Institute of Education Sciences

2017-18 National Postsecondary Student Aid Study, Administrative Collection (NPSAS:18-AC)

First Look at Student Financial Aid Estimates for 2017-18—Summary

NCES 2021-476rev
U.S. DEPARTMENT OF EDUCATION

A Publication of the National Center for Education Statistics at IES

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MAY 2022

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NCES 2021-476rev
U.S. DEPARTMENT OF EDUCATION

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May 2022

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This report was prepared for the National Center for Education Statistics under Contract No. ED-IES-13-C-0070 with RTI International. Mention of trade names, commercial products, or organizations does not imply endorsement by the U.S. Government.

Suggested Citation
Burns, R., Johnson, R., Lacy, T.A., Cameron, M., Holley, J., Lew, S., Wu, J., Siegel, P., and Wine, J. (2022). *2017–18 National Postsecondary Student Aid Study, Administrative Collection (NPSAS:18-AC): First Look at Student Financial Aid Estimates for 2017–18* (NCES 2021-476rev). U.S. Department of Education. Washington, DC: National Center for Education Statistics. Retrieved [date] from https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2021476rev.

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Introduction

This First Look report presents selected findings about student financial aid during the 2017–18 academic year. These findings are based on data from the 2017–18 National Postsecondary Student Aid Study, Administrative Collection (NPSAS:18-AC). NPSAS:18-AC is a national study of undergraduate and graduate students enrolled any time between July 1, 2017 and June 30, 2018 in institutions that can participate in federal financial aid programs. NPSAS:18-AC is a special Administrative Collection that was conducted in 2017–18 in which only administrative data from the U.S. Department of Education's data systems, institution student records, and other national administrative data sources were compiled to yield state representative data. Data were collected between July 2018 and September 2019. The main purpose of NPSAS:18-AC is to measure how students and their families pay for postsecondary education. Specific focus is placed on federal student aid given through Title IV of the Higher Education Act.

Data used in this report are from about 245,600 undergraduate and 21,300 graduate students attending 1,900 institutions in the 50 states, the District of Columbia, and Puerto Rico. The sample represents about 16.6 million undergraduate and 3.6 million graduate students[1] enrolled at Title IV eligible institutions at any time between July 1, 2017 and June 30, 2018. This study also provides state-level estimates for undergraduate students in 30 states.[2]

This report classifies financial aid by type (grants, loans, work-study, and other) and source (federal, state, institution, employer, and other private sources). For undergraduate students, grants include scholarships, tuition waivers, employer tuition reimbursements, and federal grants such as Pell Grants. Student loans include federal Direct Subsidized and Unsubsidized Loans (also known as Stafford Loans), federal Perkins Loans, state loans, and institution loans. Direct Subsidized Loans and Perkins Loans are limited to students with financial need, while Direct Unsubsidized Loans are available regardless of need. Parents of dependent undergraduates may borrow using Direct parent PLUS Loans. These loans do not count toward students' debt because the loans are awarded to their parents, but they are considered part of students' total aid. Work-study provides

[1] These population enrollment figures are adjusted for students who enroll in more than one institution in the same academic year (Wine, Stollberg, and Siegel 2018). They may differ from other enrollment statistics that do not include this adjustment.
[2] State representation was determined by institution response, student response, and nonresponse bias analysis results. State-representative estimates are only available for undergraduate students.

part-time jobs to students with financial need. It is partially paid for by federal (and sometimes state or institution) subsidies. Other aid includes federal Veterans' education benefits, military (Department of Defense) aid, and vocational rehabilitation and job training grants.

Graduate students receive grants and fellowships from the federal government, state governments, institutions, and private organizations, including their employers. Graduate students may also take out federal Direct Unsubsidized Loans and federal Direct graduate PLUS Loans, which are awarded directly to graduate students.[3] In addition, some graduate students may receive assistantships from their institutions or other sources, and some may participate in work-study.

Student financial aid is often allocated based on the total price of attendance, which is the sum of tuition and fees, housing, books, and other expenses. These average prices vary by type of institution. Financial aid estimates in this report are thus presented by control and level of institution.[4]

Financial aid receipt also varies by the state in which the institution is located. Some states provide aid based on financial need and others use merit criteria. Need-based aid is given to students with the most financial need. Merit-based aid considers students' academic achievements. Some states also provide aid for other reasons. Because the amount and type of aid varies by state, financial aid estimates are reported by institution state for undergraduate students.[5] Representative estimates are included for these 30 states: Alabama, Arizona, Arkansas, California, Colorado, Delaware, Florida, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Texas, Utah, Vermont, Virginia, and Wisconsin.

For graduate students, attendance pattern, income level, and program of study are related to eligibility for student aid from federal and other sources. Graduate students who enroll full time for the full academic year generally qualify for more aid than part-time graduate students. Financial aid estimates are thus reported for full-time full-year graduate students and graduate students who enroll part time or for part of the year.[6] For graduate students, family income consists of the student's income and the income of their spouse. Because students with higher levels of income generally have lower financial need, they are eligible for less financial aid.

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[3] Direct Subsidized Loans were discontinued for graduate students after the 2011–12 academic year.
[4] Control refers to the source of revenue and control of operations (public, private nonprofit, private for-profit). Level refers to the highest degree or award offered by the institution in any program.
[5] Financial aid estimates for graduate students are available only at the national level.
[6] Financial aid estimates by attendance pattern for undergraduate students are not shown in this report.

Financial aid estimates are reported by income level for graduate students.[7] Graduate student aid can also vary by graduate programs. Because of differences in aid receipt by program of study, financial aid estimates are reported by graduate program for graduate students.[8]

Results shown in this report are not causal. Comparisons of means and proportions were tested using Student's *t* statistic. The variables in this report are just a few of the several hundred that will be available in the NPSAS:18-AC data.

For readers interested in appendixes with estimate and standard error tables, definitions of terms used in the findings and tables, and additional information about the study from which the findings are drawn, please see the "View full report" link at https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2021476rev.

[7] The analyses use 2015 income because it was the basis for calculating aid eligibility for the 2017–18 academic year.

[8] Financial aid estimates by income level and degree program for undergraduate students are not shown in this report.

Selected Findings

- Seventy percent of all undergraduates received some type of financial aid (table A-1). Sixty-two percent received grants, 39 percent took out student loans, 7 percent received work-study awards, 3 percent received federal veterans' education benefits, and 5 percent had parents who took out federal Direct PLUS Loans.
- Among states with samples that support reporting, undergraduates in Hawaii had the lowest rate of any financial aid receipt (52 percent). Undergraduates in North Carolina (87 percent) and Louisiana (86 percent) had the highest rates (table A-1).
- Among undergraduates who received any aid, the average total amount received was $13,000 (table A-2). The average grant amount was $8,300, and the average student loan amount was $6,800. Students in work-study programs were awarded an average of $2,500. Student with federal veterans' education benefits received an average of $15,200. Parents of undergraduates borrowed an average of $15,100 in federal Direct PLUS Loans.
- Among states with samples that support reporting, undergraduates in Utah had the lowest average financial aid of $8,300, among those who received any aid (table A-2).
- Fifty-nine percent of all undergraduates received federal student aid, 25 percent received state aid, and 25 percent received aid from their institution (table A-3).[9]
- Among states with samples that support reporting, undergraduates in Arizona had the lowest rates of state aid receipt (2.5 percent), while undergraduates in Kentucky had the highest rate of state aid receipt (50 percent) (table A-3).
- The average amount of federal student aid for undergraduates who received it was $9,000 (table A-4). The average amount of state aid for undergraduates who received it was $3,200, and the average amount of institution aid for undergraduates who received it was $9,700.
- Among states with samples that support reporting, undergraduates in New Jersey had the highest average state aid of $6,500 among those who received state aid (table A-4).

[9] Students can receive all of these types of aid simultaneously.

- Forty-four percent of undergraduates received federal Pell Grants, and 14 percent received federal campus-based aid (table A-5). Thirty-nine percent of undergraduates took out subsidized or unsubsidized federal Direct Loans.
- Among states with samples that support reporting, undergraduates in North Carolina had the highest rate of federal Pell Grant receipt (62 percent) (table A-5). Undergraduates in Hawaii had the lowest rate of federal Direct Loan borrowing (22 percent). Undergraduates in Pennsylvania had the highest rate of federal Direct Loan borrowing (59 percent).
- Undergraduates who received federal Pell Grants received an average of $3,900 (table A-6). Undergraduate borrowers took out an average of $6,600 in federal Direct Loans overall, including $3,800 in subsidized loans and $4,000 in unsubsidized loans.
- Among states with samples that support reporting, undergraduate borrowers in Wisconsin had the lowest average federal Direct Loan amount of $6,000 among those with federal Direct Loans. Undergraduate borrowers in Arizona had the highest at $7,500 (table A-6).
- Fifty-eight percent of graduate students received some type of financial aid (table A-7). Twenty-six percent received grants, 3 percent received graduate assistantships, and 41 percent took out loans. Forty percent took out Direct Unsubsidized Loans, and 11 percent took out Direct graduate PLUS Loans.[10]
- The average amount of aid received by graduate students was $23,800 (table A-8). The average amount of grants was $10,400, and the average value of a graduate assistantship was $12,100. Borrowers took out an average of $24,800 in loans, including $18,400 in Direct Unsubsidized Loans and $23,800 in Direct graduate PLUS Loans.

[10] Federal Direct graduate PLUS Loans are unsubsidized loans for graduate students available in addition to Direct Unsubsidized Loans.