAN* [RTI International 2012]).

<sup>11</sup> Variables that were added to the student-level nonresponse bias analysis and not included in the nonresponse weight adjustment were not included in the item-level nonresponse bias analysis.

The replicate weights were produced using a methodology combining approaches developed by Flyer (1987) and Kott (1988). The NPSAS application of the method incorporated the finite population correction factor at the first stage only, following the methodology proposed by Chromy (1979).

## Cautions for Analysts

This section outlines key issues for analysts to consider when using NPSAS data, particularly when comparing different NPSAS administrations over time.

### *Comparison With Prior NPSAS Administrations*

There have been eight NPSAS administrations covering the academic years ending in 1987, 1990, 1993, 1996, 2000, 2004, 2008, and 2012 (NPSAS:87, NPSAS:90, NPSAS:93, NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12). For the most part, the results are comparable, but there are several important differences across studies that limit comparisons over time.

**Puerto Rico.** All administrations except NPSAS:87 and NPSAS:12 sampled institutions in Puerto Rico. There are approximately 80 institutions in Puerto Rico enrolling about 1 percent each of undergraduate and graduate students nationally. In NPSAS:08, students attending institutions in Puerto Rico made up about 10 percent of Hispanic students nationally. Analysts wishing to compare other NPSAS administrations to NPSAS:87 and NPSAS:12 or who are interested in national estimates for Hispanic students may filter on COMPTO87 to exclude Puerto Rico.

**Graduate programs.** NPSAS:12 reflects changes to the classification of graduate degree programs. In NPSAS:08 and earlier surveys, graduate programs were classified as “master’s degree,” “doctor’s degree,” and “first-professional degree.” Some graduate students were also enrolled in a post-baccalaureate or post-master’s certificate program or were not enrolled in any degree program. In NPSAS:12, the “doctor’s degree” category was replaced with “doctor’s degree – research/scholarship,” “doctor’s degree – professional practice,” and “doctor’s degree – other,” and the “first-professional degree” category was eliminated. Most of the graduate degrees formerly classified as “first-professional degree” were reclassified as “doctor’s degree – professional practice,” but graduate degrees in Theology such as M.Div. and M.H.L./Rav were reclassified as “master’s degrees.” The current graduate program categories are described in the entry for GRADDEG in appendix A.

**Title IV eligibility.** Starting with NPSAS:2000, samples were limited to institutions participating in federal Title IV student aid programs. In the earlier surveys (NPSAS:87, NPSAS:90, NPSAS:93, and NPSAS:96), about 1 percent of undergraduate students, mainly concentrated in private for-profit less-than-2-year institutions, attended institutions that were not eligible for

Title IV aid. Analysts wishing to exclude students from institutions that were not eligible for Title IV may filter on T4ELIG in these earlier administrations.

**Community colleges.** Over the past two decades, community colleges in many states began conferring a limited number of bachelor's degrees in selected fields. These institutions were reclassified from public 2-year institutions to public 4-year institutions in the IPEDS data used to determine institution types in NPSAS, even if most of the institutions' programs were below the bachelor's degree level. Analysts seeking an alternative classification of institutions that takes into consideration the proportion of bachelor's degrees awarded and is consistent across NPSAS:04, NPSAS:08, and NPSAS:12 should consider using the 2000 Carnegie Classification (CC2000).

**Estimates from imputed versus unimputed data.** Starting with NPSAS:04, missing values were imputed for all, rather than a selected subset, of variables. Analysts should use caution when comparing estimates based on imputed data with estimates based on unimputed data. Distributions of imputed and unimputed variables are not directly comparable because imputed variables have no missing values, and imputation may appreciably change the distribution of valid values for variables with a substantial proportion of missing data.

**Fall enrollment.** Starting with NPSAS:90, all NPSAS samples have been based on 12-month enrollment, which is higher than fall enrollment commonly reported by IPEDS because those who enroll only in spring, summer, or winter terms are included in the 12-month total. This is particularly true at less-than-4-year and private for-profit institutions where a substantial proportion of students may enroll throughout the year, and not necessarily during the fall. The NPSAS:87 sample was based on fall 1986 enrollment. Analysts wishing to compare NPSAS:87 results with those from subsequent administrations can filter on COMPTO87 in the later NPSAS administrations.

### ***Students Attending Multiple Institutions***

About 4 percent of undergraduate students and 4 percent of graduate students attended more than one institution during the 2011–12 academic year, concurrently or sequentially. These students may have attended institutions of differing types (public 4-year non-doctorate-granting, public 4-year doctorate-granting, and so forth) and may have had varying attendance patterns (full-time/full-year or other) at different institutions. These students are included in the calculation of total values in this report, but they are presented separately in results disaggregated by institution type and are excluded from results disaggregated by attendance pattern.

### ***Sampling Error***

Because NPSAS:12 consists of a representative sample of postsecondary students rather than the entire population, the estimates in this report are subject to sampling error. A different sample of

the same population, even one using identical methods, would yield different results. Similarly, estimates of aid will vary from population values reported by agency offices.

The sampling error of an estimate is measured by its standard error. The standard errors for the estimates in this report were calculated with bootstrap replication procedures using PowerStats software and are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>. Standard errors for table 1 in the report are presented in table B-9.

### ***Nonsampling Error***

The estimates presented in this report are also subject to various types of nonsampling error. Potential sources of nonsampling error include misreporting by survey respondents, incomplete administrative records, coding and data entry errors, misspecification of derived variables, nonresponse, and other factors. Data swapping and other forms of perturbation used to limit disclosure of information about individual study members may also lead to nonsampling error.

Table B-9.

Standard errors for table 1: Percentage of undergraduates receiving selected types of financial aid, by type of institution, attendance pattern, dependency status, and income level: 2011–12

Type of institution and student characteristics	Any aid	Aid type				Direct PLUS Loans to parents
		Any grants	Any student loans	Work-study	Veterans' benefits	
<b>Total</b>	<b>0.56</b>	<b>0.45</b>	<b>0.14</b>	<b>0.14</b>	<b>0.12</b>	<b>0.11</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	3.03	3.11	1.97	0.32	0.50	†
2-year	1.05	0.80	0.28	0.15	0.19	0.02
4-year non-doctorate-granting	0.85	0.75	0.54	0.45	0.40	0.43
4-year doctorate-granting	0.56	0.60	0.28	0.30	0.22	0.36
Private not-for-profit						
Less-than-4-year	3.58	4.51	1.89	†	1.38	1.65
4-year non-doctorate-granting	0.99	1.19	0.61	1.00	0.57	0.62
4-year doctorate-granting	0.79	1.24	0.67	1.16	0.63	0.79
Private for-profit						
Less-than-2-year	1.10	1.11	0.50	0.10	0.37	0.64
2-year	2.01	1.54	0.96	0.34	1.05	0.84
4-year	0.85	1.40	0.40	0.14	0.57	0.30
More than one institution	0.75	0.84	1.03	0.30	0.37	0.31
Attendance pattern						
Full-time/full-year	0.36	0.41	0.53	0.25	0.14	0.23
Part-time or part-year	1.05	0.87	0.47	0.12	0.16	0.10
<b>Full-time/full-year undergraduates</b>						
Dependency status						
Dependent	0.39	0.43	0.55	0.31	0.09	0.33
Independent	0.54	0.67	0.86	0.31	0.43	†
Dependency and income in 2010						
Dependent students						
Less than \$20,000	0.53	0.57	1.08	0.89	0.17	0.57
\$20,000–39,999	0.81	0.86	1.04	0.77	0.22	0.63
\$40,000–59,999	0.75	0.91	1.15	0.84	0.36	0.78
\$60,000–79,999	0.86	1.02	1.20	0.97	0.19	0.76
\$80,000–99,999	1.07	1.32	1.16	0.99	0.22	0.92
\$100,000 or more	0.68	0.78	0.86	0.50	0.13	0.58
Independent students						
Less than \$10,000	0.68	0.80	1.21	0.63	0.51	†
\$10,000–19,999	0.92	1.07	1.60	0.64	0.78	†
\$20,000–29,999	1.16	1.48	1.81	0.61	1.13	†
\$30,000–49,999	1.21	1.72	1.76	0.36	1.28	†
\$50,000 or more	1.96	1.88	1.98	0.36	1.30	†

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

## PowerStats

The estimates presented in this report were produced using PowerStats, a web-based software application that enables users to generate tables for most of the postsecondary surveys conducted by NCES. PowerStats produces the design-adjusted standard errors<sup>12</sup> necessary for testing the statistical significance of differences in the estimates. PowerStats also contains a detailed description of how each variable was created and includes question wording for items coming directly from an interview.

With PowerStats, users can replicate or expand upon the tables presented in this report. The output from PowerStats includes the table estimates (e.g., percentages or means), the proper standard errors, and weighted sample sizes for the estimates. If the number of valid cases is too small to produce a reliable estimate (fewer than 30 cases), PowerStats prints the double dagger symbol (‡) instead of the estimate.

In addition to generating tables, PowerStats users may conduct linear or logistic regressions. Many options are available for output with the regression results. For a description of all the options available, users should access the PowerStats website at <http://nces.ed.gov/datalab/index.aspx>. For more information, contact [powerstats@ed.gov](mailto:powerstats@ed.gov).

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<sup>12</sup> NPSAS samples are not simple random samples; therefore, simple random sample techniques for estimating sampling errors cannot be applied to these data. PowerStats 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 PowerStats involves approximating the estimator by replication of the sampled population. The procedure used is a bootstrap technique.

# Appendix C—Revised Student Financial Aid Estimates for the 2007–08 National Postsecondary Student Aid Study (NPSAS:08)

This appendix contains revised student financial aid tables for the 2007–08 National Postsecondary Student Aid Study (NPSAS:08). NPSAS:08 data were reweighted to match weighting procedures used in NPSAS:12. Specifically, NPSAS:08 weights have been revised to reflect 12-month enrollment totals for 2007–08 instead of prior-year enrollment counts. At the time NPSAS:08 was originally released, the available 12-month enrollment counts were for the 2006–07 academic year. This appendix provides updated estimates based on the reweighted NPSAS:08 data.

## Changes to Poststratification Procedures for NPSAS:12 and Revision of NPSAS:08 Weights

The NPSAS data files and online public data tools, such as PowerStats, include analysis weights that ensure estimates such as means and percentages are representative of the entire population of postsecondary students. These weights reflect a given sample member’s likelihood of selection from all students enrolled in postsecondary education, adjust for nonresponse, and ensure that known totals and ratios generated from the dataset (such as enrollment, Pell Grants, and Stafford Loan<sup>1</sup> disbursements) approximate known totals from administrative data sources. In the case of NPSAS, this later adjustment—known as poststratification—is based on known totals obtained from the Integrated Postsecondary Education Data System (IPEDS) and the National Student Loan Data System (NSLDS).

Prior to NPSAS:08, the National Center for Education Statistics (NCES) used IPEDS Fall Enrollment (EF) totals in its poststratification procedure. In response to the growing population of students who enroll in terms other than the fall, NCES augmented its poststratification procedure for NPSAS:08 to include an unduplicated 12-month headcount of students obtained from the then-new IPEDS 12-Month Enrollment (E12) survey. As a result, NCES developed NPSAS:08 weights

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<sup>1</sup> In 2007–08, Stafford Loans were available through both the William D. Ford Federal Direct Loan program and the Federal Family Education Loan Program (FFELP). After the FFELP was discontinued in 2010, Stafford Loans have been referred to as Direct Loans.

adjusted to enrollment data available at the time the data were released: fall 2007 IPEDS EF data and 2006–07 IPEDS E12 data.

Since the release of NPSAS:08, NCES has observed substantial year-to-year volatility in IPEDS E12 totals, particularly among for-profit institutions. These fluctuations are large enough to influence NPSAS poststratification adjustments and, consequently, the resulting estimates. This volatility, combined with the ability to rely upon preliminary IPEDS data available earlier in NPSAS data processing, has led NCES to change its poststratification procedures for NPSAS:12 and use preliminary current year E12 data rather than data from the prior academic year.

To maximize the benefit of these improved procedures, NCES has revised the NPSAS:08 weights to reflect 12-month enrollment in the NPSAS year. As a result, analysts can expect greater accuracy in estimates for institutions with enrollment volatility during that time. The most notable improvement will be observed in those sectors where enrollment volatility between 2006–07 and 2007–08 was greatest, in particular private for-profit institutions. Because private for-profit institutions experienced an enrollment surge between 2006–07 and 2007–08, NPSAS:08 underestimated enrollment in that sector and thereby overestimated ratio-based measures. The resulting differences in estimates before and after revision can be appreciable. For example, at private for-profit 2-year or more institutions, the percentage of undergraduates who received federal aid decreased from 96 percent to 87 percent after reweighting (see table C-3), and the average federal aid amount decreased from \$7,700 to \$7,300. Across sectors, the overall percentage of undergraduates who received federal aid remained the same at 47 percent; however, the average amount of federal aid decreased from \$6,600 to \$6,500. (Dollar values in NPSAS:08 estimates have not been adjusted for inflation.)

Revised weights for NPSAS:08 have been released simultaneously with the release of NPSAS:12 data. This release includes revisions to the public NCES web tools, such as PowerStats and QuickStats, and to restricted-use data files. (The Institute of Education Sciences Data Security Office will provide instructions to current NPSAS:08 restricted-use data licensees on how to obtain these revised weights.) Prior NPSAS iterations did not use IPEDS E12 for poststratification and, as such, are unaffected. Note that unlike NPSAS:12, the revised NPSAS:08 estimates in appendix C include institutions in Puerto Rico. Differences in NPSAS:08 estimates when Puerto Rico is and is not included are generally small. For example, the percentage of undergraduates who received any aid was 65.6 percent with Puerto Rico included and 65.2 percent with Puerto Rico excluded. If desired, analysts can filter on COMPTO87 in PowerStats to produce NPSAS:08 estimates limited to the 50 states and the District of Columbia.

The following tables provide revised estimates for the report entitled *2007–08 National Postsecondary Student Aid Study (NPSAS:08): Student Financial Aid Estimates for 2007–08* (NCES 2009-166).



**Table C-1.**  
**Percentage of undergraduates receiving selected types of financial aid, by type of institution, attendance pattern, dependency status, and income level: 2007–08**

Type of institution and student characteristics	Any aid <sup>1</sup>	Aid type				Parent PLUS Loans
		Any grants <sup>2</sup>	Any student loans <sup>3</sup>	Work-study	Veterans' benefits <sup>4</sup>	
<b>Total</b>	<b>65.6</b>	<b>51.4</b>	<b>38.9</b>	<b>7.2</b>	<b>2.2</b>	<b>3.7</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	51.4	42.4	17.0	#	0.8 !	‡
2-year	47.3	39.3	13.2	3.2	2.0	0.2
4-year non-doctorate-granting	70.6	52.8	44.4	7.2	2.5	3.8
4-year doctorate-granting	72.3	53.2	49.0	8.0	2.0	6.9
Private not-for-profit						
Less-than-4-year	79.7	60.4	44.3	2.7	1.2 !	4.6 !
4-year non-doctorate-granting	87.4	76.1	62.5	23.1	2.6	8.4
4-year doctorate-granting	82.4	70.9	58.4	23.4	1.4	8.7
Private for-profit						
Less-than-2-year	90.0	68.1	76.6	0.3 !	0.9	6.6
2-year or more	93.7	65.7	87.1	2.2	3.1	4.9
More than one institution	70.1	52.3	46.2	7.8	2.9	5.0
Attendance pattern						
Full-time/full-year <sup>5</sup>	80.3	65.1	54.1	13.7	2.0	7.4
Part-time or part-year	56.9	43.4	30.0	3.4	2.3	1.6
<b>Full-time/full-year undergraduates<sup>5</sup></b>						
Dependency status <sup>6</sup>						
Dependent	78.2	63.0	51.1	15.7	0.7	9.8
Independent	86.7	71.1	63.1	7.7	6.0	†
Dependency and income in 2006 <sup>7</sup>						
Dependent students						
Less than \$20,000	91.8	89.3	52.4	18.4	0.7	4.3
\$20,000–39,999	92.0	87.0	58.7	22.2	0.9	7.0
\$40,000–59,999	83.0	70.3	57.1	19.8	1.0	9.2
\$60,000–79,999	77.8	56.3	56.0	15.6	0.8	11.5
\$80,000–99,999	74.6	53.2	51.7	13.8	0.5	12.9
\$100,000 or more	65.8	45.4	41.2	10.4	0.4	11.3
Independent students						
Less than \$10,000	87.3	81.5	60.1	13.1	4.8	†
\$10,000–19,999	89.5	79.9	66.1	6.5	6.2	†
\$20,000–29,999	87.7	66.8	66.0	5.9	6.8	†
\$30,000–49,999	87.3	67.9	67.9	3.7	5.6	†
\$50,000 or more	79.0	39.6	57.5	2.3	8.5	†

† Not applicable.

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives. Includes Parent Loans for Undergraduate Students (PLUS). PLUS Loans are only available to parents of dependent students.

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Include federal, state, institutional, and private (alternative) loans. Does not include PLUS.

<sup>4</sup> Include benefits to dependents.

<sup>5</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>6</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>7</sup> Consists of parents' income for dependent students. Independent student income includes spouse's income if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-2.**  
**Average amounts of selected types of financial aid received by undergraduates, by type of institution, attendance pattern, dependency status, and income level: 2007–08**

Type of institution and student characteristics	Total aid <sup>1</sup>	Aid type				
		Total grants <sup>2</sup>	Total student loans <sup>3</sup>	Work-study	Veterans' benefits <sup>4</sup>	Parent PLUS Loans
<b>Total</b>	<b>\$9,000</b>	<b>\$4,800</b>	<b>\$7,000</b>	<b>\$2,400</b>	<b>\$5,300</b>	<b>\$10,700</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	4,600	2,700	5,500	‡	‡	‡
2-year	3,400	2,200	4,000	3,000	4,400	4,700
4-year non-doctorate-granting	8,100	4,300	6,300	2,500	5,100	7,900
4-year doctorate-granting	10,200	5,600	6,800	2,500	5,500	10,000
Private not-for-profit						
Less-than-4-year	7,800	4,000	6,900	2,000	‡	8,100
4-year non-doctorate-granting	16,000	9,300	8,400	1,900	5,600	12,600
4-year doctorate-granting	19,000	11,100	9,900	2,200	5,500	15,500
Private for-profit						
Less-than-2-year	8,500	3,100	6,500	‡	4,800	6,800
2-year or more	10,600	3,100	8,200	3,600	7,200	9,900
More than one institution	9,000	4,400	6,800	2,200	6,000	9,900
Attendance pattern						
Full-time/full-year <sup>5</sup>	12,900	7,200	8,000	2,300	6,600	11,400
Part-time or part-year	5,900	2,700	6,000	2,700	4,600	8,800
<b>Full-time/full-year undergraduates<sup>5</sup></b>						
Dependency status <sup>6</sup>						
Dependent	13,300	7,900	7,600	2,200	4,800	11,400
Independent	11,700	5,300	8,900	2,400	7,200	‡
Dependency and income in 2006 <sup>7</sup>						
Dependent students						
Less than \$20,000	13,000	8,700	6,400	2,200	5,800	7,800
\$20,000–39,999	13,900	8,600	7,000	2,200	5,300	8,900
\$40,000–59,999	13,400	7,600	7,600	2,200	4,000	9,900
\$60,000–79,999	12,800	7,100	7,800	2,300	4,600	10,200
\$80,000–99,999	13,400	7,600	8,000	2,200	‡	11,300
\$100,000 or more	13,100	7,400	8,200	2,300	4,200	13,900
Independent students						
Less than \$10,000	12,500	6,300	8,500	2,400	6,800	‡
\$10,000–19,999	11,500	4,900	8,600	2,700	7,000	‡
\$20,000–29,999	11,600	5,100	9,200	2,500	7,400	‡
\$30,000–49,999	10,900	3,900	9,100	2,300	8,300	‡
\$50,000 or more	10,800	4,700	10,200	2,200	7,200	‡

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives. Includes Parent Loans for Undergraduate Students (PLUS).

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Include federal, state, institutional, and private (alternative) loans. Does not include PLUS.

<sup>4</sup> Include benefits to dependents.

<sup>5</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>6</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>7</sup> Consists of parents' income for dependent students. Independent student income includes spouse's income if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-3.**  
**Percentage of undergraduates receiving selected types of financial aid from federal, state, or institutional sources, by type of institution, attendance pattern, dependency status, and income level: 2007–08**

Type of institution and student characteristics	Federal aid <sup>1</sup>				State aid <sup>2</sup>		Institutional aid <sup>3</sup>	
	Any aid	Any grants	Student loans	Work-study	Any aid	Any grants	Any aid	Any grants
<b>Total</b>	<b>47.3</b>	<b>28.0</b>	<b>34.9</b>	<b>5.5</b>	<b>17.2</b>	<b>16.1</b>	<b>20.1</b>	<b>19.2</b>
<b>All undergraduates</b>								
Type of institution								
Public								
Less-than-2-year	36.6	32.5	13.8	#	11.3	2.5 !	3.6 !	3.6 !
2-year	27.3	21.1	10.3	2.5	12.5	11.4	10.8	10.4
4-year non-doctorate-granting	53.0	30.6	40.1	5.4	22.8	22.0	15.9	14.7
4-year doctorate-granting	51.8	24.4	44.2	5.9	24.8	23.7	27.2	25.8
Private not-for-profit								
Less-than-4-year	72.4	50.6	40.9	2.3	24.3	20.1	9.9 !	9.6 !
4-year non-doctorate-granting	66.9	30.9	58.9	17.4	28.6	27.1	51.8	51.2
4-year doctorate-granting	60.6	23.2	53.1	18.6	22.5	21.5	53.2	51.9
Private for-profit								
Less-than-2-year	82.5	64.8	66.0	0.2 !	7.1	5.2	7.6	6.8
2-year or more	87.0	55.8	82.2	1.9	7.5	6.4	8.5	7.0
More than one institution	53.6	29.4	41.9	6.0	15.6	14.8	21.4	20.5
Attendance pattern								
Full-time/full-year <sup>4</sup>	63.5	34.0	50.1	10.6	28.5	27.1	34.1	32.9
Part-time or part-year	37.8	24.5	26.0	2.6	10.6	9.6	11.9	11.2
<b>Full-time/full-year undergraduates<sup>4</sup></b>								
Dependency status <sup>5</sup>								
Dependent	59.5	26.5	47.2	12.0	29.7	28.5	38.9	37.6
Independent	75.7	56.9	58.9	6.2	24.8	22.9	19.9	18.8
Dependency and income in 2006 <sup>6</sup>								
Dependent students								
Less than \$20,000	86.3	83.3	49.7	15.8	46.8	45.9	38.8	37.7
\$20,000–39,999	84.6	75.6	55.9	18.5	49.6	48.2	43.0	41.9
\$40,000–59,999	65.0	32.3	53.1	16.0	39.4	38.2	43.1	41.9
\$60,000–79,999	54.9	2.3	51.6	11.9	26.9	25.3	39.8	38.5
\$80,000–99,999	50.5	0.8 !	47.1	10.1	20.6	19.1	38.5	37.3
\$100,000 or more	40.5	0.8	37.0	6.2	14.0	13.1	34.4	33.0
Independent students								
Less than \$10,000	79.8	75.4	55.3	10.8	31.0	29.5	25.8	24.5
\$10,000–19,999	82.1	70.7	62.6	5.2	26.6	24.6	21.9	20.7
\$20,000–29,999	77.7	52.7	62.1	4.5	24.5	22.5	18.5	17.7
\$30,000–49,999	75.3	49.3	64.5	3.1	20.7	18.6	15.3	14.6
\$50,000 or more	53.6	1.8 !	52.5	1.3 !	11.0	8.9	8.4	7.6

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

<sup>1</sup> Includes all Title IV aid in addition to aid awarded through other federal government-funded programs (e.g., fellowships, traineeships).

<sup>2</sup> Consists of all grants and scholarships, loans, and work-study provided by state governments, including vocational rehabilitation and job training grants funded by the federal Workforce Investment Act.

<sup>3</sup> Consists of all grants and scholarships, tuition waivers, loans, and work-study provided by the institutions the students are attending.

<sup>4</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>5</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>6</sup> Consists of parents' income for dependent students. Independent student income includes spouse's income if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-4.****Average amounts of selected types of financial aid from federal, state, or institutional sources received by undergraduates, by type of institution, attendance pattern, dependency status, and income level: 2007–08**

Type of institution and student characteristics	Federal aid <sup>1</sup>				Total aid	State aid <sup>2</sup>		Institutional aid <sup>3</sup>	
	Total aid	Total grants	Student loans	Work-study		Total grants	Total aid	Total grants	
<b>Total</b>	<b>\$6,500</b>	<b>\$2,800</b>	<b>\$5,100</b>	<b>\$2,300</b>	<b>\$2,600</b>	<b>\$2,500</b>	<b>\$4,900</b>	<b>\$4,900</b>	
<b>All undergraduates</b>									
Type of institution									
Public									
Less-than-2-year	4,100	2,500	4,800	‡	2,400	‡	600	600	
2-year	3,500	2,300	3,700	3,200	1,300	1,300	800	700	
4-year non-doctorate-granting	6,500	3,000	5,100	2,300	2,800	2,600	3,100	3,100	
4-year doctorate-granting	7,600	3,300	5,200	2,300	3,300	3,200	3,900	3,800	
Private not-for-profit									
Less-than-4-year	5,400	3,100	4,600	2,100	3,000 !	1,900 !	2,100	2,100	
4-year non-doctorate-granting	8,300	3,300	5,400	1,800	3,300	3,000	8,800	8,600	
4-year doctorate-granting	9,300	3,700	5,700	2,100	3,800	3,600	10,400	10,400	
Private for-profit									
Less-than-2-year	6,700	2,700	5,100	‡	2,100	1,500	2,800 !	2,800 !	
2-year or more	7,300	2,400	5,400	3,600	2,800	2,500	1,900	1,300	
More than one institution	6,600	2,700	5,000	2,100	2,700	2,500	3,900	3,800	
Attendance pattern									
Full-time/full-year <sup>4</sup>	8,000	3,700	5,500	2,100	3,200	3,000	6,500	6,400	
Part-time or part-year	5,100	2,100	4,700	2,800	1,700	1,600	2,300	2,200	
<b>Full-time/full-year undergraduates<sup>4</sup></b>									
Dependency status <sup>5</sup>									
Dependent	7,800	3,700	4,800	2,100	3,300	3,200	7,000	6,900	
Independent	8,400	3,600	7,000	2,400	2,700	2,500	3,600	3,500	
Dependency and income in 2006 <sup>6</sup>									
Dependent students									
Less than \$20,000	8,100	4,600	5,000	2,100	3,500	3,300	5,400	5,400	
\$20,000–39,999	7,900	3,800	5,100	2,000	3,500	3,400	6,300	6,200	
\$40,000–59,999	7,100	2,400	4,900	2,100	3,400	3,200	6,800	6,700	
\$60,000–79,999	7,100	1,600	4,700	2,200	3,100	2,900	7,200	7,200	
\$80,000–99,999	7,600	‡	4,600	2,100	2,900	2,600	8,000	8,000	
\$100,000 or more									
Independent students									
Less than \$10,000	8,400	2,900	4,600	2,200	3,300	3,000	7,500	7,500	
\$10,000–19,999	9,000	4,100	7,000	2,300	2,800	2,600	4,000	3,900	
\$20,000–29,999	8,300	3,300	7,000	2,600	2,600	2,500	3,500	3,300	
\$30,000–49,999	8,100	3,700	6,800	2,500	2,800	2,500	3,000	2,900	
\$50,000 or more	7,800	2,500	7,100	2,200	2,600	2,400	3,100	2,900	
\$50,000 or more	7,100	‡	7,200	‡	2,900	2,500	4,000	4,100	

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all Title IV aid in addition to aid awarded through other federal government-funded programs (e.g., fellowships, traineeships).<sup>2</sup> Consists of all grants and scholarships, loans, and work-study provided by state governments, including vocational rehabilitation and job training grants funded by the federal Workforce Investment Act.<sup>3</sup> Consists of all grants and scholarships, tuition waivers, loans, and work-study provided by the institutions the students are attending.<sup>4</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.<sup>5</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.<sup>6</sup> Consists of parents' income for dependent students. Independent student income includes spouse's income if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-5.**  
**Percentage of undergraduates receiving federal Title IV aid from selected programs, by type of institution, attendance pattern, dependency status, and income level: 2007–08**

Type of institution and student characteristics	Any federal Title IV aid <sup>1</sup>	Federal Pell Grants	Federal ACG <sup>2</sup> Grants	Federal SMART <sup>3</sup> Grants	Federal campus-based aid <sup>4</sup>	Federal Stafford Loans <sup>5</sup>		
						Any Stafford	Subsidized	Unsubsidized
<b>Total</b>	<b>47.1</b>	<b>27.8</b>	<b>1.9</b>	<b>0.3</b>	<b>11.6</b>	<b>34.7</b>	<b>29.9</b>	<b>22.1</b>
<b>All undergraduates</b>								
Type of institution								
Public								
Less-than-2-year	36.5	32.4	†	†	‡	13.8	12.7	10.6
2-year	27.2	21.1	0.7	†	5.0	10.2	8.4	5.8
4-year non-doctorate-granting	52.8	30.4	3.2	0.5	10.8	39.9	32.8	24.2
4-year doctorate-granting	51.6	24.0	3.7	0.9	12.2	43.9	35.5	24.3
Private not-for-profit								
Less-than-4-year	71.4	49.0	0.5 !	†	17.5	40.8	38.6	30.2
4-year non-doctorate-granting	66.8	30.7	3.7	0.6	25.8	58.3	50.0	32.6
4-year doctorate-granting	60.2	22.3	3.7	0.7	27.9	52.6	45.5	25.5
Private for-profit								
Less-than-2-year	82.5	64.8	†	†	20.6	66.0	63.2	54.8
2-year or more	87.0	55.6	0.4	0.2 !	18.7	82.2	79.3	72.5
More than one institution	53.5	29.2	2.1	0.3	11.2	41.7	35.5	25.8
Attendance pattern								
Full-time/full-year <sup>6</sup>	63.3	33.6	4.5	0.8	19.3	49.8	41.7	28.1
Part-time or part-year	37.7	24.4	0.4	0.1	7.1	25.9	23.1	18.7
<b>Full-time/full-year undergraduates<sup>6</sup></b>								
Dependency status <sup>7</sup>								
Dependent	59.2	25.9	5.7	0.7	19.2	46.8	36.8	21.5
Independent	75.7	56.8	0.7	1.0	19.7	58.7	56.6	47.9
Dependency and income in 2006 <sup>8</sup>								
Dependent students								
Less than \$20,000	86.3	83.3	13.6	2.0	37.8	48.7	47.6	13.3
\$20,000–39,999	84.6	75.5	16.8	1.9	34.3	55.3	54.0	16.8
\$40,000–59,999	65.0	31.9	10.0	1.1	23.9	52.6	50.0	15.4
\$60,000–79,999	54.5	1.6	0.4	#	15.2	51.3	43.8	22.0
\$80,000–99,999	50.3	#	#	#	12.4	46.8	32.4	27.2
\$100,000 or more	40.0	#	#	#	7.4	36.9	16.5	27.1
Independent students								
Less than \$10,000	79.8	75.3	1.6	1.5	31.2	55.0	54.3	42.3
\$10,000–19,999	82.1	70.7	0.8	1.3	21.4	62.4	61.4	49.1
\$20,000–29,999	77.6	52.5	‡	0.7	17.2	61.9	60.8	51.3
\$30,000–49,999	75.3	49.1	#	0.9 !	9.6	64.4	62.7	54.5
\$50,000 or more	53.5	‡	#	#	2.1	52.5	43.1	49.0

† Not applicable.

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Consists of Pell, ACG, and SMART Grants, the federal campus-based aid programs, Stafford Loans, and Parent Loans for Undergraduate Students (PLUS). PLUS Loans are only available to parents of dependent students.

<sup>2</sup> Academic Competitiveness Grants (ACG).

<sup>3</sup> National Science and Mathematics Access to Retain Talent (SMART) Grants.

<sup>4</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>5</sup> Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

<sup>6</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>7</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>8</sup> Consists of parents' income for dependent students. Independent student income includes spouse's income if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-6.**  
**Average amounts of federal Title IV aid received by undergraduates from selected programs, by type of institution, attendance pattern, dependency status, and income level: 2007–08**

Type of institution and student characteristics	Total federal Title IV aid <sup>1</sup>	Federal Pell Grants	Federal ACG <sup>2</sup> grants	Federal SMART <sup>3</sup> grants	Federal campus-based aid <sup>4</sup>	Federal Stafford Loans <sup>5</sup>		
						Total Stafford	Subsidized	Unsubsidized
<b>Total</b>	<b>\$6,500</b>	<b>\$2,500</b>	<b>\$800</b>	<b>\$3,000</b>	<b>\$2,000</b>	<b>\$5,000</b>	<b>\$3,400</b>	<b>\$3,300</b>
<b>All undergraduates</b>								
Type of institution								
Public								
Less-than-2-year	4,100	2,500	‡	‡	200 !	4,800	2,600	3,100
2-year	3,500	2,300	700	‡	1,900	3,700	2,700	2,600
4-year non-doctorate-granting	6,500	2,800	800	2,900	2,100	5,000	3,600	3,400
4-year doctorate-granting	7,600	2,900	800	2,900	2,300	5,000	3,700	3,600
Private not-for-profit								
Less-than-4-year	5,100	2,600	‡	‡	600	4,600	2,800	2,700
4-year non-doctorate-granting	8,300	2,800	900	3,200	2,200	5,200	3,800	3,500
4-year doctorate-granting	9,300	2,900	900	3,400	2,800	5,300	4,000	3,800
Private for-profit								
Less-than-2-year	6,700	2,600	‡	‡	400	5,000	2,700	3,000
2-year or more	7,300	2,300	600	3,200	800	5,400	2,900	3,000
More than one institution	6,600	2,500	700	2,800	1,900	4,900	3,400	3,300
Attendance pattern								
Full-time/full-year <sup>6</sup>	7,900	3,300	800	3,100	2,200	5,200	3,800	3,600
Part-time or part-year	5,100	1,900	600	2,600	1,500	4,700	2,900	2,900
<b>Full-time/full-year undergraduates<sup>6</sup></b>								
Dependency status <sup>7</sup>								
Dependent	7,800	3,200	800	3,200	2,400	4,600	3,700	3,500
Independent	8,300	3,400	800	2,800	1,700	6,900	3,900	3,800
Dependency and income in 2006 <sup>8</sup>								
Dependent students								
Less than \$20,000	8,000	4,000	800	3,200	2,100	4,600	3,800	3,400
\$20,000–39,999	7,900	3,200	800	3,200	2,500	4,700	3,900	3,000
\$40,000–59,999	7,100	1,800	800	3,200	2,600	4,600	3,900	2,900
\$60,000–79,999	7,100	600	800	3,000	2,600	4,500	3,700	3,200
\$80,000–99,999	7,600	‡	‡	‡	2,300	4,500	3,500	3,600
\$100,000 or more	8,500	‡	‡	‡	2,400	4,400	3,500	3,900
Independent students								
Less than \$10,000	9,000	3,800	800	2,800	1,800	6,700	4,000	3,600
\$10,000–19,999	8,300	3,100	‡	2,600	1,500	6,900	4,000	3,800
\$20,000–29,999	8,100	3,500	‡	2,900	1,400	6,700	3,800	3,600
\$30,000–49,999	7,800	2,400	‡	3,100	1,700	7,100	3,900	3,800
\$50,000 or more	7,100	‡	‡	‡	2,600	7,200	3,600	4,500

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Consists of Pell, ACG, and SMART Grants, the federal campus-based aid programs, Stafford Loans, and Parent Loans for Undergraduate Students (PLUS). PLUS Loans are only available to parents of dependent students.

<sup>2</sup> Academic Competitiveness Grants (ACG).

<sup>3</sup> National Science and Mathematics Access to Retain Talent (SMART) Grants.

<sup>4</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>5</sup> Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

<sup>6</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>7</sup> Dependent students are undergraduates under age 24 who are not married, have no dependents, are not veterans or on active military duty, are not orphans or wards of the court, and were not determined to be independent by a financial aid officer using professional judgment. Other undergraduates are considered to be independent.

<sup>8</sup> Consists of parents' income for dependent students. Independent student income includes spouse's income if the student is married.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-7.**  
**Percentage distribution of dependent undergraduates at specified parental income levels, by type of institution, attendance pattern, and receipt of specified types of financial aid: 2007–08**

Type of institution and student characteristics	Dependent students' parental income <sup>1</sup>					
	Less than \$20,000	\$20,000–39,999	\$40,000–59,999	\$60,000–79,999	\$80,000–99,999	\$100,000 or more
<b>Total</b>	<b>11.9</b>	<b>17.2</b>	<b>16.8</b>	<b>14.7</b>	<b>12.4</b>	<b>27.0</b>
<b>Type of institution</b>						
Public						
Less-than-2-year	15.8	32.3	16.5	19.3	10.5	5.6
2-year	14.6	20.7	20.8	15.5	11.1	17.2
4-year non-doctorate-granting	12.4	16.7	17.0	16.9	12.7	24.2
4-year doctorate-granting	8.4	13.9	14.1	14.1	14.2	35.3
Private not-for-profit						
Less-than-4-year	27.7	19.0	15.4	14.5	8.0	15.3 !
4-year non-doctorate-granting	9.7	14.3	15.3	13.3	13.4	33.9
4-year doctorate-granting	6.8	11.5	12.3	12.6	14.5	42.2
Private for-profit						
Less-than-2-year	29.2	26.2	15.5	10.2	5.9	13.1
2-year or more	21.1	28.8	16.1	12.9	8.3	12.8
More than one institution	10.7	16.1	16.2	15.1	11.3	30.7
<b>Attendance pattern</b>						
Full-time/full-year <sup>2</sup>	10.8	15.7	15.1	14.3	13.3	30.7
Part-time or part-year	13.1	19.0	18.9	15.2	11.3	22.6
<b>Any aid</b>						
Did not receive any financial aid	6.8	11.4	16.7	16.2	13.7	35.2
Received financial aid	14.4	20.2	16.9	14.0	11.7	22.8
<b>Federal Title IV aid program recipients</b>						
Any federal Title IV aid <sup>3</sup>	17.5	24.2	17.2	12.6	10.3	18.3
Pell Grant	36.0	45.3	17.9	0.8	#	#
Academic Competitiveness Grants (ACG)	25.8	47.2	26.0	1.0	#	#
SMART Grant <sup>4</sup>	30.4	43.7	25.1	0.8 !	#	#
Federal campus-based aid <sup>5</sup>	22.2	28.7	18.9	10.8	8.0	11.2
Any Stafford Loan <sup>6</sup>	11.8	19.6	18.1	15.6	12.7	22.2
Stafford Subsidized Loan	14.6	24.2	21.7	16.5	10.8	12.2
Stafford Unsubsidized Loan	7.9	13.8	12.8	15.2	15.9	34.4
Parent PLUS Loans	5.2	12.9	14.9	17.7	16.2	33.1

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

<sup>1</sup> Consists of the 2006 income for parents of dependent students.

<sup>2</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>3</sup> Consists of Pell, ACG, and SMART Grants, the federal campus-based aid programs, Stafford Loans, and Parent Loans for Undergraduate Students (PLUS). PLUS Loans are only available to parents of dependent students.

<sup>4</sup> National Science and Mathematics Access to Retain Talent (SMART) Grants.

<sup>5</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>6</sup> Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-8.**  
**Percentage distribution of independent undergraduates at specified student income levels, by type of institution, attendance pattern, and receipt of specified types of financial aid: 2007–08**

Type of institution and student characteristics	Independent student income <sup>1</sup>				
	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more
<b>Total</b>	<b>23.2</b>	<b>17.3</b>	<b>15.1</b>	<b>20.3</b>	<b>24.2</b>
<b>Type of institution</b>					
Public					
Less-than-2-year	25.0	16.7	18.2	22.9	17.2
2-year	19.4	16.0	15.2	21.4	27.9
4-year non-doctorate-granting	24.7	18.7	16.0	19.0	21.6
4-year doctorate-granting	30.1	19.9	13.3	16.5	20.2
Private not-for-profit					
Less-than-4-year	31.4	16.5	14.9	20.5	16.6
4-year non-doctorate-granting	19.7	15.0	15.0	21.0	29.2
4-year doctorate-granting	23.5	12.7	12.9	19.4	31.5
Private for-profit					
Less-than-2-year	40.6	23.2	15.4	12.9	7.9
2-year or more	26.9	19.7	16.3	21.3	15.8
More than one institution	24.0	18.1	14.7	19.9	23.3
<b>Attendance pattern</b>					
Full-time/full-year <sup>2</sup>	35.3	20.0	14.9	16.5	13.4
Part-time or part-year	20.3	16.7	15.2	21.1	26.7
<b>Any aid</b>					
Did not receive any financial aid	17.0	14.0	13.4	21.3	34.3
Received financial aid	26.5	19.1	16.0	19.7	18.6
<b>Federal Title IV aid program recipients</b>					
Any federal Title IV aid <sup>3</sup>	31.3	22.9	17.1	18.5	10.2
Pell Grant	40.4	27.0	15.5	17.0	0.2 !
Academic Competitiveness Grants (ACG)	67.2	25.3	‡	‡	#
SMART Grant <sup>4</sup>	49.9	27.1	9.7	13.3 !	‡
Federal campus-based aid <sup>5</sup>	45.9	25.6	14.5	11.6	2.3
Any Stafford Loan <sup>6</sup>	28.2	21.9	16.8	19.3	13.7
Stafford Subsidized Loan	29.2	22.6	17.3	19.5	11.3
Stafford Unsubsidized Loan	27.2	21.2	16.9	19.5	15.2

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Consists of the 2010 income of the student (and spouse, if married).

<sup>2</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>3</sup> Consists of Pell, ACG, and SMART Grants, the federal campus-based aid programs, Stafford Loans, and Parent Loans for Undergraduate Students (PLUS). PLUS Loans are only available to parents of dependent students.

<sup>4</sup> National Science and Mathematics Access to Retain Talent (SMART) Grants.

<sup>5</sup> Consists of Federal Supplemental Educational Opportunity Grants (FSEOG), federal work-study, and Perkins Loans.

<sup>6</sup> Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).



**Table C-9.**  
**Percentage of graduate and first-professional students receiving selected types of financial aid, by type of institution, graduate program, attendance pattern, and income level: 2007–08**

Type of institution and student characteristics	Grants			Total assistant-ships <sup>4</sup>	Student loans		
	Any aid <sup>1</sup>	Any grants <sup>2</sup>	Employer aid <sup>3</sup>		Any loans <sup>5</sup>	Stafford Loans <sup>6</sup>	Graduate PLUS Loans <sup>7</sup>
<b>Total</b>	<b>73.4</b>	<b>41.0</b>	<b>22.1</b>	<b>14.8</b>	<b>42.4</b>	<b>38.6</b>	<b>4.8</b>
<b>Type of institution</b>							
Public 4-year							
Non-doctorate-granting	56.4	26.3	19.2	6.7	33.7	27.7	0.1 !
Doctorate-granting	73.1	45.2	20.9	24.4	35.7	32.3	3.2
Private not-for-profit 4-year							
Non-doctorate-granting	68.5	33.8	24.1	3.3	43.8	41.1	2.5
Doctorate-granting	76.0	43.5	22.1	12.2	45.0	41.6	9.4
Private for-profit 4-year	86.6	34.7	28.4	‡	69.3	62.9	2.0 !
More than one institution	74.3	36.4	22.7	8.6	48.5	44.6	4.5 !
<b>Graduate program</b>							
Master's degree	73.1	40.4	26.2	10.7	42.8	38.5	3.2
Doctoral degree	86.5	52.2	13.5	43.6	35.4	33.0	3.3
First-professional degree	87.9	41.0	7.0	8.3	79.1	76.8	25.7
Other and nondegree	46.0	28.7	22.0	2.7	22.4	18.1	‡
<b>Attendance pattern</b>							
Full-time/full-year <sup>8</sup>	86.9	45.4	11.6	25.2	58.3	55.1	11.3
Part-time or part-year	66.9	38.8	27.2	9.7	34.6	30.5	1.7
<b>Income level in 2006<sup>9</sup></b>							
Less than \$10,000	77.6	35.8	5.4	20.6	56.6	50.2	10.4
\$10,000–19,999	83.8	42.0	8.8	35.6	49.9	48.6	7.0
\$20,000–29,999	82.4	41.0	13.4	24.2	52.4	48.7	4.8
\$30,000–49,999	72.1	38.4	24.3	9.5	45.6	41.7	3.3
\$50,000 or more	66.9	44.4	35.3	6.2	29.3	26.1	2.0

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives.

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Excludes tuition waivers to students holding assistantships.

<sup>4</sup> Teaching assistantships are funded by institutions, but research assistantship funds may come from any source.

<sup>5</sup> Include federal, state, institutional, and private (alternative) loans.

<sup>6</sup> Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

<sup>7</sup> Graduate PLUS Loans are unsubsidized loans for graduate students available in addition to Stafford Loans.

<sup>8</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>9</sup> Income is the total 2006 income of the student (and spouse, if married).

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-10.**  
**Average amounts of selected types of financial aid received by graduate and first-professional students, by type of institution, graduate program, attendance pattern, and income level: 2007–08**

Type of institution and student characteristics	Total aid <sup>1</sup>	Grants		Total assistant-ships <sup>4</sup>	Student loans		Graduate PLUS Loans <sup>7</sup>
		Total grants <sup>2</sup>	Employer aid <sup>3</sup>		Total loans <sup>5</sup>	Stafford Loans <sup>6</sup>	
<b>Total</b>	<b>\$17,400</b>	<b>\$7,400</b>	<b>\$5,200</b>	<b>\$12,100</b>	<b>\$18,400</b>	<b>\$15,600</b>	<b>\$15,600</b>
<b>Type of institution</b>							
Public 4-year							
Non-doctorate-granting	8,400	2,900	2,800	5,900	10,600	11,200	‡
Doctorate-granting	17,000	7,400	4,600	12,800	16,300	15,300	11,700
Private not-for-profit 4-year							
Non-doctorate-granting	12,100	4,700	4,300	6,300	14,600	13,100	13,100
Doctorate-granting	21,200	9,200	6,100	11,600	23,300	17,600	17,800
Private for-profit 4-year	17,300	6,100	7,000	‡	18,100	15,300	‡
More than one institution	16,200	6,700	4,600	11,000	17,500	14,400	11,500
<b>Graduate program</b>							
Master's degree	14,200	6,500	5,300	9,700	15,500	13,600	13,300
Doctoral degree	23,300	11,800	7,700	15,300	20,200	17,700	12,500
First-professional degree	33,200	8,500	5,000	6,500	31,300	22,600	18,500
Other and nondegree	8,300	2,900	2,300	7,700	12,200	12,300	‡
<b>Attendance pattern</b>							
Full-time/full-year <sup>8</sup>	26,300	11,400	8,200	13,000	24,300	18,600	16,900
Part-time or part-year	11,800	5,200	4,500	10,900	13,600	12,900	10,900
<b>Income level in 2006<sup>9</sup></b>							
Less than \$10,000	23,200	8,600	5,700	9,400	22,600	18,400	15,900
\$10,000–19,999	22,700	10,800	6,900	13,200	19,200	15,700	15,500
\$20,000–29,999	20,300	9,200	5,600	14,900	17,500	14,800	16,200
\$30,000–49,999	15,800	7,300	4,900	12,400	16,000	14,300	14,900
\$50,000 or more	12,100	5,800	5,000	12,100	16,100	14,100	14,700

‡ Reporting standards not met. (Too few cases for a reliable estimate.)

<sup>1</sup> Includes all types of financial aid from any source except parents, friends, or relatives.

<sup>2</sup> Include grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers.

<sup>3</sup> Excludes tuition waivers to students holding assistantships.

<sup>4</sup> Teaching assistantships are funded by institutions, but research assistantship funds may come from any source.

<sup>5</sup> Include federal, state, institutional, and private (alternative) loans.

<sup>6</sup> Students may receive both subsidized and unsubsidized loans. Subsidized loans are need-based, and students are not charged interest while they are enrolled.

<sup>7</sup> Graduate PLUS Loans are unsubsidized loans for graduate students available in addition to Stafford Loans.

<sup>8</sup> Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2007 to June 30, 2008.

<sup>9</sup> Income is the total 2006 income of the student (and spouse, if married).

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).

**Table C-11.**  
**Standard errors for table C-1: Percentage of undergraduates receiving selected types of financial aid, by type of institution, attendance pattern, dependency status, and income level: 2007–08**

Type of institution and student characteristics	Aid type					
	Any aid	Any grants	Student loans	Work-study	Veterans' benefits	Parent PLUS Loans
<b>Total</b>	<b>0.30</b>	<b>0.32</b>	<b>0.12</b>	<b>0.15</b>	<b>0.08</b>	<b>0.10</b>
<b>All undergraduates</b>						
Type of institution						
Public						
Less-than-2-year	1.85	1.52	1.15	†	0.26	†
2-year	0.56	0.58	0.18	0.23	0.12	0.03
4-year non-doctorate-granting	0.63	0.57	0.67	0.35	0.16	0.25
4-year doctorate-granting	0.38	0.42	0.35	0.28	0.14	0.32
Private not-for-profit						
Less-than-4-year	3.11	2.50	1.17	0.54	0.50	2.08
4-year non-doctorate-granting	0.73	0.92	0.95	1.27	0.21	0.62
4-year doctorate-granting	0.89	1.02	1.03	0.89	0.23	0.54
Private for-profit						
Less-than-2-year	0.65	0.94	0.76	0.10	0.20	0.57
2-year or more	0.61	1.02	0.58	0.37	0.47	0.58
More than one institution	0.60	0.65	0.62	0.32	0.25	0.27
Attendance pattern						
Full-time/full-year	0.28	0.36	0.32	0.28	0.09	0.20
Part-time or part-year	0.45	0.46	0.22	0.16	0.10	0.10
<b>Full-time/full-year undergraduates</b>						
Dependency status						
Dependent	0.34	0.43	0.37	0.33	0.05	0.25
Independent	0.47	0.63	0.73	0.37	0.33	†
Dependency and income in 2006						
Dependent students						
Less than \$20,000	0.74	0.85	1.03	0.84	0.14	0.37
\$20,000–39,999	0.50	0.68	0.85	0.81	0.16	0.54
\$40,000–59,999	0.72	0.88	0.92	0.75	0.16	0.51
\$60,000–79,999	0.80	0.96	0.91	0.73	0.15	0.65
\$80,000–99,999	0.86	1.04	1.03	0.87	0.14	0.68
\$100,000 or more	0.61	0.79	0.63	0.43	0.07	0.44
Independent students						
Less than \$10,000	0.69	0.90	1.18	0.71	0.42	†
\$10,000–19,999	0.91	1.14	1.34	0.64	0.61	†
\$20,000–29,999	1.19	1.98	1.71	0.72	0.81	†
\$30,000–49,999	1.38	1.72	1.77	0.57	0.65	†
\$50,000 or more	1.65	2.44	2.21	0.59	1.31	†

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08 National Postsecondary Student Aid Study (NPSAS:08).