

DATA POINT

U.S. DEPARTMENT OF EDUCATION
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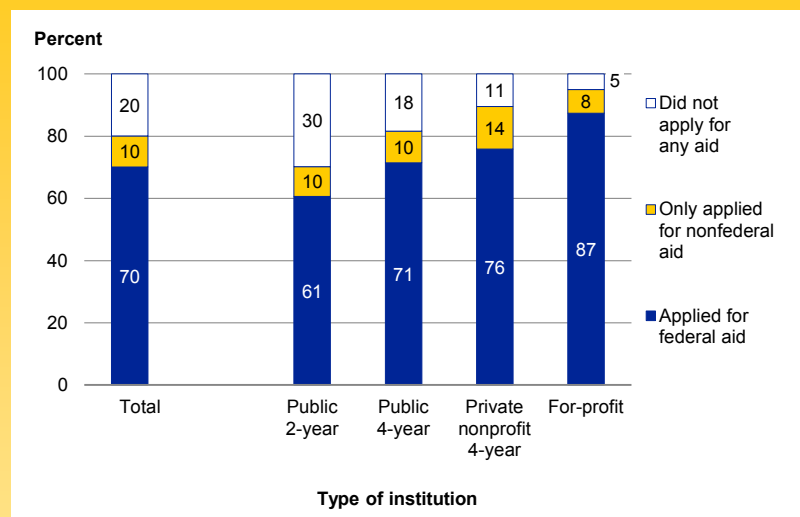
Undergraduates Who Do Not Apply for Financial Aid

This report is based on data from the 2011–12 National Postsecondary Student Aid Study (NPSAS:12), a large, nationally representative sample survey of students that focuses on how they finance their education. NPSAS includes data on the application for and receipt of financial aid, including grants, loans, assistantships, scholarships, fellowships, tuition waivers and discounts, veteran's benefits, employer aid, and other monies (other than from relatives or friends) students use to meet expenses.

What percentage of undergraduate students did not apply for financial aid in 2011–12, and how does that vary by type of institution?

- Overall, 20 percent of undergraduate students¹ did not apply for any financial aid in 2011–12; percentages by sector ranged from 30 percent of students in public 2-year institutions to 5 percent of those in for-profit institutions (figure 1).
- Overall, 10 percent of undergraduates had not applied for federal student aid, but had applied for or received non-federal student aid²; this was most common among students in private nonprofit institutions (14 percent vs. 8–10 percent).

FIGURE 1. FINANCIAL AID APPLICATION: Percentage distribution of undergraduates' financial aid application status, by type of institution: 2011–12



NOTE: "Nonfederal aid" refers to private loans and any aid received from states or institutions. Students may receive some types of nonfederal aid without applying for it, and such students are included in the "Only applied for nonfederal aid" category. Students who applied for federal aid may also have applied for other forms of aid. Students who attended more than one institution are included in the total, but not shown separately. 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. Prior cycles of NPSAS included sampled institutions from Puerto Rico; to yield comparable estimates across cycles, use the COMPT087 variable to exclude Puerto Rican institutions from estimates. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2016406>.

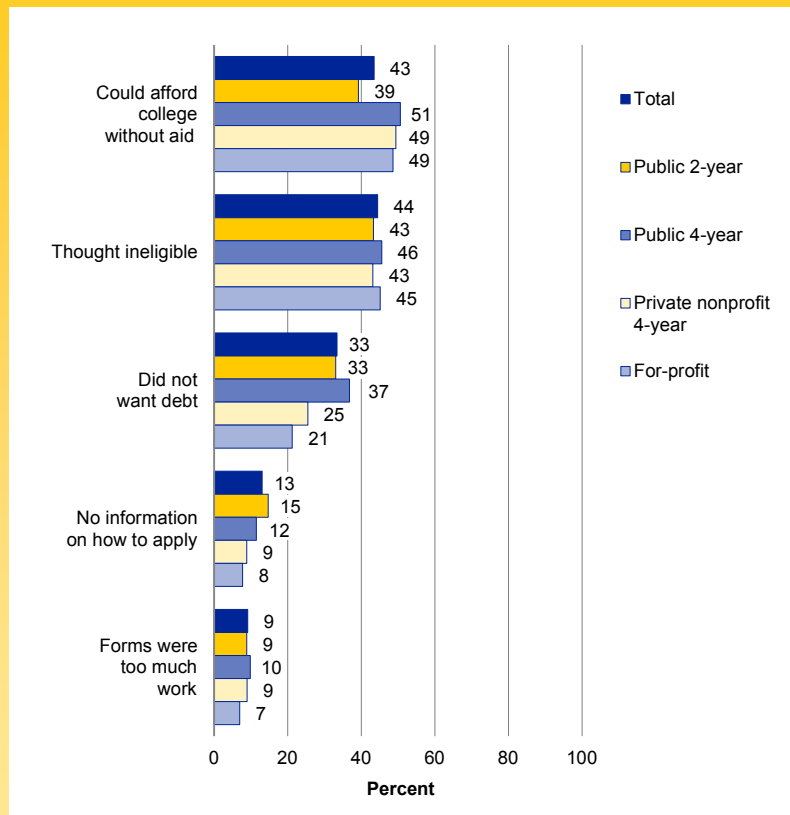
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).

Data in this report are from the National Postsecondary Student Aid Study (NPSAS), a nationally representative sample survey. To learn more, visit <http://nces.ed.gov/surveys/npsas>. For questions about content or to view this report online, go to <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2016406>.

What reasons do students give for not applying for financial aid?

- Across all types of institutions, the two most cited reasons for not applying for aid were that students thought they could afford college without aid and students thought they were ineligible (**figure 2**).
- Regardless of institution type, 43–46 percent of undergraduates who did not apply for student aid thought they were ineligible.
- Among students in public 2-year institutions, a smaller percentage than their counterparts in other institution types reported not needing aid (39 percent vs. 49–51 percent), while a larger percentage reported not having information about how to apply (15 percent vs. 8–12 percent).
- Concern about taking on debt was reported more frequently as a reason for not applying for aid by students in public 4-year institutions than by

FIGURE 2. DID NOT APPLY FOR AID: Of undergraduates who had not applied for aid and had not received any nonfederal aid, percentage who reported various reasons for not applying, by type of institution: 2011–12



NOTE: Estimates include students who did not apply for federal aid and those who did not receive aid from any other sources (e.g., state, institution, or private loans). Estimates include students enrolled in Title IV-eligible postsecondary institutions in the 50 states and the District of Columbia. Prior cycles of NPSAS included sampled institutions from Puerto Rico; to yield comparable estimates across cycles, use the COMPT087 variable to exclude Puerto Rican institutions from estimates. Standard error tables are available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2016406>.

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

students in other types of institutions (37 percent vs. 21–33 percent).

Endnotes

¹ Part-time and full-time students are included.

² It is possible to receive aid without directly applying for it (e.g., institutional merit aid offered to college applicants).

This NCES Data Point presents information on education topics of interest. It was authored by Nicole Ifill of RTI International. Estimates based on samples are subject to sampling variability, and apparent differences may not be statistically significant. All noted differences are statistically significant at the .05 level. In the design, conduct, and

data processing of National Center for Education Statistics (NCES) surveys, efforts are made to minimize the effects of nonsampling errors, such as item nonresponse, measurement error, data processing error, or other systematic error.