



National Postsecondary  
Student Aid Study

U.S. Department of Education  
NCES 2006-185

# Student Financing of Graduate and First-Professional Education: 2003-04

## Profiles of Students in Selected Degree Programs and Part-Time Students

### Statistical Analysis Report



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# Student Financing of Graduate and First-Professional Education, 2003-04

## Profiles of Students in Selected Degree Programs and Part-Time Students

### Statistical Analysis Report

June 2006

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# Executive Summary

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During the 2003–04 academic year, approximately 2.8 million students were enrolled in a graduate or first-professional program.<sup>1</sup> This report uses data from the 2003–04 National Postsecondary Student Aid Study (NPSAS:04) to profile graduate and first-professional students and describe how they use financial aid and work to pay for their education. NPSAS is a nationally representative survey of all students enrolled in postsecondary institutions, including undergraduate, graduate, and first-professional students. The data cover students in the 50 states, the District of Columbia, and Puerto Rico.

This report is the sixth in a series of reports on graduate and first-professional students issued following the release of a new NPSAS survey. Its purpose is to provide a snapshot of graduate and first-professional students and how they finance their education and to provide a useful reference tool for federal and state policymakers, college administrators, and others seeking detailed information on financial aid.

The first part of the report describes students in various master's, doctoral, and first-professional programs, provides an overview of how these students finance their education, and then focuses on students who attend exclusively part time. The second part of the report is a compendium of tables providing background information on student characteristics, detailed data on the types and sources of financial aid used by graduate and first-professional students in different programs,

and a description of students' employment while enrolled. Each section of the compendium begins with some highlights from the tables.

All comparisons made in the text were tested using Student's *t* statistic, and all differences cited were statistically significant at the .05 level. For more information about the methodology of NPSAS:04, see appendix B.

## Profile of Graduate and First-Professional Students

The majority of graduate and first-professional students (60 percent) were enrolled at the master's level, most of whom attended on a less than full-time, full-year basis (figure A). Another 14 percent were doctoral students, half of whom (7 percent) attended full time for the full year. Twelve percent were enrolled in first-professional programs,<sup>2</sup> mostly attending full time for the full year. The remaining 14 percent were either taking graduate courses without being enrolled in a specific degree or certificate program or enrolled in a post-baccalaureate or post-master's certificate program. Most of these students attended either part time or for only part of the year.

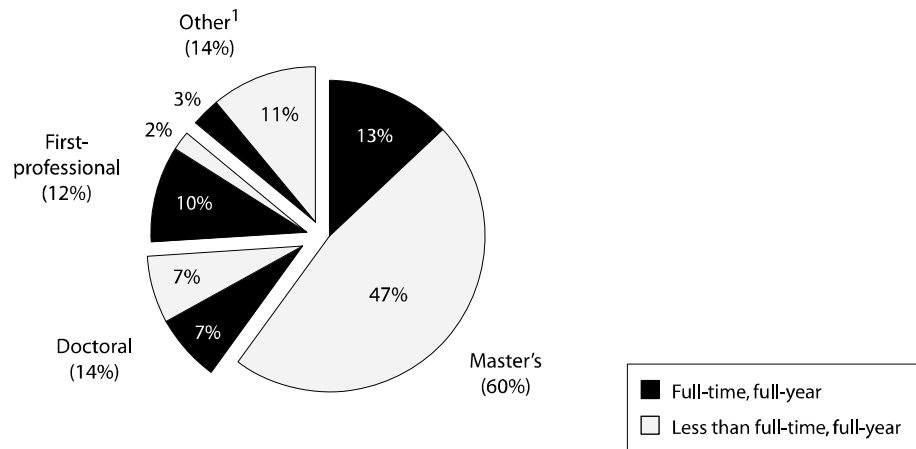
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<sup>1</sup> Graduate Data Analysis System. Not shown in table.

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<sup>2</sup> First-professional degree programs include the following: medicine (M.D.), chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), osteopathic medicine (D.O.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), veterinary medicine (D.V.M.), law (L.L.B. or J.D.), and theology (M.Div., M.H.L., or B.D.).

Figure A. Percentage distribution of graduate and first-professional students by type of degree program and attendance pattern: 2003–04



<sup>1</sup>“Other” includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master’s certificate program.  
 NOTE: Detail may not sum to totals because of rounding.  
 SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

### Master’s Degree Students

About half of all master’s degree students were pursuing either a master’s degree in business administration (M.B.A.) (18 percent) or education (32 percent) (figure 2). The latter could include a Master of Arts in Teaching (M.A.T.), Master of Education (M.Ed.), or any other master’s degree and a reported major in education. The other half of master’s degree students were working on an M.A. or M.S. or other degree such as Master of Social Work (M.S.W.), Master of Public Administration (M.P.A.), or Master of Fine Arts (M.F.A.).

M.B.A. students were predominantly male (59 percent) (table 1). Most (87 percent) worked while enrolled, and 72 percent worked full time (35 or more hours per week).

Master’s students in education were predominantly female (80 percent). Like M.B.A. students, most education master’s students were combining school and work: 90 percent worked while enrolled, and 70 percent worked full time.

Students working on other master’s degrees (i.e., not an M.B.A. or education master’s degree) were more likely to enroll in a graduate program within a year of earning their bachelor’s degree (20 percent) than M.B.A. and education master’s students (11 percent each). They were also more likely to enroll full time, full year (28 vs. 20 and 13 percent, respectively).

### Doctoral Degree Students

Students working on a Ph.D. in a field other than education constituted the largest group of doctoral students (58 percent) (figure 2). Another 16 percent were working on a doctorate in

education (either an Ed.D. or a Ph.D. or other doctorate plus a major in education), and 27 percent were working on other doctoral degrees such as a Doctor of Business Administration (D.B.A.), Doctor of Public Administration (D.P.A.), or Doctor of Fine Arts (D.F.A.).

Compared with master's students, doctoral students were more likely to enroll full time, full year (50 vs. 22 percent) and to enroll immediately after earning a bachelor's degree (19 vs. 16 percent) (tables 1 and 2).

Doctoral students in education differed in a number of ways from other students at the same level. For example, compared with Ph.D. students in fields other than education, they were more likely to be female (64 vs. 45 percent), to delay enrollment after earning a bachelor's degree (97 vs. 79 percent), enroll less than full time, full year (76 vs. 46 percent), and to work full time while enrolled (70 vs. 30 percent).

### ***First-Professional Students***

Among students enrolled in first-professional degree programs, 41 percent were in law, 25 percent were in medicine (M.D.), and 25 percent were in other health fields (chiropractic, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine) (figure 2). The remaining 10 percent were in theology programs.

With an average age of 28, students in first-professional degree programs tended to be younger than students in master's or doctoral degree programs (32 and 33 years, respectively) (tables 1, 2, and 3). In addition, they were more likely than students in master's or doctoral degree programs to enroll full time, full year (80 vs. 22 and 50 percent, respectively) and to enroll immediately after graduating from college (34 vs. 16 and 19 percent, respectively).

## **Paying for Graduate and First-Professional Education**

In 2003–04, just under three-fourths (73 percent) of all graduate and first-professional students received some type of aid, including grants, loans, assistantships, or work study (table A). The average amount received by aided students was \$15,100.

Aid patterns varied across programs. For example, doctoral students were the most likely to receive grant aid (55 percent vs. 38 percent of master's degree students and 41 percent of first-professional students) and received the largest amounts, on average. First-professional students, on the other hand, were the most likely to take out student loans (78 percent, compared with 40 percent of master's students and 30 percent of doctoral students) and borrowed the largest amounts, on average. Assistantships were particularly important for doctoral students: 41 percent received an assistantship in 2003–04, with an average amount of \$13,300.

## **Part-Time Students**

The tables in the compendium of this report present detailed data on all students enrolled in graduate and first-professional education in 2003–04 and on students who attended full time for the full year. However, about half (51 percent) of all graduate and first-professional students in 2003–04 attended exclusively part time (i.e., they did not attend full time at any time during the academic year) (table 5). This section profiles these students.

### ***Who Enrolls Part Time***

Part-time attendance is particularly common in certain fields of study. A majority of students

**Table A. Percentage of graduate and first-professional students who received any financial aid, grants, or loans and, for aided students, average amount, by type of degree and institution control: 2003–04**

Type of degree and institution control	Any aid		Grants		Loans		Assistantships	
	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount
U.S. total (excluding Puerto Rico)	72.6	\$15,200	39.9	\$5,700	42.0	\$16,900	14.8	\$10,100
Total (50 states, DC, and Puerto Rico)	72.6	15,100	40.1	5,700	42.0	16,800	14.8	10,000
Master's degree	70.5	11,700	38.4	4,500	39.7	13,500	12.7	8,300
Public	66.8	10,300	36.9	4,000	33.2	11,100	19.7	8,200
Private not-for-profit	73.3	12,800	40.0	4,900	44.6	15,200	5.6	8,500
Doctoral degree	82.6	20,200	54.7	10,200	30.5	17,800	41.2	13,300
Public	83.6	18,700	57.8	9,400	25.8	14,900	49.1	12,600
Private not-for-profit	80.0	23,400	49.1	12,000	36.4	21,700	30.8	14,900
First-professional degree	88.8	27,500	40.8	7,100	78.4	26,400	6.9	7,500
Public	91.0	24,900	42.2	5,400	82.3	23,800	9.4	6,500
Private not-for-profit	87.2	29,400	39.9	8,300	75.7	28,300	5.2	8,800

NOTE: Unless specifically excluded, data include students in other types of graduate programs, students in private for-profit institutions, and students in Puerto Rico. Any aid includes assistantships and work study as well as grants and loans. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

enrolled in M.B.A. programs (60 percent) or working on master's or doctoral degrees in education (66 and 65 percent, respectively) attended part time in 2003–04 (table 5).

Students with work and family responsibilities were also particularly likely to attend part time. For example, 74 percent of those who considered themselves primarily employees attended part time. The majority of married students attended part time (64 percent), and among married students, part-time attendance was more common among those with dependents than those without them (70 vs. 56 percent). The majority of students who were single with dependents attended part time as well (59 percent).

### ***Enrollment and Work***

Most part-time students were either pursuing a master's degree (70 percent) or enrolled in a graduate program other than a master's, doctoral, or first-professional one (19 percent) (figure 7). Most of the rest were enrolled in doctoral programs, although a few were in first-professional degree programs. The largest group was students in master's degree programs other than business or education (32 percent).

About 9 out of 10 part-time students were combining school and work (table 8). The majority (70 percent) worked full time (defined as 35 or more hours per week), including 83 percent of M.B.A. students and about three-fourths of



education students at both the master’s and doctoral levels. Another 21 percent worked part time, and the remaining 10 percent did not work.

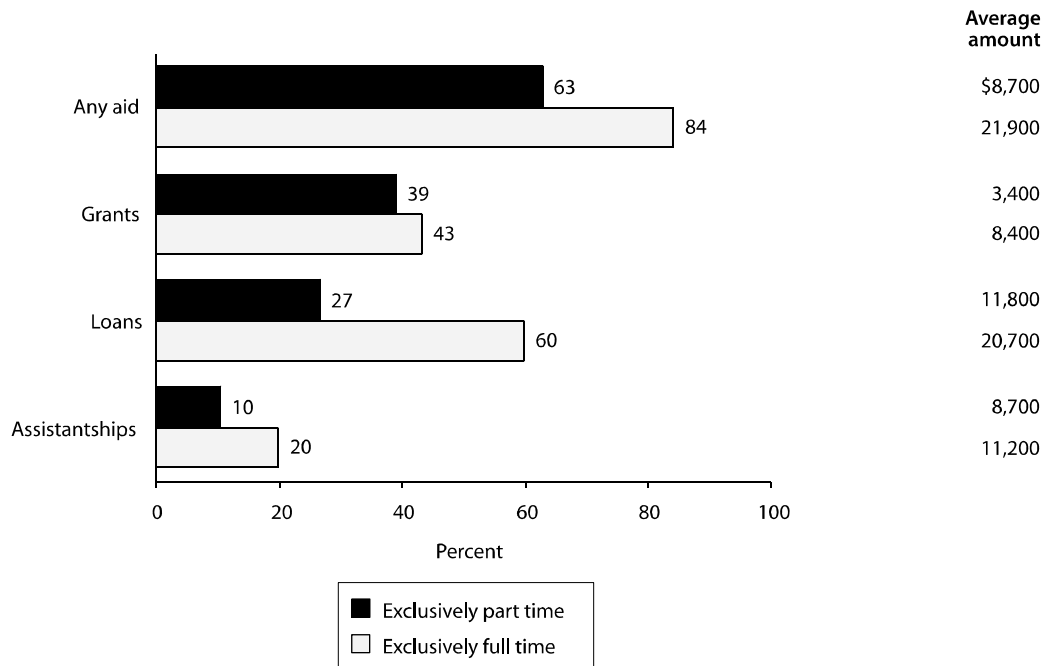
**Financial Aid**

In 2003–04, part-time students paid an average of \$3,900 in tuition and fees (table 10). The majority (63 percent) received some type of financial aid, most frequently grants (39 percent) (figure B). Part-time students were less likely than full-time students to have grants, loans, or assistantships. About half of all part-time M.B.A. students (48 percent) received aid from their employers, averaging \$4,400 (figure 9).

Borrowing was related to tuition and fees and income. For example, 13 percent of part-time graduate and first-professional students took out loans when tuition and fees were less than \$2,000, but 41 percent borrowed when they were \$4,000 or more (table 11).

Part-time students whose incomes were less than \$20,000 were the most likely to borrow (43 percent), followed by those with incomes in the \$20,000–49,999 range (32 percent) (table 11). Students with higher incomes were less likely to borrow, but even at incomes of \$80,000 or more, 13 percent borrowed. However, the average amount borrowed did not vary systematically with income; in fact, when students with incomes of

**Figure B. Percentage of part- and full-time students who received aid and average amounts, by type of aid: 2003–04**



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

\$80,000 or higher took out loans, they borrowed more, on average, than students with incomes in the \$20,000–49,999 range (\$13,700 vs. \$11,100) (table 12).

## **Summary**

Graduate and first-professional students form a diverse group, with notable differences in student characteristics, enrollment patterns, and methods of paying for their education both across and within the major program levels (master's, doctoral, and first-professional).

About half of all graduate and first-professional students attended exclusively part time. Most were enrolled at the master's level or taking courses but not in a degree program, and the majority worked full time. They were less likely than full-time students to receive financial aid. About one-fourth of them borrowed. The average amount borrowed increased with tuition, but it was not systematically related to income.

## Foreword

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The National Postsecondary Student Aid Study (NPSAS) was designed to answer important questions about financial aid for undergraduate, graduate, and first-professional students. It provides information on students' backgrounds, their education expenses, the types and sources of financial aid they receive, and their work experiences while enrolled. The study has been conducted six times at periodic intervals since 1986–87. The most recent survey covered the 2003–04 academic year.

This report uses 2003–04 NPSAS data to describe the financing of graduate and first-professional education. The first part of the report provides a profile of students in selected degree programs and part-time students. The second part is a compendium of tables providing detailed data on student characteristics, types of financial aid, sources of financial aid, and employment. Each section of the compendium begins with highlights summarizing the major findings related to the section's topic.

The estimates in this report were produced using the NPSAS:04 Graduate Data Analysis System (DAS). The DAS is a web-based application that allows users to specify and generate their own tables from the NPSAS data. This software system produces the design-adjusted standard errors necessary for testing the statistical significance of differences among estimates. Additional details are included in appendix B of this report, including information on how readers can obtain access to the DAS.

## Acknowledgments

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# Profiles of Graduate and First-Professional Students

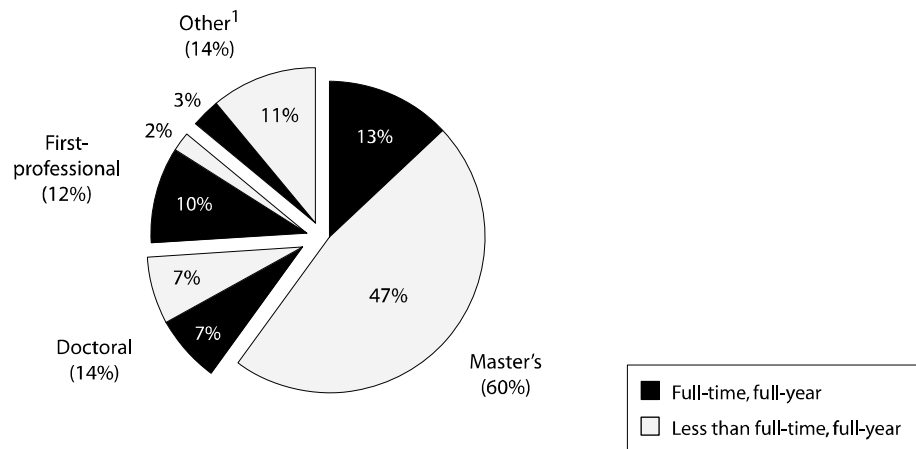
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## Introduction

During the 2003–04 academic year, approximately 2.8 million students were enrolled in a graduate or first-professional program.<sup>1</sup> The majority (60 percent) were enrolled at the master’s degree level, most of whom attended on a less than full-time, full-year basis (figure 1). Another 14 percent were doctoral students, half of whom (7 percent) attended full time for the full year. Twelve percent were enrolled in first-professional programs,<sup>2</sup> mostly attending full time for the full year. The remaining 14 percent were either taking graduate courses without being enrolled in

**Figure 1. Percentage distribution of graduate and first-professional students by type of degree program and attendance pattern: 2003–04**

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<sup>1</sup>“Other” includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master’s certificate program.

NOTE: Detail may not sum to totals because of rounding.

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

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<sup>1</sup> Graduate Data Analysis System. Not shown in table.

<sup>2</sup> First-professional degree programs include the following: medicine (M.D.), chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), osteopathic medicine (D.O.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), veterinary medicine (D.V.M.), law (L.L.B. or J.D.), and theology (M.Div., M.H.L., or B.D.).

a specific degree or certificate program or enrolled in a post-baccalaureate or post-master's certificate program.<sup>3</sup> Most of these students attended either part time or for only part of the year.

Master's, doctoral, and first-professional degree students differ in their demographic characteristics, how long they wait after earning their bachelor's degree before enrolling, how they combine work and studying, and how they finance their education. Differences exist within level as well. For example, at the master's level, students working on a master's degree in business administration (M.B.A.) differ in notable ways from students working on other types of master's degrees. This report profiles graduate and first-professional students at the different levels and in different degree programs and describes how they use financial aid and work to pay for their education.

### ***Data***

The report uses data from the 2003–04 National Postsecondary Student Aid Study (NPSAS:04), the sixth administration of the NPSAS survey by the U.S. Department of Education. NPSAS is a nationally representative survey of all students enrolled in postsecondary institutions, including undergraduate, graduate, and first-professional students. The survey, which collects data from institutions, students, and U.S. Department of Education financial aid records, provides detailed information on how students pay for postsecondary education and on their demographic and enrollment characteristics. Students who were enrolled at any time between July 1, 2003, and June 30, 2004, in about 1,400 selected Title IV institutions in the 50 states, the District of Columbia, and Puerto Rico were eligible to participate in NPSAS:04.<sup>4</sup> Of the 101,000 students selected for participation, approximately 91,000 were study respondents (80,000 undergraduates and 11,000 graduate and first-professional students), resulting in an overall weighted response rate of 91 percent. The weighted response rate for graduate and first-professional students was 95 percent.

All comparisons made in the text were tested using the Student's *t* statistic, and all differences cited were statistically significant at the .05 level. For more information about the methodology used for NPSAS:04 and this report, see appendix B.

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<sup>3</sup> This 14 percent is made up of 9 percent taking courses without being enrolled in a degree or certificate program and 5 percent enrolled in a post-baccalaureate or post-master's certificate program (compendium table 1.2).

<sup>4</sup> Title IV institutions are those eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act.

## ***Organization of the Report***

This report is the sixth in a series of reports on graduate and first-professional students issued following the release of a new NPSAS survey. It has two purposes: (1) to present a snapshot of graduate and first-professional students and how they finance their education, pointing out important differences among students in different degree programs and with different attendance patterns, and (2) to provide a useful reference tool for federal and state policymakers, college administrators, and others seeking detailed information on financial aid.

Recent reports have followed the same two-part format. The first part summarizes key background characteristics of students in the major master's, doctoral, and first-professional programs; provides an overview of how these students finance their education; and then focuses on a particular subpopulation or topic of interest. This year, the report profiles students who attended exclusively part time, a group that makes up about half of the graduate/first-professional population overall and an even greater proportion of students in some degree programs and fields.

The second part of the report is a compendium of tables. The first set of tables provides background information on students, the next two present detailed information on the types and sources of financial aid used by graduate and first-professional students in different programs. The tables show financial aid data separately for all students and for students who attended full time for the full year. The final section describes students' employment while enrolled. To help guide the reader, each section of the compendium begins with highlights of interesting findings.

## **Master's Degree Students**

Half of all master's degree students in 2003–04 were working on either an M.B.A. (18 percent) or a master's-level education degree (32 percent) (figure 2). The other half were working on an M.A., M.S., or some other master's degree.<sup>5</sup>

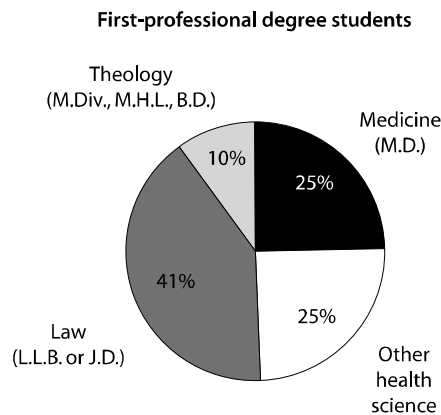
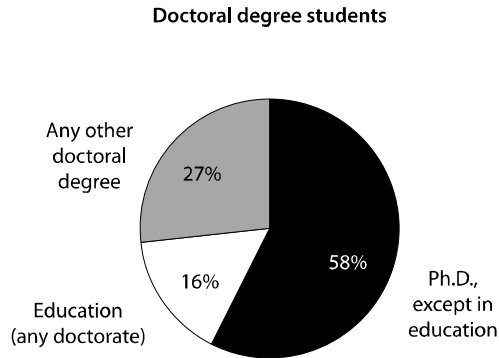
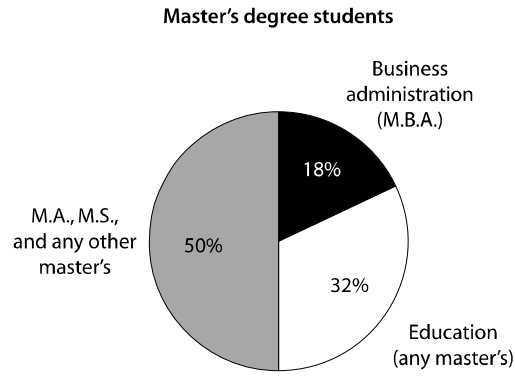
M.B.A. students were predominantly male (59 percent), and their average age was 32 (table 1). They tended to wait for awhile after earning a bachelor's degree before entering business school: one-third (32 percent) delayed entry for 3–6 years, and another third (34 percent) waited 7 years or more. Most (87 percent) worked while enrolled, and 72 percent worked full time (35

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<sup>5</sup> Some examples of these other degrees are M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

Figure 2. Percentage distribution of master's, doctoral, and first-professional students by degree program: 2003-04

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NOTE: Detail may not sum to totals because of rounding.

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



**Table 1. Percentage distribution of master's degree students' demographic, enrollment, and employment characteristics, average age, and percentage who worked full time, by type of degree: 2003–04**

Student, enrollment, and employment characteristics	Total	Business administration (M.B.A.)	Education (any master's)	M.A., M.S., and any other master's degree
Total	100.0	100.0	100.0	100.0
Gender				
Male	40.2	58.6	20.2	46.1
Female	59.8	41.4	79.8	53.9
Citizenship				
U.S. citizen	88.7	84.0	97.4	84.9
Resident alien	4.1	6.3	1.5	4.9
Foreign/international student	7.3	9.7	1.1	10.3
Delay after bachelor's degree				
Less than 1 year	15.7	11.4	11.3	20.1
1–2 years	28.5	23.3	26.4	31.7
3–6 years	24.7	31.7	24.8	22.2
7 years or more	31.1	33.7	37.6	26.0
Attendance pattern				
Full-time/full-year	22.0	20.0	13.1	28.4
Full-time/part-year	7.3	12.6	5.7	6.5
Part-time/full-year	45.9	37.7	54.0	43.7
Part-time/part-year	24.8	29.8	27.3	21.5
Institution type				
Public	50.2	35.6	50.7	55.1
Private not-for-profit	41.9	46.4	43.1	39.6
Private for-profit	4.4	15.2	1.6	2.2
More than one institution	3.5	2.8	4.6	3.2
Primary role				
Student working to meet expenses	32.3	22.7	23.4	41.3
Employee enrolled in school	53.8	64.3	66.4	42.0
Student, not working	14.0	13.0	10.3	16.6
Average age as of 12/31/03	32.4	32.3	33.2	32.0
Worked 35 or more hours per week <sup>1</sup>	58.9	71.5	70.2	47.2

<sup>1</sup> Based on all students, including those who did not work.

NOTE: Data include students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

or more hours per week). Most (80 percent) attended part time or for only part of the year. Sixty-four percent considered themselves primarily employees rather than students. In other words, the typical M.B.A. student was male, in his early 30s, and attending school part time while working full time.

Students pursuing master's degrees in education are a mixture of individuals not currently teaching but wanting certification to teach and teachers returning to school for additional education. Practicing teachers have a strong incentive to earn advanced degrees because school districts typically provide salary premiums for them. In addition, districts often require an advanced degree to become a principal or be promoted within the school or district administration. Several education-related degrees are offered at the master's level, the most common of which are the Master of Arts in Teaching (M.A.T.), Master of Arts (M.A.), Master of Science (M.S.), and Master of Education (M.Ed.). Which degree a student receives depends on the content of the program and the particular institution the student attends. A similar program might result in a student earning an M.Ed. at one institution and an M.A. at another, for example. For the purposes of this analysis, all master's students enrolled in M.A.T. or M.Ed. programs and students in any other master's degree program with education as their field of study are grouped together and categorized as "education, any master's."

Eleven percent of master's degree students in education enrolled within a year after earning their bachelor's degree, but most waited before returning: 26 percent waited 1–2 years, 25 percent waited 3–6 years, and 38 percent waited 7 years or more. Some of the late entrants may have been preparing to teach for the first time, while others may have been teachers returning to graduate school to update their skills, prepare to teach a different subject, advance on the salary scale, or prepare for an administrative position. Master's students in education were predominantly female (80 percent), and their average age was 33. Like M.B.A. students, most education master's students were combining school and work: 90 percent worked while enrolled, 66 percent considered themselves primarily employees, and 70 percent worked full time.

Students working on other master's degrees (i.e., not an M.B.A. or education master's degree as defined above) differed from their peers in M.B.A. and education master's programs in terms of timing and attendance status. That is, they were more likely to enroll in a graduate program within a year of earning their bachelor's degree (20 percent, compared with 11 percent for both M.B.A. and education master's students). Although the majority of other master's degree students still enrolled part time or part year, they were more likely to enroll full time, full year (28 percent) than either M.B.A. students (20 percent) or education master's degree students (13 percent). Finally, they differed from both M.B.A. and education master's students in how they combined school and work: fewer worked full time (47 vs. 72 and 70 percent, respectively)

and fewer considered themselves to be primarily employees (42 vs. 64 and 66 percent, respectively).

## **Doctoral Degree Students**

Students working on a Ph.D. in a field other than education constituted the largest group of doctoral students (58 percent) in 2003–04 (figure 2).<sup>6</sup> Another 16 percent were working on a doctorate in education (either an Ed.D. or a Ph.D. or other doctorate plus a major in education), and the remaining 27 percent on other doctoral degrees.<sup>7</sup> Students in education constituted a smaller proportion of the total enrollment at the doctoral level (16 percent) than at the master's level (32 percent).

Compared with master's students, doctoral students were more likely to enroll full time, full year (50 vs. 22 percent), enroll within a year of earning their bachelor's degree (19 vs. 16 percent), and attend a public institution (59 vs. 50 percent) (tables 1 and 2). They were also more likely to be male (49 vs. 40 percent) and to be foreign or international students (19 vs. 7 percent). At the doctoral level, foreign or international students were most prevalent in Ph.D. programs in fields other than education, where they accounted for 28 percent of all students.

Doctoral students in education differed in a number of ways from Ph.D. students in fields other than education. They were more likely to be female (64 vs. 45 percent) and older (40 vs. 32 years, on average). They were also more likely to delay enrollment after earning a bachelor's degree (97 vs. 79 percent), enroll less than full time, full year (76 vs. 46 percent), consider themselves primarily employees (66 vs. 15 percent), and work full time while enrolled (70 vs. 30 percent).

## **First-Professional Degree Students**

Among students enrolled in first-professional degree programs, 41 percent were in law, 25 percent in medicine (M.D.), and 25 percent in other health fields (chiropractic, dentistry, optometry, osteopathic medicine, pharmacy, podiatry, and veterinary medicine) in 2003–04 (figure 2). The remaining 10 percent were in theology programs.

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<sup>6</sup> No one field of study predominated among Ph.D. students who were not in education (see compendium table 1.12 to see how doctoral students were distributed by field of study).

<sup>7</sup> Some examples of these other degrees are D.B.A. (Doctor of Business Administration), D.F.A. (Doctor of Fine Arts), and D.P.A. (Doctor of Public Administration).

**Table 2. Percentage distribution of doctoral degree students' demographic, enrollment, and employment characteristics, average age, and percentage who worked full time, by type of degree: 2003–04**

Student, enrollment, and employment characteristics	Total	Ph.D. (except in education)	Education (any doctorate)	Any other doctoral degree
Total	100.0	100.0	100.0	100.0
Gender				
Male	49.2	54.8	35.9	44.9
Female	50.8	45.2	64.1	55.1
Citizenship				
U.S. citizen	77.1	68.6	91.1	87.1
Resident alien	3.5	3.7	2.2	3.9
Foreign/international student	19.4	27.7	6.8	9.1
Delay after bachelor's degree				
Less than 1 year	19.5	21.4	3.0	25.0
1–2 years	20.6	21.8	8.1	25.3
3–6 years	25.7	29.1	21.0	21.2
7 years or more	34.3	27.7	67.9	28.5
Attendance pattern				
Full-time/full-year	50.3	53.8	24.1	58.5
Full-time/part-year	7.0	8.4	3.4	5.9
Part-time/full-year	33.1	30.1	57.0	25.4
Part-time/part-year	9.6	7.6	15.5	10.3
Institution type				
Public	58.9	65.7	58.7	44.4
Private not-for-profit	36.5	32.1	34.8	47.2
Private for-profit	2.1	0.6	#	6.5
More than one institution	2.5	1.6	6.6	2.0
Primary role				
Student working to meet expenses	56.1	69.9	27.5	43.3
Employee enrolled in school	26.4	15.1	65.8	27.6
Student, not working	17.5	15.1	6.6	29.2
Average age as of 12/31/03	32.9	31.6	40.0	31.6
Worked 35 or more hours per week <sup>1</sup>	37.2	29.9	70.4	33.4

# Rounds to zero.

<sup>1</sup> Based on all students, including those who did not work.

NOTE: Data include students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

With an average age of 28, students in first-professional degree programs tended to be younger than students in master's or doctoral degree programs, who were typically in their early 30s (tables 1, 2, and 3). In addition, first-professional students were more likely than either master's or doctoral students to be enrolled full time, full year (80 vs. 22 and 50 percent) and to enroll immediately after obtaining a bachelor's degree (34 vs. 16 and 19 percent, respectively).

About 9 out of 10 medical and other health science students (93 and 92 percent, respectively) enrolled full time, full year, and it was rare for these students to consider themselves primarily employees (2 percent of medical students and 4 percent of other health science students did so). Medical students were less likely than other health science students to work while enrolled (32 vs. 52 percent). In both types of programs, about one-half were female (51 percent of medical students and 53 percent of other health science students).

Compared with medical students, law students were less likely to attend full time, full year (79 vs. 93 percent). They were also more likely to work while enrolled (50 vs. 32 percent). As was the case in medicine and other health sciences, approximately half (46 percent) of all law students were female.

## **Paying for Graduate and First-Professional Education**

Like undergraduates, graduate and first-professional students pay for their education with a combination of their own financial resources (such as savings or contributions from parents, a spouse, or other relatives or friends), grants, loans, and earnings from work. However, there is an important difference in how eligibility for federal need-based financial aid is determined. At the undergraduate level, parents are usually expected to pay for their children's education to the extent they can until the student reaches age 24.<sup>8</sup> In contrast, graduate and first-professional students are automatically considered financially independent regardless of their age. Only their own income and assets (or, if they are married, their income and assets and those of their spouse) are considered in calculating need. There is another important difference between graduates and undergraduates in terms of how the federal government provides need-based aid: aid for financially needy graduate students is primarily in the form of loans, while undergraduate aid includes grants (primarily Pell) as well as loans.

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<sup>8</sup> Undergraduates younger than age 24 are considered financially dependent on their parents for financial aid eligibility purposes unless they are married, have legal dependents other than a spouse, are veterans of the U.S. Armed Forces, or are orphans or wards of the court. Twelve percent of undergraduates younger than age 24 were financially independent in 2003–04; their parents' income was not considered for financial aid purposes (Undergraduate Data Analysis System. Not shown in table.).

**Table 3. Percentage distribution of first-professional students' demographic, enrollment, and employment characteristics, average age, and percentage who worked full time, by type of degree: 2003–04**

Student, enrollment, and employment characteristics	Total	Medicine (M.D.)	Other health science	Law (L.L.B. or J.D.)	Theology
Total	100.0	100.0	100.0	100.0	100.0
Gender					
Male	53.2	48.9	46.9	54.0	77.0
Female	46.8	51.1	53.1	46.0	23.0
Citizenship					
U.S. citizen	93.0	95.8	89.1	97.2	77.9
Resident alien	4.4	3.6	9.0	2.1	4.2
Foreign/international student	2.7	0.7	1.9	0.7	17.9
Delay after bachelor's degree					
Less than 1 year	34.4	41.9	40.4	30.8	15.5
1–2 years	32.1	36.4	34.4	30.9	20.9
3–6 years	21.3	18.1	18.0	24.9	23.2
7 years or more	12.1	3.6	7.3	13.4	40.4
Attendance pattern					
Full-time/full-year	80.2	93.5	92.0	78.5	23.9
Full-time/part-year	4.6	2.7	3.5	6.5	4.5
Part-time/full-year	11.9	3.6	4.5	13.8	43.9
Part-time/part-year	3.3	0.3	#	1.2	27.7
Institution type					
Public	39.8	55.4	48.7	34.5	#
Private not-for-profit	57.7	42.5	48.8	62.7	97.8
Private for-profit	#	#	#	#	#
More than one institution	2.5	2.1	2.5	2.8	2.2
Primary role					
Student working to meet expenses	39.5	29.5	47.7	40.6	39.5
Employee enrolled in school	8.1	2.5	4.0	9.8	25.8
Student, not working	52.4	68.1	48.4	49.6	34.7
Average age as of 12/31/03	27.5	25.6	26.5	27.6	34.6
Worked 35 or more hours per week <sup>1</sup>	11.8	7.1	7.0	13.2	30.0

# Rounds to zero.

<sup>1</sup> Based on all students, including those who did not work.

NOTE: Data include students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

### Price of Attendance

To estimate the price of attendance for financial aid eligibility purposes, institutions establish budgets that take into account tuition and fees, books and other supplies, and living expenses. The average budgets for students enrolled full time, full year at public institutions in 2003–04 were \$21,900 for master’s students, \$28,600 for doctoral students, and \$30,300 for first-professional students (compendium table 1.13). The corresponding averages for students enrolled at private not-for-profit institutions were higher, at \$34,100, \$40,200, and \$41,900, respectively. The average budget for a medical student was \$40,400.

### Financial Aid

In 2003–04, just under three-fourths (73 percent) of all graduate and first-professional students received some type of financial aid (table 4).<sup>9</sup> The average amount received was \$15,100. Aid patterns varied across programs, however.

**Table 4. Percentage of graduate and first-professional students who received any financial aid, grants, or loans and, for aided students, average amount, by type of degree and institution control: 2003–04**

Type of degree and institution control	Any aid		Grants		Loans		Assistantships	
	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount
U.S. total (excluding Puerto Rico)	72.6	\$15,200	39.9	\$5,700	42.0	\$16,900	14.8	\$10,100
Total (50 states, DC, and Puerto Rico)	72.6	15,100	40.1	5,700	42.0	16,800	14.8	10,000
Master’s degree	70.5	11,700	38.4	4,500	39.7	13,500	12.7	8,300
Public	66.8	10,300	36.9	4,000	33.2	11,100	19.7	8,200
Private not-for-profit	73.3	12,800	40.0	4,900	44.6	15,200	5.6	8,500
Doctoral degree	82.6	20,200	54.7	10,200	30.5	17,800	41.2	13,300
Public	83.6	18,700	57.8	9,400	25.8	14,900	49.1	12,600
Private not-for-profit	80.0	23,400	49.1	12,000	36.4	21,700	30.8	14,900
First-professional degree	88.8	27,500	40.8	7,100	78.4	26,400	6.9	7,500
Public	91.0	24,900	42.2	5,400	82.3	23,800	9.4	6,500
Private not-for-profit	87.2	29,400	39.9	8,300	75.7	28,300	5.2	8,800

NOTE: Unless specifically excluded, data include students in other types of graduate programs, students in private for-profit institutions, and students in Puerto Rico. Any aid includes assistantships and work study as well as grants and loans. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

<sup>9</sup> Eighty-seven percent of those attending full time, full year received aid (compendium table 2.1).

Grants and loans are the major forms of financial aid available for most graduate and first-professional students, although doctoral students often receive assistantships in addition to or instead of grants and loans. Grants, which do not have to be repaid, include scholarships, fellowships, and tuition waivers. At the graduate level, they are generally awarded on a discretionary basis rather than on the basis of financial need. Funding for grants may come from federal, state, institutional, or private sources. Employers are a major private source of funds, but corporations, unions, foundations, fraternal organizations, and community groups support graduate study as well. In 2003–04, doctoral students were the most likely to receive grant aid (55 percent vs. 38 percent of master’s degree students and 41 percent of first-professional students. They also received the largest amounts, on average (\$10,200 vs. \$4,500 for master’s students and \$7,100 for first-professional students).

Students with financial need can borrow up to \$8,500 per year in subsidized loans through the Stafford loan program. The federal government pays the interest as long as the student maintains at least half-time enrollment and during the grace period before repayment begins (usually 6 months after the student graduates or leaves school). Students who are not eligible for a subsidized loan or who have borrowed the maximum amount can take out an unsubsidized Stafford loan, in which case the student is responsible for the interest from the date the loan is assumed. Graduate and first-professional students may borrow \$18,500 in subsidized and unsubsidized loans per year up to a total of \$138,000 (\$65,000 for subsidized and \$73,000 for unsubsidized loans), including any amount borrowed for undergraduate education.<sup>10</sup> Some students borrow from private sources as well. A limited number may borrow through the Perkins loan program or through state or institutional loan programs where they exist. Some may also borrow from family or friends, but this borrowing is not considered here.

In terms of annual borrowing, first-professional students were the most likely to take out loans in 2003–04 (78 percent vs. 40 percent of master’s students and 30 percent of doctoral students). They also borrowed the most, on average (\$26,400 vs. \$13,500 at the master’s level and \$17,800 at the doctoral level). Contributing to the lower rate of borrowing by doctoral students is the fact that 19 percent of them were foreign/international students (table 2) (compared with 7 percent of master’s and 3 percent of first-professional students, tables 1 and 3) and thus ineligible to participate in federal student loan programs (compendium table 2.4-A).

Research and teaching assistantships are an important source of aid for doctoral students in particular. They provide students with a stipend to help cover their expenses while in graduate school in exchange for research and teaching responsibilities. Assistantships are classified as

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<sup>10</sup> The annual limit for students in certain health professions programs is \$38,500.



institutional aid because they are awarded by individual departments, but the assistantships are often funded through federal research grants and therefore constitute an important form of federal support for graduate education. Forty-one percent of doctoral students received an assistantship in 2003–04 (table 4), with an average amount of \$13,300. Assistantships were a particularly important source of support for foreign/international students at the doctoral level (72 percent received them, averaging \$14,000), because they cannot borrow through the federal loan programs (compendium tables 2.3-A and 2.4-A).

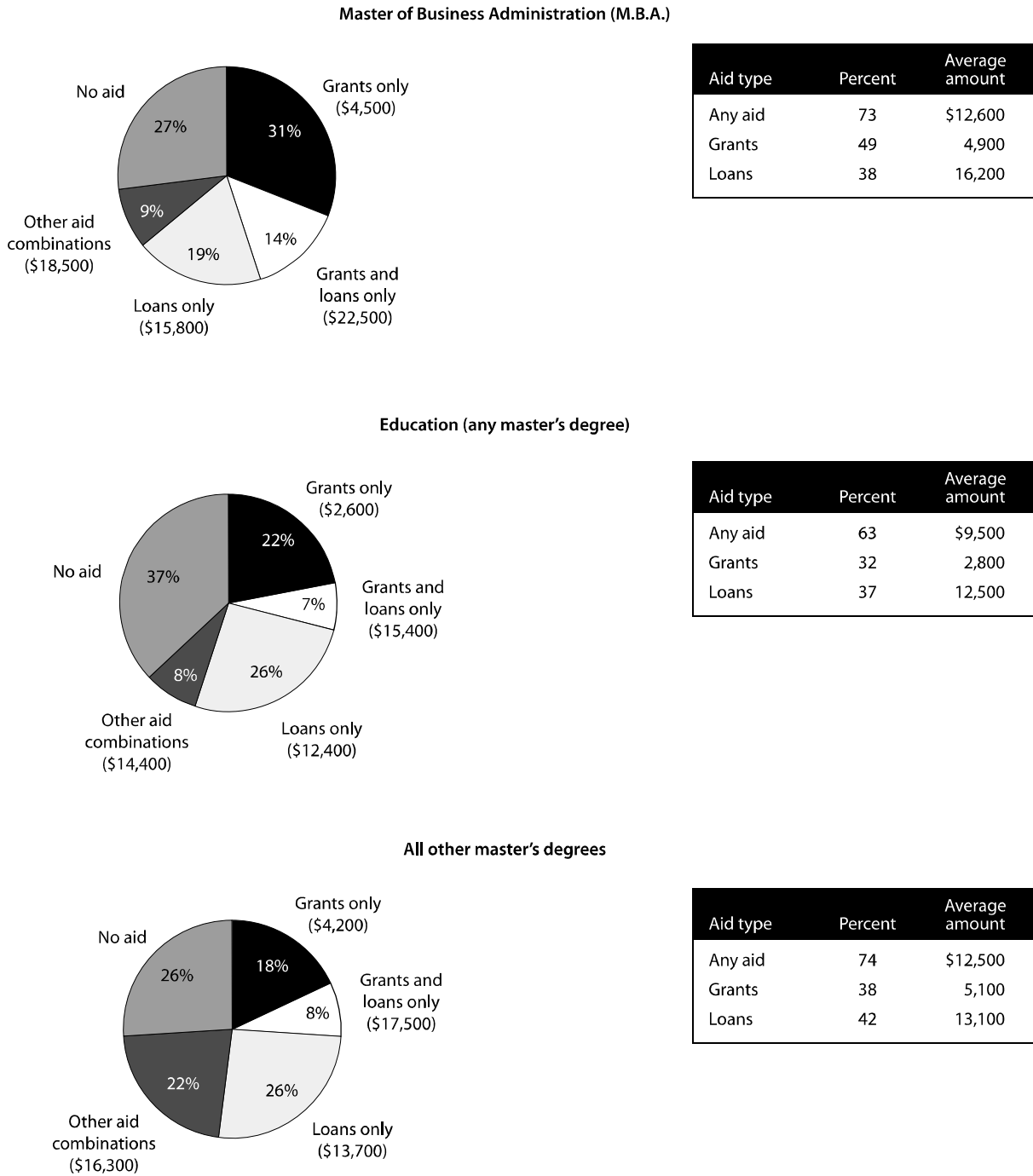
Within each level of graduate education, student financial aid packages varied by type of degree. For example, relative to other master’s students, M.B.A. students were the most likely to receive grants only (31 percent) (figure 3). Master’s students in education were more likely to receive no aid (37 percent) than M.B.A. students (27 percent) or students in other master’s degree programs (26 percent). At the doctoral level, 87 percent of the students in Ph.D. programs in fields other than education received aid, most frequently a combination of various types (figure 4). Doctoral students in education were more likely to be unaided (31 percent), reflecting their predominantly part-time enrollment and full-time employment discussed earlier. In medicine and law, most students received aid (92 and 89 percent, respectively), but they relied heavily on loans, either alone or in combination with grants or other aid (figure 5).

The sources of financial aid varied across level as well as the types. First-professional degree students were the most likely to receive federal aid (77 percent, compared with 31 percent of doctoral students and 38 percent of master’s students) (compendium table 3.1). Doctoral students, on the other hand, were the most likely to receive institutional aid (57 percent vs. 31 percent of first-professional students and 21 percent of master’s students). Among foreign/international students, 84 percent of those at the doctoral level received institutional aid, and 44 percent of those at the master’s level (compendium table 3.3-A). This compares with 51–55 percent of U.S. citizens or resident aliens in doctoral programs and 19–23 percent in master’s degree programs.

## **Part-Time Students**

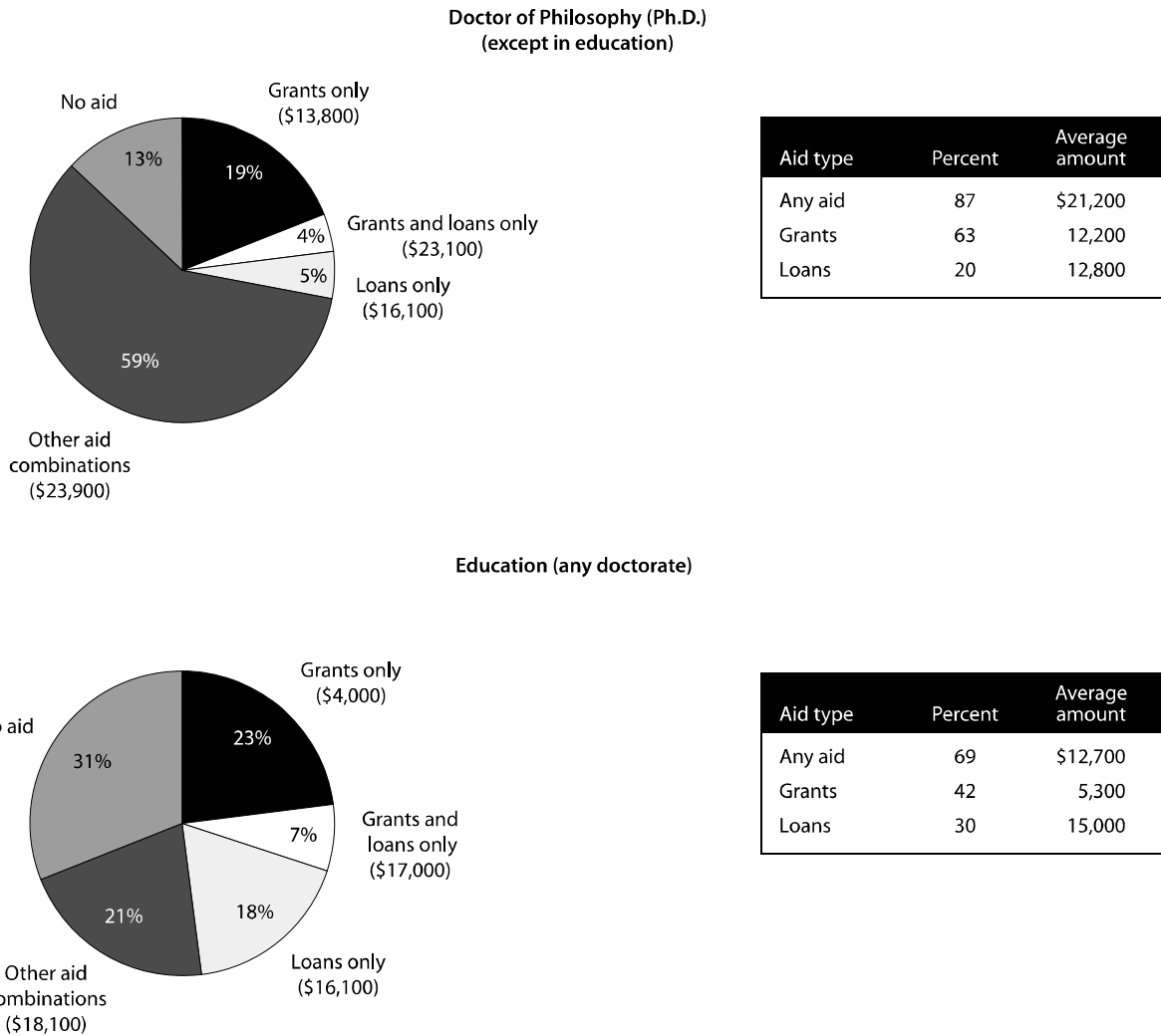
The tables in the compendium of this report present detailed data on all students enrolled in graduate and first-professional education in 2003–04 and on students who attended full time for the full year. However, about half (51 percent) of all graduate and first-professional students in 2003–04 attended exclusively part time (i.e., they did not attend full time at any time during the academic year) (table 5). This section profiles these students, examining their demographic, enrollment, employment, and aid characteristics, comparing them where useful to the 37 percent

Figure 3. Percentage distribution of master's students receiving various types of aid and average amounts for aided students, by type of degree: 2003–04



NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid. Detail may not sum to totals because of rounding.  
 SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Figure 4. Percentage distribution of doctoral students receiving various types of aid and average amounts for aided students, by type of degree: 2003–04

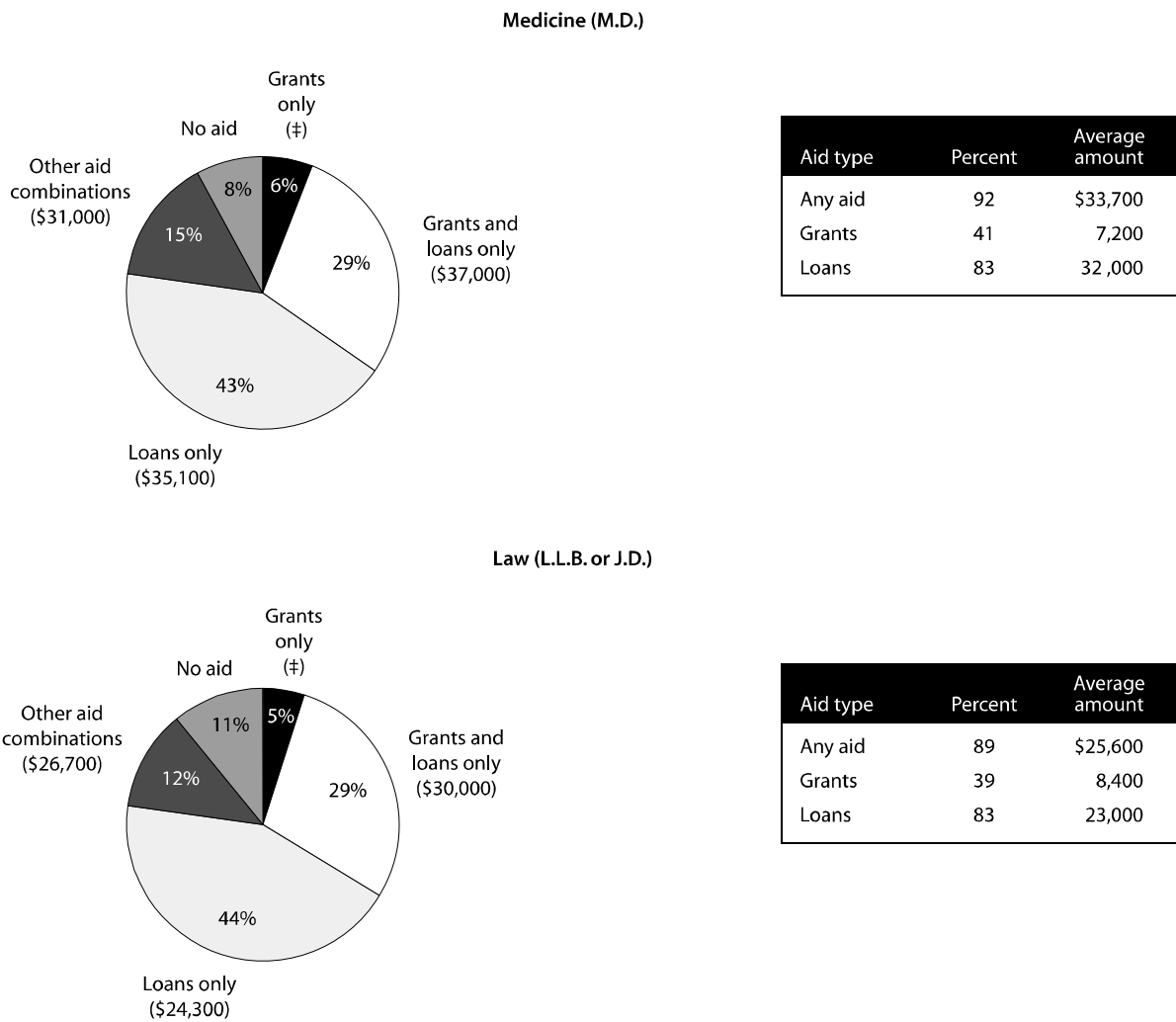


NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid. Detail may not sum to totals because of rounding.  
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

of students whose enrollment was exclusively full time. Throughout this section, “part-time” means attending exclusively part time, and “full-time” means attending exclusively full time.<sup>11</sup>

<sup>11</sup> The remaining 13 percent had a “mixed” attendance pattern—that is, they attended full time for part of the year and part time for part of the year. The students with mixed attendance status are omitted from the comparisons because they do not form a distinct group (i.e., the amount of time they had one status or the other was not uniform).

Figure 5. Percentage distribution of first-professional students receiving various types of aid and average amounts for aided students, by type of degree: 2003–04



‡ Reporting standards not met.

NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid. Detail may not sum to totals because of rounding.

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

### Who Attends Part Time

Part-time attendance is particularly common in certain fields of study. A majority of students enrolled in M.B.A. programs (60 percent) or working on master’s or doctoral degrees in education (66 and 65 percent, respectively) attended part time in 2003–04 (table 5). Graduate programs in business frequently offer evening and Saturday classes to accommodate students who are working. Similarly, many graduate programs in education organize their programs to

**Table 5. Percentage distribution of graduate and first-professional students' attendance intensity, by selected student characteristics: 2003–04**

Student characteristics	Exclusively part time	Exclusively full time	Mixed part- and full-time
U.S. total (excluding Puerto Rico)	50.7	36.6	12.7
Total (50 states, DC, and Puerto Rico)	50.9	36.5	12.6
Degree program			
Master's degree	59.1	26.9	14.1
Doctoral degree	36.0	53.3	10.8
First-professional degree	9.0	79.8	11.3
Other graduate program	67.2	23.4	9.4
Master's degree			
Business administration (M.B.A.)	59.9	29.9	10.3
Education (any master's)	66.3	17.1	16.6
M.A., M.S., and any other master's degree	54.3	31.9	13.8
Doctoral degree			
Ph.D. except in education	31.6	57.9	10.5
Education (any doctorate)	65.4	25.6	9.1
Any other doctoral degree	28.0	59.6	12.4
First-professional degree			
Medicine (M.D.)	1.7	94.2	4.1
Other health science degree	2.1	90.1	7.8
Law (L.L.B. or J.D.)	8.8	77.6	13.6
Theology (M.Div., M.H.L., B.D.)	45.1	26.4	28.5
Primary role			
Student working to meet expenses	34.6	48.8	16.6
Employee enrolled in school	74.0	16.4	9.7
Student, not working	25.6	62.1	12.3
Citizenship			
U.S. citizen	52.3	35.3	12.5
Resident alien	45.7	45.4	9.0
Foreign/international student	36.7	46.9	16.4
Gender			
Male	47.8	40.2	12.0
Female	53.0	33.9	13.1
Age as of 12/31/03			
Younger than 25	27.7	56.5	15.8
25–29	42.9	42.4	14.7
30–34	55.0	30.4	14.5
35–39	65.3	24.5	10.3
40 years or older	72.0	21.3	6.7

See notes at end of table.

**Table 5. Percentage of graduate and first-professional students' attendance intensity, by selected student characteristics: 2003–04—Continued**

Student characteristics	Exclusively part time	Exclusively full time	Mixed part- and full-time
Marital status			
Married	64.1	25.9	10.0
Not married or separated	40.7	44.7	14.6
Dependents and marital status			
No dependents, not married	37.2	47.5	15.3
No dependents, married	56.5	31.6	12.0
Dependents, not married	59.2	29.7	11.1
Dependents, married	69.8	21.6	8.6

NOTE: Unless specifically excluded, data include students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>. Detail may not sum to totals because of rounding.

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

accommodate practicing teachers needing advanced degrees. A majority of students enrolled at the graduate level but not in a degree program also attended part time (67 percent).<sup>12</sup>

Part-time attendance in first-professional degree programs is relatively rare, with just 9 percent attending exclusively part time. Degree programs in medicine and other health fields typically require full-time attendance. Some law schools offer evening or weekend programs for working students, but most expect students to attend full time. While 45 percent of theology students attended part time, theology students represented a small proportion of first-professional students overall (10 percent, figure 2). First-professional students are not shown separately in the tables and figures in this section but are included in the totals.

Students with work and family responsibilities were also particularly likely to attend part time. For example, 74 percent of those who considered themselves primarily employees attended part time. The majority of married students attended part time (64 percent), and among married students, part-time attendance was more common among those with dependents than those without them (70 vs. 56 percent). The majority of students who were single with dependents attended part time as well (59 percent).

<sup>12</sup> This category includes students enrolled in post-baccalaureate or post-master's certificate programs and students who are taking courses but are not enrolled in a formal degree program.

### ***Demographic Characteristics***

Sixty-one percent of part-time students were female, 63 percent were 30 years or older, 34 percent were married with dependents, and 72 percent were White (figure 6). Part-time students were more likely than full-time students to have each of these characteristics. In general, this pattern appeared to hold across the various types of degree programs, but many differences were not statistically significant because of small sample sizes (table 6).

### ***Enrollment Characteristics***

Most part-time students were either pursuing a master's degree (70 percent) or not enrolled in a degree program (19 percent) (figure 7). Most of the rest were enrolled in doctoral programs, although a few were in first-professional degree programs. The largest group was students in master's degree programs other than business or education (32 percent).

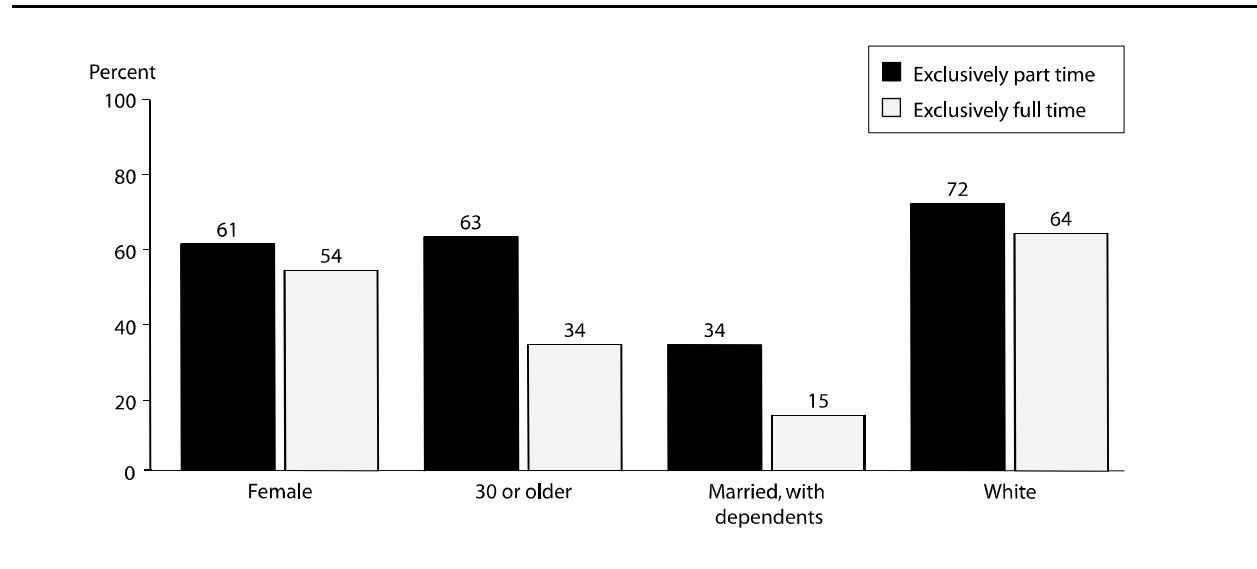
Overall, just over half of all part-time students (54 percent) attended public institutions. However, a majority of M.B.A. students attended private institutions (50 percent attended private not-for-profit institutions, and another 10 percent attended private for-profit institutions). Three percent of part-time students attended more than one institution during the 2003–04 academic year, with students not in degree programs especially likely to do so (7 percent).

Among part-time students at the master's and doctoral levels, a majority attended for the full year, although doctoral students were more likely than master's students to do so (75 vs. 61 percent) (table 7). In contrast, among part-time students not in degree programs, a minority (34 percent) enrolled for the full year.

### ***Combining School and Work***

About 9 out of 10 part-time students were combining school and work (table 8). The majority (70 percent) worked full time (defined as 35 or more hours per week), including 83 percent of M.B.A. students and about three-fourths of education students at both the master's and doctoral levels. Another 21 percent of part-time students worked part time, and the remaining 10 percent did not work. Part-time Ph.D. students in fields other than education were the least likely to work full time (45 percent).

**Figure 6. Percentage of part- and full-time graduate and first-professional students with selected demographic characteristics: 2003–04**



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

**Table 6. Percentage of part- and full-time graduate and first-professional students with selected demographic characteristics, by degree program: 2003–04**

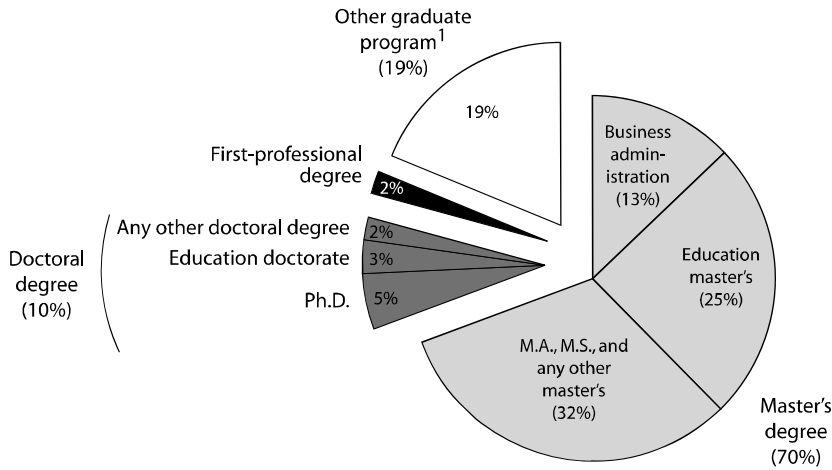
Degree program	Part-time				Full-time			
	Female	Married, 30 years or older	Married, with de- pendents	White	Female	Married, 30 years or older	Married, with de- pendents	White
U.S. total (excluding Puerto Rico)	60.7	62.9	33.8	72.4	53.7	33.5	14.6	64.5
Total (50 states, DC, and Puerto Rico)	60.6	62.9	34.1	71.5	53.9	33.6	14.7	64.0
Degree program								
Master's degree	60.0	58.3	32.9	70.6	57.6	38.8	15.7	64.2
Doctoral degree	52.9	75.7	35.0	63.6	49.0	37.0	15.1	60.7
Other graduate program	69.1	73.1	38.5	79.9	61.8	53.9	31.0	63.5
Master's degree								
Business administration (M.B.A.)	39.2	60.3	35.1	69.9	44.2	54.0	20.8	50.7
Education (any master's)	81.2	59.2	32.1	77.4	71.6	46.2	26.1	72.5
M.A., M.S., and any other master's degree	52.1	56.9	32.5	65.6	57.4	31.1	10.5	66.0
Doctoral degree								
Ph.D. except in education	46.6	66.0	29.8	63.9	44.9	38.0	14.9	57.0
Education (any doctorate)	63.7	89.8	41.1	65.8	62.3	75.1	29.6	54.5
Any other doctoral degree	53.3	79.9	39.1	59.6	54.3	25.2	11.9	69.8

NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows include students in first-professional degree programs. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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



Figure 7. Percentage distribution of part-time graduate and first-professional students by degree program: 2003–04



<sup>1</sup>“Other” includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master’s certificate program.

NOTE: Detail may not sum to totals because of rounding.

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

NOTE: Detail may not sum to totals because of rounding.

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

Reflecting the amount of time they were working, about two-thirds (66 percent) of all part-time students considered work rather than school to be their primary activity. Another 24 percent considered school to be their primary activity, but worked to help pay their expenses. About three-fourths of those in M.B.A. and education master’s programs considered themselves employees first. In contrast, Ph.D. students in programs other than education were more likely to consider themselves primarily students working to meet expenses (57 percent) than employees who worked (32 percent).

Work patterns reflected students’ gender and family status. Part-time students who did not work were more likely than those who did to be female (69 vs. 60 percent) and to be married with dependents (34 vs. 21 percent).<sup>13</sup>

The incomes of part-time students reflected the fact that most of them worked full time while enrolled (table 8), that most were age 30 or older (table 6), and that many were married.<sup>14</sup> Average income (including spousal income, if any) for part-time students was \$53,300, and

<sup>13</sup> Graduate Data Analysis System. Not shown in table.

<sup>14</sup> Twenty-one percent were married without dependents (Graduate Data Analysis System; not shown in table), and another 34 percent were married with dependents (table 5).

**Table 7. Percentage of exclusively part-time graduate and first-professional students with selected enrollment characteristics, by degree program: 2003–04**

Degree program	Control of institution attended <sup>1</sup>				Attended for the full year
	Public	Private not-for-profit	Private for-profit	More than one institution	
U.S. total (excluding Puerto Rico)	54.3	40.6	1.8	3.3	57.7
Total (50 states, DC, and Puerto Rico)	54.1	40.9	1.7	3.3	57.7
Degree program					
Master's degree	51.9	43.2	2.3	2.6	61.3
Doctoral degree	63.9	33.3	1.0	1.8	74.8
Other graduate program	62.0	31.0	0.1	6.8	34.3
Master's degree					
Business administration (M.B.A.)	37.4	50.1	10.4	2.1	53.0
Education (any master's)	54.6	42.0	0.5	2.9	62.1
M.A., M.S., and any other master's degree	55.5	41.3	0.5	2.7	63.9
Doctoral degree					
Ph.D. except in education	75.2	21.5	1.9	1.4	77.7
Education (any doctorate)	60.7	37.2	#	2.2	77.1
Any other doctoral degree	41.0	56.6	#	2.4	64.4

# Rounds to zero.

<sup>1</sup> Includes part-time students who attended full and part year.

NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows include students in first-professional degree programs. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

about one-fourth (23 percent) had incomes of \$80,000 or more (table 9). The average income of students in M.B.A. programs (83 percent of whom worked full time) was \$62,500, and the average income of doctoral students in education (77 percent of whom worked full time) was \$70,500 (tables 8 and 9).

**Table 8. Percentage of exclusively part-time graduate and first-professional students with selected employment characteristics, by degree program: 2003–04**

Degree program	Hours worked per week			Primary role		
	0 hours	1–34 hours	35 or more hours	Student working to meet expenses	Employee enrolled in school	Student, not working
U.S. total (excluding Puerto Rico)	9.3	20.7	70.1	24.0	66.8	9.3
Total (50 states, DC, and Puerto Rico)	9.6	20.6	69.8	24.0	66.4	9.6
Degree program						
Master's degree	9.9	19.7	70.5	23.2	66.9	9.9
Doctoral degree	9.3	32.9	57.8	41.9	48.9	9.3
Other graduate program	8.3	17.0	74.7	16.0	75.7	8.3
Master's degree						
Business administration (M.B.A.)	7.6	9.2	83.2	17.4	74.9	7.6
Education (any master's)	8.1	15.9	76.1	17.2	74.7	8.1
M.A., M.S., and any other master's degree	12.1	26.8	61.1	30.2	57.7	12.1
Doctoral degree						
Ph.D. except in education	12.0	43.3	44.8	56.5	31.6	12.0
Education (any doctorate)	4.3	18.5	77.2	20.2	75.5	4.3
Any other doctoral degree	9.6	27.7	62.8	36.2	54.2	9.6

NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows include students in first-professional degree programs. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

### Price of Attendance

The average price of attendance for part-time students (the student budget adjusted for part-time status) was \$11,200 in 2003–04 (table 10). This amount includes tuition and fees, books and materials, and an allowance for living expenses. Average tuition and fees were \$3,900, and were higher at private not-for-profit than public institutions (\$5,500 vs. \$2,700). The average was \$5,100 for students who attended for the full year and \$2,400 for those who attended for only part of the year.<sup>15</sup>

Part-time graduate and first-professional students tend to be age 30 or older (63 percent) and working full time (70 percent) (tables 6 and 8). Students working full time presumably cover

<sup>15</sup> As indicated earlier, 58 percent of exclusively part-time students attended for the full year (table 7).

**Table 9. Percentage distribution of exclusively part-time graduate and first-professional students' income and average income, by degree program: 2003–04**

Degree program	Income <sup>1</sup>				Average income
	Less than \$20,000	\$20,000–49,999	\$50,000–79,999	\$80,000 or more	
U.S. total (excluding Puerto Rico)	21.8	32.2	23.1	23.0	\$53,600
Total (50 states, DC, and Puerto Rico)	21.9	32.5	23.0	22.7	53,300
Degree program					
Master's degree	22.8	33.0	22.2	22.1	51,700
Doctoral degree	25.0	27.0	24.8	23.3	53,700
Other graduate program	16.1	33.8	24.6	25.5	59,700
Master's degree					
Business administration (M.B.A.)	17.1	21.9	30.5	30.5	62,500
Education (any master's)	16.3	36.5	22.5	24.8	55,300
M.A., M.S., and any other master's degree	30.1	34.7	18.6	16.7	44,700
Doctoral degree					
Ph.D. except in education	33.0	29.3	22.1	15.6	44,700
Education (any doctorate)	13.4	19.8	29.0	37.8	70,500
Any other doctoral degree	21.3	31.4	25.6	21.8	52,500

<sup>1</sup> Refers to income in 2002, including spouse's, if any.

NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows include students in first-professional degree programs. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

their living expenses with their salaries. For such students, the major expense associated with enrolling is tuition and fees.

### ***Financial Aid***

The majority of part-time students (63 percent) received some type of financial aid in 2003–04, most frequently grants (39 percent) (figure 8). Part-time students were less likely than full-time students to have grants, loans, or assistantships.

As indicated above, grant aid at the graduate level is generally awarded on a discretionary basis rather than on the basis of financial need. Overall, 39 percent of part-time students received grants (table 11); the average amount of grant aid (for those with grants) was \$3,400 (table 12). Employer aid (a form of grant aid) was common: 29 percent of all graduate and first-professional

**Table 10. Average total budget and tuition and fees of exclusively part-time graduate and first-professional students, by institution control and degree program: 2003–04**

Degree program	Total budget			Tuition and fees		
	Total	Public	Private not-for-profit	Total	Public	Private not-for-profit
U.S. total (excluding Puerto Rico)	\$11,200	\$9,400	\$13,400	\$4,000	\$2,700	\$5,600
Total (50 states, DC, and Puerto Rico)	11,200	9,500	13,200	3,900	2,700	5,500
Degree program						
Master's degree	11,600	9,500	13,700	4,200	2,800	5,900
Doctoral degree	14,300	13,400	15,800	4,300	3,700	5,400
Other graduate program	7,200	7,000	7,600	2,200	1,800	2,900
Master's degree						
Business administration (M.B.A.)	13,200	9,200	15,300	5,000	2,800	6,800
Education (any master's)	10,300	8,200	12,900	3,600	2,300	5,200
M.A., M.S., and any other master's degree	11,900	10,500	13,600	4,300	3,100	6,000
Doctoral degree						
Ph.D. except in education	15,500	14,900	17,000	4,400	4,100	4,900
Education (any doctorate)	12,800	10,700	16,200	4,200	2,800	6,400
Any other doctoral degree	13,600	12,300	14,500	4,400	3,800	4,900
Attendance pattern						
Part-time/full-year	14,100	11,800	17,500	5,100	3,400	7,500
Part-time/part-year	7,200	5,800	8,300	2,400	1,500	3,200
Worked 35 or more hours per week						
All part time	10,800	8,600	13,000	3,800	2,500	5,400
Attended part-time/full-year	13,700	10,800	17,600	5,000	3,100	7,400
Attended part-time/part-year	7,200	5,600	8,100	2,400	1,500	3,300

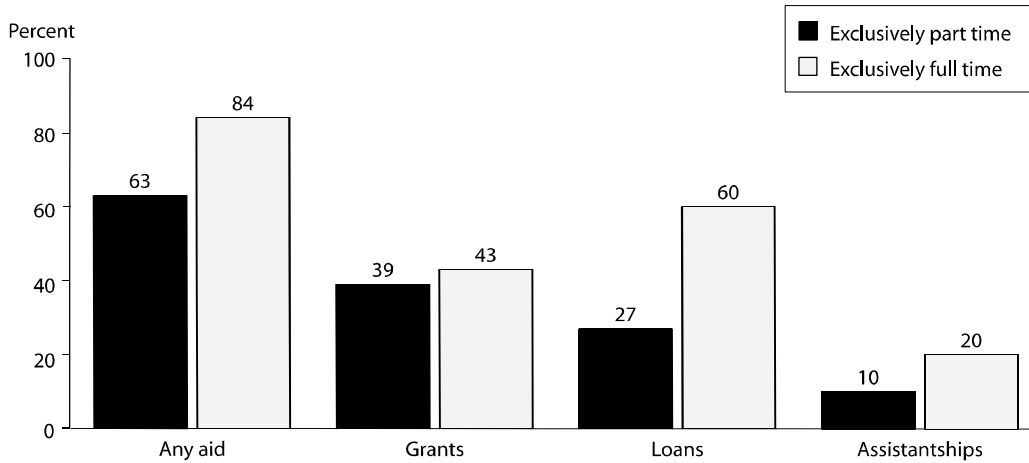
NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows and attendance pattern include students in first-professional degree programs. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

students received help covering their educational expenses from their employers (figure 9), with an average amount of \$2,800. Employer aid was particularly common for part-time M.B.A. students, with about half of them (48 percent) receiving aid from their employers. Their average amount was \$4,400.<sup>16</sup> Part-time students in other degree programs were less likely to receive employer aid: 17 percent for Ph.D. students in fields other than education and about a fourth of graduate students in each of the other degree programs.

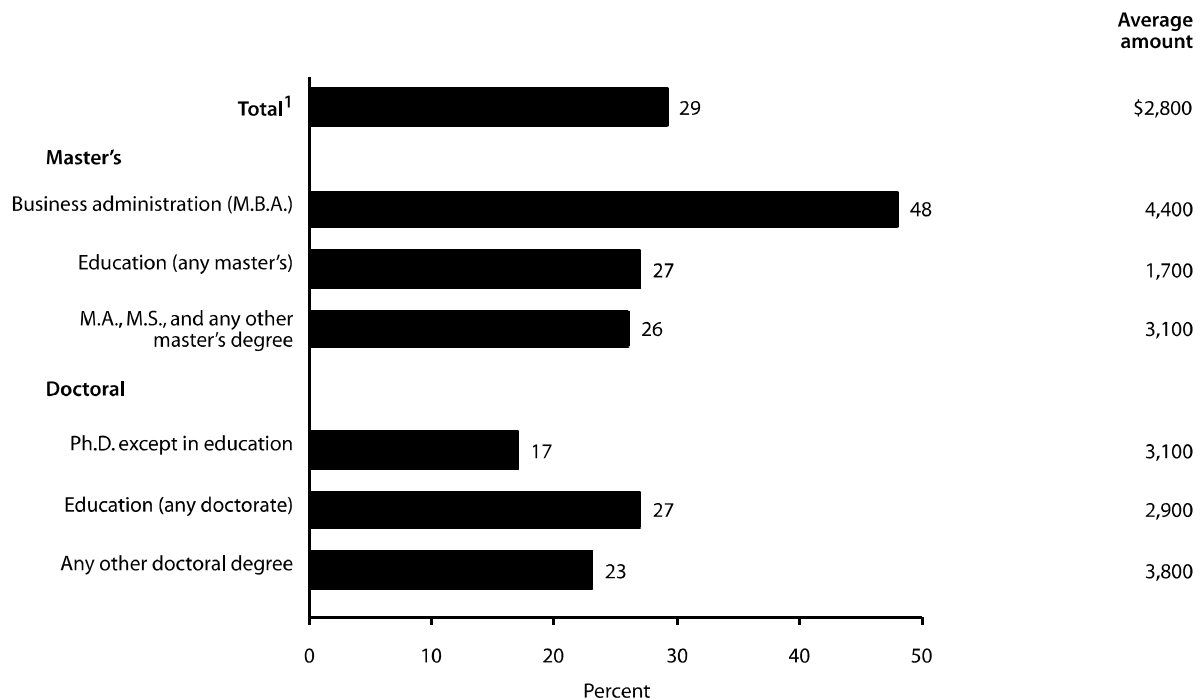
<sup>16</sup> Average tuition and fees for part-time M.B.A. students were \$5,000 (table 10). Thus, M.B.A. students who received employer aid were getting a good part of their tuition covered.

Figure 8. Percentage of part- and full-time students who received aid, by type of aid: 2003–04



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

Figure 9. Percentage of graduate and first-professional students attending exclusively part time with employer aid and average amount received by aided students, by degree program: 2003–04



<sup>1</sup>Total includes students in graduate programs other than master's and doctoral.

NOTE: Employer aid is considered grant aid.

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

**Table 11. Percentage of graduate and first-professional students attending exclusively part time who received financial aid, by type of aid, degree program, and selected student characteristics: 2003–04**

Degree program and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistantships <sup>2</sup>
U.S. total (excluding Puerto Rico)	62.7	38.5	26.5	10.2
Total (50 states, DC, and Puerto Rico)	62.8	38.9	26.6	10.3
Degree program				
Master's degree	65.4	39.2	30.3	9.0
Doctoral degree	66.7	41.8	19.3	29.4
Other graduate program	50.2	35.1	14.7	5.5
Master's degree				
Business administration (M.B.A.)	72.6	54.0	29.7	2.6
Education (any master's)	57.6	35.7	24.1	5.9
M.A., M.S., and any other master's degree	68.5	36.0	35.3	13.9
Doctoral degree				
Ph.D. except in education	73.5	45.8	17.3	44.0
Education (any doctorate)	62.6	39.3	22.8	13.6
Any other doctoral degree	56.1	35.6	19.2	15.8
Institution type				
Public	59.2	35.4	22.5	15.1
Private not-for-profit	66.6	43.2	30.3	4.7
Tuition and fees				
Less than \$2,000	51.6	35.5	12.5	10.0
\$2,000–3,999	61.4	38.6	27.3	9.8
\$4,000 or more	76.4	42.7	41.2	11.4
Hours worked per week				
0 hours	50.5	32.1	26.2	†
1–34 hours	67.0	30.5	33.5	28.4
35 or more hours	63.3	42.2	24.7	6.4
Income				
Less than \$20,000	72.2	31.3	42.9	23.8
\$20,000–49,999	64.9	36.3	32.4	10.6
\$50,000–79,999	59.5	42.2	18.8	6.3
\$80,000 or more	55.5	45.3	13.2	2.8

† Not applicable.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.

<sup>2</sup> Based on amounts reported by students or institutions. See glossary for more detail.

NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows and rows not limited to specific degrees include students in first-professional degree programs. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 12. Average amount of aid received by graduate and first-professional students attending exclusively part time who received financial aid, by type of aid, degree program, and selected student characteristics: 2003–04**

Degree program and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistantships <sup>2</sup>
U.S. total (excluding Puerto Rico)	\$8,700	\$3,400	\$11,900	\$8,800
Total (50 states, DC, and Puerto Rico)	8,700	3,400	11,800	8,700
Degree program				
Master's degree	8,600	3,300	11,700	8,000
Doctoral degree	13,100	6,100	14,100	11,200
Other graduate program	4,500	1,900	8,800	5,200
Master's degree				
Business administration (M.B.A.)	9,700	4,400	14,600	‡
Education (any master's)	6,700	2,300	10,700	7,600
M.A., M.S., and any other master's degree	9,400	3,400	11,300	8,200
Doctoral degree				
Ph.D. except in education	14,800	7,500	11,900	11,800
Education (any doctorate)	10,000	3,600	14,800	9,900
Any other doctoral degree	12,400	5,600	18,100	8,800
Institution type				
Public	7,900	3,200	9,600	8,700
Private not-for-profit	9,400	3,700	13,700	9,100
Tuition and fees				
Less than \$2,000	5,100	2,200	8,400	7,300
\$2,000–3,999	7,900	3,300	10,100	7,800
\$4,000 or more	11,800	4,600	13,900	10,800
Hours worked per week				
0 hours	8,800	4,400	11,200	†
1–34 hours	11,600	4,500	10,900	9,300
35 or more hours	7,700	3,100	12,300	8,000
Income				
Less than \$20,000	12,500	4,600	12,100	9,500
\$20,000–49,999	8,800	3,100	11,100	8,400
\$50,000–79,999	7,000	3,700	11,400	7,300
\$80,000 or more	6,000	2,900	13,700	6,000

† Not applicable.

‡ Reporting standards not met.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.

<sup>2</sup> Based on amounts reported by students or institutions. See glossary for more detail.

NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows and rows not limited to specific degrees include students in first-professional degree programs. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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



Assistantships were not widely available to part-time students except those in Ph.D. programs in fields other than education, where 44 percent received them (table 11). In other degree programs, 3–16 percent of part-time students received them. Like grants, assistantships are awarded on a discretionary basis and not related to financial need.

Federal loans were available to graduate and first-professional students enrolled at least half time; students ineligible for these programs (foreign/international students and students enrolled less than half time) may have borrowed from other sources. As described earlier, subsidized Stafford loans up to \$8,500 annually are available to students with demonstrated financial need, and unsubsidized Stafford loans are available regardless of need. Students may borrow a maximum of \$18,500 per year in subsidized and unsubsidized loans.<sup>17</sup> Overall, 27 percent of part-time students took out loans in 2003–04 (table 11), borrowing an average of \$11,800 (table 12).

While institutions and private sources such as employers decide who gets grants and assistantships, students decide whether or not to borrow. Consequently, borrowing was related to measures of what students had to pay (tuition and fees) and their financial resources (income). For example, 13 percent of part-time graduate and first-professional students took out loans when tuition and fees were less than \$2,000, but 41 percent borrowed when tuition and fees were \$4,000 or more (table 11).

Part-time students whose incomes were less than \$20,000 were the most likely to borrow (43 percent), followed by those with incomes in the \$20,000–49,999 range (32 percent) (table 11). Students with higher incomes were less likely to borrow, but even at incomes of \$80,000 or more, 13 percent borrowed. However, the average amount borrowed did not vary systematically with income; in fact, when students with incomes of \$80,000 or higher took out loans, they borrowed more, on average, than students with incomes in the \$20,000–49,999 range (\$13,700 vs. \$11,100) (table 12).

As suggested earlier, for part-time students working full time, the major expenses associated with enrolling are tuition and fees (assuming their income before enrolling was covering their living expenses and therefore would continue to do so). For part-time students working full time, tuition and fees averaged \$3,800 (table 10). Nevertheless, 25 percent of these students (who made up 70 percent of all part-time students, table 8) took out loans (table 11), and they borrowed an average of \$12,300 (table 12). In other words, on average, they were borrowing more than they needed to cover just tuition and fees.

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<sup>17</sup> The limits are the same whether or not a student has dependents. However, students with dependents would have higher budgets and therefore typically would be able to borrow more than a student without dependents at the same institution.

## **Conclusion**

Graduate and first-professional students in 2003–04 formed a diverse group, with notable differences both across and within the major types of degree programs (master’s, doctoral, and first-professional). More than half of all graduate and first-professional students were pursuing master’s degrees, most often part time, and about half of all master’s degree students were working on degrees in business or education. Master’s degree students in business and education typically waited a number of years after finishing college before enrolling in graduate school, and about three-fourths of them worked full time while enrolled. Many business students received aid from their employers. Master’s degree students in fields other than business or education followed a more traditional pattern: they were more likely to enroll full time, less likely to work full time, and more likely to consider themselves primarily students.

Doctoral students in fields other than education were more likely than master’s students to be full-time students and to enroll immediately after earning their bachelor’s degree. Most of them received financial aid, often a combination of grants, loans, and assistantships. Doctoral students in education were more likely than other doctoral students to delay enrollment after earning a bachelor’s degree and to continue to work full time while enrolled.

First-professional students tended to be younger than master’s and doctoral students, to enroll immediately after graduating from college, and to attend full time. They relied heavily on loans to pay for their education.

About half of all graduate and first-professional students attended exclusively part time. Students in certain fields (notably business and education) and students with work and family responsibilities were especially likely to attend part time. Compared with students who attended exclusively full time, they were more likely to be female, age 30 or older, married with dependents, and White. Most were enrolled at the master’s level or taking courses but not in a degree program. Most worked full time and considered themselves primarily employees rather than students. They were less likely than full-time students to receive financial aid, but the majority received something, most frequently grant aid (which includes employer aid). About one-fourth of them borrowed (even when they were working full time). The average amount borrowed increased with tuition, but it was not systematically related to income.

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## **Table Compendium**

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## Section 1: Student and Enrollment Characteristics

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The tables in this section profile graduate and first-professional students, describing the types of institutions they attended and the level at which they enrolled; their basic demographic and socioeconomic characteristics (gender, age, marital status, race/ethnicity, citizenship, income, parents' education, and disability status); their attendance patterns; their degree programs and fields of study; how much they paid to attend; and the timing of their graduate enrollment relative to earning their bachelor's degree. Data are shown separately for all students and for students who attended full time, full year. These data highlight the differences between students in master's, doctoral, and first-professional programs, and among specific degree programs at each level.

### Institution Type and Degree Program

- Fifty-one percent of all graduate and first-professional students in the 50 states, District of Columbia, and Puerto Rico attended public institutions, 42 percent attended private not-for-profit institutions, and 4 percent each attended private for-profit or multiple institutions during the 2003–04 academic year (table 1.1).
- Doctoral students were more likely to be enrolled in public institutions than in private not-for-profit institutions (59 vs. 37 percent) while the reverse was observed for those enrolled in first-professional programs (40 vs. 58 percent; table 1.1).
- The majority (60 percent) of graduate students were enrolled in master's degree programs in 2003–04 (table 1.2). Another 14 percent were pursuing a doctoral degree, 12 percent were working toward a first-professional degree, 5 percent were pursuing a post-baccalaureate or post-master's certificate, and the remaining 9 percent were not enrolled in a degree program.

### Student Characteristics

- Graduate and first-professional students were more likely to be female than male in 2003–04 (58 vs. 42 percent; table 1.3).
- The average age of graduate and first-professional students was 33 years. Students in first-professional degree programs were more likely to be younger than 25 than students in doctoral or master's degree programs: 38 percent were younger than 25, compared with 15 and 18 percent, respectively, of their peers in doctoral or master's degree programs (table 1.3).

- Forty-eight percent of graduate and first-professional students were unmarried with no dependents, 19 percent were married with no dependents, 9 percent were unmarried with dependents, and 25 percent were married with dependents (table 1.4). Part-time, part-year students were more likely to be married with dependents (36 percent) than other graduate and first-professional students (13–29 percent).
- Race/ethnicity varied across programs (table 1.5). For example, at the master’s degree level, 19 percent enrolled in noneducation master of science programs were Asian/Pacific Islander students, compared with 13 percent in business administration, 8 percent in “other” noneducation master’s programs, 7 percent in noneducation master of arts programs, and 4 percent in education master’s programs. About one-fifth of doctoral students enrolled in education programs were Black, compared with 8 percent in other doctoral degree programs and 6 percent in Ph.D. programs.
- The vast majority (89 percent) of graduate and first-professional students in 2003–04 were U.S. citizens (table 1.6). Another 4 percent were resident aliens, and 8 percent were foreign or international students.
- Among master’s degree students, those in education were more likely than their peers in other fields of study to be U.S. citizens (97 vs. 78–91 percent). Among first-professional students, those enrolled in law (97 percent) or medicine programs (96 percent) were more likely than those in other health science programs (89 percent) or theology (78 percent) to be U.S. citizens. On the other hand, 28 percent of students in Ph.D. programs (excluding doctoral programs in education) were foreign or international students compared with 7 percent in education and 9 percent in other doctoral degree programs.
- About one-half (51 percent) of graduate and first-professional students were enrolled exclusively part time, 37 percent attended exclusively full time, and 13 percent had “mixed” attendance (i.e., were enrolled both full and part time) in 2003–04 (table 1.7). Attendance intensity varied by type of degree, particularly among first-professional students. For instance, most students in medicine, other health science programs, and law attended exclusively full time (94, 90, and 78 percent, respectively), while about one-fourth (26 percent) of theology students did so.
- One-third of graduate and first-professional students were enrolled full time for the full 2003–04 academic year, 7 percent were enrolled full time for part of the year, 38 percent were enrolled part time for the full year, and 23 percent were enrolled part time for part of the year (table 1.8).
- The largest proportion of master’s degree students were enrolled part time for the full year (46 vs. 7–25 percent with other enrollment patterns), while the largest proportion of doctoral and first-professional students were enrolled full time for the full academic year (50 vs. 7 to 33 percent and 80 vs. 3 to 12 percent, respectively).
- Graduate and first-professional students earned an average of \$44,900 in 2002 (table 1.9). Average income varied by type of institution within degree programs. For instance, master’s degree students enrolled in private not-for-profit institutions earned



more than their peers in public institutions (\$49,100 vs. \$43,500), as did first-professional students (\$26,600 vs. \$20,400).

## Types of Degrees and Field of Study

- In 2003–04, about one-third (32 percent) of master’s degree students were enrolled in an education master’s program (i.e., an M.Ed., M.A.T., or other master’s degree with a major in education); about one-fifth each were enrolled in a noneducation master of science (21 percent), noneducation “other” master’s degree (19 percent), or business administration program (18 percent); and the remaining 10 percent were enrolled in a noneducation master of arts program (table 1.10). Students who attended non-doctorate-granting institutions were more likely than their peers in doctorate-granting institutions to be enrolled in education master’s programs, in both the public (44 vs. 28 percent) and private not-for-profit sectors (46 vs. 24 percent).
- First-professional students attending public institutions were more likely to be in medicine programs than their peers in private not-for-profit institutions: 35 percent of students in public institutions were in medical programs, compared with 18 percent of their counterparts in private not-for-profit institutions (table 1.11). Among first-professional students, those who were attending part time, part year were more likely to be in a theology program than their peers who attended full time for the full year.
- Thirty percent of master’s degree students were majoring in education, and 25 percent were majoring in business or management, the two most common fields of study (table 1.12). The more common fields reported by doctoral students were social or behavioral sciences (17 percent), engineering/computer science/mathematics, education, and health (14–15 percent). First-professional students were primarily enrolled in health (49 percent) or law (39 percent).
- Master’s degree students who attended either part time or for less than the full year were more likely than those who attended full time for the full year to major in education (34 vs. 18 percent; table 1.12).

## Price of Attendance

- In 2003–04, the price of attending graduate school for all full-time, full-year graduate and first-professional students averaged \$31,400, of which \$13,500 was tuition and fees and \$17,900 was nontuition expenses (table 1.13). Among full-time, full-year first-professional students, those studying medicine had the highest average budget (\$40,400), compared with their peers working toward a degree in some other health science field (\$36,400), law (\$34,700), or theology (\$23,900).

## Timing of Graduate Enrollment

- Graduate students studying education, either for a master’s or a doctoral degree in 2003–04, were generally more likely than their peers to have waited 7 years or more

after receiving their bachelor's degrees to enroll in graduate school (table 1.14). Thirty-eight percent of master's degree students in education waited 7 years or more, compared with 26 percent of master's students who were pursuing master of arts, master of science, and "other" master's degrees in fields other than education. Similarly, 68 percent of doctoral students in education had at least a 7-year gap before enrolling in graduate school, while 28–29 percent of doctoral students pursuing degrees in other fields had such a gap.

### **Parents' Education**

- Students who were pursuing first-professional degrees in 2003–04 were more likely than their peers in doctoral or master's degree programs to have parents who had earned graduate or first-professional degrees (table 1.15). Forty-five percent of first-professional students reported that their parents had earned a graduate degree or higher, compared with 38 percent of doctoral degree and 27 percent of master's degree students.

### **Disability**

- Seven percent of graduate and first-professional students reported having a disability, and, of those with a disability, mobility or orthopedic, mental illness or depression, and health problems were the most commonly cited disabilities (22–26 percent), while 5–8 percent reported hearing problems, visual impairments, or learning disabilities and 12 percent reported some other type of disability (table 1.16).

**Table 1.1. Percentage distribution of graduate and first-professional students, by institution type and selected student and enrollment characteristics: 2003–04**

Student and enrollment characteristics	Public			Private not-for-profit			Private for-profit	Attended more than one institution
	Total	Non-doctorate-granting	Doctorate-granting	Total	Non-doctorate-granting	Doctorate-granting		
<b>All students</b>								
U.S. total (excluding Puerto Rico)	51.0	10.0	41.0	41.3	12.9	28.4	4.1	3.7
Total (50 states, DC, and Puerto Rico)	50.8	9.9	40.9	41.6	13.0	28.6	4.0	3.6
<b>Degree program</b>								
Master's degree	50.2	12.2	38.0	41.9	17.6	24.3	4.4	3.5
Doctoral degree	58.9	†	58.9	36.5	†	36.5	2.1	2.5
First-professional degree	39.8	†	39.8	57.7	†	57.7	#	2.5
Other graduate program	55.2	18.6	36.6	30.7	17.4	13.3	7.9	6.2
<b>Master's degree/program</b>								
Business administration (M.B.A.)	35.6	6.3	29.3	46.4	16.7	29.7	15.2	2.8
Education (any master's)	50.7	17.2	33.6	43.1	25.1	18.1	1.6	4.6
M.A. except in education	52.8	12.1	40.7	40.9	8.0	32.9	1.2	5.1
M.S. except in education	63.3	12.3	51.0	31.1	10.3	20.8	2.7	2.9
Any other master's degree	47.1	9.4	37.7	48.3	19.5	28.8	2.3	2.4
<b>Doctoral degree/program</b>								
Ph.D. except in education	65.7	†	65.7	32.1	†	32.1	0.6	1.6
Education (any doctorate)	58.7	†	58.7	34.8	†	34.8	#	6.6
Any other doctoral degree	44.4	†	44.4	47.2	†	47.2	6.5	2.0
<b>First-professional degree/program</b>								
Medicine (M.D.)	55.4	†	55.4	42.5	†	42.5	#	2.1
Other health science degree	48.7	†	48.7	48.8	†	48.8	#	2.5
Law (L.L.B. or J.D.)	34.5	†	34.5	62.7	†	62.7	#	2.8
Theology (M.Div., M.H.L., B.D.)	#	†	#	97.8	†	97.8	#	2.2
<b>Income in 2002 (including spouse's)</b>								
Less than \$5,000	53.8	9.0	44.8	42.4	3.9	38.6	0.4	3.4
\$5,000–9,999	58.2	9.5	48.6	36.6	5.0	31.6	0.6	4.6
\$10,000–19,999	57.7	8.9	48.8	35.7	6.0	29.7	3.3	3.2
\$20,000–29,999	50.7	10.7	40.0	44.5	15.6	28.9	1.6	3.3
\$30,000–49,999	47.7	10.5	37.2	42.2	18.9	23.3	5.4	4.7
\$50,000 or more	47.0	10.1	36.9	43.1	16.9	26.2	6.6	3.2
<b>Attendance pattern</b>								
Full-time/full-year	47.9	3.5	44.4	41.0	4.2	36.8	6.6	4.6
Full-time/part-year	40.5	6.9	33.6	47.2	15.4	31.8	10.6	1.8
Part-time/full-year	55.9	14.6	41.3	39.2	14.5	24.7	1.5	3.5
Part-time/part-year	49.6	12.2	37.5	44.6	22.3	22.3	2.7	3.1

See notes at end of table.

**Table 1.1. Percentage distribution of graduate and first-professional students, by institution type and selected student and enrollment characteristics: 2003–04—Continued**

Student and enrollment characteristics	Public			Private not-for-profit			Private for-profit	Attended more than one institution
	Total	Non-doctorate-granting	Doctorate-granting	Total	Non-doctorate-granting	Doctorate-granting		
<b>Full-time/full-year students</b>								
U.S. total (excluding Puerto Rico)	48.1	3.6	44.5	40.7	4.0	36.7	6.6	4.6
Total (50 states, DC, and Puerto Rico)	47.9	3.5	44.4	41.0	4.2	36.8	6.6	4.6
<b>Degree program</b>								
Master's degree	48.8	6.3	42.4	38.1	9.3	28.8	6.7	6.4
Doctoral degree	55.5	†	55.5	38.9	†	38.9	2.5	3.1
First-professional degree	44.9	†	44.9	52.4	†	52.4	#	2.7
Other graduate program	34.8	12.0	22.9	18.2	5.5	12.7	40.8	6.2
<b>Master's degree/program</b>								
Business administration (M.B.A.)	30.4	2.3	28.1	51.2	11.0	40.3	11.9	6.5
Education (any master's)	52.4	19.3	33.1	28.2	11.5	16.7	5.4	14.1
M.A. except in education	47.4	4.0	43.4	41.7	5.3	36.4	4.3	6.7
M.S. except in education	62.2	3.5	58.6	27.1	3.7	23.4	6.6	4.2
Any other master's degree	46.2	3.6	42.6	44.9	13.6	31.3	5.8	3.1
<b>Doctoral degree/program</b>								
Ph.D. except in education	61.1	†	61.1	37.1	†	37.1	#	1.8
Education (any doctorate)	51.3	†	51.3	28.5	†	28.5	#	20.2
Any other doctoral degree	45.6	†	45.6	44.8	†	44.8	8.0	1.6
<b>First-professional degree/program</b>								
Medicine (M.D.)	55.4	†	55.4	42.7	†	42.7	#	1.9
Other health science degree	49.5	†	49.5	47.9	†	47.9	#	2.6
Law (L.L.B. or J.D.)	37.4	†	37.4	59.5	†	59.5	#	3.1
Theology (M.Div., M.H.L., B.D.)	#	†	#	95.1	†	95.1	#	4.9
<b>Income in 2002 (including spouse's)</b>								
Less than \$5,000	48.7	3.1	45.5	47.0	1.5	45.5	0.4	4.0
\$5,000–9,999	50.1	1.4	48.7	43.6	6.6	37.0	#	6.3
\$10,000–19,999	58.7	3.1	55.6	33.4	2.6	30.8	4.7	3.2
\$20,000–29,999	47.9	4.5	43.5	45.0	5.2	39.8	3.0	4.1
\$30,000–49,999	44.2	2.9	41.3	36.6	4.2	32.3	12.2	7.1
\$50,000 or more	37.8	5.6	32.2	39.0	7.3	31.7	19.2	4.0

† Not applicable.

# Rounds to zero.

NOTE: Unless specifically excluded, estimates include Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.2. Percentage distribution of graduate and first-professional students, by program, institution type, and attendance pattern: 2003–04**

Institution type and attendance pattern	Master's degree	Doctoral degree	First-professional degree	Post-bachelor's or post-master's certificate	Not in a degree or certificate program
<b>All students</b>					
U.S. total (excluding Puerto Rico)	59.9	13.7	12.4	4.5	9.6
Total (50 states, DC, and Puerto Rico)	59.9	13.7	12.4	4.6	9.5
<b>Institution type</b>					
Public	59.2	15.9	9.7	5.8	9.5
Non-doctorate-granting	73.6	†	†	15.0	11.4
Doctorate-granting	55.7	19.7	12.0	3.5	9.1
Private not-for-profit	60.4	12.0	17.2	3.6	6.8
Non-doctorate-granting	81.2	†	†	7.6	11.3
Doctorate-granting	51.0	17.5	25.0	1.7	4.8
Private for-profit	65.3	7.1	#	#	27.6
Attended more than one institution	58.3	9.3	8.4	4.8	19.3
<b>Attendance pattern</b>					
Full-time/full-year	40.4	21.1	30.3	1.9	6.3
Full-time/part-year	65.5	14.2	8.5	6.0	5.8
Part-time/full-year	72.8	12.0	3.9	4.9	6.4
Part-time/part-year	64.9	5.7	1.8	7.5	20.1
<b>Full-time/full-year students</b>					
U.S. total (excluding Puerto Rico)	40.3	21.2	30.5	1.7	6.4
Total (50 states, DC, and Puerto Rico)	40.4	21.1	30.3	1.9	6.3
<b>Institution type</b>					
Public	41.1	24.5	28.5	2.5	3.5
Non-doctorate-granting	72.3	†	†	14.2	13.6
Doctorate-granting	38.6	26.4	30.7	1.6	2.7
Private not-for-profit	37.5	20.0	38.8	1.2	2.4
Non-doctorate-granting	89.3	†	†	9.2	1.5
Doctorate-granting	31.6	22.3	43.3	0.3	2.5
Private for-profit	41.2	7.9	#	#	50.9
Attended more than one institution	56.8	14.5	17.7	3.8	7.3

† Not applicable.

# Rounds to zero.

NOTE: Unless specifically excluded, estimates include Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.3. Percentage distribution of graduate and first-professional students, by gender, age, average age, and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Gender		Age as of 12/31/03					Average age
	Male	Female	Younger than 25	25–29	30–34	35–39	40 or older	
U.S. total (excluding Puerto Rico)	41.9	58.1	19.2	31.7	15.9	11.0	22.2	32.5
Total (50 states, DC, and Puerto Rico)	41.9	58.1	19.3	31.6	15.9	10.9	22.4	32.5
Master's degree/institution type	40.2	59.8	18.0	31.9	16.3	11.8	22.0	32.4
Public	39.7	60.3	21.5	35.0	15.5	9.7	18.3	31.4
Non-doctorate-granting	34.9	65.1	15.7	34.9	17.0	9.7	22.7	32.4
Doctorate-granting	41.3	58.7	23.4	35.1	15.0	9.7	16.9	31.0
Private not-for-profit	40.1	59.9	15.2	30.0	17.1	12.9	24.9	33.3
Non-doctorate-granting	36.4	63.6	9.3	24.6	18.2	17.4	30.6	34.8
Doctorate-granting	42.7	57.3	19.4	33.9	16.3	9.7	20.8	32.1
Doctoral degree/institution type	49.2	50.8	14.8	33.2	20.3	9.8	21.9	32.9
Public	50.3	49.7	14.2	35.2	21.4	10.7	18.6	32.3
Private not-for-profit	45.8	54.2	16.2	32.0	18.4	8.8	24.6	33.3
First-professional degree/institution type	53.2	46.8	38.4	39.4	10.6	5.6	6.0	27.5
Public	49.9	50.1	39.9	44.9	9.0	3.0	3.2	26.4
Private not-for-profit	55.5	44.5	37.4	35.7	11.6	7.4	7.9	28.3
Master's degree/program								
Business administration (M.B.A.)	58.6	41.4	11.5	32.8	23.9	14.3	17.4	32.3
Education (any master's)	20.2	79.8	13.5	34.1	15.1	13.7	23.6	33.2
M.A. except in education	38.3	61.7	25.4	32.6	12.0	8.7	21.4	31.8
M.S. except in education	51.5	48.5	25.1	32.5	18.1	9.0	15.4	30.6
Any other master's degree	44.2	55.8	19.9	26.3	11.4	11.1	31.3	33.6
Doctoral degree/program								
Ph.D. except in education	54.8	45.2	13.8	38.6	22.4	9.1	16.0	31.6
Education (any doctorate)	35.9	64.1	1.9	13.5	20.6	17.0	47.1	40.0
Any other doctoral degree	44.9	55.1	24.3	33.3	15.6	6.9	19.9	31.6
First-professional degree/program								
Medicine (M.D.)	48.9	51.1	45.6	44.3	8.0	1.2	0.9	25.6
Other health science degree	46.9	53.1	44.7	38.0	10.2	4.2	2.9	26.5
Law (L.L.B. or J.D.)	54.0	46.0	36.3	39.7	11.2	7.0	5.8	27.6
Theology (M.Div., M.H.L., B.D.)	77.0	23.0	13.5	29.3	15.3	15.1	26.9	34.6
Attendance pattern								
Full-time/full-year	45.8	54.2	32.1	37.1	12.8	6.8	11.2	29.1
Full-time/part-year	44.7	55.3	19.6	34.7	16.8	9.2	19.7	31.8
Part-time/full-year	38.5	61.5	13.8	31.6	16.8	13.9	23.8	33.3
Part-time/part-year	41.1	58.9	9.7	22.6	18.7	12.4	36.6	36.3

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.4. Percentage distribution of graduate and first-professional students, by marital/dependent status and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	No dependents		With dependents	
	Unmarried	Married	Unmarried	Married
U.S. total (excluding Puerto Rico)	47.9	18.5	9.0	24.6
Total (50 states, DC, and Puerto Rico)	47.7	18.5	8.9	24.8
Master's degree/institution type	45.4	18.7	9.8	26.1
Public	48.8	18.6	8.9	23.7
Non-doctorate-granting	48.8	17.1	8.9	25.2
Doctorate-granting	48.8	19.0	8.9	23.2
Private not-for-profit	43.0	19.9	9.8	27.4
Non-doctorate-granting	32.8	21.3	10.6	35.3
Doctorate-granting	50.2	18.9	9.2	21.7
Doctoral degree/institution type	48.6	22.9	6.0	22.5
Public	47.9	24.0	6.0	22.1
Private not-for-profit	52.1	19.1	6.3	22.5
First-professional degree/institution type	73.4	13.4	3.3	9.9
Public	76.6	14.4	1.5	7.5
Private not-for-profit	71.2	12.8	4.6	11.5
Master's degree/program				
Business administration (M.B.A.)	41.4	20.8	9.2	28.6
Education (any master's)	39.0	22.0	10.0	29.0
M.A. except in education	50.6	23.3	7.8	18.4
M.S. except in education	52.8	15.5	9.2	22.6
Any other master's degree	48.8	12.6	11.5	27.0
Doctoral degree/program				
Ph.D. except in education	51.1	23.1	5.8	20.1
Education (any doctorate)	28.3	23.0	10.8	37.9
Any other doctoral degree	55.1	22.5	3.7	18.7
First-professional degree/program				
Medicine (M.D.)	80.7	13.9	1.2	4.1
Other health science degree	75.9	12.9	2.6	8.6
Law (L.L.B. or J.D.)	73.8	12.4	4.6	9.1
Theology (M.Div., M.H.L., B.D.)	46.6	17.8	5.1	30.5
Attendance pattern				
Full-time/full-year	64.9	16.1	5.9	13.0
Full-time/part-year	50.5	15.5	13.1	21.0
Part-time/full-year	41.8	19.7	9.8	28.7
Part-time/part-year	32.3	20.9	10.6	36.3

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.5. Percentage distribution of graduate and first-professional students, by race/ethnicity and selected student, enrollment, and institution characteristics: 2003–04**

Student, enrollment, and institution characteristics	White	Black	Hispanic	Asian/ Pacific Islander	Other
<b>All students</b>					
U.S. total (excluding Puerto Rico)	69.0	9.7	6.8	11.1	3.6
Total (50 states, DC, and Puerto Rico)	68.3	9.6	7.7	11.0	3.5
Master's degree/institution type	68.5	10.5	8.0	9.9	3.2
Public	67.3	9.5	7.7	11.9	3.7
Non-doctorate-granting	69.8	10.1	7.6	6.4	6.2
Doctorate-granting	66.5	9.3	7.7	13.7	2.9
Private not-for-profit	70.3	10.7	8.3	7.9	2.8
Non-doctorate-granting	77.3	9.7	7.4	3.5	2.2
Doctorate-granting	65.3	11.4	9.0	11.1	3.3
Doctoral degree/institution type	61.8	9.0	6.3	18.7	4.1
Public	61.5	6.8	6.2	21.3	4.2
Private not-for-profit	61.1	12.1	6.9	15.6	4.3
First-professional degree/institution type	67.2	6.2	8.4	13.6	4.6
Public	73.5	3.9	6.5	12.0	4.2
Private not-for-profit	62.9	7.9	9.7	14.7	4.9
Master's degree/program					
Business administration (M.B.A.)	63.8	11.7	8.9	13.4	2.3
Education (any master's)	76.3	8.7	7.3	3.6	4.2
M.A. except in education	70.7	11.3	6.9	7.0	4.0
M.S. except in education	59.5	12.2	7.1	19.1	2.0
Any other master's degree	68.9	9.8	10.1	8.0	3.2
Doctoral degree/program					
Ph.D. except in education	59.5	6.2	6.1	24.5	3.8
Education (any doctorate)	62.3	20.9	6.8	6.3	3.7
Any other doctoral degree	66.7	8.1	6.5	13.5	5.3
First-professional degree/program					
Medicine (M.D.)	67.0	5.8	6.0	17.1	4.1
Other health science degree	60.8	4.9	9.1	20.8	4.5
Law (L.L.B. or J.D.)	71.5	5.8	9.8	7.1	5.8
Theology (M.Div., M.H.L., B.D.)	66.3	12.5	6.9	13.4	1.0
Citizenship					
U.S. citizen	73.7	9.7	7.4	5.7	3.5
Resident alien	30.5	14.9	13.5	37.0	4.1
Foreign/international student	24.0	5.5	7.6	59.6	3.2
Attendance pattern					
Full-time/full-year	64.8	7.4	8.0	14.9	4.9
Full-time/part-year	62.3	11.2	8.5	14.9	3.1
Part-time/full-year	68.8	10.9	8.3	9.0	3.0
Part-time/part-year	74.2	9.8	5.9	7.4	2.6

See notes at end of table.



**Table 1.5. Percentage distribution of graduate and first-professional students, by race/ethnicity and selected student, enrollment, and institution characteristics: 2003–04—Continued**

Student, enrollment, and institution characteristics	White	Black	Hispanic	Asian/ Pacific Islander	Other
<b>Full-time/full-year students</b>					
U.S. total (excluding Puerto Rico)	65.2	7.5	7.4	15.0	4.9
Total (50 states, DC, and Puerto Rico)	64.8	7.4	8.0	14.9	4.9
Master's degree/institution type	65.4	9.3	8.1	12.7	4.5
Public	64.1	7.6	6.8	15.9	5.7
Non-doctorate-granting	70.2	10.4	4.3	6.3	8.8
Doctorate-granting	63.1	7.1	7.1	17.3	5.3
Private not-for-profit	66.2	11.0	9.0	10.1	3.8
Non-doctorate-granting	79.6	6.6	6.7	2.3	4.8
Doctorate-granting	61.7	12.5	9.7	12.7	3.4
Doctoral degree/institution type	61.8	6.4	5.7	21.7	4.4
Public	59.5	5.1	6.5	24.3	4.6
Private not-for-profit	62.7	8.7	4.9	19.4	4.4
First-professional degree/institution type	67.4	5.8	7.8	14.2	4.8
Public	73.5	3.7	6.1	12.8	4.0
Private not-for-profit	62.3	7.6	9.3	15.4	5.5
Master's degree/program					
Business administration (M.B.A.)	52.6	16.1	6.9	19.7	4.7
Education (any master's)	68.5	12.8	8.2	2.0	8.5
M.A. except in education	71.8	9.3	4.6	10.7	3.6
M.S. except in education	62.0	4.2	9.2	22.0	2.6
Any other master's degree	70.9	7.2	9.5	8.7	3.7
Doctoral degree/program					
Ph.D. except in education	58.2	4.2	6.0	27.6	4.0
Education (any doctorate)	54.7	22.5	8.5	11.0	3.3
Any other doctoral degree	70.6	6.8	4.4	12.7	5.5
First-professional degree/program					
Medicine (M.D.)	67.3	6.0	5.9	17.3	3.5
Other health science degree	60.8	4.8	8.7	21.0	4.7
Law (L.L.B. or J.D.)	71.9	6.1	8.5	7.3	6.2
Theology (M.Div., M.H.L., B.D.)	70.5	9.7	8.5	11.4	#
Citizenship					
U.S. citizen	71.0	7.1	8.0	9.0	4.9
Resident alien	33.8	18.7	10.8	29.7	7.1
Foreign/international student	22.0	4.9	6.2	63.1	3.9

# Rounds to zero.

NOTE: Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race. Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.6. Percentage distribution of graduate and first-professional students, by citizenship status and selected student, enrollment, and institution characteristics: 2003–04**

Student, enrollment, and institution characteristics	U.S. citizen	Resident alien	Foreign/international student
U.S. total (excluding Puerto Rico)	88.5	3.9	7.6
Total (50 states, DC, and Puerto Rico)	88.6	3.9	7.5
Master's degree/institution type	88.7	4.1	7.3
Public	86.3	4.3	9.4
Non-doctorate-granting	93.4	1.9	4.7
Doctorate-granting	83.9	5.1	11.0
Private not-for-profit	91.5	3.2	5.3
Non-doctorate-granting	95.0	1.9	3.1
Doctorate-granting	89.0	4.2	6.8
Doctoral degree/institution type	77.1	3.5	19.4
Public	73.5	3.3	23.2
Private not-for-profit	81.5	4.1	14.4
First-professional degree/institution type	93.0	4.4	2.7
Public	95.8	3.3	0.9
Private not-for-profit	91.0	5.1	3.9
Master's degree/program			
Business administration (M.B.A.)	84.0	6.3	9.7
Education (any master's)	97.4	1.5	1.1
M.A. except in education	90.7	4.1	5.2
M.S. except in education	78.0	5.9	16.1
Any other master's degree	89.5	4.1	6.4
Doctoral degree/program			
Ph.D. except in education	68.6	3.7	27.7
Education (any doctorate)	91.1	2.2	6.8
Any other doctoral degree	87.1	3.9	9.1
First-professional degree/program			
Medicine (M.D.)	95.8	3.6	0.7
Other health science degree	89.1	9.0	1.9
Law (L.L.B. or J.D.)	97.2	2.1	0.7
Theology (M.Div., M.H.L., B.D.)	77.9	4.2	17.9
Race/ethnicity <sup>1</sup>			
White	95.6	1.7	2.7
Black	89.6	6.0	4.4
Hispanic	85.8	6.8	7.4
Asian/Pacific Islander	46.0	13.0	41.0
Other	88.6	4.4	6.9
Attendance pattern			
Full-time/full-year	86.2	4.6	9.3
Full-time/part-year	83.7	5.0	11.4
Part-time/full-year	89.4	4.0	6.6
Part-time/part-year	92.3	2.2	5.5

<sup>1</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.7. Percentage distribution of graduate and first-professional students, by attendance intensity and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Exclusively full-time	Exclusively part-time	Mixed part-and full-time
U.S. total (excluding Puerto Rico)	36.6	50.7	12.7
Total (50 states, DC, and Puerto Rico)	36.5	50.9	12.6
Master's degree/institution type	26.9	59.1	14.1
Public	24.2	60.9	14.9
Non-doctorate-granting	14.0	74.2	11.8
Doctorate-granting	27.5	56.6	15.9
Private not-for-profit	26.4	59.9	13.7
Non-doctorate-granting	18.6	66.4	15.0
Doctorate-granting	31.9	55.3	12.8
Doctoral degree/institution type	53.3	36.0	10.8
Public	49.4	38.8	11.9
Private not-for-profit	59.2	32.4	8.4
First-professional degree/institution type	79.8	9.0	11.3
Public	86.6	3.1	10.3
Private not-for-profit	75.1	13.0	11.9
Master's degree/program			
Business administration (M.B.A.)	29.9	59.9	10.3
Education (any master's)	17.1	66.3	16.6
M.A. except in education	31.8	54.9	13.3
M.S. except in education	29.6	54.4	16.0
Any other master's degree	34.4	53.9	11.7
Doctoral degree/program			
Ph.D. except in education	57.9	31.6	10.5
Education (any doctorate)	25.6	65.4	9.1
Any other doctoral degree	59.6	28.0	12.4
First-professional degree/program			
Medicine (M.D.)	94.2	1.7	4.1
Other health science degree	90.1	2.1	7.8
Law (L.L.B. or J.D.)	77.6	8.8	13.6
Theology (M.Div., M.H.L., B.D.)	26.4	45.1	28.5

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.8. Percentage distribution of graduate and first-professional students, by attendance pattern and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
U.S. total (excluding Puerto Rico)	32.8	6.7	37.7	22.8
Total (50 states, DC, and Puerto Rico)	32.7	6.7	37.7	22.9
Master's degree/institution type	22.0	7.3	45.9	24.8
Public	21.7	5.4	50.2	22.7
Non-doctorate-granting	11.8	4.6	60.9	22.8
Doctorate-granting	24.8	5.6	46.8	22.7
Private not-for-profit	21.0	7.7	43.7	27.7
Non-doctorate-granting	12.5	7.8	46.0	33.7
Doctorate-granting	27.0	7.6	42.0	23.3
Doctoral degree/institution type	50.3	7.0	33.1	9.6
Public	47.7	6.7	36.1	9.6
Private not-for-profit	54.1	7.8	27.9	10.1
First-professional degree/institution type	80.2	4.6	11.9	3.3
Public	90.4	2.9	6.0	0.7
Private not-for-profit	73.2	5.8	16.0	5.1
Master's degree/program				
Business administration (M.B.A.)	20.0	12.6	37.7	29.8
Education (any master's)	13.1	5.7	54.0	27.3
M.A. except in education	27.9	6.3	47.5	18.4
M.S. except in education	25.1	6.9	46.2	21.8
Any other master's degree	32.2	6.1	38.9	22.7
Doctoral degree/program				
Ph.D. except in education	53.8	8.4	30.1	7.6
Education (any doctorate)	24.1	3.4	57.0	15.5
Any other doctoral degree	58.5	5.9	25.4	10.3
First-professional degree/program				
Medicine (M.D.)	93.5	2.7	3.6	0.3
Other health science degree	92.0	3.5	4.5	#
Law (L.L.B. or J.D.)	78.5	6.5	13.8	1.2
Theology (M.Div., M.H.L., B.D.)	23.9	4.5	43.9	27.7
Attendance intensity				
Exclusively full-time	81.7	18.3	†	†
Exclusively part-time	†	†	57.7	42.3
Mixed	22.4	#	66.4	11.2

See notes at end of table.

**Table 1.8. Percentage distribution of graduate and first-professional students, by attendance pattern and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
Field of study				
Master's degree				
Humanities	29.9	5.7	47.5	16.9
Social/behavioral sciences	35.7	4.7	43.8	15.8
Life and physical sciences	22.6	8.8	47.0	21.7
Engineering/computer science/ mathematics	20.0	6.1	49.0	25.0
Education	13.1	5.6	54.0	27.3
Business/management	19.0	10.4	37.0	33.5
Health	39.3	5.0	42.4	13.3
Other/undeclared	31.3	9.7	42.7	16.3
Doctoral degree				
Humanities	39.9	8.9	36.3	14.9
Social/behavioral sciences	53.5	6.3	32.0	8.2
Life and physical sciences	61.4	7.3	25.7	5.6
Engineering/computer science/ mathematics	53.0	8.3	30.5	8.2
Education	24.5	3.6	56.7	15.3
Business/management	36.5	6.2	41.3	16.0
Other/undeclared	62.9	7.8	22.6	6.6

† Not applicable.

# Rounds to zero.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.9. Percentage distribution of graduate and first-professional students, by 2002 income, average total income, and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Less than \$5,000	\$5,000–9,999	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more	Average total income
<b>All students</b>							
U.S. total (excluding Puerto Rico)	14.1	6.8	13.7	12.5	19.1	33.8	\$45,100
Total (50 states, DC, and Puerto Rico)	14.2	6.8	13.7	12.6	19.1	33.7	44,900
Master's degree/institution type	11.2	6.0	12.7	13.1	20.6	36.4	46,800
Public	13.8	7.4	13.8	12.5	19.3	33.3	43,500
Non-doctorate-granting	15.1	6.5	12.7	12.7	21.5	31.5	42,200
Doctorate-granting	13.4	7.6	14.2	12.4	18.6	33.8	43,900
Private not-for-profit	9.2	4.8	11.6	14.4	21.9	38.1	49,100
Non-doctorate-granting	5.0	3.2	6.8	17.3	27.8	39.9	53,400
Doctorate-granting	12.2	6.0	15.0	12.3	17.7	36.8	46,000
Doctoral degree/institution type	12.7	5.8	21.3	15.0	15.1	30.1	41,400
Public	11.7	5.6	24.8	15.1	15.0	27.9	39,800
Private not-for-profit	14.8	6.5	16.8	15.8	14.9	31.2	41,900
First-professional degree/institution type	37.5	13.9	13.9	10.3	11.3	12.9	24,100
Public	39.5	16.2	15.9	9.0	10.4	9.1	20,400
Private not-for-profit	36.2	12.4	12.6	11.2	12.0	15.6	26,600
Master's degree/program							
Business administration (M.B.A.)	7.5	3.2	9.7	7.7	20.3	51.7	59,400
Education (any master's)	7.2	3.5	9.8	15.9	23.8	39.7	50,400
M.A. except in education	20.2	7.6	15.2	12.4	15.8	28.9	36,700
M.S. except in education	14.2	10.4	16.2	11.1	15.4	32.7	43,400
Any other master's degree	13.4	7.2	15.0	16.3	24.1	24.1	37,600
Doctoral degree/program							
Ph.D. except in education	9.5	5.1	27.0	18.8	16.0	23.7	36,400
Education (any doctorate)	3.8	3.3	8.9	5.9	17.8	60.4	67,500
Any other doctoral degree	25.1	8.8	16.3	12.3	11.6	25.9	36,400
First-professional degree/program							
Medicine (M.D.)	50.2	10.7	15.9	9.7	7.5	6.1	17,100
Other health science degree	42.9	19.1	14.6	6.9	9.1	7.4	17,900
Law (L.L.B. or J.D.)	31.5	14.4	12.5	12.0	13.6	16.0	26,700
Theology (M.Div., M.H.L., B.D.)	17.2	7.4	13.4	13.6	17.1	31.4	41,700
Attendance pattern							
Full-time/full-year	25.1	10.8	17.9	13.8	14.3	18.2	31,300
Full-time/part-year	11.8	7.7	16.8	12.8	22.4	28.6	41,100
Part-time/full-year	9.7	5.4	13.0	14.2	18.0	39.7	48,800
Part-time/part-year	6.9	3.0	7.7	8.0	26.9	47.4	57,800

See notes at end of table.

**Table 1.9. Percentage distribution of graduate and first-professional students, by 2002 income, average total income, and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Less than \$5,000	\$5,000–9,999	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more	Average total income
<b>Full-time/full-year students</b>							
U.S. total (excluding Puerto Rico)	25.0	10.8	18.0	13.7	14.4	18.1	\$31,300
Total (50 states, DC, and Puerto Rico)	25.1	10.8	17.9	13.8	14.3	18.2	31,300
Master's degree/institution type	19.0	10.5	16.9	15.4	15.5	22.7	34,500
Public	21.5	10.8	20.4	14.2	13.8	19.3	31,200
Non-doctorate-granting	21.1	5.9	14.4	18.7	11.2	28.7	34,800
Doctorate-granting	21.6	11.6	21.3	13.5	14.2	17.9	30,600
Private not-for-profit	19.1	11.7	13.7	16.9	17.0	21.7	34,200
Non-doctorate-granting	10.7	17.3	13.9	17.3	15.5	25.3	38,100
Doctorate-granting	21.8	9.8	13.7	16.7	17.4	20.6	32,900
Doctoral degree/institution type	18.0	7.0	25.1	17.0	15.2	17.7	31,700
Public	16.7	6.4	29.3	17.4	14.2	15.9	30,600
Private not-for-profit	20.4	8.4	20.6	17.5	15.2	18.0	29,900
First-professional degree/institution type	41.4	15.2	14.6	10.2	9.9	8.8	19,800
Public	40.9	16.4	16.3	9.3	9.7	7.4	18,700
Private not-for-profit	41.9	14.1	13.1	11.0	10.0	9.9	20,800
Master's degree/program							
Business administration (M.B.A.)	12.1	1.6	14.1	18.0	22.0	32.2	49,800
Education (any master's)	15.3	5.3	14.0	13.7	23.7	28.1	38,300
M.A. except in education	27.5	13.3	18.4	17.3	9.1	14.4	25,300
M.S. except in education	16.6	17.1	26.9	8.3	9.4	21.7	30,800
Any other master's degree	23.8	12.2	11.2	20.2	14.4	18.2	30,300
Doctoral degree/program							
Ph.D. except in education	10.7	5.5	29.2	22.6	15.9	16.2	31,000
Education (any doctorate)	4.3	4.8	14.1	6.3	26.8	43.8	54,200
Any other doctoral degree	35.9	10.6	19.7	8.4	11.1	14.3	27,100
First-professional degree/program							
Medicine (M.D.)	51.0	10.3	16.0	9.8	7.2	5.7	16,700
Other health science degree	43.3	19.2	14.8	7.5	8.7	6.6	17,100
Law (L.L.B. or J.D.)	34.0	16.2	13.5	11.9	12.7	11.8	22,600
Theology (M.Div., M.H.L., B.D.)	29.7	9.8	13.8	19.1	8.7	18.9	32,500

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.10. Percentage distribution of master's degree students, by type of degree, institution type, attendance pattern, and citizenship: 2003–04**

Institution type, attendance pattern, and citizenship	Business administration (M.B.A.)	Education (any master's)	M.A. except in education	M.S. except in education	Any other master's degree
U.S. total (excluding Puerto Rico)	18.2	31.5	10.2	21.5	18.6
Total (50 states, DC, and Puerto Rico)	18.2	31.5	10.1	21.2	18.9
<b>Institution type</b>					
Public	12.6	32.0	11.0	26.7	17.7
Non-doctorate-granting	9.1	44.4	11.1	20.8	14.5
Doctorate-granting	13.8	28.0	11.0	28.6	18.7
Private not-for-profit	19.8	33.2	9.9	15.7	21.5
Non-doctorate-granting	16.9	45.5	4.5	12.4	20.7
Doctorate-granting	21.9	24.3	13.7	18.0	22.0
<b>Attendance pattern</b>					
Full-time/full-year	16.5	18.7	12.9	24.2	27.7
Full-time/part-year	31.2	24.4	8.7	20.0	15.8
Part-time/full-year	14.9	37.1	10.5	21.4	16.1
Part-time/part-year	21.8	34.7	7.5	18.7	17.3
<b>Citizenship</b>					
U.S. citizen	17.2	34.6	10.4	18.7	19.1
Resident alien	28.3	11.4	10.2	30.7	19.3
Foreign/international student	24.2	4.8	7.3	47.1	16.7

NOTE: Unless specifically excluded, data include students in private for-profit institutions and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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



**Table 1.11. Percentage distribution of doctoral and first-professional students, by type of degree, institution type, attendance pattern, and citizenship: 2003–04**

Institution type, attendance pattern, and citizenship	Doctoral			First-professional			
	Ph.D. except in education	Education (any doctorate)	Any other doctoral degree	Medicine (M.D.)	Other health science degree	Law (L.L.B. or J.D.)	Theology (M.Div., M.H.L., B.D.)
U.S. total (excluding Puerto Rico)	57.8	15.8	26.3	25.1	24.9	40.1	9.9
Total (50 states, DC, and Puerto Rico)	57.6	15.8	26.7	24.9	24.6	40.7	9.8
<b>Institution type</b>							
Public	63.8	16.3	20.0	34.8	30.4	34.8	#
Private not-for-profit	49.9	15.8	34.3	18.1	20.7	44.7	16.6
<b>Attendance pattern</b>							
Full-time/full-year	61.5	7.5	31.0	29.0	28.3	39.8	2.9
Full-time/part-year	69.8	7.8	22.4	14.5	18.7	57.3	9.5
Part-time/full-year	52.4	27.1	20.5	7.4	9.3	47.1	36.2
Part-time/part-year	45.9	25.5	28.6	2.4	#	14.5	83.1
<b>Citizenship</b>							
U.S. citizen	51.3	18.6	30.1	25.6	23.6	42.5	8.2
Resident alien	61.0	9.6	29.4	20.4	50.9	19.3	9.5
Foreign/international student	82.1	5.5	12.5	6.2	17.2	10.7	65.9

# Rounds to zero.

NOTE: Unless specifically excluded, data include students in private for-profit institutions and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.12. Percentage distribution of graduate and first-professional students, by major and selected student, enrollment, and institution characteristics: 2003–04**

Student, enrollment, and institution characteristics	Humanities	Social/behavioral sciences	Life and physical sciences	Engineering/computer science/mathematics	Education <sup>1</sup>	Business/management <sup>1</sup>	Health	Law	Other
U.S. total (excluding Puerto Rico)	7.3	5.5	3.5	8.1	23.7	16.0	13.2	5.3	17.3
Total (50 states, DC, and Puerto Rico)	7.3	5.5	3.5	8.1	23.7	16.1	13.2	5.4	17.2
<b>Degree program</b>									
Master's	7.9	4.9	3.0	10.0	30.4	25.3	8.0	0.4	10.1
Doctoral	9.5	17.1	11.2	14.6	15.1	5.2	14.5	2.5	10.4
First-professional	9.7	0.4	0.1	0.4	0.3	0.4	48.9	39.3	0.6
<b>Master's degree/program</b>									
Business administration (M.B.A.) <sup>1</sup>	0.1	0.1	0.1	0.8	†	98.9	0.1	#	#
Education (any master's) <sup>1</sup>	0.9	0.7	0.5	0.2	96.4	0.5	0.3	0.1	0.5
M.A. except in education	40.5	25.7	4.1	2.1	†	9.2	4.6	#	13.8
M.S. except in education	3.8	4.4	9.5	36.8	†	15.0	17.0	0.2	13.3
Any other master's degree	14.0	6.1	2.2	9.4	†	16.3	20.4	1.5	30.1
<b>Doctoral degree/program</b>									
Ph.D. except in education	11.6	21.7	17.6	22.3	†	4.6	6.4	0.4	15.5
Education (any doctorate) <sup>1</sup>	0.6	1.3	0.1	0.1	95.6	1.7	0.4	#	0.3
Any other doctoral degree	10.2	16.7	3.8	6.5	†	8.7	40.2	8.5	5.4
<b>Master's degree/attendance</b>									
Full-time/full-year	10.7	8.0	3.1	9.1	18.0	21.9	14.3	1.1	13.8
Other attendance pattern	7.1	4.1	3.0	10.3	33.9	26.3	6.3	0.2	9.1
<b>Doctoral degree/attendance</b>									
Full-time/full-year	7.5	18.2	13.6	15.3	7.3	3.8	19.2	3.9	11.1
Other attendance pattern	11.5	16.0	8.7	13.8	22.9	6.7	9.7	1.1	9.7
<b>Citizenship</b>									
U.S. citizen	6.9	5.6	3.2	5.4	25.9	15.6	13.8	5.9	17.8
Resident alien	8.4	3.9	6.2	15.5	10.0	22.4	18.2	2.4	13.0
Foreign/international student	11.3	5.8	5.8	36.6	4.3	18.8	3.9	1.7	11.8

† Not applicable.

# Rounds to zero.

<sup>1</sup> Some students in business or education degree programs reported other majors within those programs.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.13. Average expenses for graduate and first-professional students, by attendance status, type of degree, and institution type: 2003–04**

Type of degree and institution type	Full-time/full-year			Part-time/ full-year tuition and fees	Part-time/ part-year tuition and fees
	Total student budget	Tuition and fees	Total nontuition expenses <sup>1</sup>		
U.S. total (excluding Puerto Rico)	\$31,500	\$13,600	\$17,900	\$5,700	\$2,600
Total (50 states, DC, and Puerto Rico)	31,400	13,500	17,900	5,600	2,500
Master's degree/institution type	27,400	11,500	15,900	5,600	3,000
Public	21,900	7,400	14,600	3,700	1,800
Non-doctorate-granting	15,800	4,300	11,500	3,200	1,600
Doctorate-granting	22,900	7,800	15,100	3,900	1,900
Private not-for-profit	34,100	17,400	16,700	8,100	4,000
Non-doctorate-granting	25,900	11,600	14,200	7,900	4,200
Doctorate-granting	36,800	19,300	17,500	8,300	3,800
Doctoral degree/institution type	33,300	14,400	19,000	5,800	2,400
Public	28,600	10,000	18,500	4,700	2,000
Private not-for-profit	40,200	20,500	19,800	7,000	3,000
First-professional degree/institution type	36,500	16,700	19,900	10,000	2,200
Public	30,300	9,800	20,500	5,300	‡
Private not-for-profit	41,900	22,600	19,400	11,200	2,200
First-professional degree/program					
Medicine (M.D.)	40,400	17,100	23,300	‡	‡
Other health science degree	36,400	16,400	19,900	‡	‡
Law (L.L.B. or J.D.)	34,700	17,000	17,700	13,400	‡
Theology (M.Div., M.H.L., B.D.)	23,900	9,500	14,400	6,400	‡

‡ Reporting standards not met.

<sup>1</sup> Includes room and board, books and supplies, transportation, and personal expenses.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.14. Percentage distribution of graduate and first-professional students, by time between receiving bachelor's degree and beginning graduate program and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Less than 1 year	1–2 years	3–6 years	7 years or more
U.S. total (excluding Puerto Rico)	18.7	27.5	24.3	29.6
Total (50 states, DC, and Puerto Rico)	18.7	27.4	24.1	29.8
Master's degree/institution type	15.7	28.5	24.7	31.1
Public	17.7	28.5	25.6	28.1
Non-doctorate-granting	12.1	32.4	21.7	33.8
Doctorate-granting	19.6	27.2	26.9	26.3
Private not-for-profit	12.8	29.8	23.5	33.9
Non-doctorate-granting	9.9	35.3	15.7	39.1
Doctorate-granting	14.8	25.8	29.2	30.2
Doctoral degree/institution type	19.5	20.6	25.7	34.3
Public	18.5	20.9	27.8	32.9
Private not-for-profit	21.7	21.2	22.6	34.5
First-professional degree/institution type	34.4	32.1	21.3	12.1
Public	37.1	35.3	19.5	8.1
Private not-for-profit	32.6	30.0	22.6	14.8
Master's degree/program				
Business administration (M.B.A.)	11.4	23.3	31.7	33.7
Education (any master's)	11.3	26.4	24.8	37.6
M.A. except in education	21.1	31.2	22.1	25.6
M.S. except in education	20.3	32.9	20.8	25.9
Any other master's degree	19.2	30.7	23.8	26.3
Doctoral degree/program				
Ph.D. except in education	21.4	21.8	29.1	27.7
Education (any doctorate)	3.0	8.1	21.0	67.9
Any other doctoral degree	25.0	25.3	21.2	28.5
First-professional degree/program				
Medicine (M.D.)	41.9	36.4	18.1	3.6
Other health science degree	40.4	34.4	18.0	7.3
Law (L.L.B. or J.D.)	30.8	30.9	24.9	13.4
Theology (M.Div., M.H.L., B.D.)	15.5	20.9	23.2	40.4
Attendance pattern				
Full-time/full-year	30.2	29.2	23.5	17.2
Full-time/part-year	18.8	30.3	24.2	26.7
Part-time/full-year	13.6	26.6	24.3	35.5
Part-time/part-year	9.4	25.1	24.4	41.1

NOTE: Excludes students who were not enrolled in a master's, doctoral, or first-professional degree program. Unless specifically excluded, data include students in private for-profit institutions and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.15. Percentage distribution of graduate and first-professional students, by parents' highest education level and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	High school or less	Some college, less than a bachelor's degree	Bachelor's degree	Graduate or first-professional degree
U.S. total (excluding Puerto Rico)	26.7	17.2	25.4	30.8
Total (50 states, DC, and Puerto Rico)	26.8	17.0	25.5	30.7
Master's degree/institution type	28.9	18.0	26.0	27.1
Public	25.2	18.0	28.3	28.5
Non-doctorate-granting	29.7	21.0	28.0	21.3
Doctorate-granting	23.8	17.0	28.4	30.8
Private not-for-profit	30.5	18.6	23.7	27.2
Non-doctorate-granting	39.6	18.3	24.3	17.7
Doctorate-granting	24.1	18.9	23.2	33.8
Doctoral degree/institution type	22.5	14.0	25.4	38.1
Public	21.9	14.5	25.7	37.9
Private not-for-profit	22.0	14.0	24.8	39.2
First-professional degree/institution type	16.0	13.2	26.1	44.8
Public	16.5	11.8	28.2	43.5
Private not-for-profit	15.7	14.1	24.6	45.6
Master's degree/program				
Business administration (M.B.A.)	28.1	22.2	22.3	27.5
Education (any master's)	33.5	19.6	24.4	22.5
M.A. except in education	25.8	16.3	25.7	32.3
M.S. except in education	20.6	15.6	32.3	31.4
Any other master's degree	32.7	15.0	25.3	27.0
Doctoral degree/program				
Ph.D. except in education	19.8	13.4	26.6	40.2
Education (any doctorate)	30.6	16.6	22.1	30.6
Any other doctoral degree	23.6	13.7	24.7	38.0
First-professional degree/program				
Medicine (M.D.)	12.0	11.4	23.2	53.4
Other health science degree	17.2	14.0	29.0	39.8
Law (L.L.B. or J.D.)	15.8	12.4	27.2	44.6
Theology (M.Div., M.H.L., B.D.)	24.2	18.5	21.6	35.6
Attendance pattern				
Full-time/full-year	18.5	15.0	25.3	41.2
Full-time/part-year	28.0	15.9	25.6	30.5
Part-time/full-year	29.8	18.3	26.5	25.4
Part-time/part-year	33.4	18.3	24.0	24.3

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 1.16. Percentage of students with disabilities and percentage distribution of students with disabilities, by main disability and degree program: 2003–04**

Degree program	Any reported disability	Of those reporting a disability, main disability						
		Hearing	Blind-ness or visual	Ortho-pedic or mobility	Specific learn-ing dis-ability	Health prob-lem	Mental illness/depres-sion	Other
U.S. total (excluding Puerto Rico)	6.7	4.5	4.9	26.7	8.2	21.4	22.1	12.1
Total (50 states, DC, and Puerto Rico)	6.7	4.6	5.0	26.1	8.3	21.5	22.3	12.2
Degree program								
Master's	6.9	5.5	6.5	26.7	9.5	20.5	20.8	10.4
Doctoral	6.0	3.8	2.9	26.5	5.4	22.8	24.4	14.3
First-professional	5.7	4.5	1.6	14.1	14.8	28.9	21.3	14.8
Other graduate program	7.2	1.1	2.3	35.8	0.9	18.8	26.1	15.0

NOTE: Unless specifically excluded, estimates include Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

## Section 2: Types of Financial Aid

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Graduate and first-professional students have access to three major types of financial aid to help them pay for their education, including grants and scholarships (which do not have to be repaid), loans (which must be repaid), and assistantships (for which students work in exchange for a stipend). The tables in this section describe in detail who received the various types of aid, how much they received, and how their aid was packaged. Cumulative amounts borrowed are also shown. Data are presented separately for all students and for students who attended full time, full year.

### Student and Enrollment Characteristics

- Among 2003–04 graduate and first-professional students, 73 percent reported having received some form of financial aid (table 2.1). Forty-two percent reported that they had taken out any loans, and 40 percent had taken out Stafford loans. In addition, 40 percent received grants, 15 percent received assistantships, 8 percent received tuition waivers, and 2 percent received work study.<sup>1</sup>
- First-professional students were more likely than both master’s and doctoral students to have received any aid (89 vs. 71 and 83 percent, respectively; table 2.1).
- Students who attended full time for the full year were not only more likely to receive any aid but also to receive each type of aid than their peers who attended part time or part year.
- Aided graduate and first-professional students had received an average of \$15,100 in financial aid in the 2003–04 academic year (table 2.2). Full-time, full-year students were more likely to receive aid (table 2.1) and to receive higher amounts than their peers who attended less than full time or for less than a full year. Full-time, full-year graduate and first-professional students averaged \$23,200 in total aid, compared with \$6,000–12,600 for part-time or part-year students. Furthermore, full-time, full-year students also averaged higher amounts of each type of aid (except work study) than their part-time or part-year counterparts.
- Among master’s degree students, males were more likely than females to have received aid (74 vs. 68 percent), and unmarried or separated respondents were more likely than their married peers to have received aid (74 vs. 66 percent; table 2.3-A).

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<sup>1</sup> Categories are not mutually exclusive. Tuition waivers are included in grants, and Stafford loans are included in loans.

Students who were younger than 25 were more likely than their older peers to have received assistantships (27 vs. 3–16 percent) or tuition waivers (14 vs. 3–7 percent).

- First-professional theology students were less likely than their peers pursuing a medical, other health science, or law degree to have received any aid (70 vs. 89–93 percent) (table 2.3-A). Theology students were less likely to have taken out loans than their first-professional peers (29 vs. 83–86 percent).
- When considering only full-time, full-year students, master’s degree students younger than 25 remained more likely than master’s degree students who were 30 or older to receive both assistantships (32 vs. 7–10 percent) and tuition waivers (19 vs. 1–5 percent). Full-time, full-year theology students remained less likely than their first-professional counterparts to report borrowing (45 vs. 84–88 percent; table 2.3-B).
- Among all doctoral students who took out a loan in 2003–04, those who were younger than 25 borrowed more, on average, than their older counterparts (\$23,100 vs. \$14,400–18,700; table 2.4-A). This pattern generally held for full-time, full-year doctoral students as well (\$24,600 vs. \$13,100–16,500), although no measurable differences were detected in the amounts borrowed between those younger than 25 and those 25–29 (table 2.4-B).

## Combinations of Aid Types

- One-fifth of graduate and first-professional students received only grants, and 25 percent only took out loans in 2003–04 (table 2.5). Another 11 percent received both grants and loans, and 18 percent received some other combination of aid (e.g., grants and work study).
- Students who attended part time, part year were more likely to receive only grants than those who attended full time, while those who attended full time, full year were more likely to have only loans than those who attended part time or part year (table 2.5). Among students who received aid, however, full-time, full-year students received higher amounts of each type of aid than those who attended part time or part year (table 2.6).
- Graduate and first-professional students who received aid in the form of grants and loans only received the highest amount of aid, on average (\$23,100), compared with those who received grants only (\$4,600), loans only (\$16,900), or other combinations of aid (\$19,700; table 2.6).
- Among grant recipients, Ph.D. students in fields other than education received more aid from grants only than graduate or first-professional students in any other degree program (table 2.6). The average grant aid received by these Ph.D. students was \$13,800, compared with \$3,800 for master’s students, \$4,000–7,600 for other doctoral students, and \$7,900 for first-professional students.



## Stafford Loans

- In 2003–04, some 40 percent of all graduate and first-professional students took out either subsidized or unsubsidized Stafford loans averaging \$15,400: 37 percent took out subsidized loans averaging \$7,100, and one-third took out unsubsidized loans averaging \$10,400 (table 2.7).
- Among Stafford loan recipients, medical students borrowed the highest amount on average (\$29,400), compared with their peers in master’s (\$12,800), doctoral (\$16,700), or other first-professional (\$10,400–25,700) programs (table 2.7).
- Among master’s and doctoral degree students, those who were in private not-for-profit institutions were more likely to borrow the maximum amount of all Stafford loans (\$18,500) than those in public institutions (table 2.8).
- Among graduate and first-professional students who borrowed the maximum subsidized loan amount (\$8,500), 90 percent also took out an unsubsidized Stafford loan, and the majority (58 percent) actually borrowed the maximum amount permitted in total subsidized and unsubsidized Stafford loans (table 2.8).

## Aid Packaging by Type

- Among 2003–04 graduate and first-professional students who received any type of aid, 35 percent of the total aid was made up of grants, and 51 percent was made up of loans. Among students whose aid package included grants, 64 percent of their aid package consisted of grants, and for those who received loans, 87 percent of their aid package was made up of loans (table 2.9).
- About one-half (56 percent) of the total aid that part-time, part-year students received consisted of grants, and one-third consisted of loans. However, among part-time, part-year grant recipients, 91 percent of their total aid was made up of grants, and among loan recipients, 95 percent of their total aid package was made up of loans (table 2.9).

## Cumulative Borrowing

- First-professional students were not only more likely than doctoral students to borrow as graduate students from the federal government (80 vs. 40 percent), but also to borrow as undergraduates (41 vs. 24 percent; table 2.10).
- Fifty-three percent of graduate and first-professional students had ever borrowed from any source as graduate students (table 2.11), and those who borrowed took out an average of \$34,800 in loans (table 2.12).
- Among students who borrowed, those who had completed or expected to complete their master’s degrees in 2003–04 in business administration (M.B.A.) generally borrowed more as graduate students (\$36,200) than their peers who had completed or expected to complete other types of master’s degrees that year (\$22,500–26,500) with the exception of master of science degrees (table 2.13).

- First-professional students who had completed or expected to complete medical degrees in 2003–04 borrowed more for their graduate education than those completing other health science or law degrees (\$112,900 vs. 82,300 and 70,600, respectively; table 2.13).

**Table 2.1. Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, institution type, and attendance pattern: 2003–04**

Type of degree, institution type, and attendance pattern	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>All students</b>							
U.S. total (excluding Puerto Rico)	72.6	39.9	42.0	14.8	8.1	39.5	2.1
Total (50 states, DC, and Puerto Rico)	72.6	40.1	42.0	14.8	8.2	39.5	2.1
Master's degree/institution type	70.5	38.4	39.7	12.7	6.8	37.3	1.4
Public	66.8	36.9	33.2	19.7	9.8	30.8	1.6
Non-doctorate-granting	62.0	32.0	33.3	11.3	5.8	32.3	#
Doctorate-granting	68.3	38.5	33.2	22.4	11.1	30.3	2.2
Private not-for-profit	73.3	40.0	44.6	5.6	4.0	42.1	1.3
Non-doctorate-granting	72.9	38.0	42.7	2.9	3.9	41.5	0.6
Doctorate-granting	73.6	41.4	46.0	7.6	4.0	42.5	1.7
Doctoral degree/institution type	82.6	54.7	30.5	41.2	22.7	28.1	2.8
Public	83.6	57.8	25.8	49.1	30.9	23.5	1.7
Private not-for-profit	80.0	49.1	36.4	30.8	10.8	34.0	4.8
First-professional degree/institution type	88.8	40.8	78.4	6.9	4.1	74.0	5.8
Public	91.0	42.2	82.3	9.4	5.4	77.0	2.5
Private not-for-profit	87.2	39.9	75.7	5.2	3.2	72.0	8.1
Attendance pattern							
Full-time/full-year	87.0	44.8	63.6	21.6	12.8	59.6	4.8
Full-time/part-year	68.5	34.0	39.0	13.5	4.6	37.2	0.6
Part-time/full-year	70.7	40.5	37.3	14.0	8.4	35.5	1.1
Part-time/part-year	56.2	34.5	19.6	6.9	2.3	18.3	0.3

See notes at end of table.

**Table 2.1. Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, institution type, and attendance pattern: 2003–04—Continued**

Type of degree, institution type, and attendance pattern	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Full-time/full-year students</b>							
U.S. total (excluding Puerto Rico)	87.2	44.7	63.7	21.7	12.8	59.6	4.8
Total (50 states, DC, and Puerto Rico)	87.0	44.8	63.6	21.6	12.8	59.6	4.8
<b>Master's degree/institution type</b>							
Public	81.0	39.9	58.4	21.4	11.7	53.7	3.7
Non-doctorate-granting	79.2	42.1	48.5	32.9	18.4	45.0	3.6
Doctorate-granting	63.3	30.0	46.1	11.9	11.4	45.7	#
Private not-for-profit	81.7	44.0	48.8	36.1	19.5	44.9	4.2
Non-doctorate-granting	83.1	40.1	68.3	11.2	5.5	61.1	4.5
Doctorate-granting	72.7	28.3	65.2	8.7	1.5	58.9	4.5
Doctorate-granting	86.5	44.0	69.3	12.0	6.9	61.9	4.5
<b>Doctoral degree/institution type</b>							
Public	92.9	64.1	38.4	49.0	30.2	35.3	4.3
Private not-for-profit	93.7	69.7	34.0	56.7	41.7	31.3	2.4
Private not-for-profit	91.2	57.7	43.1	41.0	15.6	40.0	7.1
<b>First-professional degree/institution type</b>							
Public	92.1	40.2	84.7	7.0	4.3	80.0	7.0
Private not-for-profit	92.2	42.7	84.1	9.5	5.2	79.3	2.6
Private not-for-profit	91.9	38.2	85.1	4.9	3.5	80.5	10.6

# Rounds to zero.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.

<sup>2</sup> Based primarily on student report. See glossary entry for GRASTAMT (appendix A) for more detail.

<sup>3</sup> Included in "Grants" column as well.

<sup>4</sup> Included in "Loans" column as well.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.2. Average amount of financial aid received by aided graduate and first-professional students, by type of aid, type of degree, institution type, and attendance pattern: 2003–04**

Type of degree, institution type, and attendance pattern	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>All students</b>							
U.S. total (excluding Puerto Rico)	\$15,200	\$5,700	\$16,900	\$10,100	\$6,600	\$15,500	\$3,500
Total (50 states, DC, and Puerto Rico)	15,100	5,700	16,800	10,000	6,500	15,400	3,500
Master's degree/institution type	11,700	4,500	13,500	8,300	5,300	12,800	3,400
Public	10,300	4,000	11,100	8,200	4,800	11,200	3,100
Non-doctorate-granting	7,600	2,700	9,400	6,300	‡	9,500	‡
Doctorate-granting	11,100	4,400	11,700	8,500	5,100	11,800	3,100
Private not-for-profit	12,800	4,900	15,200	8,500	7,000	13,800	‡
Non-doctorate-granting	9,500	3,400	12,900	‡	‡	12,800	‡
Doctorate-granting	15,000	5,900	16,700	9,600	8,900	14,500	‡
Doctoral degree/institution type	20,200	10,200	17,800	13,300	8,300	16,700	5,000
Public	18,700	9,400	14,900	12,600	7,200	14,600	5,300
Private not-for-profit	23,400	12,000	21,700	14,900	13,200	19,600	4,800
First-professional degree/institution type	27,500	7,100	26,400	7,500	7,200	22,500	2,900
Public	24,900	5,400	23,800	6,500	5,400	22,000	‡
Private not-for-profit	29,400	8,300	28,300	8,800	‡	22,900	3,000
Attendance pattern							
Full-time/full-year	23,200	8,600	21,400	11,400	8,300	18,800	3,100
Full-time/part-year	12,600	6,500	12,900	9,300	4,500	11,600	‡
Part-time/full-year	11,400	4,200	13,000	9,600	4,800	12,800	4,900
Part-time/part-year	6,000	2,700	10,100	6,000	2,900	10,200	‡
<b>Full-time/full-year students</b>							
U.S. total (excluding Puerto Rico)	23,200	8,700	21,500	11,400	8,400	18,900	3,100
Total (50 states, DC, and Puerto Rico)	23,200	8,600	21,400	11,400	8,300	18,800	3,100
Master's degree/institution type	17,700	6,900	16,400	8,800	6,800	14,500	3,100
Public	15,300	6,400	13,100	8,900	6,100	13,000	‡
Non-doctorate-granting	‡	‡	‡	‡	‡	‡	‡
Doctorate-granting	15,600	6,600	13,200	9,000	6,100	13,200	‡
Private not-for-profit	21,000	8,000	19,200	8,500	‡	15,700	‡
Non-doctorate-granting	15,200	‡	14,400	‡	‡	14,500	‡
Doctorate-granting	22,600	8,800	20,600	9,500	‡	16,100	‡
Doctoral degree/institution type	25,000	12,700	20,200	14,600	9,600	18,500	3,800
Public	23,200	11,400	17,000	13,700	8,300	16,400	‡
Private not-for-profit	28,700	14,900	24,400	16,400	14,400	21,300	3,500
First-professional degree/institution type	29,400	7,400	27,500	6,400	8,100	23,400	2,800
Public	25,600	5,300	24,400	6,200	5,600	22,400	‡
Private not-for-profit	32,600	9,300	30,100	‡	‡	24,300	2,900

‡ Reporting standards not met.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.<sup>2</sup> Based on amounts reported by students or institutions. See glossary entry for GRASTAMT (appendix A) for more detail.<sup>3</sup> Included in "Grants" column as well.<sup>4</sup> Included in "Loans" column as well.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.3-A. Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>All students</b>							
U.S. total (excluding Puerto Rico)	72.6	39.9	42.0	14.8	8.1	39.5	2.1
Total (50 states, DC, and Puerto Rico)	72.6	40.1	42.0	14.8	8.2	39.5	2.1
<b>Master's students</b>							
U.S. total (excluding Puerto Rico)	70.4	38.0	39.6	12.7	6.7	37.2	1.4
Total (50 states, DC, and Puerto Rico)	70.5	38.4	39.7	12.7	6.8	37.3	1.4
<b>Gender</b>							
Male	74.1	41.1	38.6	15.2	7.1	36.6	1.5
Female	68.1	36.6	40.5	10.9	6.7	37.9	1.4
<b>Race/ethnicity<sup>5</sup></b>							
White	69.4	37.9	38.2	11.2	6.4	36.1	1.3
Black	81.7	40.0	57.5	10.6	5.3	55.5	2.0
Hispanic	74.4	42.9	47.2	10.7	7.1	45.2	0.5
Asian/Pacific Islander	61.4	39.3	20.3	23.8	11.4	16.4	2.4
Other	76.1	30.9	55.3	22.4	5.8	50.1	#
<b>Age as of 12/31/03</b>							
Younger than 25	75.4	39.4	43.9	27.5	14.0	40.2	4.2
25–29	72.5	35.7	43.9	15.6	6.5	41.0	1.2
30–34	69.9	45.0	34.7	8.4	6.7	33.2	0.7
35–39	67.6	42.9	34.7	5.7	2.6	33.2	0.4
40 or older	65.7	34.3	36.7	3.3	3.8	34.9	0.3
<b>Marital status</b>							
Married	66.3	39.7	32.4	7.8	5.1	30.5	0.6
Not married or separated	74.0	37.4	45.7	16.6	8.2	42.9	2.1
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	70.8	37.0	41.9	22.7	10.3	37.7	3.6
\$5,000–9,999	83.4	35.9	58.6	27.2	12.7	56.6	7.0
\$10,000–19,999	75.8	32.7	49.3	24.4	14.4	46.4	1.6
\$20,000–29,999	76.5	30.6	59.1	12.1	6.9	56.7	0.9
\$30,000–49,999	71.4	40.2	41.0	10.0	4.9	38.0	1.2
\$50,000 or more	63.8	43.1	24.9	4.8	3.1	23.5	#
<b>Citizenship</b>							
U.S. citizen	71.7	38.3	42.5	10.8	6.1	40.6	1.4
Resident alien	70.0	38.7	35.0	15.4	5.6	33.6	0.5
Foreign/international student	56.3	39.9	8.1	33.7	16.7	#	1.7

See notes at end of table.

**Table 2.3-A. Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Master's degree/program</b>							
Business administration (M.B.A.)	73.2	49.2	38.3	5.9	4.0	36.7	0.5
Education (any master's)	63.4	32.4	36.6	6.6	3.8	35.4	0.7
M.A. except in education	73.3	40.4	42.7	20.0	8.3	38.5	2.8
M.S. except in education	75.5	43.3	32.6	24.4	13.3	29.3	1.6
Any other master's degree	72.7	31.6	52.8	12.2	6.5	49.7	2.4
<b>Graduate field of study</b>							
Humanities	74.6	43.7	41.6	20.1	6.8	38.4	2.7
Social/behavioral sciences	71.6	35.0	49.2	23.7	8.5	45.4	3.1
Life and physical sciences	79.2	32.1	44.7	37.5	12.4	38.3	1.6
Engineering/computer science/ mathematics	74.5	45.1	23.7	28.4	16.2	20.3	1.7
Education	63.6	32.4	36.7	6.3	3.8	35.5	0.7
Business/management	75.2	46.1	41.1	6.7	4.1	39.6	0.6
Health	67.6	34.1	49.0	9.8	9.5	45.9	1.1
Other/undeclared	71.7	34.0	46.2	14.9	8.8	42.1	3.4
<b>Doctoral students</b>							
U.S. total (excluding Puerto Rico)	83.0	54.9	30.7	41.4	22.8	28.3	2.8
Total (50 states, DC, and Puerto Rico)	82.6	54.7	30.5	41.2	22.7	28.1	2.8
<b>Gender</b>							
Male	83.4	57.6	26.5	46.1	26.0	23.8	2.6
Female	81.8	51.8	34.4	36.5	19.5	32.2	3.0
<b>Race/ethnicity<sup>5</sup></b>							
White	81.0	54.2	33.3	37.5	21.3	30.7	3.1
Black	80.0	47.4	43.1	19.2	14.6	41.8	3.1
Hispanic	76.9	54.0	29.3	41.1	20.6	27.9	1.2
Asian/Pacific Islander	90.0	59.3	13.5	65.0	31.9	10.8	2.3
Other	87.7	57.3	39.0	37.9	22.8	37.6	2.5
<b>Age as of 12/31/03</b>							
Younger than 25	95.4	66.0	41.9	46.2	26.9	39.3	5.9
25–29	92.4	60.9	33.2	54.0	28.2	30.8	3.7
30–34	83.1	55.0	27.1	47.3	26.0	24.3	2.8
35–39	72.9	49.0	27.0	33.7	20.2	25.4	0.9
40 or older	62.9	39.9	23.3	16.2	9.8	21.2	0.2
<b>Marital status</b>							
Married	77.3	51.6	24.3	36.2	19.7	22.2	1.6
Not married or separated	87.0	57.2	35.7	45.4	25.2	33.0	3.8

See notes at end of table.

**Table 2.3-A. Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	89.5	52.9	55.9	30.4	15.8	50.0	7.8
\$5,000–9,999	93.6	55.5	51.2	45.0	24.3	48.4	5.8
\$10,000–19,999	93.3	64.7	28.5	62.2	36.0	26.7	3.5
\$20,000–29,999	87.4	59.1	23.1	57.7	27.6	21.1	1.0
\$30,000–49,999	81.5	54.5	27.8	41.7	24.0	26.0	2.1
\$50,000 or more	68.1	46.0	22.1	21.8	12.9	20.4	0.9
<b>Citizenship</b>							
U.S. citizen	81.0	53.2	37.5	33.8	19.6	35.1	3.1
Resident alien	80.2	48.9	26.7	36.2	21.0	25.3	2.8
Foreign/international student	89.2	61.7	3.4	71.5	35.3	0.6	1.6
<b>Doctoral degree/program</b>							
Ph.D. except in education	87.4	62.8	19.9	58.4	32.0	18.2	1.5
Education (any doctorate)	68.8	42.2	29.8	19.4	13.2	27.5	0.8
Any other doctoral degree	80.4	44.5	53.8	16.9	8.2	49.8	6.8
<b>Graduate field of study</b>							
Humanities	74.1	52.0	21.0	39.3	18.4	19.4	1.0
Social/behavioral sciences	82.6	55.6	38.9	40.6	21.4	37.0	3.2
Life and physical sciences	92.9	74.1	14.4	64.3	35.5	13.6	1.1
Engineering/computer science/ mathematics	90.4	64.9	10.1	70.2	40.3	7.0	2.0
Education	68.7	42.6	29.2	19.8	13.7	26.9	0.9
Business/management	73.1	39.6	34.7	23.0	12.2	32.2	0.7
Other/undeclared	86.6	51.1	45.8	32.7	17.4	42.5	5.7
<b>First-professional students</b>							
U.S. total (excluding Puerto Rico)	88.7	40.6	78.3	7.0	4.2	74.0	5.9
Total (50 states, DC, and Puerto Rico)	88.8	40.8	78.4	6.9	4.1	74.0	5.8
<b>Gender</b>							
Male	87.9	39.7	75.3	6.8	4.4	71.6	4.7
Female	89.7	42.1	81.8	7.1	3.8	76.9	7.1
<b>Race/ethnicity<sup>5</sup></b>							
White	88.9	40.3	79.3	6.2	4.6	75.7	5.4
Black	83.6	40.1	70.7	13.4	3.6	66.1	6.5
Hispanic	93.1	50.7	85.1	12.4	2.6	79.0	9.0
Asian/Pacific Islander	87.3	37.7	71.8	6.0	3.7	64.6	6.4
Other	89.9	40.7	82.3	1.8	1.9	79.1	2.9

See notes at end of table.



**Table 2.3-A. Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Age as of 12/31/03</b>							
Younger than 25	89.8	36.2	83.8	5.0	3.1	81.3	7.7
25–29	92.0	44.7	81.8	9.2	4.0	75.8	4.9
30–34	91.7	46.1	76.6	4.1	2.5	69.1	5.0
35–39	90.6	54.7	69.1	11.4	16.4	66.8	6.1
40 or older	53.9	23.2	32.3	5.2	2.6	30.9	0.6
<b>Marital status</b>							
Married	83.0	41.5	68.8	7.0	4.7	64.1	3.8
Not married or separated	90.5	40.6	81.3	6.9	3.9	77.1	6.4
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	90.9	39.8	84.0	6.7	3.7	77.7	6.1
\$5,000–9,999	93.8	42.9	87.0	10.3	6.5	82.6	13.1
\$10,000–19,999	92.5	43.9	80.3	9.8	2.0	78.0	5.2
\$20,000–29,999	91.8	43.7	77.9	7.5	6.2	76.6	4.7
\$30,000–49,999	83.3	42.5	74.2	2.6	6.1	69.6	4.0
\$50,000 or more	75.5	34.7	54.8	4.2	1.9	52.0	0.4
<b>Citizenship</b>							
U.S. citizen	89.5	40.5	80.6	6.5	4.4	76.4	5.8
Resident alien	87.4	37.8	73.6	13.6	0.6	68.6	10.2
Foreign/international student	67.0	58.3	7.3	11.8	#	#	#
<b>First-professional degree/program</b>							
Medicine (M.D.)	91.6	40.5	83.4	7.9	5.5	78.5	4.2
Other health science degree	92.5	37.2	85.5	6.4	2.5	78.6	11.0
Law (L.L.B. or J.D.)	89.3	39.3	82.8	6.7	4.7	79.5	4.4
Theology (M.Div., M.H.L., B.D.)	69.9	56.9	29.4	6.8	2.5	29.2	2.7

# Rounds to zero.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.<sup>2</sup> Based primarily on student report. See glossary entry for GRASTAMT (appendix A) for more detail.<sup>3</sup> Included in "Grants" column as well.<sup>4</sup> Included in "Loans" column as well.<sup>5</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>All full-time/full-year students</b>							
U.S. total (excluding Puerto Rico)	87.2	44.7	63.7	21.7	12.8	59.6	4.8
Total (50 states, DC, and Puerto Rico)	87.0	44.8	63.6	21.6	12.8	59.6	4.8
<b>Full-time/full-year master's students</b>							
U.S. total (excluding Puerto Rico)	80.9	39.6	58.2	21.6	11.5	53.5	3.7
Total (50 states, DC, and Puerto Rico)	81.0	39.9	58.4	21.4	11.7	53.7	3.7
<b>Gender</b>							
Male	79.1	42.1	54.0	23.2	12.2	49.3	4.4
Female	82.4	38.5	61.5	20.2	11.4	56.7	3.2
<b>Race/ethnicity<sup>5</sup></b>							
White	80.3	38.4	59.8	20.7	11.7	54.5	3.7
Black	90.9	39.3	78.0	16.4	7.4	76.2	4.6
Hispanic	84.3	44.7	63.3	14.5	7.4	60.8	2.1
Asian/Pacific Islander	73.9	43.4	29.7	32.2	17.4	25.4	5.7
Other	85.0	45.0	70.1	25.2	12.3	63.1	#
<b>Age as of 12/31/03</b>							
Younger than 25	80.8	45.9	51.2	32.5	18.6	45.4	6.6
25–29	86.6	42.3	63.0	25.6	13.4	56.9	4.3
30–34	74.3	36.2	55.9	10.0	4.8	54.0	0.2
35–39	78.1	24.0	66.6	6.9	1.1	61.2	#
40 or older	76.7	33.2	61.4	6.5	5.2	59.7	1.6
<b>Marital status</b>							
Married	78.4	37.9	55.5	13.5	9.7	49.6	1.4
Not married or separated	82.1	40.8	59.6	24.7	12.6	55.3	4.7
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	70.5	44.0	46.0	28.8	17.6	39.0	6.9
\$5,000–9,999	90.7	42.3	67.8	19.9	12.5	65.2	13.4
\$10,000–19,999	86.4	40.4	53.4	38.7	18.4	46.8	2.3
\$20,000–29,999	83.9	39.5	69.8	18.3	11.9	66.1	1.8
\$30,000–49,999	86.1	47.7	66.7	17.9	7.0	59.8	1.9
\$50,000 or more	75.9	30.1	54.8	7.6	4.6	53.2	0.2
<b>Citizenship</b>							
U.S. citizen	82.8	38.9	63.9	19.6	10.6	60.2	4.0
Resident alien	90.9	37.7	64.4	20.1	9.5	59.7	1.7
Foreign/international student	62.9	49.3	12.5	36.2	21.2	#	2.7

See notes at end of table.

**Table 2.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Master's degree/program</b>							
Business administration (M.B.A.)	76.8	36.3	58.1	12.4	3.2	52.7	0.8
Education (any master's)	74.8	30.0	64.8	8.7	6.9	63.4	2.3
M.A. except in education	87.3	52.0	58.8	28.0	16.3	51.7	7.3
M.S. except in education	86.2	45.6	48.9	35.3	19.7	42.7	3.1
Any other master's degree	80.3	38.3	62.4	20.2	11.0	58.2	5.3
<b>Graduate field of study</b>							
Humanities	88.5	51.5	59.0	28.8	12.8	53.7	5.1
Social/behavioral sciences	90.9	55.5	65.6	46.3	18.3	62.7	7.5
Life and physical sciences	80.7	30.7	43.1	44.5	9.8	38.9	4.0
Engineering/computer science/mathematics	84.1	52.0	25.7	52.0	35.0	17.9	3.2
Education	74.4	28.8	64.8	7.1	5.9	63.6	2.4
Business/management	77.2	38.7	55.4	12.8	3.4	50.2	1.5
Health	77.9	29.9	67.0	11.3	8.6	61.6	2.8
Other/undeclared	85.4	43.0	65.5	19.2	16.0	59.1	6.7
<b>Full-time/full-year doctoral students</b>							
U.S. total (excluding Puerto Rico)	92.9	64.1	38.4	49.0	30.2	35.3	4.3
Total (50 states, DC, and Puerto Rico)	92.9	64.1	38.4	49.0	30.2	35.3	4.3
<b>Gender</b>							
Male	92.2	66.1	33.0	55.5	35.5	28.9	4.1
Female	93.5	62.1	43.8	42.4	24.8	41.8	4.4
<b>Race/ethnicity<sup>5</sup></b>							
White	92.8	63.3	43.4	45.5	28.5	40.0	4.8
Black	91.0	49.2	63.7	25.8	18.8	62.1	6.6
Hispanic	93.2	70.0	37.1	50.6	31.2	35.4	2.7
Asian/Pacific Islander	93.6	68.9	15.4	66.5	38.1	12.5	2.6
Other	92.6	64.9	46.0	42.8	30.0	43.4	3.2
<b>Age as of 12/31/03</b>							
Younger than 25	96.0	68.1	45.1	44.2	27.9	42.4	6.3
25–29	95.6	66.9	37.7	52.7	31.4	34.8	4.4
30–34	91.4	65.6	30.2	59.4	36.9	26.2	4.9
35–39	87.2	62.2	33.1	49.4	31.5	31.4	#
40 or older	81.2	43.7	43.0	27.9	19.0	38.8	0.6
<b>Marital status</b>							
Married	90.6	62.1	31.4	52.1	30.1	29.0	2.9
Not married or separated	94.2	65.2	42.4	47.1	30.2	38.9	5.0

See notes at end of table.

**Table 2.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	93.0	56.5	65.5	26.7	15.4	58.1	9.6
\$5,000–9,999	96.8	56.5	53.5	43.8	27.4	51.8	6.4
\$10,000–19,999	97.6	72.8	33.3	60.9	42.7	30.9	4.2
\$20,000–29,999	95.0	69.8	22.8	66.7	34.6	21.2	1.3
\$30,000–49,999	92.5	66.9	32.4	52.5	31.8	29.8	2.9
\$50,000 or more	82.6	54.5	32.1	36.7	23.0	30.2	2.1
<b>Citizenship</b>							
U.S. citizen	92.8	62.3	47.5	42.2	26.5	44.6	5.1
Resident alien	86.1	54.6	35.5	38.2	28.0	33.8	5.6
Foreign/international student	94.4	72.3	4.9	76.0	44.1	1.0	1.0
<b>Doctoral degree/program</b>							
Ph.D. except in education	95.4	74.2	21.5	67.8	41.9	19.6	1.4
Education (any doctorate)	81.5	49.2	45.2	34.4	23.7	41.0	2.6
Any other doctoral degree	90.6	47.8	70.4	15.2	8.4	65.2	10.4
<b>Graduate field of study</b>							
Humanities	89.4	67.5	25.6	55.1	28.7	22.8	0.8
Social/behavioral sciences	93.0	66.5	42.7	45.9	28.0	40.6	3.2
Life and physical sciences	95.6	79.0	15.9	68.4	38.9	14.8	0.7
Engineering/computer science/mathematics	97.3	77.4	12.1	78.7	54.2	8.6	2.1
Education	81.5	48.9	45.0	34.3	24.3	41.4	2.6
Business/management	91.3	44.0	51.7	38.5	25.1	48.3	2.0
Other/undeclared	93.1	55.7	56.7	32.5	19.3	52.6	8.5
<b>Full-time/full-year first-professional students</b>							
U.S. total (excluding Puerto Rico)	92.1	40.1	84.6	7.1	4.3	79.9	7.0
Total (50 states, DC, and Puerto Rico)	92.1	40.2	84.7	7.0	4.3	80.0	7.0
<b>Gender</b>							
Male	91.4	37.6	83.8	6.6	4.3	79.5	5.8
Female	92.8	43.0	85.6	7.4	4.3	80.5	8.1
<b>Race/ethnicity<sup>5</sup></b>							
White	92.7	41.0	85.3	6.1	5.0	81.4	6.5
Black	87.4	39.4	81.8	10.2	4.2	77.2	8.7
Hispanic	96.0	47.2	91.2	15.7	3.5	85.1	12.0
Asian/Pacific Islander	88.7	31.5	78.7	7.0	2.1	70.6	7.0
Other	93.1	44.5	86.4	2.2	2.2	82.5	3.5

See notes at end of table.

**Table 2.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Age as of 12/31/03</b>							
Younger than 25	91.2	36.5	85.7	4.8	3.3	83.5	8.2
25–29	93.4	44.1	84.9	9.2	4.0	77.9	5.8
30–34	94.4	40.4	87.6	5.0	2.3	79.9	6.3
35–39	‡	‡	‡	‡	‡	‡	‡
40 or older	72.8	19.4	57.5	9.8	4.3	56.5	1.5
<b>Marital status</b>							
Married	91.2	37.7	83.0	7.3	3.8	76.7	5.3
Not married or separated	92.3	40.9	85.1	7.0	4.4	80.8	7.4
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	92.0	39.1	86.0	6.4	3.3	79.5	6.3
\$5,000–9,999	94.8	42.5	90.2	9.2	7.4	87.0	15.1
\$10,000–19,999	93.8	43.1	85.4	10.8	1.8	82.6	6.2
\$20,000–29,999	93.6	43.6	83.8	6.0	7.5	83.0	5.3
\$30,000–49,999	89.9	45.2	83.1	2.4	5.9	76.5	5.7
\$50,000 or more	85.2	27.4	70.6	6.5	2.3	66.3	0.7
<b>Citizenship</b>							
U.S. citizen	92.9	40.7	86.0	6.7	4.6	81.5	6.8
Resident alien	90.4	34.6	80.1	16.0	#	74.0	12.5
Foreign/international student	‡	‡	‡	‡	‡	‡	‡
<b>First-professional degree/program</b>							
Medicine (M.D.)	92.2	39.4	84.2	8.1	4.6	79.4	4.5
Other health science degree	94.0	38.1	87.6	5.1	2.1	80.8	11.6
Law (L.L.B. or J.D.)	92.0	41.3	85.9	7.7	5.9	82.5	5.6
Theology (M.Div., M.H.L., B.D.)	73.7	55.2	44.6	6.9	#	43.6	4.4

# Rounds to zero.

‡ Reporting standards not met.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.<sup>2</sup> Based primarily on student report. See glossary entry for GRASTAMT (appendix A) for more detail.<sup>3</sup> Included in "Grants" column as well.<sup>4</sup> Included in "Loans" column as well.<sup>5</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.4-A. Average amount of financial aid received by aided graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>All students</b>							
U.S. total (excluding Puerto Rico)	\$15,200	\$5,700	\$16,900	\$10,100	\$6,600	\$15,500	\$3,500
Total (50 states, DC, and Puerto Rico)	15,100	5,700	16,800	10,000	6,500	15,400	3,500
<b>Master's students</b>							
U.S. total (excluding Puerto Rico)	11,700	4,500	13,500	8,300	5,500	12,900	3,400
Total (50 states, DC, and Puerto Rico)	11,700	4,500	13,500	8,300	5,300	12,800	3,400
<b>Gender</b>							
Male	11,900	5,100	13,800	8,200	6,300	12,800	3,500
Female	11,500	4,000	13,300	8,400	4,700	12,800	3,300
<b>Race/ethnicity<sup>5</sup></b>							
White	11,100	4,200	13,100	8,500	5,000	12,500	3,100
Black	13,600	4,800	14,300	7,600	‡	14,200	‡
Hispanic	12,200	3,500	14,200	7,500	‡	13,100	‡
Asian/Pacific Islander	12,500	6,000	15,000	8,900	7,000	13,400	‡
Other	13,700	6,200	13,000	‡	‡	11,300	‡
<b>Age as of 12/31/03</b>							
Younger than 25	13,500	6,000	12,100	8,600	6,300	11,700	3,100
25–29	12,800	4,700	14,200	8,400	6,000	12,800	‡
30–34	10,600	4,100	13,500	8,200	3,700	13,100	‡
35–39	10,000	3,600	13,800	‡	‡	13,500	‡
40 or older	9,900	3,500	13,600	7,800	2,800	13,300	‡
<b>Marital status</b>							
Married	9,500	3,900	12,700	6,600	4,100	12,600	‡
Not married or separated	13,300	5,000	13,900	8,900	6,000	12,900	3,200
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	13,400	6,200	12,600	7,900	9,100	11,800	‡
\$5,000–9,999	15,700	5,700	14,300	8,700	5,000	13,000	‡
\$10,000–19,999	14,800	5,600	14,000	9,400	4,900	13,100	‡
\$20,000–29,999	12,900	4,400	12,900	7,100	4,500	12,200	‡
\$30,000–49,999	11,300	4,100	13,300	8,600	5,000	12,700	‡
\$50,000 or more	8,700	3,800	14,000	7,000	3,500	13,600	‡
<b>Citizenship</b>							
U.S. citizen	11,600	4,200	13,400	8,200	4,700	12,700	3,300
Resident alien	13,700	6,000	16,900	‡	‡	14,500	‡
Foreign/international student	11,500	6,900	‡	8,400	7,900	‡	‡

See notes at end of table.

**Table 2.4-A. Average amount of financial aid received by aided graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Master's degree/program</b>							
Business administration (M.B.A.)	\$12,600	\$4,900	\$16,200	\$7,500	‡	\$14,300	‡
Education (any master's)	9,500	2,800	12,500	7,800	4,300	12,300	‡
M.A. except in education	12,400	5,100	12,300	8,000	5,700	12,200	‡
M.S. except in education	12,000	5,100	13,600	9,400	6,200	12,800	‡
Any other master's degree	13,100	5,200	13,200	6,800	4,500	12,600	‡
<b>Graduate field of study</b>							
Humanities	12,900	5,700	13,200	7,500	5,400	12,400	‡
Social/behavioral sciences	14,700	5,700	12,700	8,900	‡	12,500	‡
Life and physical sciences	14,000	5,700	11,200	10,800	‡	11,200	‡
Engineering/computer science/mathematics	11,200	6,000	12,100	9,200	6,900	12,100	‡
Education	9,500	2,800	12,400	8,300	4,300	12,300	‡
Business/management	11,900	4,500	15,300	6,300	5,000	14,000	‡
Health	14,200	3,900	15,600	5,400	3,400	14,200	‡
Other/undeclared	12,300	5,300	12,000	8,500	5,300	11,400	‡
<b>Doctoral students</b>							
U.S. total (excluding Puerto Rico)	20,200	10,300	17,800	13,300	8,300	16,800	5,000
Total (50 states, DC, and Puerto Rico)	20,200	10,200	17,800	13,300	8,300	16,700	5,000
<b>Gender</b>							
Male	20,200	10,700	16,000	13,700	8,800	14,800	4,800
Female	20,200	9,800	19,200	12,700	7,600	18,100	5,100
<b>Race/ethnicity<sup>5</sup></b>							
White	20,100	9,900	17,400	13,100	7,900	16,200	4,800
Black	18,700	8,600	19,300	12,300	8,100	18,400	‡
Hispanic	20,300	10,500	17,300	11,700	6,000	16,600	‡
Asian/Pacific Islander	20,700	11,800	17,700	13,900	9,800	17,400	‡
Other	21,900	9,900	20,100	14,100	6,700	18,300	‡
<b>Age as of 12/31/03</b>							
Younger than 25	26,700	13,400	23,100	14,400	10,400	20,800	‡
25–29	23,200	11,900	18,700	14,400	8,900	16,700	4,600
30–34	18,500	9,400	14,900	12,700	7,100	15,200	‡
35–39	15,200	7,300	14,700	10,100	6,800	14,100	‡
40 or older	11,600	5,600	14,400	10,200	5,700	14,800	‡
<b>Marital status</b>							
Married	17,200	9,000	15,600	13,000	7,400	15,500	6,600
Not married or separated	22,400	11,200	19,100	13,500	8,800	17,500	4,400

See notes at end of table.

**Table 2.4-A. Average amount of financial aid received by aided graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	\$24,400	\$9,200	\$23,400	\$11,600	\$7,900	\$21,000	‡
\$5,000–9,999	22,500	10,400	19,400	10,600	8,600	16,600	‡
\$10,000–19,999	22,100	11,800	16,000	13,300	9,400	14,900	‡
\$20,000–29,999	22,600	12,600	15,100	15,200	8,500	14,900	‡
\$30,000–49,999	20,600	11,000	17,000	14,200	7,200	16,800	‡
\$50,000 or more	13,600	7,300	14,700	11,700	6,800	15,000	‡
<b>Citizenship</b>							
U.S. citizen	20,400	9,800	18,100	12,900	7,600	16,800	4,500
Resident alien	19,300	11,000	18,300	13,800	6,500	17,200	‡
Foreign/international student	19,600	11,500	6,700	14,000	10,000	‡	‡
<b>Doctoral degree/program</b>							
Ph.D. except in education	21,200	12,200	12,800	14,000	8,500	12,300	7,200
Education (any doctorate)	12,700	5,300	15,000	10,100	6,200	15,400	‡
Any other doctoral degree	21,700	7,000	22,800	10,100	7,900	20,700	3,800
<b>Graduate field of study</b>							
Humanities	15,600	9,600	11,500	10,300	6,900	11,500	‡
Social/behavioral sciences	20,600	10,200	16,400	11,600	8,600	15,500	‡
Life and physical sciences	23,500	13,700	11,100	15,500	7,700	11,300	‡
Engineering/computer science/mathematics	21,500	12,300	11,200	14,500	9,900	10,700	‡
Education	12,800	5,300	15,100	10,200	6,200	15,600	‡
Business/management	15,200	8,500	13,800	12,600	6,800	13,800	‡
Other/undeclared	23,200	9,500	22,800	13,600	8,100	20,300	3,600
<b>First-professional students</b>							
U.S. total (excluding Puerto Rico)	27,700	7,100	26,500	7,500	7,200	22,600	2,900
Total (50 states, DC, and Puerto Rico)	27,500	7,100	26,400	7,500	7,200	22,500	2,900
<b>Gender</b>							
Male	26,900	8,100	25,700	9,400	‡	21,900	3,200
Female	28,200	5,900	27,100	5,400	‡	23,200	2,600
<b>Race/ethnicity<sup>5</sup></b>							
White	27,500	6,800	26,300	8,200	8,100	22,400	2,800
Black	28,100	11,300	24,400	‡	‡	21,100	‡
Hispanic	26,900	7,000	24,200	‡	‡	21,000	‡
Asian/Pacific Islander	27,300	6,600	28,700	‡	‡	25,600	‡
Other	29,400	‡	28,200	‡	‡	22,100	‡

See notes at end of table.



**Table 2.4-A. Average amount of financial aid received by aided graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Age as of 12/31/03</b>							
Younger than 25	\$29,400	\$6,400	\$27,900	‡	‡	\$23,200	\$3,400
25–29	28,300	7,300	26,400	9,100	‡	22,600	‡
30–34	25,100	6,700	25,100	‡	‡	22,700	‡
35–39	22,500	‡	19,700	‡	‡	18,900	‡
40 or older	14,400	3,900	19,700	‡	‡	‡	‡
<b>Marital status</b>							
Married	25,900	6,100	26,000	‡	‡	23,500	‡
Not married or separated	28,000	7,400	26,500	7,500	8,500	22,300	2,900
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	29,800	6,300	28,200	8,300	‡	24,500	3,500
\$5,000–9,999	26,700	8,000	23,200	‡	‡	20,300	‡
\$10,000–19,999	28,100	8,100	27,200	‡	‡	21,800	‡
\$20,000–29,999	26,400	8,200	25,300	‡	‡	21,400	‡
\$30,000–49,999	27,100	5,700	26,500	‡	‡	21,500	‡
\$50,000 or more	21,500	7,300	23,700	‡	‡	21,600	‡
<b>Citizenship</b>							
U.S. citizen	27,700	7,000	26,200	7,300	7,200	22,300	3,000
Resident alien	31,900	‡	31,900	‡	‡	27,600	‡
Foreign/international student	‡	‡	‡	‡	‡	‡	‡
<b>First-professional degree/program</b>							
Medicine (M.D.)	33,700	7,200	32,000	7,300	‡	29,400	‡
Other health science degree	29,200	4,700	28,400	‡	‡	25,700	2,600
Law (L.L.B. or J.D.)	25,600	8,400	23,000	5,200	‡	17,600	‡
Theology (M.Div., M.H.L., B.D.)	11,800	7,100	10,800	‡	‡	10,400	‡

‡ Reporting standards not met.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.<sup>2</sup> Based on amounts reported by students or institutions. See glossary entry for GRASTAMT (appendix A) for more detail.<sup>3</sup> Included in "Grants" column as well.<sup>4</sup> Included in "Loans" column as well.<sup>5</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Full-time/full-year students</b>							
U.S. total (excluding Puerto Rico)	\$23,200	\$8,700	\$21,500	\$11,400	\$8,400	\$18,900	\$3,100
Total (50 states, DC, and Puerto Rico)	23,200	8,600	21,400	11,400	8,300	18,800	3,100
<b>Full-time/full-year master's students</b>							
U.S. total (excluding Puerto Rico)	17,800	7,000	16,400	8,800	7,000	14,600	3,100
Total (50 states, DC, and Puerto Rico)	17,700	6,900	16,400	8,800	6,800	14,500	3,100
<b>Gender</b>							
Male	18,700	8,000	16,800	9,000	8,800	14,400	‡
Female	17,100	6,100	16,100	8,600	5,300	14,600	‡
<b>Race/ethnicity<sup>5</sup></b>							
White	17,800	7,100	15,900	9,100	7,000	14,300	‡
Black	18,100	‡	15,900	‡	‡	15,600	‡
Hispanic	17,400	4,900	17,400	‡	‡	14,800	‡
Asian/Pacific Islander	16,300	7,100	20,700	7,700	7,100	15,600	‡
Other	‡	‡	‡	‡	‡	‡	‡
<b>Age as of 12/31/03</b>							
Younger than 25	17,200	7,900	13,700	9,400	7,900	13,200	‡
25–29	19,600	6,800	18,900	7,800	6,100	15,300	‡
30–34	16,200	5,200	15,800	‡	‡	14,700	‡
35–39	17,300	‡	15,500	‡	‡	14,300	‡
40 or older	15,700	4,800	15,900	‡	‡	14,800	‡
<b>Marital status</b>							
Married	14,200	5,700	13,900	7,600	5,400	13,800	‡
Not married or separated	19,100	7,300	17,300	9,100	7,300	14,800	2,500
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	18,700	8,400	14,700	8,800	9,100	13,500	‡
\$5,000–9,999	18,000	6,100	17,200	8,400	‡	15,500	‡
\$10,000–19,999	18,300	7,700	16,800	9,400	6,300	14,700	‡
\$20,000–29,999	18,900	7,800	16,000	8,100	‡	13,400	‡
\$30,000–49,999	18,200	5,100	17,200	8,200	‡	14,800	‡
\$50,000 or more	15,100	5,900	16,400	‡	‡	15,200	‡
<b>Citizenship</b>							
U.S. citizen	17,900	6,600	16,200	8,700	6,200	14,400	2,800
Resident alien	18,900	‡	‡	‡	‡	‡	‡
Foreign/international student	15,100	8,700	‡	9,300	9,600	‡	‡

See notes at end of table.

**Table 2.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Master's degree/program</b>							
Business administration (M.B.A.)	\$20,300	\$6,900	\$20,700	‡	‡	\$15,100	‡
Education (any master's)	15,900	5,200	14,800	‡	‡	14,300	‡
M.A. except in education	16,500	7,700	13,200	8,400	‡	13,100	‡
M.S. except in education	17,900	7,300	17,000	10,000	7,500	15,200	‡
Any other master's degree	17,900	6,800	16,100	7,800	5,900	14,500	‡
<b>Graduate field of study</b>							
Humanities	17,100	7,900	14,900	7,400	‡	13,500	‡
Social/behavioral sciences	20,200	8,200	14,600	8,500	‡	13,600	‡
Life and physical sciences	18,400	‡	‡	‡	‡	‡	‡
Engineering/computer science/mathematics	17,200	10,500	‡	10,000	9,200	‡	‡
Education	15,900	5,200	14,800	‡	‡	14,400	‡
Business/management	18,400	5,700	19,600	7,800	‡	15,100	‡
Health	18,600	4,900	18,100	‡	‡	16,800	‡
Other/undeclared	17,300	6,700	15,000	9,300	‡	13,200	‡
<b>Full-time/full-year doctoral students</b>							
U.S. total (excluding Puerto Rico)	25,100	12,700	20,200	14,600	9,600	18,500	3,800
Total (50 states, DC, and Puerto Rico)	25,000	12,700	20,200	14,600	9,600	18,500	3,800
<b>Gender</b>							
Male	25,200	13,400	18,100	14,700	10,200	16,600	3,500
Female	24,900	11,900	21,800	14,500	8,800	19,800	4,100
<b>Race/ethnicity<sup>5</sup></b>							
White	25,100	12,400	19,700	14,500	9,200	18,000	3,900
Black	26,400	12,000	22,000	14,200	9,500	20,400	‡
Hispanic	25,600	12,900	21,300	13,600	6,700	19,600	‡
Asian/Pacific Islander	24,200	13,600	20,900	15,000	11,300	20,000	‡
Other	25,800	11,900	20,400	15,400	7,500	‡	‡
<b>Age as of 12/31/03</b>							
Younger than 25	28,500	14,000	24,600	14,700	10,900	22,300	‡
25–29	25,900	12,700	21,200	15,200	9,900	18,400	‡
30–34	24,900	12,900	16,500	15,200	8,600	16,900	‡
35–39	19,500	10,300	15,400	10,700	8,700	14,800	‡
40 or older	16,400	9,400	13,100	12,800	7,400	13,400	‡
<b>Marital status</b>							
Married	23,300	12,500	17,200	14,700	9,000	16,500	‡
Not married or separated	26,000	12,800	21,500	14,600	9,900	19,400	3,400

See notes at end of table.

**Table 2.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	\$27,500	\$9,800	\$25,300	\$11,900	\$9,100	\$22,700	‡
\$5,000–9,999	25,700	11,900	22,700	11,800	10,000	19,000	‡
\$10,000–19,999	24,900	13,100	18,200	14,000	10,300	16,400	‡
\$20,000–29,999	26,000	14,500	14,700	16,800	9,400	14,200	‡
\$30,000–49,999	25,300	13,500	18,000	16,000	8,700	18,100	‡
\$50,000 or more	20,900	12,000	16,600	14,000	9,200	16,300	‡
<b>Citizenship</b>							
U.S. citizen	25,600	12,300	20,500	14,400	8,700	18,600	3,600
Resident alien	25,000	14,000	‡	16,100	‡	‡	‡
Foreign/international student	23,000	13,800	‡	15,000	11,900	‡	‡
<b>Doctoral degree/program</b>							
Ph.D. except in education	25,300	14,500	13,500	15,300	9,800	12,700	‡
Education (any doctorate)	18,700	8,700	15,800	10,500	8,300	16,400	‡
Any other doctoral degree	26,000	8,100	24,900	10,700	8,200	22,300	3,400
<b>Graduate field of study</b>							
Humanities	18,600	11,600	10,300	11,100	8,300	10,700	‡
Social/behavioral sciences	24,300	13,000	18,700	12,700	10,000	17,200	‡
Life and physical sciences	27,300	15,400	12,300	17,400	9,200	12,600	‡
Engineering/computer science/mathematics	26,000	14,900	11,600	15,600	11,300	‡	‡
Education	18,800	8,700	15,900	10,700	8,300	16,400	‡
Business/management	19,200	12,500	‡	12,900	‡	‡	‡
Other/undeclared	27,200	10,600	24,900	15,100	8,600	21,900	3,300
<b>Full-time/full-year first-professional students</b>							
U.S. total (excluding Puerto Rico)	29,400	7,400	27,500	6,400	8,100	23,400	2,800
Total (50 states, DC, and Puerto Rico)	29,400	7,400	27,500	6,400	8,100	23,400	2,800
<b>Gender</b>							
Male	29,300	8,700	26,900	7,700	‡	22,700	‡
Female	29,500	6,100	28,100	5,200	‡	24,100	2,500
<b>Race/ethnicity<sup>5</sup></b>							
White	29,000	6,800	27,300	6,700	‡	23,300	2,600
Black	30,700	‡	25,200	‡	‡	21,800	‡
Hispanic	30,300	7,100	27,000	‡	‡	23,000	‡
Asian/Pacific Islander	29,500	8,000	29,000	‡	‡	25,500	‡
Other	31,500	‡	29,600	‡	‡	22,700	‡

See notes at end of table.

**Table 2.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by type of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Grants <sup>1</sup>	Loans	Assistant-ships <sup>2</sup>	Tuition waivers <sup>3</sup>	Stafford loans <sup>4</sup>	Work study
<b>Age as of 12/31/03</b>							
Younger than 25	\$30,100	\$6,500	\$28,400	‡	‡	\$23,600	\$3,300
25–29	29,400	7,600	27,200	7,800	‡	23,500	‡
30–34	29,100	7,100	27,300	‡	‡	23,800	‡
35–39	‡	‡	‡	‡	‡	‡	‡
40 or older	‡	‡	‡	‡	‡	‡	‡
<b>Marital status</b>							
Married	28,800	6,100	27,700	‡	‡	24,700	‡
Not married or separated	29,500	7,600	27,400	6,400	8,900	23,100	2,900
<b>Income in 2002 (including spouse's)</b>							
Less than \$5,000	30,400	6,500	28,800	‡	‡	25,000	3,400
\$5,000–9,999	28,100	8,600	23,900	‡	‡	20,800	‡
\$10,000–19,999	30,400	8,000	28,500	‡	‡	22,600	‡
\$20,000–29,999	28,200	8,300	26,300	‡	‡	22,600	‡
\$30,000–49,999	30,000	6,400	28,300	‡	‡	23,600	‡
\$50,000 or more	25,200	‡	26,000	‡	‡	23,000	‡
<b>Citizenship</b>							
U.S. citizen	29,300	7,300	27,300	6,100	8,100	23,200	2,900
Resident alien	34,700	‡	33,700	‡	‡	‡	‡
Foreign/international student	‡	‡	‡	‡	‡	‡	‡
<b>First-professional degree/program</b>							
Medicine (M.D.)	34,300	7,500	32,500	7,400	‡	29,800	‡
Other health science degree	29,500	4,700	28,700	‡	‡	25,700	2,600
Law (L.L.B. or J.D.)	26,500	8,800	23,500	‡	‡	17,800	‡
Theology (M.Div., M.H.L., B.D.)	15,400	‡	‡	‡	‡	‡	‡

‡ Reporting standards not met.

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.<sup>2</sup> Based on amounts reported by students or institutions. See glossary entry for GRASTAMT (appendix A) for more detail.<sup>3</sup> Included in "Grants" column as well.<sup>4</sup> Included in "Loans" column as well.<sup>5</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.5. Percentage distribution of graduate and first-professional students, by type of aid package and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Grants only <sup>1</sup>	Grants and loans only	Loans only	Other combinations of aid	Unaided
<b>All students</b>					
U.S. total (excluding Puerto Rico)	19.8	10.4	24.7	17.7	27.4
Total (50 states, DC, and Puerto Rico)	19.9	10.6	24.5	17.6	27.4
<b>Master's degree/institution type</b>					
Public	22.0	8.7	24.7	15.1	29.5
Non-doctorate-granting	20.4	6.0	18.8	21.6	33.2
Doctorate-granting	22.8	5.5	22.3	11.5	38.0
Private not-for-profit	19.6	6.1	17.7	24.9	31.7
Non-doctorate-granting	24.4	10.6	29.6	8.7	26.7
Doctorate-granting	27.8	6.8	32.5	5.9	27.1
Doctorate-granting	22.0	13.3	27.6	10.8	26.4
<b>Doctoral degree/institution type</b>					
Public	18.7	7.8	12.6	43.5	17.4
Public	18.4	6.6	8.4	50.3	16.4
Private not-for-profit	18.2	8.9	18.1	34.9	20.0
<b>First-professional degree/institution type</b>					
Public	7.7	26.1	40.9	14.1	11.2
Public	6.1	29.7	41.9	13.4	9.0
Private not-for-profit	8.9	23.7	40.2	14.5	12.8
<b>Master's degree/program</b>					
Business administration (M.B.A.)	31.1	13.8	18.9	9.4	26.8
Education (any master's)	22.5	7.0	26.3	7.7	36.6
M.A. except in education	18.0	10.9	20.9	23.5	26.7
M.S. except in education	23.1	6.3	19.0	27.1	24.5
Any other master's degree	13.5	8.2	36.2	14.9	27.3
<b>Doctoral degree/program</b>					
Ph.D. except in education	19.2	4.0	5.2	59.0	12.6
Education (any doctorate)	23.1	6.6	18.3	20.8	31.2
Any other doctoral degree	15.2	16.6	25.2	23.4	19.6
<b>First-professional degree/program</b>					
Medicine (M.D.)	5.5	28.6	43.0	14.5	8.4
Other health science degree	5.6	24.2	45.3	17.4	7.5
Law (L.L.B. or J.D.)	4.8	28.7	44.1	11.8	10.7
Theology (M.Div., M.H.L., B.D.)	30.8	14.0	11.2	13.9	30.1
<b>Attendance pattern</b>					
Full-time/full-year	9.2	18.3	32.9	26.6	13.0
Full-time/part-year	15.4	12.9	23.4	16.9	31.5
Part-time/full-year	23.9	8.6	22.3	15.9	29.3
Part-time/part-year	29.7	2.1	16.5	8.0	43.8

See notes at end of table.

**Table 2.5. Percentage distribution of graduate and first-professional students, by type of aid package and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Grants only <sup>1</sup>	Grants and loans only	Loans only	Other combinations of aid	Unaided
<b>Full-time/full-year students</b>					
U.S. total (excluding Puerto Rico)	9.2	18.1	33.1	26.7	12.8
Total (50 states, DC, and Puerto Rico)	9.2	18.3	32.9	26.6	13.0
<b>Master's degree/institution type</b>					
Public	9.8	13.6	32.4	25.3	19.0
Non-doctorate-granting	10.4	8.5	24.5	35.8	20.8
Doctorate-granting	14.6	7.6	29.1	11.9	36.7
Private not-for-profit	9.8	8.7	23.8	39.5	18.3
Non-doctorate-granting	9.2	19.9	37.5	16.5	17.0
Doctorate-granting	4.7	15.8	35.9	16.4	27.3
Doctorate-granting	10.7	21.3	38.0	16.6	13.5
<b>Doctoral degree/institution type</b>					
Public	15.4	10.4	14.4	52.6	7.1
Private not-for-profit	15.1	10.4	9.9	58.4	6.3
Private not-for-profit	14.6	11.1	18.0	47.5	8.8
<b>First-professional degree/institution type</b>					
Public	5.3	27.8	44.1	14.9	7.9
Private not-for-profit	5.2	31.0	42.3	13.7	7.8
Private not-for-profit	5.4	25.1	45.6	15.9	8.1
<b>Master's degree/program</b>					
Business administration (M.B.A.)	13.5	15.9	31.3	16.1	23.2
Education (any master's)	6.3	16.4	40.9	11.3	25.2
M.A. except in education	11.6	15.7	26.4	33.7	12.7
M.S. except in education	10.2	11.2	25.9	39.0	13.8
Any other master's degree	8.8	11.5	35.7	24.3	19.7
<b>Doctoral degree/program</b>					
Ph.D. except in education	18.1	4.2	4.8	68.3	4.6
Education (any doctorate)	11.6	14.7	20.0	35.3	18.5
Any other doctoral degree	11.0	21.8	32.2	25.6	9.4
<b>First-professional degree/program</b>					
Medicine (M.D.)	5.2	27.5	44.6	14.9	7.8
Other health science degree	5.1	25.5	46.8	16.8	6.0
Law (L.L.B. or J.D.)	4.2	30.3	43.8	13.8	8.0
Theology (M.Div., M.H.L., B.D.)	26.1	18.8	17.5	11.3	26.3

<sup>1</sup> Grants include scholarships, fellowships, tuition waivers, and employer aid.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.6. Average amount of aid received by aided graduate and first-professional students, by type of aid package and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Grants only <sup>1</sup>	Grants and loans only <sup>2</sup>	Loans only <sup>3</sup>	Other combinations of aid <sup>4</sup>	Total aid
<b>All students</b>					
U.S. total (excluding Puerto Rico)	\$4,600	\$23,400	\$16,900	\$19,700	\$15,200
Total (50 states, DC, and Puerto Rico)	4,600	23,100	16,900	19,700	15,100
<b>Master's degree/institution type</b>					
Public	3,800	18,400	13,600	16,300	11,700
Non-doctorate-granting	3,300	14,500	11,300	15,000	10,300
Doctorate-granting	2,700	‡	10,000	10,500	7,600
Private not-for-profit	3,500	15,200	11,800	15,700	11,100
Non-doctorate-granting	4,200	20,500	14,900	20,000	12,800
Doctorate-granting	3,100	17,800	12,200	15,700	9,500
Doctorate-granting	5,200	21,500	17,200	21,700	15,000
<b>Doctoral degree/institution type</b>					
Public	10,600	25,800	19,500	23,500	20,200
Private not-for-profit	9,800	23,300	17,700	21,500	18,700
Private not-for-profit	11,900	31,200	21,700	28,300	23,400
<b>First-professional degree/institution type</b>					
Public	7,900	31,000	28,600	28,800	27,500
Private not-for-profit	8,400	28,000	25,500	23,700	24,900
Private not-for-profit	7,700	33,600	30,800	32,000	29,400
<b>Master's degree/program</b>					
Business administration (M.B.A.)	4,500	22,500	15,800	18,500	12,600
Education (any master's)	2,600	15,400	12,400	14,400	9,500
M.A. except in education	4,300	16,200	12,600	16,800	12,400
M.S. except in education	4,100	17,700	14,500	15,800	12,000
Any other master's degree	4,400	18,300	13,600	17,000	13,100
<b>Doctoral degree/program</b>					
Ph.D. except in education	13,800	23,100	16,100	23,900	21,200
Education (any doctorate)	4,000	17,000	16,100	18,100	12,700
Any other doctoral degree	7,600	29,400	22,500	24,500	21,700
<b>First-professional degree/program</b>					
Medicine (M.D.)	‡	37,000	35,100	31,000	33,700
Other health science degree	‡	29,400	30,900	32,300	29,200
Law (L.L.B. or J.D.)	‡	30,000	24,300	26,700	25,600
Theology (M.Div., M.H.L., B.D.)	6,200	‡	‡	‡	11,800
<b>Attendance pattern</b>					
Full-time/full-year	10,800	27,600	22,900	24,800	23,200
Full-time/part-year	5,700	20,900	12,500	12,800	12,600
Part-time/full-year	3,900	16,800	13,100	17,200	11,400
Part-time/part-year	2,500	13,400	10,300	8,000	6,000

See notes at end of table.



**Table 2.6. Average amount of aid received by aided graduate and first-professional students, by type of aid package and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Grants only <sup>1</sup>	Grants and loans only <sup>2</sup>	Loans only <sup>3</sup>	Other combinations of aid <sup>4</sup>	Total aid
<b>Full-time/full-year students</b>					
U.S. total (excluding Puerto Rico)	\$10,900	\$27,900	\$22,900	\$24,800	\$23,200
Total (50 states, DC, and Puerto Rico)	10,800	27,600	22,900	24,800	23,200
<b>Master's degree/institution type</b>					
Public	7,000	21,900	17,400	20,100	17,700
Non-doctorate-granting	6,200	16,500	14,100	18,400	15,300
Doctorate-granting	‡	‡	‡	‡	‡
Private not-for-profit	6,800	17,300	13,900	18,500	15,600
Non-doctorate-granting	8,600	25,400	20,000	24,700	21,000
Doctorate-granting	‡	‡	‡	‡	15,200
	9,600	26,300	21,800	28,000	22,600
<b>Doctoral degree/institution type</b>					
Public	16,200	30,200	22,300	27,400	25,000
Private not-for-profit	14,800	25,000	22,400	25,100	23,200
	19,100	37,200	24,400	31,300	28,700
<b>First-professional degree/institution type</b>					
Public	10,000	32,200	29,900	29,400	29,400
Private not-for-profit	9,200	28,400	26,200	23,800	25,600
	10,600	36,300	32,800	33,500	32,600
<b>Master's degree/program</b>					
Business administration (M.B.A.)	‡	‡	21,100	‡	20,300
Education (any master's)	‡	‡	14,200	‡	15,900
M.A. except in education	‡	‡	‡	20,300	16,500
M.S. except in education	7,800	‡	19,200	19,300	17,900
Any other master's degree	5,700	24,100	17,300	20,300	17,900
<b>Doctoral degree/program</b>					
Ph.D. except in education	18,200	26,300	18,800	27,600	25,300
Education (any doctorate)	‡	‡	‡	22,000	18,700
Any other doctoral degree	11,600	33,300	24,100	28,200	26,000
<b>First-professional degree/program</b>					
Medicine (M.D.)	‡	37,700	35,500	31,700	34,300
Other health science degree	‡	29,700	31,300	31,200	29,500
Law (L.L.B. or J.D.)	‡	30,800	25,200	26,600	26,500
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	‡	15,400

‡ Reporting standards not met.

<sup>1</sup> For students with grants only. Grants include scholarships, fellowships, tuition waivers, and employer aid.<sup>2</sup> For students with grants and loans only.<sup>3</sup> For students with loans only.<sup>4</sup> For students with other combinations of aid only.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.7. Percentage of graduate and first-professional students with Stafford loans and average amounts, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Total Stafford loans		Subsidized loans		Unsubsidized loans	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>All students</b>						
U.S. total (excluding Puerto Rico)	39.5	\$15,500	36.9	\$7,100	33.6	\$10,400
Total (50 states, DC, and Puerto Rico)	39.5	15,400	36.9	7,100	33.4	10,400
Master's degree/institution type	37.3	12,800	34.6	6,900	30.8	7,700
Public	30.8	11,200	28.2	6,600	22.9	6,900
Non-doctorate-granting	32.3	9,500	29.8	6,300	23.5	5,000
Doctorate-granting	30.3	11,800	27.6	6,700	22.7	7,600
Private not-for-profit	42.1	13,800	39.0	7,400	36.8	8,000
Non-doctorate-granting	41.5	12,800	39.0	7,700	36.2	6,400
Doctorate-granting	42.5	14,500	38.9	7,300	37.2	9,000
Doctoral degree/institution type	28.1	16,700	25.6	7,200	23.9	12,000
Public	23.5	14,600	21.3	7,100	18.5	10,300
Private not-for-profit	34.0	19,600	31.7	7,400	30.8	14,000
First-professional degree/institution type	74.0	22,500	72.1	8,000	67.5	16,200
Public	77.0	22,000	75.1	8,100	68.0	16,100
Private not-for-profit	72.0	22,900	70.0	8,000	67.1	16,200
Master's degree/program						
Business administration (M.B.A.)	36.7	14,300	32.3	6,400	31.5	10,100
Education (any master's)	35.4	12,300	32.9	6,900	29.9	6,900
M.A. except in education	38.5	12,200	35.6	7,300	28.0	7,500
M.S. except in education	29.3	12,800	27.1	7,000	24.8	7,500
Any other master's degree	49.7	12,600	47.6	7,100	39.8	7,300
Doctoral degree/program						
Ph.D. except in education	18.2	12,300	16.1	6,800	13.3	8,500
Education (any doctorate)	27.5	15,400	23.9	7,000	23.8	10,900
Any other doctoral degree	49.8	20,700	47.2	7,500	46.7	14,500
First-professional degree/program						
Medicine (M.D.)	78.5	29,400	77.9	8,200	71.7	23,400
Other health science degree	78.6	25,700	78.3	8,000	70.5	19,700
Law (L.L.B. or J.D.)	79.5	17,600	75.4	8,200	74.8	10,500
Theology (M.Div., M.H.L., B.D.)	29.2	10,400	28.1	6,000	18.8	‡
Attendance pattern						
Full-time/full-year	59.6	18,800	56.6	7,700	53.2	12,900
Full-time/part-year	37.2	11,600	34.5	6,100	32.0	6,900
Part-time/full-year	35.5	12,800	32.7	7,000	27.6	8,200
Part-time/part-year	18.3	10,200	16.6	5,500	15.1	6,300

See notes at end of table.

**Table 2.7. Percentage of graduate and first-professional students with Stafford loans and average amounts, by selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Total Stafford loans		Subsidized loans		Unsubsidized loans	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	59.6	\$18,900	56.6	\$7,700	53.4	\$13,000
Total (50 states, DC, and Puerto Rico)	59.6	18,800	56.6	7,700	53.2	12,900
Master's degree/institution type	53.7	14,500	50.5	7,300	45.8	9,000
Public	45.0	13,000	41.0	7,200	36.4	8,000
Non-doctorate-granting	45.7	‡	44.8	‡	39.2	‡
Doctorate-granting	44.9	13,200	40.4	7,200	36.0	8,300
Private not-for-profit	61.1	15,700	58.4	7,700	52.7	9,700
Non-doctorate-granting	58.9	14,500	56.0	7,700	46.1	‡
Doctorate-granting	61.9	16,100	59.1	7,700	54.9	9,800
Doctoral degree/institution type	35.3	18,500	33.2	7,600	30.7	13,000
Public	31.3	16,400	29.8	7,500	25.0	11,600
Private not-for-profit	40.0	21,300	38.0	7,700	37.5	14,900
First-professional degree/institution type	80.0	23,400	78.3	8,200	73.8	16,700
Public	79.3	22,400	77.8	8,100	70.7	16,200
Private not-for-profit	80.5	24,300	78.8	8,200	76.3	17,100
Master's degree/program						
Business administration (M.B.A.)	52.7	15,100	47.1	7,200	47.2	9,600
Education (any master's)	63.4	14,300	60.7	7,300	55.8	8,400
M.A. except in education	51.7	13,100	49.8	7,500	36.4	8,400
M.S. except in education	42.7	15,200	38.9	7,200	39.2	9,400
Any other master's degree	58.2	14,500	56.0	7,200	48.3	9,200
Doctoral degree/program						
Ph.D. except in education	19.6	12,700	18.0	7,000	14.3	8,600
Education (any doctorate)	41.0	16,400	37.3	7,700	37.9	10,200
Any other doctoral degree	65.2	22,300	62.3	8,000	61.5	15,500
First-professional degree/program						
Medicine (M.D.)	79.4	29,800	78.8	8,200	73.4	23,500
Other health science degree	80.8	25,700	80.5	8,100	72.6	19,700
Law (L.L.B. or J.D.)	82.5	17,800	79.3	8,300	78.2	10,400
Theology (M.Div., M.H.L., B.D.)	43.6	‡	41.3	‡	28.1	‡

‡ Reporting standards not met.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Graduate and first-professional students may take out up to \$8,500 in subsidized loans if they have demonstrated financial need and up to \$18,500 in subsidized and unsubsidized loans combined. Students in certain health professions may borrow up to \$38,500 per year. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.8. Percentage of graduate and first-professional students with Stafford loans, by type of loan and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Subsidized			Unsubsidized <sup>1</sup>	Total		
	None	Less than maximum (\$8,500)	Maximum (\$18,500)		None	Less than Maximum (\$18,500)	Maximum (\$18,500)
<b>All students</b>							
U.S. total (excluding Puerto Rico)	63.1	12.4	24.4	33.6	60.5	23.2	16.3
Total (50 states, DC, and Puerto Rico)	63.1	12.4	24.5	33.4	60.5	23.3	16.2
Master's degree/institution type	65.4	13.3	21.3	30.8	62.7	27.2	10.1
Public	71.8	13.2	15.0	22.9	69.3	26.8	4.0
Non-doctorate-granting	70.2	14.6	15.2	23.5	67.7	31.0	1.3
Doctorate-granting	72.4	12.7	14.9	22.7	69.7	25.4	4.8
Private not-for-profit	61.0	11.1	27.9	36.8	58.0	27.7	14.4
Non-doctorate-granting	61.0	9.6	29.5	36.2	58.5	34.1	7.4
Doctorate-granting	61.1	12.2	26.7	37.2	57.5	23.1	19.4
Doctoral degree/institution type	74.4	8.9	16.8	23.9	71.9	15.4	12.7
Public	78.7	8.3	13.0	18.5	76.5	16.5	7.0
Private not-for-profit	68.3	9.0	22.8	30.8	66.0	11.4	22.5
First-professional degree/institution type	28.0	8.9	63.2	67.5	26.0	18.0	56.0
Public	24.9	8.5	66.6	68.0	23.0	24.3	52.7
Private not-for-profit	30.0	9.1	60.9	67.1	28.0	13.7	58.3
Master's degree/program							
Business administration (M.B.A.)	67.7	15.6	16.7	31.5	63.3	19.1	17.6
Education (any master's)	67.1	13.0	19.9	29.9	64.6	29.0	6.4
M.A. except in education	64.4	10.6	25.0	28.0	61.6	30.2	8.2
M.S. except in education	72.9	11.2	16.0	24.8	70.7	21.0	8.3
Any other master's degree	52.4	15.5	32.1	39.8	50.3	37.4	12.3
Doctoral degree/program							
Ph.D. except in education	83.9	7.1	9.1	13.3	81.8	14.0	4.2
Education (any doctorate)	76.1	10.2	13.6	23.8	72.5	14.3	13.3
Any other doctoral degree	52.8	11.9	35.3	46.7	50.2	19.2	30.6
First-professional degree/program							
Medicine (M.D.)	22.1	6.7	71.2	71.7	21.5	14.4	64.1
Other health science degree	21.8	10.0	68.2	70.5	21.5	18.8	59.7
Law (L.L.B. or J.D.)	24.6	8.2	67.2	74.8	20.5	18.8	60.7
Theology (M.Div., M.H.L., B.D.)	71.9	14.6	13.6	18.8	70.8	22.1	7.0

See notes at end of table.

**Table 2.8. Percentage of graduate and first-professional students with Stafford loans, by type of loan and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Subsidized			Unsubsidized <sup>1</sup>	Total		
	None	Less than maximum	Maximum (\$8,500)		None	Less than maximum	Maximum (\$18,500)
<b>Attendance pattern</b>							
Full-time/full-year	43.4	12.3	44.3	53.2	40.4	23.2	36.4
Full-time/part-year	65.5	19.1	15.5	32.0	62.8	27.6	9.6
Part-time/full-year	67.4	12.1	20.6	27.6	64.5	27.2	8.3
Part-time/part-year	83.4	11.2	5.4	15.1	81.8	16.0	2.3
<b>Subsidized amount</b>							
None	100.0	†	†	4.2	95.9	3.1	1.1
Less than maximum	†	100.0	†	71.3	#	88.5	11.5
Maximum	†	†	100.0	89.6	#	42.5	57.5
<b>Full-time/full-year students</b>							
U.S. total (excluding Puerto Rico)	43.4	12.3	44.4	53.4	40.4	23.1	36.6
Total (50 states, DC, and Puerto Rico)	43.4	12.3	44.3	53.2	40.4	23.2	36.4
<b>Master's degree/institution type</b>							
Public	49.5	16.0	34.5	45.8	46.3	29.4	24.3
Non-doctorate-granting	59.0	15.5	25.6	36.4	55.0	34.5	10.5
Doctorate-granting	55.2	22.1	22.7	39.2	54.3	40.9	4.9
Private not-for-profit	59.6	14.4	26.0	36.0	55.1	33.6	11.4
Non-doctorate-granting	41.7	13.1	45.3	52.7	38.9	24.0	37.2
Doctorate-granting	44.0	13.2	42.8	46.1	41.1	28.4	30.5
Doctorate-granting	40.9	13.1	46.1	54.9	38.2	22.5	39.4
<b>Doctoral degree/institution type</b>							
Public	66.9	8.5	24.7	30.7	64.7	16.9	18.4
Private not-for-profit	70.2	9.5	20.3	25.0	68.8	19.2	12.1
Private not-for-profit	62.0	7.5	30.5	37.5	60.0	11.5	28.5
<b>First-professional degree/institution type</b>							
Public	21.7	7.6	70.8	73.8	20.0	16.8	63.2
Private not-for-profit	22.2	8.0	69.8	70.7	20.7	23.7	55.6
Private not-for-profit	21.2	7.2	71.6	76.3	19.5	10.9	69.6
<b>Master's degree/program</b>							
Business administration (M.B.A.)	52.9	14.5	32.6	47.2	47.3	22.4	30.3
Education (any master's)	39.3	22.5	38.1	55.8	36.6	41.3	22.1
M.A. except in education	50.2	10.5	39.3	36.4	48.3	36.5	15.3
M.S. except in education	61.1	12.9	26.0	39.2	57.3	21.9	20.8
Any other master's degree	44.0	17.8	38.2	48.3	41.8	28.9	29.3

See notes at end of table.

**Table 2.8. Percentage of graduate and first-professional students with Stafford loans, by type of loan and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Subsidized			Unsubsidized <sup>1</sup>	Total		
	None	Less than maximum	Maximum (\$8,500)		None	Less than maximum	Maximum (\$18,500)
<b>Doctoral degree/program</b>							
Ph.D. except in education	82.1	7.2	10.8	14.3	80.4	15.0	4.6
Education (any doctorate)	62.7	14.0	23.3	37.9	59.0	17.5	23.6
Any other doctoral degree	37.7	9.7	52.6	61.5	34.8	20.7	44.5
<b>First-professional degree/program</b>							
Medicine (M.D.)	21.2	6.3	72.5	73.4	20.6	14.1	65.3
Other health science degree	19.5	9.6	70.9	72.6	19.2	18.8	62.0
Law (L.L.B. or J.D.)	20.8	6.7	72.6	78.2	17.5	16.1	66.4
Theology (M.Div., M.H.L., B.D.)	58.7	12.7	28.6	28.1	56.4	32.8	10.7
<b>Subsidized amount</b>							
None	100.0	†	†	6.9	93.1	4.1	2.7
Less than maximum	†	100.0	†	75.1	#	82.2	17.9
Maximum	†	†	100.0	92.6	#	25.5	74.5

† Not applicable.

# Rounds to zero.

<sup>1</sup> The maximum unsubsidized loan is the difference between \$18,500 and the amount borrowed in subsidized loans.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.9. Average grants and loans as percentages of total aid for aided graduate and first-professional students, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	All aided students		Students with each type of aid	
	Grants as a percent of total aid <sup>1</sup>	Loans as a percent of total aid <sup>2</sup>	Grants as a percent of total aid	Loans as a percent of total aid
<b>All students</b>				
U.S. total (excluding Puerto Rico)	35.4	50.6	64.6	87.5
Total (50 states, DC, and Puerto Rico)	35.4	50.6	64.3	87.4
Master's degree/institution type	37.9	49.7	69.6	88.1
Public	37.6	42.3	68.1	85.0
Non-doctorate-granting	40.7	47.0	78.7	87.6
Doctorate-granting	36.7	40.9	65.2	84.2
Private not-for-profit	39.5	54.9	72.5	90.3
Non-doctorate-granting	41.7	55.0	80.2	94.0
Doctorate-granting	38.0	54.9	67.5	87.8
Doctoral degree/institution type	38.4	28.4	58.2	76.8
Public	39.2	21.2	57.1	68.8
Private not-for-profit	36.8	38.3	59.9	84.2
First-professional degree/institution type	17.5	77.9	38.4	88.2
Public	14.4	80.4	31.3	88.9
Private not-for-profit	19.7	76.1	43.5	87.7
Master's degree/program				
Business administration (M.B.A.)	49.0	44.4	72.9	84.7
Education (any master's)	39.1	53.5	76.7	92.7
M.A. except in education	32.8	49.1	59.6	84.5
M.S. except in education	39.5	36.8	68.9	85.2
Any other master's degree	26.3	64.5	60.5	88.8
Doctoral degree/program				
Ph.D. except in education	42.0	13.5	58.6	59.1
Education (any doctorate)	42.8	38.1	69.8	87.9
Any other doctoral degree	27.8	58.4	50.5	87.3
First-professional degree/program				
Medicine (M.D.)	13.2	80.5	30.9	88.5
Other health science degree	12.4	83.7	30.9	90.5
Law (L.L.B. or J.D.)	15.4	81.4	35.2	87.8
Theology (M.Div., M.H.L., B.D.)	59.4	31.5	73.0	75.0
Attendance pattern				
Full-time/full-year	22.6	62.8	44.2	86.0
Full-time/part-year	31.4	49.5	63.5	87.0
Part-time/full-year	40.0	46.1	69.9	87.2
Part-time/part-year	55.7	33.1	90.8	94.9

See notes at end of table.

**Table 2.9. Average grants and loans as percentages of total aid for aided graduate and first-professional students, by selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	All aided students		Students with each type of aid	
	Grants as a percent of total aid <sup>1</sup>	Loans as a percent of total aid <sup>2</sup>	Grants as a percent of total aid	Loans as a percent of total aid
<b>Full-time/full-year students</b>				
U.S. total (excluding Puerto Rico)	22.6	62.8	44.3	86.0
Total (50 states, DC, and Puerto Rico)	22.6	62.8	44.2	86.0
Master's degree/institution type	23.5	61.7	47.8	85.7
Public	26.0	50.0	49.0	81.8
Non-doctorate-granting	‡	‡	‡	‡
Doctorate-granting	25.3	48.8	47.1	81.6
Private not-for-profit	22.1	71.5	46.1	87.0
Non-doctorate-granting	14.8	79.9	‡	89.1
Doctorate-granting	24.2	69.2	47.5	86.3
Doctoral degree/institution type	36.4	31.2	53.1	75.5
Public	38.3	24.7	52.0	67.9
Private not-for-profit	33.7	38.7	53.2	81.9
First-professional degree/institution type	14.4	81.4	33.0	88.5
Public	13.4	81.3	29.1	89.2
Private not-for-profit	15.2	81.5	36.7	88.0
Master's degree/program				
Business administration (M.B.A.)	26.4	63.3	55.8	83.8
Education (any master's)	14.9	79.7	37.8	92.0
M.A. except in education	29.3	54.9	49.3	81.5
M.S. except in education	25.5	48.3	48.4	85.1
Any other master's degree	22.3	65.7	46.8	84.5
Doctoral degree/program				
Ph.D. except in education	44.0	12.2	57.1	54.2
Education (any doctorate)	30.6	44.9	50.8	81.1
Any other doctoral degree	21.8	68.0	41.6	87.6
First-professional degree/program				
Medicine (M.D.)	12.7	81.1	30.1	88.7
Other health science degree	11.7	84.9	28.9	91.1
Law (L.L.B. or J.D.)	15.4	81.2	34.6	86.9
Theology (M.Div., M.H.L., B.D.)	49.0	46.9	‡	‡

‡ Reporting standards not met.

<sup>1</sup> For all aided students, including those with no grants.<sup>2</sup> For all aided students, including those with no loans.

NOTE: Seventy-three percent of all students were aided (table 2.1). Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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



**Table 2.10. Percentage of graduate and first-professional students who ever borrowed Stafford Loans or Supplemental Loans for Students (SLS) for undergraduate or graduate education and average cumulative amounts borrowed, by type of degree and class level: 2003–04**

Type of degree and class level	Percent who ever borrowed Stafford or SLS loans			Average cumulative amount borrowed		
	Total	Under- graduate	Graduate/ first-pro- fessional	Total	Under- graduate	Graduate/ first-pro- fessional
U.S. total (excluding Puerto Rico)	56.8	35.2	47.1	\$35,100	\$14,800	\$31,300
Total (50 states, DC, and Puerto Rico)	56.9	35.1	47.2	34,900	14,800	31,100
Graduate level						
First year	59.9	39.6	48.3	26,300	15,500	20,000
Second year	61.5	38.0	51.7	33,000	14,400	28,700
Third year	51.0	29.1	44.4	50,900	14,000	49,300
Fourth year or beyond	50.8	26.3	43.7	52,700	13,100	53,400
Degree program						
Master's degree	56.6	37.0	44.6	27,900	15,400	22,700
Doctoral degree						
First year	45.9	23.7	40.2	45,000	12,800	43,800
Second year	48.0	24.8	42.0	31,500	13,500	28,000
Third year	46.1	25.2	40.5	42,000	13,400	39,400
Fourth year or beyond	47.0	23.8	41.0	51,800	12,900	51,800
First-professional degree						
First year	43.9	22.2	38.5	51,600	11,900	52,100
Second year	80.9	40.8	79.6	57,700	14,000	51,400
Third year	77.8	36.1	75.9	29,600	14,100	23,600
Fourth year or beyond	82.5	44.9	80.6	51,500	15,600	44,000
	81.6	41.3	81.3	71,500	13,300	65,000
	81.6	39.7	81.2	94,900	11,500	89,700

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.11. Percentage of graduate and first-professional students who had ever borrowed from any source for graduate education, by graduate level in 2003–04, type of degree, and institution type**

Type of degree and institution type	Graduate level in 2003–04				Ever borrowed as graduate from any source
	First year	Second year	Third year	Fourth year or beyond	
U.S. total (excluding Puerto Rico)	52.5	56.1	50.3	50.3	53.1
Total (50 states, DC, and Puerto Rico)	52.4	56.2	50.4	50.2	53.1
Master's degree/institution type	50.2	52.6	36.9	42.6	48.8
Public	43.2	45.0	37.2	29.3	41.9
Non-doctorate-granting	41.9	42.6	52.1	‡	42.3
Doctorate-granting	43.8	45.6	33.4	29.5	41.8
Private not-for-profit	54.7	59.4	37.3	61.0	54.8
Non-doctorate-granting	51.2	66.8	21.2	‡	53.4
Doctorate-granting	56.7	53.3	54.1	65.2	55.8
Doctoral degree/institution type	49.3	48.3	47.9	45.8	47.5
Public	43.9	41.5	38.2	41.8	41.5
Private not-for-profit	53.6	57.7	62.7	51.8	55.5
First-professional degree/institution type	80.1	85.4	84.1	85.5	83.6
Public	89.3	91.9	85.2	86.7	88.5
Private not-for-profit	73.6	81.5	83.5	84.1	80.3

‡ Reporting standards not met.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.12. Average amount ever borrowed from any source by graduate and first-professional students for graduate education, by graduate level in 2003–04, type of degree, and institution type**

Type of degree and institution type	Graduate level in 2003–04				Total amount borrowed as graduate from any source
	First year	Second year	Third year	Fourth year or beyond	
U.S. total (excluding Puerto Rico)	\$23,000	\$32,300	\$54,600	\$53,200	\$35,000
Total (50 states, DC, and Puerto Rico)	22,900	32,000	54,300	53,200	34,800
Master's degree/institution type	20,800	26,500	29,700	28,700	24,600
Public	15,300	21,500	29,100	23,100	19,800
Non-doctorate-granting	13,700	17,900	‡	‡	16,500
Doctorate-granting	15,900	22,500	31,100	25,400	20,900
Private not-for-profit	24,200	29,600	30,300	32,500	28,000
Non-doctorate-granting	20,100	25,100	‡	‡	23,400
Doctorate-granting	26,300	34,400	36,200	32,000	31,100
Doctoral degree/institution type	31,100	39,900	54,400	49,900	44,400
Public	26,300	30,700	40,200	40,200	35,000
Private not-for-profit	39,700	51,700	68,500	61,900	56,400
First-professional degree/institution type	30,500	53,500	79,200	97,600	61,200
Public	28,400	49,900	65,500	89,000	54,800
Private not-for-profit	32,300	55,900	87,600	107,400	66,000

‡ Reporting standards not met.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 2.13. Percentage of graduate and first-professional completers who had ever borrowed from any source for undergraduate and graduate education and average cumulative amounts borrowed, by type of degree and institution type: 2003–04**

Type of degree and institution type	Undergraduate		Graduate		Graduate or undergraduate or both	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
U.S. total (excluding Puerto Rico)	46.1	\$16,800	58.3	\$37,800	70.0	\$42,500
Total (50 states, DC, and Puerto Rico)	45.6	16,800	58.2	37,600	69.8	42,300
Master's degree/institution type	44.1	16,400	56.1	27,200	69.0	32,600
Public	45.7	15,500	43.6	24,000	59.4	29,500
Non-doctorate-granting	48.2	17,000	48.6	22,400	61.1	31,200
Doctorate-granting	45.1	15,100	42.5	24,300	59.0	29,100
Private not-for-profit	40.9	17,000	66.5	29,600	77.2	34,500
Non-doctorate-granting	31.5	16,500	73.2	25,200	82.7	28,600
Doctorate-granting	48.0	17,200	61.5	33,500	73.1	39,500
Doctoral degree/institution type	37.4	17,000	49.4	49,900	58.3	53,200
Public	36.5	16,300	43.0	43,200	53.6	45,700
Private not-for-profit	39.0	18,100	60.1	57,900	66.0	63,400
First-professional degree/institution type	56.4	20,200	86.5	82,100	88.4	93,200
Public	54.9	18,500	89.5	70,800	92.0	79,900
Private not-for-profit	57.7	21,700	83.8	93,000	85.1	106,200
Master's degree/program						
Business administration (M.B.A.)	44.4	17,800	48.9	36,200	61.4	41,700
Education (any master's)	49.3	16,100	55.0	22,500	72.0	28,200
M.A. except in education	52.9	17,000	59.5	26,000	70.0	34,900
M.S. except in education	39.0	15,900	43.0	28,500	58.0	31,900
Any other master's degree	37.2	15,900	73.8	26,500	80.8	31,500
Doctoral degree/program						
Ph.D. except in education	30.4	16,000	36.3	39,300	45.6	41,900
Education (any doctorate)	45.9	10,500	54.2	43,000	66.1	42,600
Any other doctoral degree	46.4	21,800	72.2	63,000	78.5	70,800
First-professional degree/program						
Medicine (M.D.)	63.5	19,400	95.0	112,900	95.0	125,900
Other health science degree	65.7	22,500	89.5	82,300	90.8	97,400
Law (L.L.B. or J.D.)	52.0	20,000	87.7	70,600	89.5	80,800
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	‡	‡	‡

‡ Reporting standards not met.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

## Section 3: Sources of Financial Aid

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The major sources of aid for graduate and first-professional students are the federal government, their institutions, and private organizations (especially employers). While state grant programs are very important for undergraduates, they are much less so for graduate students. The tables in this section describe the sources of students' financial aid in detail, including the percentages receiving aid from each source and the average amounts for aided students. Data are shown separately for all students and for students who attended full time, full year.

### Degree Program

- First-professional students were more likely to receive federal aid than their peers in master's or doctoral degree programs in 2003–04 (77 vs. 38 and 31 percent, respectively; table 3.1).
- Among all aided students, those who attended full time, full year received more federal aid (\$19,500) than their peers who attended part year or part time (\$10,100–12,900; table 3.2).
- Fifty-seven percent of doctoral students, 31 percent of first-professional students, and 21 percent of master's degree students received institutional aid (table 3.1). Doctoral students also received more institutional aid than master's or first-professional students (\$17,800 vs. \$9,000 and 8,700, respectively; table 3.2).

### Student Characteristics

- Both at the master's and doctoral degree levels, foreign or international students were more likely than U.S. citizens or resident aliens to receive institutional aid in 2003–04 (table 3.3-A). Forty-four percent of foreign/international master's students and 84 percent of foreign/international doctoral students received institutional aid, compared with 19–23 percent of U.S. citizens or resident aliens in master's programs and 51–55 percent in doctoral programs.
- Part-time doctoral students (either full or part year) were more likely to receive employer aid (17–23 percent) than full-time, part-year or full-time, full-year doctoral students (9 percent each; table 3.3-A).

- Full-time, full-year master's students in business administration (M.B.A.) programs were generally more likely to receive employer aid than their peers in other master's degree programs<sup>2</sup> (22 percent vs. 6–9 percent; table 3.3-B).
- Aided doctoral students in life and physical sciences and engineering, computer science, or mathematics were awarded higher amounts of institutional aid than their peers in other fields of study (\$21,700 and 21,300 vs. \$11,300–16,600, respectively; table 3.4-A).
- Aided full-time, full-year first-professional students in medical degree (M.D.) programs received more federal aid (\$31,000) than their peers in other health science degree programs (\$27,300) and law programs (\$18,500; table 3.4-B).

### Private Grants and Loans

- In 2003–04, 12 percent of graduate and first-professional students received private grants or loans averaging \$7,100: 5 percent were private grants averaging \$3,600, and 7 percent were private loans averaging \$9,300 (table 3.5).

### Combinations of Aid Sources

- Master's students were more likely than doctoral or first-professional students to receive aid from outside sources<sup>3</sup> only or to receive no financial aid (table 3.6).
- Doctoral students were more likely than master's or first-professional students to receive institutional aid only (table 3.6); aided doctoral students received an average of \$19,900 in institutional aid only, compared with \$10,300 for master's students and \$13,300 for first-professional students (table 3.7).
- First-professional students were more likely than those in doctoral or master's degree programs to receive federal aid only or federal aid and aid from some other source (table 3.6), and aided first-professional students also averaged higher amounts of federal aid only or federal and other aid than master's and doctoral students (table 3.7).

### Aid Packaging by Source

- Master's and first-professional students who received aid received larger proportions of their total aid from the federal government than did doctoral students: 46 and 70 percent, respectively, versus 27 percent (table 3.8).

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<sup>2</sup> No difference could be detected between full-time, full-year students in M.B.A. programs and their peers in education master's programs.

<sup>3</sup> Outside aid includes grants from private sources and employers, alternative private or commercial loans, and federal veterans' benefits and military tuition aid.

**Table 3.1. Percentage of graduate and first-professional students who received financial aid, by source of aid, attendance pattern, type of degree, and institution type: 2003–04**

Attendance pattern, type of degree, and institution type	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>All students</b>						
U.S. total (excluding Puerto Rico)	72.6	40.7	2.4	25.8	31.9	20.4
Total (50 states, DC, and Puerto Rico)	72.6	40.7	2.6	25.9	31.9	20.5
Master's degree/institution type	70.5	38.1	2.1	21.0	32.8	23.9
Public	66.8	31.7	2.5	26.8	28.1	20.7
Non-doctorate-granting	62.0	32.3	2.4	17.4	25.0	21.4
Doctorate-granting	68.3	31.5	2.5	29.8	29.1	20.5
Private not-for-profit	73.3	42.8	1.7	16.4	37.1	25.8
Non-doctorate-granting	72.9	41.9	1.4	10.4	36.2	28.5
Doctorate-granting	73.6	43.4	2.0	20.6	37.7	23.9
Doctoral degree/institution type	82.6	30.8	2.5	57.5	24.1	14.2
Public	83.6	26.7	2.7	65.7	21.5	13.3
Private not-for-profit	80.0	36.1	2.3	47.3	25.9	13.1
First-professional degree/institution type	88.8	76.8	6.4	30.7	38.8	6.2
Public	91.0	80.4	5.0	36.1	30.9	5.0
Private not-for-profit	87.2	74.4	7.4	27.0	44.3	7.1
Attendance pattern						
Full-time/full-year	87.0	62.1	4.0	40.1	31.1	9.2
Full-time/part-year	68.5	38.5	2.1	23.6	28.7	18.8
Part-time/full-year	70.7	36.1	2.6	23.0	32.5	25.6
Part-time/part-year	56.2	18.6	0.8	11.1	33.2	28.7
<b>Full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	87.2	62.1	3.8	40.1	30.9	9.0
Total (50 states, DC, and Puerto Rico)	87.0	62.1	4.0	40.1	31.1	9.2
Master's degree/institution type	81.0	55.4	2.8	35.5	29.2	10.5
Public	79.2	47.0	3.0	44.0	20.5	6.7
Non-doctorate-granting	63.3	45.7	1.2	24.3	13.6	1.2
Doctorate-granting	81.7	47.2	3.2	47.0	21.5	7.5
Private not-for-profit	83.1	62.7	3.1	31.3	39.8	12.6
Non-doctorate-granting	72.7	61.1	5.5	16.4	31.3	13.5
Doctorate-granting	86.5	63.2	2.3	36.3	42.6	12.3
Doctoral degree/institution type	92.9	39.6	3.0	69.0	23.4	8.7
Public	93.7	36.5	2.7	76.7	21.1	8.8
Private not-for-profit	91.2	43.3	3.7	62.4	25.3	6.8
First-professional degree/institution type	92.1	82.9	6.3	32.5	38.8	4.5
Public	92.2	82.2	5.2	36.7	31.2	4.5
Private not-for-profit	91.9	83.5	7.3	28.9	45.2	4.5

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.

<sup>2</sup> See table 3.3-A.

<sup>3</sup> Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.2. Average amount of aid received by graduate and first-professional students, by source of aid, attendance pattern, type of degree, and institution type: 2003–04**

Attendance pattern, type of degree, and institution type	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>All students</b>						
U.S. total (excluding Puerto Rico)	\$15,200	\$15,900	\$2,500	\$11,500	\$4,800	\$3,000
Total (50 states, DC, and Puerto Rico)	15,100	15,800	2,300	11,400	4,700	3,000
Master's degree/institution type	11,700	12,900	1,600	9,000	4,200	3,200
Public	10,300	11,400	1,700	9,100	2,900	2,600
Non-doctorate-granting	7,600	9,600	‡	5,700	2,300	2,400
Doctorate-granting	11,100	11,900	1,800	9,700	3,100	2,600
Private not-for-profit	12,800	14,000	‡	8,800	5,200	3,500
Non-doctorate-granting	9,500	12,800	‡	3,700	3,400	3,200
Doctorate-granting	15,000	14,800	‡	10,600	6,400	3,700
Doctoral degree/institution type	20,200	17,000	2,500	17,800	4,900	3,500
Public	18,700	14,700	2,100	16,500	3,700	2,700
Private not-for-profit	23,400	20,300	‡	20,500	6,300	4,200
First-professional degree/institution type	27,500	23,500	3,500	8,700	9,000	3,500
Public	24,900	23,000	2,900	6,300	5,600	2,800
Private not-for-profit	29,400	23,900	3,700	10,800	10,500	3,900
Attendance pattern						
Full-time/full-year	23,200	19,500	3,000	14,000	7,600	3,400
Full-time/part-year	12,600	11,900	‡	10,600	5,400	4,300
Part-time/full-year	11,400	12,900	1,500	9,300	3,700	3,200
Part-time/part-year	6,000	10,100	‡	5,900	2,500	2,300

See notes at end of table.



**Table 3.2. Average amount of aid received by graduate and first-professional students, by source of aid, attendance pattern, type of degree, and institution type: 2003–04—Continued**

Attendance pattern, type of degree, and institution type	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	\$23,200	\$19,500	\$3,100	\$14,100	\$7,600	\$3,500
Total (50 states, DC, and Puerto Rico)	23,200	19,500	3,000	14,000	7,600	3,400
Master's degree/institution type	17,700	14,700	‡	11,500	7,200	3,200
Public	15,300	13,200	‡	11,600	3,600	3,000
Non-doctorate-granting	‡	‡	‡	‡	‡	‡
Doctorate-granting	15,600	13,400	‡	11,900	3,700	3,000
Private not-for-profit	21,000	16,000	‡	11,200	9,600	3,400
Non-doctorate-granting	15,200	14,200	‡	‡	‡	‡
Doctorate-granting	22,600	16,600	‡	12,200	10,700	3,200
Doctoral degree/institution type	25,000	18,800	3,100	20,600	6,400	4,200
Public	23,200	16,300	2,500	19,200	4,700	3,000
Private not-for-profit	28,700	22,100	‡	23,100	8,200	4,500
First-professional degree/institution type	29,400	24,600	4,000	8,600	9,300	3,500
Public	25,600	23,600	3,100	6,200	5,800	‡
Private not-for-profit	32,600	25,400	4,500	11,200	11,400	‡

‡ Reporting standards not met.

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.<sup>2</sup> See table 3.3-A.<sup>3</sup> Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.3-A. Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>All students</b>						
U.S. total (excluding Puerto Rico)	72.6	40.7	2.4	25.8	31.9	20.4
Total (50 states, DC, and Puerto Rico)	72.6	40.7	2.6	25.9	31.9	20.5
<b>Master's students</b>						
U.S. total (excluding Puerto Rico)	70.4	38.0	1.8	20.9	32.6	23.7
Total (50 states, DC, and Puerto Rico)	70.5	38.1	2.1	21.0	32.8	23.9
<b>Gender</b>						
Male	74.1	37.3	1.8	23.4	35.8	26.9
Female	68.1	38.7	2.3	19.4	30.8	21.8
<b>Race/ethnicity<sup>4</sup></b>						
White	69.4	37.0	1.6	19.3	32.7	24.3
Black	81.7	56.2	2.8	19.1	36.9	27.2
Hispanic	74.4	45.5	6.7	21.1	33.9	24.3
Asian/Pacific Islander	61.4	17.0	0.5	31.8	30.6	21.8
Other	76.1	51.0	3.0	32.2	25.4	9.8
<b>Age as of 12/31/03</b>						
Younger than 25	75.4	41.5	3.8	39.9	24.5	13.2
25–29	72.5	42.2	1.9	23.6	29.7	19.9
30–34	69.9	33.8	1.5	17.4	39.9	32.9
35–39	67.6	33.6	2.0	10.1	42.8	34.4
40 or older	65.7	35.2	1.4	10.4	33.4	25.9
<b>Marital status</b>						
Married	66.3	31.1	1.3	14.6	36.5	29.3
Not married or separated	74.0	43.9	2.7	26.3	29.8	19.4
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	70.8	39.2	3.8	33.2	24.2	12.9
\$5,000–9,999	83.4	57.6	4.2	39.5	24.5	10.2
\$10,000–19,999	75.8	46.8	3.3	35.5	21.2	9.7
\$20,000–29,999	76.5	57.8	1.6	24.5	21.4	13.5
\$30,000–49,999	71.4	39.5	1.9	17.7	37.3	28.5
\$50,000 or more	63.8	23.7	1.0	9.9	42.5	35.5
<b>Citizenship</b>						
U.S. citizen	71.7	41.4	2.2	19.1	33.4	24.3
Resident alien	70.0	35.1	2.2	23.2	32.8	24.7
Foreign/international student	56.3	#	#	44.1	25.8	18.2

See notes at end of table.

**Table 3.3-A. Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Master's degree/program</b>						
Business administration (M.B.A.)	73.2	36.9	1.6	13.4	49.3	41.5
Education (any master's)	63.4	35.6	2.5	13.0	28.4	21.5
M.A. except in education	73.3	39.2	3.1	31.6	29.2	15.6
M.S. except in education	75.5	30.6	1.4	33.7	35.9	25.9
Any other master's degree	72.7	51.4	2.1	22.0	22.8	13.0
<b>Graduate field of study</b>						
Humanities	74.6	39.8	2.2	34.4	29.5	16.8
Social/behavioral sciences	71.6	46.4	2.6	33.3	25.5	10.1
Life and physical sciences	79.2	39.8	1.7	43.2	24.1	13.2
Engineering/computer science/ mathematics	74.5	21.3	0.6	37.0	34.2	27.9
Education	63.6	35.7	2.5	12.8	28.4	21.4
Business/management	75.2	39.8	1.5	14.1	44.5	37.6
Health	67.6	48.5	1.8	20.4	29.3	13.8
Other/undeclared	71.7	43.6	3.5	24.9	27.1	16.2
<b>Attendance pattern</b>						
Full-time/full-year	81.0	55.4	2.8	35.5	29.2	10.5
Full-time/part-year	69.3	42.3	1.7	17.4	32.7	23.7
Part-time/full-year	71.1	36.7	2.4	20.7	34.4	28.1
Part-time/part-year	60.4	24.2	0.9	10.0	33.2	28.0
<b>Doctoral students</b>						
U.S. total (excluding Puerto Rico)	83.0	31.0	2.4	57.7	24.2	14.3
Total (50 states, DC, and Puerto Rico)	82.6	30.8	2.5	57.5	24.1	14.2
<b>Gender</b>						
Male	83.4	26.7	2.5	61.2	24.1	14.3
Female	81.8	34.7	2.5	53.9	24.1	14.2
<b>Race/ethnicity<sup>4</sup></b>						
White	81.0	33.1	2.5	54.4	26.1	15.6
Black	80.0	43.0	3.1	36.3	25.9	19.5
Hispanic	76.9	31.7	3.9	56.8	23.1	10.6
Asian/Pacific Islander	90.0	14.7	1.8	78.0	17.2	9.3
Other	87.7	41.2	2.2	58.7	23.5	9.8
<b>Age as of 12/31/03</b>						
Younger than 25	95.4	41.5	1.7	72.1	25.7	10.0
25–29	92.4	34.4	3.8	73.8	20.8	9.2
30–34	83.1	28.1	2.5	61.2	22.7	13.9
35–39	72.9	26.4	2.1	45.3	26.4	18.3
40 or older	62.9	22.6	1.1	24.9	28.1	23.2
<b>Marital status</b>						
Married	77.3	24.5	2.0	48.6	26.2	18.5
Not married or separated	87.0	36.0	2.9	64.9	22.4	10.7

See notes at end of table.

**Table 3.3-A. Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	89.5	53.3	6.0	53.1	30.0	7.5
\$5,000–9,999	93.6	49.7	4.0	65.7	27.2	9.5
\$10,000–19,999	93.3	30.1	2.5	81.1	16.5	7.6
\$20,000–29,999	87.4	24.6	1.7	74.2	18.3	9.7
\$30,000–49,999	81.5	30.0	1.7	57.0	21.5	14.7
\$50,000 or more	68.1	21.6	1.5	32.9	30.6	24.8
<b>Citizenship</b>						
U.S. citizen	81.0	38.4	3.1	50.9	26.3	15.6
Resident alien	80.2	29.1	2.2	54.6	18.6	10.7
Foreign/international student	89.2	1.0	0.1	84.2	16.2	9.7
<b>Doctoral degree/program</b>						
Ph.D. except in education	87.4	21.6	1.8	76.0	17.8	10.9
Education (any doctorate)	68.8	28.2	1.2	30.2	30.0	23.7
Any other doctoral degree	80.4	52.1	4.8	33.6	34.2	15.8
<b>Graduate field of study</b>						
Humanities	74.1	21.1	2.4	58.0	18.0	11.2
Social/behavioral sciences	82.6	38.8	1.7	57.9	24.6	13.9
Life and physical sciences	92.9	18.3	1.4	87.7	17.6	11.5
Engineering/computer science/ mathematics	90.4	10.5	1.5	82.8	16.7	12.3
Education	68.7	27.6	1.3	30.7	30.5	24.0
Business/management	73.1	35.1	1.2	29.6	25.9	18.7
Other/undeclared	86.6	45.9	4.9	51.2	28.6	11.4
<b>Attendance pattern</b>						
Full-time/full-year	92.9	39.6	3.0	69.0	23.4	8.7
Full-time/part-year	80.9	18.4	1.3	62.0	16.2	9.1
Part-time/full-year	77.1	26.1	2.5	47.3	27.7	22.9
Part-time/part-year	48.9	9.4	0.4	28.7	20.9	17.4
<b>First-professional students</b>						
U.S. total (excluding Puerto Rico)	88.7	76.8	6.0	30.8	38.9	6.1
Total (50 states, DC, and Puerto Rico)	88.8	76.8	6.4	30.7	38.8	6.2
<b>Gender</b>						
Male	87.9	74.1	5.8	29.5	38.4	6.9
Female	89.7	79.9	7.1	32.1	39.3	5.5
<b>Race/ethnicity<sup>4</sup></b>						
White	88.9	78.5	6.3	30.5	39.0	5.8
Black	83.6	67.5	3.9	34.5	32.7	8.5
Hispanic	93.1	82.2	9.8	37.4	40.3	6.7
Asian/Pacific Islander	87.3	67.2	6.8	26.1	36.4	8.3
Other	89.9	83.8	4.3	29.6	48.4	2.0

See notes at end of table.

**Table 3.3-A. Percentage of graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Age as of 12/31/03</b>						
Younger than 25	89.8	83.5	6.0	28.6	36.1	4.5
25–29	92.0	79.2	6.5	35.6	41.9	5.5
30–34	91.7	72.7	11.8	26.2	49.4	10.7
35–39	90.6	68.9	4.3	38.8	33.1	9.6
40 or older	53.9	32.8	0.3	12.6	23.0	11.2
<b>Marital status</b>						
Married	83.0	66.4	9.9	29.0	34.4	7.4
Not married or separated	90.5	80.0	5.4	31.2	40.2	5.9
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	90.9	81.8	7.5	31.0	38.4	5.3
\$5,000–9,999	93.8	86.7	3.3	39.5	39.3	3.3
\$10,000–19,999	92.5	79.9	5.5	30.5	43.4	5.8
\$20,000–29,999	91.8	76.8	5.5	35.6	38.3	5.2
\$30,000–49,999	83.3	70.6	9.2	26.6	38.3	6.8
\$50,000 or more	75.5	53.9	6.0	20.2	35.2	12.9
<b>Citizenship</b>						
U.S. citizen	89.5	79.4	6.8	30.9	38.2	5.7
Resident alien	87.4	69.8	2.8	33.9	43.6	7.8
Foreign/international student	67.0	0.0	0.0	18.4	50.8	22.0
<b>First-professional degree/program</b>						
Medicine (M.D.)	91.6	81.4	5.5	35.1	36.3	4.6
Other health science degree	92.5	84.0	7.5	27.4	29.7	5.9
Law (L.L.B. or J.D.)	89.3	80.9	7.8	30.8	44.7	5.1
Theology (M.Div., M.H.L., B.D.)	69.9	30.6	#	27.3	43.6	15.6
<b>Attendance pattern</b>						
Full-time/full-year	92.1	82.9	6.3	32.5	38.8	4.5
Full-time/part-year	77.7	54.2	9.2	26.3	39.5	10.2
Part-time/full-year	82.9	61.6	7.5	22.8	43.7	14.8
Part-time/part-year	45.0	14.9	0.8	22.7	20.4	11.8

# Rounds to zero.

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.<sup>2</sup> Aid from sources that were not federal, state, or institutional. Includes primarily employer tuition reimbursements, outside grants, private/commercial loans, and veterans' benefits.<sup>3</sup> Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).<sup>4</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>All full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	87.2	62.1	3.8	40.1	30.9	9.0
Total (50 states, DC, and Puerto Rico)	87.0	62.1	4.0	40.1	31.1	9.2
<b>Full-time/full-year master's students</b>						
U.S. total (excluding Puerto Rico)	80.9	55.1	2.5	35.4	28.8	10.1
Total (50 states, DC, and Puerto Rico)	81.0	55.4	2.8	35.5	29.2	10.5
<b>Gender</b>						
Male	79.1	51.6	2.6	35.0	32.4	14.3
Female	82.4	58.0	2.9	35.8	27.0	7.8
<b>Race/ethnicity<sup>4</sup></b>						
White	80.3	56.8	2.8	34.8	27.4	8.0
Black	90.9	76.4	1.9	32.6	31.3	14.1
Hispanic	84.3	60.8	8.0	25.7	39.8	23.7
Asian/Pacific Islander	73.9	26.4	0.7	46.1	29.7	11.7
Other	85.0	63.1	0.2	39.1	31.0	10.6
<b>Age as of 12/31/03</b>						
Younger than 25	80.8	47.3	4.0	51.7	24.4	7.7
25–29	86.6	59.3	3.1	41.4	32.7	9.5
30–34	74.3	55.2	#	17.5	29.2	17.3
35–39	78.1	61.8	1.3	13.2	31.2	11.8
40 or older	76.7	60.5	2.9	15.4	30.3	11.1
<b>Marital status</b>						
Married	78.4	51.5	2.5	26.1	29.4	12.0
Not married or separated	82.1	56.9	2.9	39.3	29.1	9.8
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	70.5	41.8	3.4	46.0	24.5	5.7
\$5,000–9,999	90.7	66.4	6.1	38.6	27.7	4.2
\$10,000–19,999	86.4	47.9	1.9	50.0	30.4	8.5
\$20,000–29,999	83.9	66.8	2.9	38.2	24.0	7.4
\$30,000–49,999	86.1	63.9	2.8	31.9	43.2	20.6
\$50,000 or more	75.9	53.5	1.4	14.9	27.1	14.0
<b>Citizenship</b>						
U.S. citizen	82.8	62.1	3.2	33.3	29.3	9.8
Resident alien	90.9	60.8	1.7	38.4	28.9	8.3
Foreign/international student	62.9	#	#	50.9	29.0	16.8

See notes at end of table.

**Table 3.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Master's degree/program</b>						
Business administration (M.B.A.)	76.8	53.3	0.4	23.8	40.1	21.8
Education (any master's)	74.8	63.4	3.2	19.7	21.7	9.0
M.A. except in education	87.3	54.2	2.6	50.4	27.2	6.7
M.S. except in education	86.2	45.7	3.2	48.4	33.2	10.8
Any other master's degree	80.3	60.1	3.6	34.8	25.3	6.1
<b>Graduate field of study</b>						
Humanities	88.5	56.2	1.1	49.8	29.0	8.3
Social/behavioral sciences	90.9	65.5	3.0	67.2	28.7	2.1
Life and physical sciences	80.7	42.3	#	54.6	23.5	1.8
Engineering/computer science/ mathematics	84.1	20.7	1.3	66.7	27.6	8.4
Education	74.4	63.6	3.3	18.4	21.4	9.1
Business/management	77.2	50.7	1.7	25.3	37.7	21.0
Health	77.9	65.0	1.2	20.4	31.1	7.3
Other/undeclared	85.4	60.7	7.8	35.3	27.0	8.6
<b>Full-time/full-year doctoral students</b>						
U.S. total (excluding Puerto Rico)	92.9	39.7	3.0	69.1	23.4	8.7
Total (50 states, DC, and Puerto Rico)	92.9	39.6	3.0	69.0	23.4	8.7
<b>Gender</b>						
Male	92.2	33.7	2.8	74.0	21.5	7.1
Female	93.5	45.6	3.3	64.0	25.3	10.3
<b>Race/ethnicity<sup>4</sup></b>						
White	92.8	43.8	3.2	66.0	25.2	9.1
Black	91.0	64.4	2.8	50.4	19.2	4.7
Hispanic	93.2	41.7	2.9	72.6	26.2	7.4
Asian/Pacific Islander	93.6	18.1	2.8	82.2	18.3	9.3
Other	92.6	49.3	2.1	70.2	25.2	7.8
<b>Age as of 12/31/03</b>						
Younger than 25	96.0	44.8	2.1	71.0	28.0	8.7
25–29	95.6	39.6	3.7	74.3	22.9	7.3
30–34	91.4	33.5	3.9	74.3	19.2	6.7
35–39	87.2	32.2	1.5	63.5	26.6	12.6
40 or older	81.2	42.7	2.0	39.4	20.3	14.8
<b>Marital status</b>						
Married	90.6	34.0	3.2	67.1	22.1	10.3
Not married or separated	94.2	42.9	2.9	70.1	24.1	7.8

See notes at end of table.

**Table 3.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	93.0	62.4	6.3	50.5	35.3	7.1
\$5,000–9,999	96.8	52.2	3.3	66.7	29.6	6.4
\$10,000–19,999	97.6	35.7	1.5	83.5	18.1	5.9
\$20,000–29,999	95.0	25.5	1.4	86.4	19.1	8.1
\$30,000–49,999	92.5	36.0	1.6	66.8	21.4	13.2
\$50,000 or more	82.6	33.8	4.4	53.5	22.1	11.8
<b>Citizenship</b>						
U.S. citizen	92.8	49.9	3.9	63.5	25.5	8.7
Resident alien	86.1	38.5	1.0	60.6	14.0	6.3
Foreign/international student	94.4	1.7	0.1	91.3	17.1	9.1
<b>Doctoral degree/program</b>						
Ph.D. except in education	95.4	24.9	1.1	87.7	16.3	7.3
Education (any doctorate)	81.5	43.1	1.6	51.0	22.7	15.0
Any other doctoral degree	90.6	68.1	7.1	36.4	37.7	9.8
<b>Graduate field of study</b>						
Humanities	89.4	26.2	2.1	76.6	13.4	5.3
Social/behavioral sciences	93.0	42.6	0.9	68.3	27.9	10.8
Life and physical sciences	95.6	20.7	1.2	91.0	16.5	10.3
Engineering/computer science/ mathematics	97.3	14.3	1.3	93.2	16.0	9.7
Education	81.5	43.5	1.6	50.8	22.7	15.4
Business/management	91.3	54.6	1.9	52.1	10.9	4.1
Other/undeclared	93.1	57.4	6.3	54.0	30.8	6.3
<b>Full-time/full-year first-professional students</b>						
U.S. total (excluding Puerto Rico)	92.1	82.9	6.2	32.4	38.8	4.4
Total (50 states, DC, and Puerto Rico)	92.1	82.9	6.3	32.5	38.8	4.5
<b>Gender</b>						
Male	91.4	82.5	6.0	30.4	37.8	3.8
Female	92.8	83.4	6.6	34.6	39.9	5.3
<b>Race/ethnicity<sup>4</sup></b>						
White	92.7	84.2	6.8	31.3	39.8	4.9
Black	87.4	79.0	5.3	37.0	33.9	8.9
Hispanic	96.0	88.5	3.3	44.5	36.6	3.6
Asian/Pacific Islander	88.7	73.7	6.3	28.9	32.3	2.6
Other	93.1	88.1	5.1	33.7	53.6	#

See notes at end of table.



**Table 3.3-B. Percentage of full-time/full-year graduate and first-professional students who received financial aid, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Age as of 12/31/03</b>						
Younger than 25	91.2	85.4	5.8	29.0	35.7	4.5
25–29	93.4	81.7	6.5	36.5	41.7	4.9
30–34	94.4	83.6	12.1	27.1	48.5	1.6
35–39	‡	‡	‡	‡	‡	‡
40 or older	72.8	58.9	0.9	20.5	25.0	5.0
<b>Marital status</b>						
Married	91.2	79.4	10.6	29.0	37.2	2.3
Not married or separated	92.3	83.8	5.3	33.3	39.2	5.0
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	92.0	83.6	6.8	31.0	38.5	5.3
\$5,000–9,999	94.8	90.4	3.7	40.1	37.3	3.7
\$10,000–19,999	93.8	84.9	5.9	32.4	43.8	2.9
\$20,000–29,999	93.6	83.0	5.8	38.9	34.4	5.6
\$30,000–49,999	89.9	78.0	12.9	28.2	39.9	4.3
\$50,000 or more	85.2	68.9	2.3	23.5	38.4	3.3
<b>Citizenship</b>						
U.S. citizen	92.9	84.6	6.6	32.5	38.7	4.5
Resident alien	90.4	75.4	3.4	39.9	40.5	5.1
Foreign/international student	‡	‡	‡	‡	‡	‡
<b>First-professional degree/program</b>						
Medicine (M.D.)	92.2	82.0	5.5	34.0	35.6	4.3
Other health science degree	94.0	86.2	8.2	26.8	30.7	5.4
Law (L.L.B. or J.D.)	92.0	84.1	6.1	35.6	46.6	3.8
Theology (M.Div., M.H.L., B.D.)	73.7	44.6	#	28.4	43.8	7.1

# Rounds to zero.

‡ Reporting standards not met.

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.<sup>2</sup> Aid from sources that were not federal, state, or institutional. Includes primarily employer tuition reimbursements, outside grants, private/commercial loans, and veterans' benefits.<sup>3</sup> Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).<sup>4</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.4-A. Average amount of financial aid received by aided graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>All students</b>						
U.S. total (excluding Puerto Rico)	\$15,200	\$15,900	\$2,500	\$11,500	\$4,800	\$3,000
Total (50 states, DC, and Puerto Rico)	15,100	15,800	2,300	11,400	4,700	3,000
<b>Master's students</b>						
U.S. total (excluding Puerto Rico)	11,700	13,000	1,700	9,100	4,200	3,200
Total (50 states, DC, and Puerto Rico)	11,700	12,900	1,600	9,000	4,200	3,200
<b>Gender</b>						
Male	11,900	13,000	1,900	9,700	4,600	3,600
Female	11,500	12,900	1,400	8,400	3,900	2,900
<b>Race/ethnicity<sup>4</sup></b>						
White	11,100	12,600	2,000	8,800	4,000	3,100
Black	13,600	14,200	‡	8,800	3,700	3,600
Hispanic	12,200	13,200	‡	7,400	4,200	3,100
Asian/Pacific Islander	12,500	14,100	‡	11,100	5,600	3,500
Other	13,700	11,300	‡	8,600	7,100	‡
<b>Age as of 12/31/03</b>						
Younger than 25	13,500	12,100	‡	10,500	4,000	3,000
25–29	12,800	12,900	‡	9,500	5,400	3,200
30–34	10,600	13,200	‡	7,300	4,100	3,600
35–39	10,000	13,500	‡	7,800	3,300	2,800
40 or older	9,900	13,300	‡	5,400	3,600	3,200
<b>Marital status</b>						
Married	9,500	12,600	‡	7,200	3,500	3,100
Not married or separated	13,300	13,100	1,300	9,800	5,000	3,300
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	13,400	12,300	‡	10,600	4,500	2,600
\$5,000–9,999	15,700	13,400	‡	10,200	5,100	‡
\$10,000–19,999	14,800	13,300	‡	10,500	5,700	3,100
\$20,000–29,999	12,900	12,300	‡	7,400	4,500	2,400
\$30,000–49,999	11,300	12,500	‡	8,300	4,300	3,400
\$50,000 or more	8,700	13,800	‡	6,800	3,700	3,300
<b>Citizenship</b>						
U.S. citizen	11,600	12,800	1,600	8,500	4,100	3,200
Resident alien	13,700	15,200	‡	10,100	5,800	3,600
Foreign/international student	11,500	‡	‡	11,400	5,700	3,200
<b>Master's degree/program</b>						
Business administration (M.B.A.)	12,600	14,300	‡	7,000	6,000	4,400
Education (any master's)	9,500	12,400	1,300	7,200	2,300	1,800
M.A. except in education	12,400	12,700	‡	9,500	3,800	3,000
M.S. except in education	12,000	13,000	‡	10,700	4,100	3,200
Any other master's degree	13,100	12,700	‡	8,700	4,800	3,100

See notes at end of table.

**Table 3.4-A. Average amount of financial aid received by aided graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Graduate field of study</b>						
Humanities	\$12,900	\$12,600	‡	\$8,900	\$5,000	\$3,600
Social/behavioral sciences	14,700	12,700	‡	11,300	3,300	‡
Life and physical sciences	14,000	11,000	‡	12,500	5,400	‡
Engineering/computer science/ mathematics	11,200	12,600	‡	11,600	3,900	2,900
Education	9,500	12,300	1,300	7,300	2,300	1,800
Business/management	11,900	14,000	‡	6,300	5,500	4,200
Health	14,200	14,300	‡	6,400	4,400	2,700
Other/undeclared	12,300	11,600	‡	9,800	4,700	3,400
<b>Attendance pattern</b>						
Full-time/full-year	17,700	14,700	‡	11,500	7,200	3,200
Full-time/part-year	11,600	11,500	‡	8,400	5,200	4,700
Part-time/full-year	10,600	12,700	1,400	8,000	3,500	3,200
Part-time/part-year	6,800	10,600	‡	5,300	3,000	2,800
<b>Doctoral students</b>						
U.S. total (excluding Puerto Rico)	20,200	17,000	2,600	17,800	4,900	3,500
Total (50 states, DC, and Puerto Rico)	20,200	17,000	2,500	17,800	4,900	3,500
<b>Gender</b>						
Male	20,200	15,000	2,700	19,000	4,900	3,300
Female	20,200	18,500	2,400	16,400	4,900	3,700
<b>Race/ethnicity<sup>4</sup></b>						
White	20,100	16,800	3,000	17,300	4,900	3,300
Black	18,700	18,800	‡	15,200	5,000	5,000
Hispanic	20,300	15,600	‡	16,600	5,100	2,900
Asian/Pacific Islander	20,700	16,100	‡	19,700	4,700	3,000
Other	21,900	18,900	‡	17,700	4,200	‡
<b>Age as of 12/31/03</b>						
Younger than 25	26,700	22,100	‡	20,100	6,600	4,500
25–29	23,200	17,200	2,300	19,200	6,000	3,600
30–34	18,500	14,700	‡	16,800	3,800	2,800
35–39	15,200	14,300	‡	14,100	3,300	2,300
40 or older	11,600	14,400	‡	11,600	4,100	4,000
<b>Marital status</b>						
Married	17,200	15,200	2,500	17,300	4,300	3,400
Not married or separated	22,400	18,100	2,500	18,000	5,400	3,700
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	24,400	22,500	‡	14,100	7,200	3,400
\$5,000–9,999	22,500	17,400	‡	15,200	8,700	‡
\$10,000–19,999	22,100	15,300	‡	18,700	5,000	4,500
\$20,000–29,999	22,600	14,700	‡	20,800	3,900	3,800
\$30,000–49,999	20,600	16,100	‡	18,800	5,600	4,500
\$50,000 or more	13,600	14,700	‡	15,300	3,300	3,000

See notes at end of table.

**Table 3.4-A. Average amount of financial aid received by aided graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Citizenship</b>						
U.S. citizen	\$20,400	\$17,100	\$2,500	\$16,900	\$5,000	\$3,600
Resident alien	19,300	16,900	‡	17,600	4,800	‡
Foreign/international student	19,600	‡	‡	19,900	3,900	3,000
<b>Doctoral degree/program</b>						
Ph.D. except in education	21,200	12,100	1,800	19,800	4,400	3,400
Education (any doctorate)	12,700	15,400	‡	11,300	3,300	2,800
Any other doctoral degree	21,700	21,900	3,300	11,200	6,200	4,300
<b>Graduate field of study</b>						
Humanities	15,600	11,800	‡	14,500	3,600	2,900
Social/behavioral sciences	20,600	15,700	‡	16,600	5,100	4,000
Life and physical sciences	23,500	11,400	‡	21,700	3,600	3,300
Engineering/computer science/ mathematics	21,500	10,600	‡	21,300	4,000	3,000
Education	12,800	15,600	‡	11,300	3,300	2,800
Business/management	15,200	13,300	‡	16,000	6,600	‡
Other/undeclared	23,200	21,200	3,300	16,300	6,300	3,800
<b>Attendance pattern</b>						
Full-time/full-year	25,000	18,800	3,100	20,600	6,400	4,200
Full-time/part-year	13,900	11,500	‡	13,900	3,600	3,600
Part-time/full-year	14,800	14,400	1,700	14,000	3,600	3,300
Part-time/part-year	8,600	10,700	‡	9,200	2,700	2,600
<b>First-professional students</b>						
U.S. total (excluding Puerto Rico)	27,700	23,600	3,700	8,700	9,000	3,500
Total (50 states, DC, and Puerto Rico)	27,500	23,500	3,500	8,700	9,000	3,500
<b>Gender</b>						
Male	26,900	22,800	3,600	10,100	9,300	3,900
Female	28,200	24,300	3,400	7,200	8,600	3,100
<b>Race/ethnicity<sup>4</sup></b>						
White	27,500	23,300	3,700	8,400	8,500	3,200
Black	28,100	22,000	‡	14,700	‡	‡
Hispanic	26,900	21,700	‡	8,100	10,100	‡
Asian/Pacific Islander	27,300	27,300	‡	6,800	9,400	‡
Other	29,400	22,500	‡	‡	‡	‡
<b>Age as of 12/31/03</b>						
Younger than 25	29,400	24,600	3,100	7,400	9,800	‡
25–29	28,300	23,400	3,700	9,300	9,200	2,700
30–34	25,100	23,100	‡	7,200	8,000	‡
35–39	22,500	19,100	‡	‡	‡	‡
40 or older	14,400	18,000	‡	‡	5,400	‡
<b>Marital status</b>						
Married	25,900	23,800	‡	8,200	8,500	‡
Not married or separated	28,000	23,500	3,600	8,800	9,100	3,700

See notes at end of table.

**Table 3.4-A. Average amount of financial aid received by aided graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	\$29,800	\$25,700	\$4,000	\$8,100	\$8,400	‡
\$5,000–9,999	26,700	21,400	‡	9,200	7,100	‡
\$10,000–19,999	28,100	23,100	‡	8,700	11,000	‡
\$20,000–29,999	26,400	22,200	‡	10,900	8,200	‡
\$30,000–49,999	27,100	22,300	‡	7,800	11,400	‡
\$50,000 or more	21,500	21,300	‡	7,900	8,500	‡
<b>Citizenship</b>						
U.S. citizen	27,700	23,300	3,500	8,500	8,900	3,700
Resident alien	31,900	28,200	‡	‡	‡	‡
Foreign/international student	‡	‡	‡	‡	‡	‡
<b>First-professional degree/program</b>						
Medicine (M.D.)	33,700	30,500	‡	8,900	7,500	‡
Other health science degree	29,200	27,100	‡	6,600	6,800	‡
Law (L.L.B. or J.D.)	25,600	18,200	‡	9,800	11,000	‡
Theology (M.Div., M.H.L., B.D.)	11,800	10,500	‡	7,500	6,900	‡
<b>Attendance pattern</b>						
Full-time/full-year	29,400	24,600	4,000	8,600	9,300	3,500
Full-time/part-year	19,700	17,300	‡	‡	‡	‡
Part-time/full-year	19,300	17,300	‡	7,600	7,900	‡
Part-time/part-year	‡	‡	‡	‡	‡	‡

‡ Reporting standards not met.

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.<sup>2</sup> Aid from sources that were not federal, state, or institutional. Includes primarily employer tuition reimbursements, outside grants, private/commercial loans, and veterans' benefits.<sup>3</sup> Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).<sup>4</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>All full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	\$23,200	\$19,500	\$3,100	\$14,100	\$7,600	\$3,500
Total (50 states, DC, and Puerto Rico)	23,200	19,500	3,000	14,000	7,600	3,400
<b>Full-time/full-year master's students</b>						
U.S. total (excluding Puerto Rico)	17,800	14,800	‡	11,500	7,300	3,300
Total (50 states, DC, and Puerto Rico)	17,700	14,700	‡	11,500	7,200	3,200
<b>Gender</b>						
Male	18,700	14,600	‡	13,900	7,400	2,800
Female	17,100	14,800	‡	9,800	7,000	3,900
<b>Race/ethnicity<sup>4</sup></b>						
White	17,800	14,500	‡	11,700	7,100	3,300
Black	18,100	15,800	‡	10,300	‡	‡
Hispanic	17,400	15,300	‡	‡	‡	‡
Asian/Pacific Islander	16,300	16,200	‡	10,600	9,700	‡
Other	‡	‡	‡	‡	‡	‡
<b>Age as of 12/31/03</b>						
Younger than 25	17,200	13,700	‡	11,800	5,000	‡
25–29	19,600	15,600	‡	10,700	10,000	3,300
30–34	16,200	14,500	‡	12,500	6,200	‡
35–39	17,300	14,500	‡	‡	‡	‡
40 or older	15,700	14,900	‡	‡	4,300	‡
<b>Marital status</b>						
Married	14,200	13,700	‡	10,500	4,400	2,900
Not married or separated	19,100	15,100	‡	11,700	8,300	3,400
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	18,700	13,900	‡	12,300	6,900	‡
\$5,000–9,999	18,000	16,000	‡	10,600	‡	‡
\$10,000–19,999	18,300	14,600	‡	12,400	8,700	‡
\$20,000–29,999	18,900	14,100	‡	10,700	9,600	‡
\$30,000–49,999	18,200	14,500	‡	9,800	7,500	‡
\$50,000 or more	15,100	15,400	‡	11,800	5,200	2,900
<b>Citizenship</b>						
U.S. citizen	17,900	14,600	‡	11,200	6,700	3,000
Resident alien	18,900	‡	‡	‡	‡	‡
Foreign/international student	15,100	‡	‡	13,800	8,600	‡

See notes at end of table.

**Table 3.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Master's degree/program</b>						
Business administration (M.B.A.)	\$20,300	\$15,300	‡	\$10,300	\$12,300	\$3,900
Education (any master's)	15,900	14,500	‡	9,900	3,200	‡
M.A. except in education	16,500	13,300	‡	11,600	4,900	‡
M.S. except in education	17,900	15,300	‡	12,900	6,400	‡
Any other master's degree	17,900	14,800	‡	10,700	6,700	‡
<b>Graduate field of study</b>						
Humanities	17,100	13,900	‡	10,600	7,100	‡
Social/behavioral sciences	20,200	13,400	‡	12,100	‡	‡
Life and physical sciences	18,400	‡	‡	‡	‡	‡
Engineering/computer science/math	17,200	‡	‡	14,800	6,400	‡
Education	15,900	14,600	‡	10,300	‡	‡
Business/management	18,400	15,500	‡	8,900	10,800	3,600
Health	18,600	16,800	‡	8,800	5,700	‡
Other/undeclared	17,300	13,700	‡	12,000	7,600	‡
<b>Full-time/full-year doctoral students</b>						
U.S. total (excluding Puerto Rico)	25,100	18,800	3,100	20,600	6,400	4,200
Total (50 states, DC, and Puerto Rico)	25,000	18,800	3,100	20,600	6,400	4,200
<b>Gender</b>						
Male	25,200	16,700	‡	21,800	6,500	3,800
Female	24,900	20,300	‡	19,300	6,400	4,400
<b>Race/ethnicity<sup>4</sup></b>						
White	25,100	18,700	3,600	20,200	6,700	4,600
Black	26,400	21,100	‡	18,000	‡	‡
Hispanic	25,600	17,700	‡	20,100	7,100	‡
Asian/Pacific Islander	24,200	17,700	‡	22,300	5,600	3,400
Other	25,800	18,900	‡	19,200	‡	‡
<b>Age as of 12/31/03</b>						
Younger than 25	28,500	23,600	‡	20,900	6,600	3,500
25–29	25,900	18,800	‡	20,900	7,000	3,600
30–34	24,900	16,000	‡	21,800	5,600	4,400
35–39	19,500	14,700	‡	17,600	3,900	‡
40 or older	16,400	13,000	‡	16,300	6,500	‡
<b>Marital status</b>						
Married	23,300	16,000	‡	21,100	6,500	4,900
Not married or separated	26,000	20,100	3,200	20,300	6,400	3,600

See notes at end of table.

**Table 3.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	\$27,500	\$24,200	‡	\$15,100	\$7,600	‡
\$5,000–9,999	25,700	20,400	‡	16,900	9,700	‡
\$10,000–19,999	24,900	16,700	‡	20,600	6,000	3,800
\$20,000–29,999	26,000	14,100	‡	23,500	4,100	3,200
\$30,000–49,999	25,300	16,900	‡	23,400	7,600	6,700
\$50,000 or more	20,900	15,800	‡	20,300	4,200	2,900
<b>Citizenship</b>						
U.S. citizen	25,600	18,900	3,109	19,700	6,800	4,400
Resident alien	25,000	‡	‡	21,700	‡	‡
Foreign/international student	23,000	‡	‡	22,900	4,200	3,200
<b>Doctoral degree/program</b>						
Ph.D. except in education	25,300	12,200	‡	23,000	5,200	3,500
Education (any doctorate)	18,700	16,300	‡	14,000	4,300	‡
Any other doctoral degree	26,000	23,900	‡	11,200	7,700	6,000
<b>Graduate field of study</b>						
Humanities	18,600	10,800	‡	17,400	‡	‡
Social/behavioral sciences	24,300	17,600	‡	19,400	6,600	‡
Life and physical sciences	27,300	12,200	‡	25,100	4,200	3,300
Engineering/computer science/ mathematics	26,000	10,100	‡	24,600	5,100	3,200
Education	18,800	16,300	‡	14,300	4,000	‡
Business/management	19,200	‡	‡	17,100	‡	‡
Other/undeclared	27,200	23,000	‡	17,900	7,400	3,900
<b>Full-time/full-year first-professional students</b>						
U.S. total (excluding Puerto Rico)	29,400	24,600	4,000	8,600	9,300	3,500
Total (50 states, DC, and Puerto Rico)	29,400	24,600	4,000	8,600	9,300	3,500
<b>Gender</b>						
Male	29,300	23,800	4,100	10,300	9,900	‡
Female	29,500	25,400	3,800	7,000	8,700	‡
<b>Race/ethnicity<sup>4</sup></b>						
White	29,000	24,400	4,000	8,400	8,600	3,300
Black	30,700	22,800	‡	‡	‡	‡
Hispanic	30,300	24,000	‡	8,400	11,200	‡
Asian/Pacific Islander	29,500	27,400	‡	7,200	11,200	‡
Other	31,500	23,200	‡	‡	‡	‡

See notes at end of table.



**Table 3.4-B. Average amount of financial aid received by aided full-time/full-year graduate and first-professional students, by source of aid, type of degree, and selected student characteristics: 2003–04—Continued**

Type of degree and student characteristics	Any aid	Federal	State	Institutional <sup>1</sup>	Other <sup>2</sup>	Employer <sup>3</sup>
<b>Age as of 12/31/03</b>						
Younger than 25	\$30,100	\$25,300	‡	\$7,400	\$9,800	‡
25–29	29,400	24,300	‡	9,300	9,400	‡
30–34	29,100	24,500	‡	‡	8,500	‡
35–39	‡	‡	‡	‡	‡	‡
40 or older	‡	‡	‡	‡	‡	‡
<b>Marital status</b>						
Married	28,800	25,200	‡	8,000	9,400	‡
Not married or separated	29,500	24,400	4,200	8,700	9,300	3,600
<b>Income in 2002 (including spouse's)</b>						
Less than \$5,000	30,400	26,400	4,800	7,900	8,200	‡
\$5,000–9,999	28,100	22,200	‡	9,400	7,300	‡
\$10,000–19,999	30,400	24,000	‡	8,700	11,800	‡
\$20,000–29,999	28,200	23,300	‡	10,000	8,800	‡
\$30,000–49,999	30,000	24,500	‡	8,400	12,400	‡
\$50,000 or more	25,200	22,600	‡	‡	10,200	‡
<b>Citizenship</b>						
U.S. citizen	29,300	24,400	4,000	8,500	9,200	3,500
Resident alien	34,700	‡	‡	‡	‡	‡
Foreign/international student	‡	‡	‡	‡	‡	‡
<b>First-professional degree/program</b>						
Medicine (M.D.)	34,300	31,000	‡	9,400	7,800	‡
Other health science degree	29,500	27,300	‡	5,800	7,100	‡
Law (L.L.B. or J.D.)	26,500	18,500	‡	9,600	11,300	‡
Theology (M.Div., M.H.L., B.D.)	15,400	‡	‡	‡	‡	‡

‡ Reporting standards not met.

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.

<sup>2</sup> Aid from sources that were not federal, state, or institutional. Includes primarily employer tuition reimbursements, outside grants, private/commercial loans, and veterans' benefits.

<sup>3</sup> Also included in "Other" column or in "Institutional" column (if student was an employee of the institution and received aid as an employee benefit).

<sup>4</sup> Black includes African American, Hispanic includes Latino, and Pacific Islander includes Native Hawaiian. Race categories exclude Hispanic origin unless specified. "Other" includes American Indian, Alaska Native, other races, and more than one race.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.5. Percentage of graduate and first-professional students with private grants and loans and average amounts for aided students, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Total private grants and loans	Average total private aid	Private grants	Average private grants	Private loans	Average private loans
<b>All students</b>						
U.S. total (excluding Puerto Rico)	12.3	\$7,100	5.5	\$3,600	7.3	\$9,300
Total (50 states, DC, and Puerto Rico)	12.2	7,100	5.5	3,600	7.2	9,300
<b>Master's degree/program</b>						
Business administration (M.B.A.)	9.1	11,400	3.0	‡	6.5	14,500
Education (any master's)	8.0	3,300	4.8	2,300	3.4	4,500
M.A. except in education	12.7	4,500	6.3	‡	6.6	‡
M.S. except in education	11.5	5,800	5.4	2,600	6.2	8,500
Any other master's degree	10.4	6,500	4.6	3,600	6.2	8,100
<b>Doctoral degree/program</b>						
Ph.D. except in education	8.1	5,300	6.0	4,200	2.4	7,500
Education (any doctorate)	6.9	5,100	4.5	4,500	2.7	‡
Any other doctoral degree	20.3	7,300	7.7	4,200	13.2	8,700
<b>First-professional degree/program</b>						
Medicine (M.D.)	30.2	6,900	12.6	4,700	21.0	7,200
Other health science degree	24.1	7,600	11.4	2,200	13.9	11,400
Law (L.L.B. or J.D.)	39.6	11,800	5.6	6,700	36.3	11,900
Theology (M.Div., M.H.L., B.D.)	32.2	6,600	30.9	6,600	1.3	‡
<b>Stafford total maximum</b>						
No Stafford	8.1	5,100	5.3	3,400	2.9	7,900
Less than maximum total	10.2	5,200	5.3	3,700	5.4	6,100
Maximum total	30.7	9,900	6.4	3,800	26.0	10,800

See notes at end of table.

**Table 3.5. Percentage of graduate and first-professional students with private grants and loans and average amounts for aided students, by selected enrollment and institution characteristics: 2003–04**  
—Continued

Enrollment and institution characteristics	Total private grants and loans	Average total private aid	Private grants	Average private grants	Private loans	Average private loans
<b>Full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	22.3	\$8,800	7.9	\$4,300	15.5	\$10,500
Total (50 states, DC, and Puerto Rico)	22.3	8,800	7.9	4,300	15.5	10,500
<b>Master's degree/program</b>						
Business administration (M.B.A.)	21.8	18,400	3.1	‡	20.0	19,200
Education (any master's)	13.0	‡	3.9	‡	9.3	‡
M.A. except in education	22.5	4,400	10.7	‡	11.9	‡
M.S. except in education	22.8	7,600	7.9	‡	14.9	‡
Any other master's degree	20.3	7,400	8.0	3,800	13.6	8,800
<b>Doctoral degree/program</b>						
Ph.D. except in education	9.4	6,200	6.9	5,200	3.0	7,800
Education (any doctorate)	8.0	‡	5.5	‡	3.3	‡
Any other doctoral degree	28.6	7,700	10.5	4,500	19.0	9,200
<b>First-professional degree/program</b>						
Medicine (M.D.)	29.7	7,200	11.9	4,900	20.6	7,500
Other health science degree	25.6	7,700	12.2	2,200	14.8	11,600
Law (L.L.B. or J.D.)	42.7	11,900	6.3	‡	38.9	12,000
Theology (M.Div., M.H.L., B.D.)	36.8	‡	34.5	‡	2.3	‡
<b>Stafford total maximum</b>						
No Stafford	15.2	7,000	9.2	4,300	6.6	9,900
Less than maximum total	15.3	5,900	8.9	4,400	7.4	7,000
Maximum total	34.7	10,500	5.8	4,300	30.5	11,100

‡ Reporting standards not met.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.6. Percentage distribution of graduate and first-professional students, by source of aid package and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Federal aid only	Institutional aid only <sup>1</sup>	Outside sources only <sup>2</sup>	Federal and any other	Other combination <sup>3</sup>	Unaided
<b>All students</b>						
U.S. total (excluding Puerto Rico)	20.8	11.1	16.4	16.0	8.3	27.4
Total (50 states, DC, and Puerto Rico)	20.6	11.1	16.3	16.1	8.5	27.4
Master's degree/institution type	21.9	8.5	19.4	13.4	7.4	29.5
Public	17.3	12.1	17.3	12.1	7.9	33.2
Non-doctorate-granting	20.7	8.0	18.3	11.1	3.9	38.0
Doctorate-granting	16.2	13.4	17.0	12.5	9.3	31.7
Private not-for-profit	25.4	5.2	22.0	13.4	7.3	26.7
Non-doctorate-granting	30.9	2.8	25.0	8.2	6.0	27.1
Doctorate-granting	21.4	6.9	19.9	17.2	8.3	26.4
Doctoral degree/institution type	10.8	35.7	8.6	15.6	11.9	17.4
Public	7.5	40.7	6.8	15.3	13.3	16.4
Private not-for-profit	15.0	29.6	9.3	15.8	10.3	20.0
First-professional degree/institution type	27.3	3.3	6.0	37.9	14.3	11.2
Public	33.2	3.7	3.9	36.4	13.9	9.0
Private not-for-profit	23.3	3.0	7.5	38.9	14.6	12.8
Master's degree/program						
Business administration (M.B.A.)	16.3	3.5	29.8	16.5	7.2	26.8
Education (any master's)	24.6	5.9	18.5	9.2	5.3	36.6
M.A. except in education	16.1	12.6	18.0	19.9	6.6	26.7
M.S. except in education	15.3	16.4	20.1	13.0	10.7	24.5
Any other master's degree	33.3	6.8	10.8	14.3	7.6	27.3
Doctoral degree/program						
Ph.D. except in education	4.4	51.3	5.1	14.3	12.3	12.6
Education (any doctorate)	16.8	16.3	16.6	9.7	9.4	31.2
Any other doctoral degree	21.1	13.5	11.2	21.9	12.7	19.6
First-professional degree/program						
Medicine (M.D.)	29.1	4.6	4.4	39.9	13.7	8.4
Other health science degree	38.1	1.3	3.6	38.7	10.9	7.5
Law (L.L.B. or J.D.)	24.0	2.7	3.5	41.6	17.5	10.7
Theology (M.Div., M.H.L., B.D.)	9.9	7.3	26.5	15.4	10.9	30.1
Attendance pattern						
Full-time/full-year	25.2	15.2	5.0	28.7	12.9	13.0
Full-time/part-year	18.9	12.8	13.5	18.0	5.3	31.5
Part-time/full-year	20.5	9.9	19.7	12.5	8.0	29.3
Part-time/part-year	14.9	6.5	27.6	3.4	3.9	43.8

See notes at end of table.

**Table 3.6. Percentage distribution of graduate and first-professional students, by source of aid package and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Federal aid only	Institutional aid only <sup>1</sup>	Outside sources only <sup>2</sup>	Federal and any other	Other combination <sup>3</sup>	Unaided
<b>Full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	25.3	15.3	5.0	28.9	12.7	12.8
Total (50 states, DC, and Puerto Rico)	25.2	15.2	5.0	28.7	12.9	13.0
Master's degree/institution type	25.9	13.5	6.9	22.9	11.9	19.0
Public	22.8	19.0	6.3	20.6	10.4	20.8
Non-doctorate-granting	24.2	11.2	6.4	21.6	#	36.7
Doctorate-granting	22.6	20.2	6.3	20.5	12.0	18.3
Private not-for-profit	25.0	9.0	7.0	26.2	15.9	17.0
Non-doctorate-granting	34.1	2.6	6.1	17.1	12.9	27.3
Doctorate-granting	22.0	11.2	7.3	29.2	16.8	13.5
Doctoral degree/institution type	12.1	41.3	4.0	21.4	14.1	7.1
Public	9.1	44.9	2.4	22.1	15.2	6.3
Private not-for-profit	13.8	38.7	3.5	21.7	13.5	8.8
First-professional degree/institution type	29.7	2.9	3.8	40.7	15.0	7.9
Public	33.8	3.7	3.5	36.9	14.4	7.8
Private not-for-profit	26.2	2.2	4.1	43.9	15.5	8.1
Master's degree/program						
Business administration (M.B.A.)	23.8	6.5	12.9	22.0	11.6	23.2
Education (any master's)	38.9	7.0	2.5	18.5	8.0	25.2
M.A. except in education	20.5	17.9	8.6	27.0	13.3	12.7
M.S. except in education	16.0	23.7	7.0	25.8	13.7	13.8
Any other master's degree	29.4	10.9	5.5	22.1	12.4	19.7
Doctoral degree/program						
Ph.D. except in education	3.9	58.4	2.1	17.6	13.4	4.6
Education (any doctorate)	19.2	27.1	2.6	20.6	12.1	18.5
Any other doctoral degree	26.5	10.9	7.9	29.0	16.2	9.4
First-professional degree/program						
Medicine (M.D.)	30.1	4.5	4.7	40.3	12.5	7.8
Other health science degree	39.2	1.2	2.6	39.5	11.5	6.0
Law (L.L.B. or J.D.)	23.8	2.8	3.0	43.2	19.3	8.0
Theology (M.Div., M.H.L., B.D.)	15.2	3.1	18.4	23.3	13.7	26.3

# Rounds to zero.

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.<sup>2</sup> Outside sources include grants from private sources and employers, alternative private or commercial loans, and federal veterans' benefits and military tuition aid.<sup>3</sup> Other combinations might include state aid or employer aid, for example.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.7. Average amount of aid received by aided graduate and first-professional students, by source of aid and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Federal aid only	Institutional aid only <sup>1</sup>	Outside sources only <sup>2</sup>	Federal and any other	Other combination <sup>3</sup>	Total aid
<b>All students</b>						
U.S. total (excluding Puerto Rico)	\$15,100	\$14,500	\$3,400	\$24,600	\$21,400	\$15,200
Total (50 states, DC, and Puerto Rico)	15,100	14,400	3,400	24,400	21,100	15,100
<b>Master's degree/institution type</b>						
Public	12,700	10,300	3,400	19,800	17,200	11,700
Non-doctorate-granting	11,300	10,400	2,700	17,500	13,700	10,300
Doctorate-granting	10,000	⊕	2,600	⊕	⊕	7,600
Private not-for-profit	11,900	11,200	2,800	18,600	14,900	11,100
Non-doctorate-granting	13,400	10,200	3,800	22,200	21,800	12,800
Doctorate-granting	12,100	⊕	2,900	17,400	⊕	9,500
Doctorate-granting	14,800	11,900	4,700	23,800	24,700	15,000
<b>Doctoral degree/institution type</b>						
Public	18,800	19,900	4,300	27,500	24,000	20,200
Private not-for-profit	16,900	18,100	3,000	26,300	20,800	18,700
Private not-for-profit	21,100	24,000	4,600	30,800	30,700	23,400
<b>First-professional degree/institution type</b>						
Public	25,300	13,300	7,700	32,200	31,000	27,500
Private not-for-profit	24,700	⊕	⊕	28,100	25,600	24,900
Private not-for-profit	25,900	⊕	7,800	34,800	34,600	29,400
<b>Master's degree/program</b>						
Business administration (M.B.A.)	12,100	7,800	4,600	21,100	25,400	12,600
Education (any master's)	13,800	7,400	2,100	17,500	11,000	9,500
M.A. except in education	12,200	7,400	2,100	17,500	11,000	9,500
M.S. except in education	12,600	11,300	3,600	19,100	18,000	12,400
Any other master's degree	12,900	12,500	3,200	22,100	14,300	12,000
Any other master's degree	12,800	8,800	3,500	19,000	21,200	13,100
<b>Doctoral degree/program</b>						
Ph.D. except in education	12,800	8,800	3,500	19,000	21,200	13,100
Education (any doctorate)	13,800	21,100	3,900	27,900	23,300	21,200
Any other doctoral degree	16,300	13,200	3,200	21,600	13,400	12,700
Any other doctoral degree	22,300	15,000	5,600	28,600	30,100	21,700
<b>First-professional degree/program</b>						
Medicine (M.D.)	31,700	⊕	⊕	38,500	36,500	33,700
Other health science degree	29,700	⊕	⊕	33,200	23,000	29,200
Law (L.L.B. or J.D.)	17,500	⊕	⊕	29,500	33,300	25,600
Theology (M.Div., M.H.L., B.D.)	⊕	⊕	5,900	⊕	⊕	11,800
<b>Attendance pattern</b>						
Full-time/full-year	20,000	19,700	6,600	28,400	28,300	23,200
Full-time/part-year	10,400	11,800	3,500	21,300	15,700	12,600
Part-time/full-year	12,700	10,900	3,400	19,300	15,900	11,400
Part-time/part-year	10,500	7,000	2,500	11,900	7,100	6,000

See notes at end of table.

**Table 3.7. Average amount of aid received by aided graduate and first-professional students, by source of aid and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Federal aid only	Institutional aid only <sup>1</sup>	Outside sources only <sup>2</sup>	Federal and any other	Other combination <sup>3</sup>	Total aid
<b>Full-time/full-year students</b>						
U.S. total (excluding Puerto Rico)	\$20,000	\$19,700	\$6,700	\$28,500	\$28,600	\$23,200
Total (50 states, DC, and Puerto Rico)	20,000	19,700	6,600	28,400	28,300	23,200
<b>Master's degree/institution type</b>						
Public	15,200	14,100	4,900	22,900	24,900	17,700
Non-doctorate-granting	13,800	13,300	2,400	20,300	19,800	15,300
Doctorate-granting	†	†	†	†	†	†
Private not-for-profit	13,800	13,900	2,600	21,000	19,800	15,600
Non-doctorate-granting	16,200	16,200	7,500	26,000	28,900	21,000
Doctorate-granting	†	†	†	†	†	15,200
Doctorate-granting	17,500	17,300	8,900	27,200	30,700	22,600
<b>Doctoral degree/institution type</b>						
Public	21,200	23,900	7,200	30,100	29,000	25,000
Public	21,200	21,700	5,300	27,500	25,100	23,200
Private not-for-profit	23,100	27,500	7,400	34,000	35,200	28,700
<b>First-professional degree/institution type</b>						
Public	26,400	13,700	10,800	33,400	32,000	29,400
Public	25,300	†	†	28,600	26,700	25,600
Private not-for-profit	27,700	†	†	36,800	36,200	32,600
<b>Master's degree/program</b>						
Business administration (M.B.A.)	15,800	†	†	†	†	20,300
Education (any master's)	14,000	†	†	†	†	15,900
M.A. except in education	†	16,300	†	20,500	†	16,500
M.S. except in education	16,300	15,500	†	24,600	18,900	17,900
Any other master's degree	15,400	11,100	†	22,200	28,200	17,900
<b>Doctoral degree/program</b>						
Ph.D. except in education	14,300	24,900	4,600	29,900	27,300	25,300
Education (any doctorate)	†	16,000	†	24,900	†	18,700
Any other doctoral degree	23,900	17,700	†	31,300	33,700	26,000
<b>First-professional degree/program</b>						
Medicine (M.D.)	32,000	†	†	39,600	37,200	34,300
Other health science degree	29,900	†	†	33,000	23,200	29,500
Law (L.L.B. or J.D.)	17,900	†	†	30,000	34,200	26,500
Theology (M.Div., M.H.L., B.D.)	†	†	†	†	†	15,400

† Reporting standards not met.

<sup>1</sup> A large proportion of institutional aid comes from federal research funds.<sup>2</sup> Outside sources include grants from private sources and employers, alternative private or commercial loans, and federal veterans' benefits and military tuition aid.<sup>3</sup> Other combinations might include state aid or employer aid, for example.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 3.8. Average federal aid and institutional grants as percentages of total aid for aided graduate and first-professional students, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	All aided students		Students with each type of aid	
	Federal aid as a percent of total aid <sup>1</sup>	Institutional grants as a percent of total aid <sup>2</sup>	Federal aid as a percent of total aid	Institutional grants as a percent of total aid
<b>All students</b>				
U.S. total (excluding Puerto Rico)	47.0	10.8	83.9	46.1
Total (50 states, DC, and Puerto Rico)	47.0	10.7	83.8	45.7
Master's degree/institution type				
Public	46.4	8.6	85.8	46.2
Non-doctorate-granting	40.3	9.4	84.8	44.3
Doctorate-granting	45.6	7.9	87.7	‡
Private not-for-profit	38.7	9.9	83.8	41.8
Non-doctorate-granting	50.3	8.8	86.3	48.6
Doctorate-granting	53.2	4.9	92.6	43.2
	48.3	11.5	82.0	50.5
Doctoral degree/institution type				
Public	27.2	24.5	73.0	50.7
Private not-for-profit	21.3	26.2	66.8	48.7
	35.3	23.3	78.3	55.0
First-professional degree/institution type				
Public	69.8	8.4	80.7	32.6
Private not-for-profit	76.0	7.8	86.0	27.8
	65.4	8.8	76.8	36.7
Master's degree/program				
Business administration (M.B.A.)	40.7	4.4	80.6	37.0
Education (any master's)	51.5	7.1	91.6	55.8
M.A. except in education	43.9	12.4	82.2	44.4
M.S. except in education	32.9	11.4	81.3	48.2
Any other master's degree	61.6	9.6	87.2	41.9
Doctoral degree/program				
Ph.D. except in education	13.9	32.1	56.0	52.2
Education (any doctorate)	36.0	15.0	87.9	51.2
Any other doctoral degree	54.0	11.5	83.4	42.4
First-professional degree/program				
Medicine (M.D.)	74.8	7.2	84.2	29.4
Other health science degree	79.2	4.5	87.2	24.7
Law (L.L.B. or J.D.)	68.2	10.2	75.3	35.3
Theology (M.Div., M.H.L., B.D.)	31.4	15.1	71.8	41.7
Attendance pattern				
Full-time/full-year	57.3	14.6	80.4	42.6
Full-time/part-year	45.8	10.0	81.5	48.3
Part-time/full-year	44.0	9.3	86.2	47.3
Part-time/part-year	31.0	5.6	93.6	61.6

See notes at end of table.



**Table 3.8. Average federal aid and institutional grants as percentages of total aid for aided graduate and first-professional students, by selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	All aided students		Students with each type of aid	
	Federal aid as a percent of total aid <sup>1</sup>	Institutional grants as a percent of total aid <sup>2</sup>	Federal aid as a percent of total aid	Institutional grants as a percent of total aid
<b>Full-time/full-year students</b>				
U.S. total (excluding Puerto Rico)	57.3	14.6	80.4	42.7
Total (50 states, DC, and Puerto Rico)	57.3	14.6	80.4	42.6
Master's degree/institution type	55.1	14.0	80.6	43.4
Public	48.4	16.0	81.5	43.7
Non-doctorate-granting	‡	‡	‡	‡
Doctorate-granting	47.1	15.6	81.4	42.1
Private not-for-profit	58.6	14.0	77.7	43.0
Non-doctorate-granting	72.6	3.9	86.4	‡
Doctorate-granting	54.8	16.8	74.9	45.5
Doctoral degree/institution type	30.1	28.4	70.6	49.8
Public	25.5	30.1	65.6	47.5
Private not-for-profit	35.3	27.8	74.3	53.8
First-professional degree/institution type	73.2	8.0	81.3	30.7
Public	77.0	7.4	86.4	26.4
Private not-for-profit	69.9	8.5	77.0	35.1
Master's degree/program				
Business administration (M.B.A.)	52.1	8.4	75.1	‡
Education (any master's)	76.9	8.9	90.7	39.2
M.A. except in education	48.2	21.6	77.7	42.8
M.S. except in education	40.1	15.9	75.7	47.5
Any other master's degree	60.6	14.5	81.0	42.3
Doctoral degree/program				
Ph.D. except in education	13.2	37.4	50.7	52.1
Education (any doctorate)	43.1	23.4	81.4	50.4
Any other doctoral degree	62.7	10.7	83.4	37.2
First-professional degree/program				
Medicine (M.D.)	75.1	6.8	84.5	29.0
Other health science degree	80.4	4.5	87.7	24.1
Law (L.L.B. or J.D.)	68.1	11.0	74.5	33.6
Theology (M.Div., M.H.L., B.D.)	45.9	15.4	‡	‡

‡ Reporting standards not met.

<sup>1</sup> For all aided students, including those with no federal aid.<sup>2</sup> For all aided students, including those with no institutional grants. A large proportion of institutional aid comes from federal research funds.NOTE: Seventy-three percent of all students were aided (table 2.1). Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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## Section 4: Employment

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Most graduate and first-professional students work while enrolled. The tables in this section show how work patterns vary across levels and degree programs and describe students' perceptions of the effect of work on their studies. The final table indicates students' marital status and, for married students, the percentage who had spouses with income and the amount of that income. Data are shown separately for all students and for students who attended full time, full year.

- Eighty-one percent of all graduate and first-professional students worked while they were enrolled in 2003–04 (in a job, work study, assistantship, or traineeship), and these students reported working an average of 34 hours per week (table 4.1). Nineteen percent did not work, 30 percent worked between 1 and 34 hours per week, and 51 percent worked 35 hours or more per week.
- Master's degree students were more likely to work than those in doctoral or first-professional degree programs: 86 percent of master's degree students worked, compared with 83 percent of doctoral students and 48 percent of first-professional students (table 4.1).
- First-professional students in medical programs were more likely than graduate or first-professional students in any other program not to work while enrolled (table 4.1). Sixty-eight percent of medical students did not work, compared with 14 percent of students in master's programs, 18 percent in doctoral programs, and 35–50 percent in other first-professional programs.
- Among the graduate and first-professional students who worked at a job other than a work study job, assistantship, or traineeship, the majority (70 percent) worked every week they were enrolled, and 18 percent worked most of the weeks they were enrolled (table 4.2).
- Doctoral students who were working toward a Ph.D. in a field other than education were more likely than their peers pursuing a doctorate in education to consider themselves students working to meet expenses (70 vs. 28 percent; table 4.3).
- Among employed graduate and first-professional students who considered themselves primarily students, 22 percent reported that their job helped with their coursework, and 46 reported that it helped them prepare for a career (table 4.4). Twenty-eight percent of respondents reported their jobs had a positive effect on their grades, 32 percent reported a negative effect, and 40 percent reported no effect.

- Students who were employed while enrolled and considered themselves primarily students reported some negative effects of working as well (table 4.5). Master's students were more likely than doctoral and first-professional students to report that working limited the number of classes they could take (43 vs. 20–26 percent), their class schedule (47 vs. 28–32 percent), their choice of classes (34 vs. 22 percent each), and access to the library (35 vs. 22–23 percent).
- Forty-three percent of graduate and first-professional students were married in 2003–04. Of those who were married, 82 percent had a spouse with an income (table 4.6), averaging \$40,100. First-professional students were the least likely to be married: 23 percent were married, compared with 45 percent each of master's and doctoral students.

**Table 4.1. Percentage of graduate and first-professional students who worked while enrolled, average hours worked per week and percentage distribution of hours worked per week, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Percent who worked while enrolled <sup>1</sup>	Average hours worked per week <sup>2</sup>	Average hours worked per week		
			Did not work	1–34 hours	35 hours or more
<b>All students</b>					
U.S. total (excluding Puerto Rico)	81.1	34.3	18.9	30.1	51.0
Total (50 states, DC, and Puerto Rico)	80.9	34.3	19.1	30.0	51.0
Master's degree/institution type	86.0	36.0	14.0	27.2	58.9
Public	86.4	35.1	13.6	32.0	54.5
Non-doctorate-granting	85.5	37.2	14.5	25.1	60.3
Doctorate-granting	86.8	34.4	13.3	34.2	52.6
Private not-for-profit	84.8	36.6	15.2	23.0	61.7
Non-doctorate-granting	90.9	38.9	9.1	16.9	74.0
Doctorate-granting	80.4	34.8	19.6	27.4	53.0
Doctoral degree/institution type	82.5	29.4	17.5	45.3	37.2
Public	83.1	28.9	16.9	49.5	33.6
Private not-for-profit	80.9	29.7	19.1	41.0	39.9
First-professional degree/institution type	47.6	20.8	52.4	35.8	11.8
Public	43.2	18.8	56.8	35.3	7.9
Private not-for-profit	50.6	22.0	49.5	36.1	14.5
Master's degree/program					
Business administration (M.B.A.)	87.0	39.6	13.0	15.5	71.5
Education (any master's)	89.8	38.5	10.3	19.5	70.2
M.A. except in education	84.0	31.9	16.0	41.9	42.1
M.S. except in education	83.4	34.0	16.7	36.0	47.4
Any other master's degree	83.0	32.6	17.0	33.3	49.7
Doctoral degree/program					
Ph.D. except in education	85.0	26.9	15.1	55.0	29.9
Education (any doctorate)	93.4	39.6	6.6	23.0	70.4
Any other doctoral degree	70.8	28.0	29.2	37.4	33.4
First-professional degree/program					
Medicine (M.D.)	31.9	19.9	68.1	24.8	7.1
Other health science degree	51.6	16.1	48.4	44.6	7.0
Law (L.L.B. or J.D.)	50.4	21.0	49.6	37.2	13.2
Theology (M.Div., M.H.L., B.D.)	65.3	30.4	34.7	35.2	30.0
Attendance pattern					
Full-time/full-year	66.0	25.1	34.0	44.0	22.0
Full-time/part-year	77.5	33.3	22.5	30.4	47.1
Part-time/full-year	89.0	37.1	11.0	25.4	63.6
Part-time/part-year	90.0	39.8	10.0	17.5	72.5

See notes at end of table.

**Table 4.1. Percentage of graduate and first-professional students who worked while enrolled, average hours worked per week and percentage distribution of hours worked per week, by selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Percent who worked while enrolled <sup>1</sup>	Average hours worked per week <sup>2</sup>	Average hours worked per week		
			Did not work	1–34 hours	35 hours or more
<b>Full-time/full-year students</b>					
U.S. total (excluding Puerto Rico)	65.9	25.0	34.1	44.0	21.9
Total (50 states, DC, and Puerto Rico)	66.0	25.1	34.0	44.0	22.0
<b>Master's degree/institution type</b>					
Public	75.5	27.5	24.5	46.2	29.3
Non-doctorate-granting	78.5	25.6	21.5	54.0	24.4
Doctorate-granting	68.3	‡	31.7	29.6	38.7
Private not-for-profit	80.0	24.5	20.0	57.8	22.2
Non-doctorate-granting	68.1	27.3	31.9	40.5	27.6
Doctorate-granting	81.6	31.2	18.4	34.7	47.0
Doctorate-granting	63.7	25.6	36.3	42.5	21.2
<b>Doctoral degree/institution type</b>					
Public	76.8	24.3	23.2	53.9	22.9
Private not-for-profit	78.1	23.5	22.0	59.1	19.0
Private not-for-profit	74.2	24.4	25.8	49.8	24.4
<b>First-professional degree/institution type</b>					
Public	43.0	16.2	57.0	37.9	5.1
Private not-for-profit	41.5	16.2	58.5	37.3	4.1
Private not-for-profit	44.4	16.3	55.6	38.4	6.0
<b>Master's degree/program</b>					
Business administration (M.B.A.)	66.4	32.5	33.6	31.2	35.3
Education (any master's)	78.6	32.7	21.4	32.5	46.1
M.A. except in education	83.5	23.5	16.5	63.7	19.8
M.S. except in education	76.0	25.7	24.0	54.6	21.4
Any other master's degree	74.6	24.8	25.4	48.8	25.8
<b>Doctoral degree/program</b>					
Ph.D. except in education	84.4	24.1	15.6	62.6	21.8
Education (any doctorate)	89.3	33.4	10.7	35.6	53.7
Any other doctoral degree	58.8	21.5	41.2	41.1	17.6
<b>First-professional degree/program</b>					
Medicine (M.D.)	31.1	19.1	68.9	25.0	6.1
Other health science degree	49.3	13.8	50.8	45.4	3.9
Law (L.L.B. or J.D.)	46.9	16.3	53.1	41.9	5.0
Theology (M.Div., M.H.L., B.D.)	49.4	‡	50.6	40.2	9.2

‡ Reporting standards not met.

<sup>1</sup> Includes assistantships, traineeships, and work study.<sup>2</sup> For those who worked.NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 4.2. Percentage distribution of graduate and first-professional students who worked while enrolled, by their intensity of work and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Weeks employed while enrolled			
	Every week	Most weeks	About half of weeks	Less than half of weeks
<b>All employed students<sup>1</sup></b>				
U.S. total (excluding Puerto Rico)	70.0	17.4	4.9	7.7
Total (50 states, DC, and Puerto Rico)	69.9	17.5	4.9	7.7
Master's degree/institution type	72.0	16.8	4.2	7.0
Public	71.5	18.6	4.2	5.8
Non-doctorate-granting	76.8	17.8	2.0	3.4
Doctorate-granting	69.6	18.8	5.0	6.7
Private not-for-profit	70.5	16.7	4.2	8.5
Non-doctorate-granting	65.2	20.9	4.0	9.9
Doctorate-granting	75.1	13.2	4.4	7.3
Doctoral degree/institution type	65.1	20.0	6.4	8.6
Public	65.3	19.0	6.7	9.0
Private not-for-profit	61.6	23.1	6.5	8.8
First-professional degree/institution type	47.1	24.9	13.1	14.9
Public	41.6	24.7	13.3	20.4
Private not-for-profit	50.1	25.0	12.9	12.0
Master's degree/program				
Business administration (M.B.A.)	86.6	7.3	3.4	2.7
Education (any master's)	64.7	23.6	2.4	9.4
M.A. except in education	63.6	22.6	5.9	7.9
M.S. except in education	73.4	14.0	4.9	7.7
Any other master's degree	73.7	13.6	6.9	5.8
Doctoral degree/program				
Ph.D. except in education	62.1	19.0	7.7	11.2
Education (any doctorate)	75.0	17.9	3.6	3.4
Any other doctoral degree	60.8	23.2	6.8	9.2
First-professional degree/program				
Medicine (M.D.)	36.5	28.9	19.2	15.5
Other health science degree	42.8	23.5	17.4	16.3
Law (L.L.B. or J.D.)	49.5	22.8	11.9	15.9
Theology (M.Div., M.H.L., B.D.)	57.9	29.5	3.1	9.5
Attendance pattern				
Full-time/full-year	56.9	21.6	10.2	11.4
Full-time/part-year	70.5	19.4	4.0	6.1
Part-time/full-year	72.4	17.8	2.9	7.0
Part-time/part-year	76.4	13.5	4.0	6.2

See notes at end of table.

**Table 4.2. Percentage distribution of graduate and first-professional students who worked while enrolled, by their intensity of work and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Weeks employed while enrolled			
	Every week	Most weeks	About half of weeks	Less than half of weeks
<b>Full-time/full-year employed students<sup>1</sup></b>				
U.S. total (excluding Puerto Rico)	56.7	21.8	10.2	11.3
Total (50 states, DC, and Puerto Rico)	56.9	21.6	10.2	11.4
Master's degree/institution type	60.3	20.9	9.1	9.8
Public	56.8	23.5	10.0	9.7
Non-doctorate-granting	‡	‡	‡	‡
Doctorate-granting	51.0	27.2	10.4	11.4
Private not-for-profit	56.9	23.8	7.8	11.5
Non-doctorate-granting	61.8	26.5	8.7	2.9
Doctorate-granting	54.4	22.5	7.4	15.7
Doctoral degree/institution type	54.5	22.2	10.4	12.9
Public	51.8	22.0	12.4	13.8
Private not-for-profit	51.3	25.5	9.7	13.6
First-professional degree/institution type	40.0	25.4	16.4	18.3
Public	36.7	26.8	14.6	21.9
Private not-for-profit	42.4	24.3	17.7	15.5
Master's degree/program				
Business administration (M.B.A.)	66.9	19.1	11.0	3.0
Education (any master's)	66.4	18.4	2.5	12.7
M.A. except in education	55.3	25.7	11.9	7.2
M.S. except in education	56.5	20.6	10.7	12.2
Any other master's degree	56.5	21.8	11.0	10.8
Doctoral degree/program				
Ph.D. except in education	50.6	23.2	12.6	13.5
Education (any doctorate)	71.1	16.5	6.0	6.4
Any other doctoral degree	53.1	23.1	9.3	14.5
First-professional degree/program				
Medicine (M.D.)	36.8	28.4	18.8	15.9
Other health science degree	41.2	22.7	18.8	17.3
Law (L.L.B. or J.D.)	40.5	24.3	14.2	21.0
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	‡

‡ Reporting standards not met.

<sup>1</sup> Students with assistantships, traineeships, and work study jobs were not asked this question and therefore are not included in this table. Excluding these types of employment, 71 percent of all students and 49 percent of full-time/full-year students were employed (NPSAS: 2004 Data Analysis System).

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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



**Table 4.3. Percentage distribution of graduate and first-professional students, by primary role and selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Student working to meet expenses	Employee enrolled in school	Did not work
<b>All students<sup>1</sup></b>			
U.S. total (excluding Puerto Rico)	35.4	45.7	18.9
Total (50 states, DC, and Puerto Rico)	35.3	45.7	19.1
Master's degree/institution type	32.3	53.8	14.0
Public	38.8	47.7	13.6
Non-doctorate-granting	29.5	56.0	14.5
Doctorate-granting	41.8	45.0	13.3
Private not-for-profit	26.4	58.4	15.2
Non-doctorate-granting	19.9	71.0	9.1
Doctorate-granting	30.9	49.5	19.6
Doctoral degree/institution type	56.1	26.4	17.5
Public	60.7	22.4	16.9
Private not-for-profit	51.8	29.1	19.1
First-professional degree/institution type	39.5	8.1	52.4
Public	37.9	5.4	56.8
Private not-for-profit	40.6	10.0	49.5
Master's degree/program			
Business administration (M.B.A.)	22.7	64.3	13.0
Education (any master's)	23.4	66.4	10.3
M.A. except in education	48.9	35.1	16.0
M.S. except in education	42.8	40.5	16.7
Any other master's degree	35.6	47.4	17.0
Doctoral degree/program			
Ph.D. except in education	69.9	15.1	15.1
Education (any doctorate)	27.5	65.8	6.6
Any other doctoral degree	43.3	27.6	29.2
First-professional degree/program			
Medicine (M.D.)	29.5	2.5	68.1
Other health science degree	47.7	4.0	48.4
Law (L.L.B. or J.D.)	40.6	9.8	49.6
Theology (M.Div., M.H.L., B.D.)	39.5	25.8	34.7
Attendance pattern			
Full-time/full-year	49.9	16.1	34.0
Full-time/part-year	37.7	39.9	22.5
Part-time/full-year	31.3	57.7	11.0
Part-time/part-year	20.3	69.7	10.0

See notes at end of table.

**Table 4.3. Percentage distribution of graduate and first-professional students, by primary role and selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Student working to meet expenses	Employee enrolled in school	Did not work
<b>Full-time/full-year students<sup>1</sup></b>			
U.S. total (excluding Puerto Rico)	50.1	15.9	34.1
Total (50 states, DC, and Puerto Rico)	49.9	16.1	34.0
Master's degree/institution type	52.0	23.5	24.5
Public	61.6	16.8	21.5
Non-doctorate-granting	38.5	29.8	31.7
Doctorate-granting	65.2	14.9	20.0
Private not-for-profit	45.2	23.0	31.9
Non-doctorate-granting	35.9	45.7	18.4
Doctorate-granting	48.2	15.5	36.3
Doctoral degree/institution type	66.1	10.7	23.2
Public	71.3	6.7	22.0
Private not-for-profit	62.7	11.6	25.8
First-professional degree/institution type	40.6	2.4	57.0
Public	39.4	2.0	58.5
Private not-for-profit	41.6	2.8	55.6
Master's degree/program			
Business administration (M.B.A.)	32.1	34.3	33.6
Education (any master's)	44.3	34.3	21.4
M.A. except in education	70.4	13.1	16.5
M.S. except in education	62.8	13.2	24.0
Any other master's degree	51.0	23.7	25.4
Doctoral degree/program			
Ph.D. except in education	78.8	5.6	15.6
Education (any doctorate)	46.4	42.9	10.7
Any other doctoral degree	45.5	13.2	41.2
First-professional degree/program			
Medicine (M.D.)	29.1	2.0	68.9
Other health science degree	48.2	1.0	50.8
Law (L.L.B. or J.D.)	43.3	3.6	53.1
Theology (M.Div., M.H.L., B.D.)	43.9	5.5	50.6

<sup>1</sup> Includes students with assistantships, traineeships, and work study jobs.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 4.4. Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various benefits of working and percentage distribution of the effect on their grades, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Helped with coursework	Helped with career preparation	Effect on grades		
			Positive	Negative	None
<b>All employed students who considered themselves primarily students<sup>1</sup></b>					
U.S. total (excluding Puerto Rico)	21.9	45.8	28.1	32.1	39.8
Total (50 states, DC, and Puerto Rico)	21.8	45.7	28.1	32.1	39.8
<b>Master's degree/institution type</b>					
Public	21.3	41.6	27.1	34.8	38.0
Non-doctorate-granting	19.8	40.1	31.0	35.1	34.0
Doctorate-granting	21.8	42.0	26.0	34.8	39.3
Private not-for-profit	20.4	42.6	26.2	30.8	43.0
Non-doctorate-granting	27.0	48.0	28.4	26.6	45.0
Doctorate-granting	16.9	39.7	25.2	32.7	42.1
<b>Doctoral degree/institution type</b>					
Public	18.9	54.7	26.4	27.4	46.2
Private not-for-profit	19.6	50.1	30.0	24.6	45.4
<b>First-professional degree/institution type</b>					
Public	27.4	53.3	30.8	28.3	41.0
Private not-for-profit	21.7	50.3	22.4	43.3	34.3
<b>Master's degree/program</b>					
Business administration (M.B.A.)	11.7	32.9	22.5	42.2	35.3
Education (any master's)	30.7	47.9	34.1	28.4	37.6
M.A. except in education	14.0	31.8	22.1	40.5	37.4
M.S. except in education	22.4	48.1	24.2	31.0	44.8
Any other master's degree	16.2	39.4	27.0	32.7	40.3
<b>Doctoral degree/program</b>					
Ph.D. except in education	13.9	50.5	24.9	25.1	50.0
Education (any doctorate)	28.3	58.7	30.9	29.9	39.2
Any other doctoral degree	24.9	54.2	32.5	26.4	41.1
<b>First-professional degree/program</b>					
Medicine (M.D.)	26.5	46.5	26.0	28.2	45.8
Other health science degree	29.9	55.1	36.8	26.8	36.3
Law (L.L.B. or J.D.)	19.8	51.0	22.3	42.9	34.7
Theology (M.Div., M.H.L., B.D.)	19.3	50.6	10.9	53.0	36.1
<b>Attendance pattern</b>					
Full-time/full-year	22.5	44.2	26.6	33.2	40.2
Full-time/part-year	18.3	42.2	26.2	41.5	32.3
Part-time/full-year	21.7	47.5	31.6	27.6	40.8
Part-time/part-year	22.0	47.1	24.3	36.3	39.3

See notes at end of table.

**Table 4.4. Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various benefits of working and percentage distribution of the effect on their grades, by selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Helped with coursework	Helped with career preparation	Effect on grades		
			Positive	Negative	None
<b>Full-time/full-year employed students who considered themselves primarily students<sup>1</sup></b>					
U.S. total (excluding Puerto Rico)	22.6	44.4	26.6	33.2	40.2
Total (50 states, DC, and Puerto Rico)	22.5	44.2	26.6	33.2	40.2
<b>Master's degree/institution type</b>					
Public	20.3	36.1	24.8	35.9	39.3
Non-doctorate-granting	25.3	40.1	26.4	35.5	38.2
Doctorate-granting	‡	‡	‡	‡	‡
Private not-for-profit	22.0	37.2	22.7	35.4	41.9
Non-doctorate-granting	15.3	33.3	23.0	34.2	42.8
Doctorate-granting	‡	‡	‡	‡	‡
<b>Doctoral degree/institution type</b>					
Public	19.4	52.6	25.6	27.6	46.8
Private not-for-profit	17.9	54.2	23.4	30.4	46.2
Private not-for-profit	21.2	50.8	28.0	24.6	47.4
<b>First-professional degree/institution type</b>					
Public	26.4	51.1	30.5	33.6	35.9
Private not-for-profit	29.3	51.4	32.1	28.9	39.0
Private not-for-profit	24.2	50.8	29.2	37.2	33.6
<b>Master's degree/program</b>					
Business administration (M.B.A.)			‡	‡	‡
Education (any master's)	9.5	23.7	‡	‡	‡
M.A. except in education	34.2	44.2	23.7	39.3	37.0
M.S. except in education	14.3	27.6	23.0	33.6	43.5
Any other master's degree	16.4	37.5	18.7	41.8	39.5
Any other master's degree	21.8	39.5	32.9	23.6	43.5
<b>Doctoral degree/program</b>					
Ph.D. except in education					
Education (any doctorate)	13.5	48.1	24.1	25.4	50.5
Any other doctoral degree	26.2	65.4	26.2	33.9	39.9
Any other doctoral degree	26.7	56.7	27.9	29.9	42.2
<b>First-professional degree/program</b>					
Medicine (M.D.)					
Other health science degree	27.0	47.4	30.3	23.4	46.4
Law (L.L.B. or J.D.)	31.8	56.7	38.5	26.2	35.4
Theology (M.Div., M.H.L., B.D.)	22.0	49.2	25.5	41.7	32.8
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	‡	‡

‡ Reporting standards not met.

<sup>1</sup> Includes students with assistantships, traineeships, and work study jobs. Eighty-one percent of all students were employed (table 4.1), and 35 percent considered themselves primarily students (table 4.3); 66 percent of full-time/full-year students were employed (table 4.1), and 50 percent considered themselves primarily students (table 4.3).

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Detail may not sum to totals because of rounding. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 4.5. Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various drawbacks of working, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Limits number of classes	Limits class schedule	Restricts choice of classes	Limits access to library
<b>All employed students who considered themselves primarily students<sup>1</sup></b>				
U.S. total (excluding Puerto Rico)	36.5	42.2	30.0	31.2
Total (50 states, DC, and Puerto Rico)	36.8	42.5	30.2	31.3
Master's degree/institution type	42.7	47.5	34.4	35.3
Public	40.2	43.0	31.4	35.6
Non-doctorate-granting	40.3	42.1	40.5	44.3
Doctorate-granting	40.1	43.3	28.6	33.0
Private not-for-profit	44.7	52.4	39.2	35.6
Non-doctorate-granting	53.1	65.9	54.8	41.4
Doctorate-granting	40.3	45.1	30.9	32.5
Doctoral degree/institution type	26.1	27.7	22.3	23.3
Public	29.3	29.7	23.9	23.8
Private not-for-profit	21.9	25.0	20.1	22.6
First-professional degree/institution type	19.9	31.9	22.2	21.9
Public	14.4	26.3	20.4	15.9
Private not-for-profit	23.2	35.3	23.2	25.4
Master's degree/program				
Business administration (M.B.A.)	41.3	56.0	42.2	45.4
Education (any master's)	53.2	55.6	37.7	40.4
M.A. except in education	39.3	45.7	30.2	33.2
M.S. except in education	33.8	37.5	25.8	25.2
Any other master's degree	42.9	44.1	37.7	35.1
Doctoral degree/program				
Ph.D. except in education	27.2	27.3	21.8	23.9
Education (any doctorate)	39.9	38.1	28.8	30.3
Any other doctoral degree	19.2	24.5	20.6	19.7
First-professional degree/program				
Medicine (M.D.)	8.8	18.4	11.2	16.2
Other health science degree	17.0	19.9	8.0	17.3
Law (L.L.B. or J.D.)	19.4	42.1	32.0	23.8
Theology (M.Div., M.H.L., B.D.)	45.3	44.6	38.3	34.6
Attendance pattern				
Full-time/full-year	24.1	32.5	21.6	24.5
Full-time/part-year	41.5	39.8	30.9	34.1
Part-time/full-year	45.3	48.6	33.2	34.6
Part-time/part-year	49.5	56.4	46.0	40.7

See notes at end of table.

**Table 4.5. Percentage of graduate and first-professional students who were employed and considered themselves primarily students working to meet expenses who reported various drawbacks of working, by selected enrollment and institution characteristics: 2003–04—Continued**

Enrollment and institution characteristics	Limits number of classes	Limits class schedule	Restricts choice of classes	Limits access to library
<b>Full-time/full-year employed students who considered themselves primarily students<sup>1</sup></b>				
U.S. total (excluding Puerto Rico)	23.9	32.3	21.6	24.5
Total (50 states, DC, and Puerto Rico)	24.1	32.5	21.6	24.5
<b>Master's degree/institution type</b>				
Public	27.6	35.8	22.0	31.9
Non-doctorate-granting	‡	‡	‡	‡
Doctorate-granting	28.6	38.1	23.4	31.3
Private not-for-profit	30.4	38.1	22.8	26.5
Non-doctorate-granting	‡	‡	‡	‡
Doctorate-granting	28.5	32.5	17.4	25.7
<b>Doctoral degree/institution type</b>				
Public	25.6	26.2	23.0	17.8
Private not-for-profit	21.1	24.9	20.2	20.7
<b>First-professional degree/institution type</b>				
Public	14.1	25.9	20.5	15.4
Private not-for-profit	15.0	31.4	19.1	22.3
<b>Master's degree/program</b>				
Business administration (M.B.A.)	34.2	56.5	41.3	54.1
Education (any master's)	35.8	40.2	19.7	34.9
M.A. except in education	27.5	36.4	16.5	20.6
M.S. except in education	25.4	30.0	19.9	25.1
Any other master's degree	32.5	36.8	25.9	26.2
<b>Doctoral degree/program</b>				
Ph.D. except in education	25.6	26.5	22.8	19.8
Education (any doctorate)	35.4	33.7	20.4	20.5
Any other doctoral degree	17.8	22.6	20.4	17.8
<b>First-professional degree/program</b>				
Medicine (M.D.)	9.6	20.1	12.2	16.4
Other health science degree	17.6	19.5	8.0	17.3
Law (L.L.B. or J.D.)	13.2	39.2	30.0	21.5
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	‡

‡ Reporting standards not met.

<sup>1</sup> Includes students with assistantships, traineeships, and work study jobs. Thirty-five percent of all students were employed and considered themselves primarily students (table 4.3); 50 percent of full-time/full-year students were employed and considered themselves primarily students (table 4.3).

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

**Table 4.6. Percentage of graduate and first-professional students who were married, percentage of married students who had a spouse with income, and the spouse's average income, by selected enrollment and institution characteristics: 2003–04**

Enrollment and institution characteristics	Married	Percent with spouse with income <sup>1</sup>	Spouse's average income <sup>2</sup>
U.S. total (excluding Puerto Rico)	43.2	81.9	\$40,400
Total (50 states, DC, and Puerto Rico)	43.3	82.0	40,100
Master's degree/institution type	44.9	80.3	40,700
Public	42.3	85.2	39,500
Non-doctorate-granting	42.3	78.6	40,100
Doctorate-granting	42.2	87.3	39,300
Private not-for-profit	47.3	76.0	42,600
Non-doctorate-granting	56.6	73.5	45,900
Doctorate-granting	40.6	78.4	39,500
Doctoral degree/institution type	45.4	81.8	36,700
Public	46.1	80.6	36,300
Private not-for-profit	41.6	81.5	39,300
First-professional degree/institution type	23.3	84.4	34,000
Public	21.9	88.7	30,800
Private not-for-profit	24.2	81.7	36,200
Master's degree/program			
Business administration (M.B.A.)	49.4	78.6	36,900
Education (any master's)	51.0	88.1	44,000
M.A. except in education	41.6	83.2	37,900
M.S. except in education	38.0	84.1	39,900
Any other master's degree	39.7	60.1	39,600
Doctoral degree/program			
Ph.D. except in education	43.2	78.2	34,400
Education (any doctorate)	60.9	89.9	43,800
Any other doctoral degree	41.2	82.6	35,200
First-professional degree/program			
Medicine (M.D.)	18.0	83.7	26,700
Other health science degree	21.5	85.1	34,000
Law (L.L.B. or J.D.)	21.5	86.7	37,800
Theology (M.Div., M.H.L., B.D.)	48.3	79.8	33,600
Attendance pattern			
Full-time/full-year	29.2	80.3	35,100
Full-time/part-year	36.5	74.5	37,600
Part-time/full-year	48.4	82.3	41,700
Part-time/part-year	57.1	84.3	41,800

<sup>1</sup> If married.<sup>2</sup> If spouse had income; refers to 2002 income.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional, students in private for-profit institutions, and students in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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## Appendix A—Glossary

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This glossary describes the variables used in this report. The variables were taken directly from the online NPSAS:04 Graduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:04 data. A description of the DAS software can be found in appendix B. The labels are in bold capital letters and correspond to the names of the variables in the DAS.

The glossary index is organized into four sections: student characteristics; enrollment and institution characteristics; financial aid variables; and employment variables. In the index below, the variables in each section are listed in the order they appear in the tables; the glossary items are presented in alphabetical order by variable name (displayed in the right-hand column). Some items were reported only by the student during the Computer Assisted Telephone Interview (CATI). In the glossary, variables that are derived solely from interview questions are identified by the phrase “Student response to the question [Interview question].”

### GLOSSARY INDEX

#### STUDENT CHARACTERISTICS

Gender .....	GENDER
Age as of 12/31/03 .....	AGE
Dependents and marital status .....	DEPEND5B
Race/ethnicity .....	RACE
Citizenship .....	CITIZEN2
Income in 2002 (including spouse's) (categorical) .....	INCOME
Income in 2002 (including spouse's) (continuous) .....	CINCOME
Parents' education .....	PAREduc
Any reported disability .....	DISABLE
Main disability .....	DISTYPES
Marital status .....	SMARITAL

#### ENROLLMENT AND INSTITUTION CHARACTERISTICS

Type of degree .....	GRADDEG
Graduate and first-professional program type .....	GRADPGM
Institution type .....	AIDSECTG
Attendance pattern .....	ATTNSTAT
Graduate program and institution type .....	PGMSEC
Attendance intensity .....	ATTNPTRN
Graduate field of study .....	MAJORSGR
Delay after bachelor's degree .....	GRADGAP
Degree program completed in 2003–04 .....	PROGSTAT
Graduate level .....	GRADLVL

#### FINANCIAL AID VARIABLES

Total student budget .....	BUDGETAJ
Tuition and fees .....	TUITION2
Total nontuition expenses .....	BUDNONAJ
Any aid .....	TOTAID
Total aid .....	TOTAID
Grants .....	TOTGRT
Loans .....	TOTLOAN
Assistantships .....	GRASTAMT
Tuition waivers .....	INSWAIV
Stafford loans .....	STAFFAMT
Work study .....	TOTWKST
Aid package by type of aid .....	AIDTYPE
Stafford subsidized loans .....	STAFSUB
Stafford unsubsidized loans .....	STAFUNSB
Stafford subsidized amount .....	STAFCT1
Stafford total amount .....	STAFCT2
Grants as a percentage of total aid .....	GRTPCT
Loans as a percentage of total aid .....	LOANPCT
Stafford cumulative amount borrowed .....	STFCUM3
Stafford cumulative amount, undergraduate .....	STFCUM1
Stafford cumulative amount, graduate .....	STFCUM2
Ever borrowed, graduate .....	BORAMT2
Ever borrowed, undergraduate .....	BORAMT1
Ever borrowed .....	BORAMT3
Federal aid .....	TFEDAID
State aid .....	STATEAMT

Institutional aid .....INSTAMT  
Other aid ..... OTHRSCR  
Employer aid..... EMPLYAMT  
Total private grants and loans .....PRIVAMT  
Private grants ..... PRIVAID  
Private loans ..... PRIVLOAN  
Source of aid package ..... AIDSRC  
Federal aid as a percentage of total aid .....FEDPCT  
Ratio of institutional aid to total aid ..... INSTGPCT

**EMPLOYMENT VARIABLES**

Percentage who worked while enrolled.....JOBHOUR2  
Average hours worked per week .....JOBHOUR2  
Weeks employed while enrolled ..... JOBWEEK  
Primary role..... JOBROLE2  
Helps with coursework..... JOBEFFA  
Helps with career preparation..... JOBEFFB  
Effect on grades..... JOBEFFGR  
Limits number of classes .....JOBEFFF  
Limits class schedule..... JOBEFFD  
Restricts choice of classes ..... JOBEFFC  
Limits access to library..... JOBEFFE  
Percentage with spouse with income..... SPSINC  
Spouse's earned income ..... SPSINC

**DAS Variable****Age as of 12/31/03****AGE**

Younger than 25  
 25–29  
 30–34  
 35–39  
 40 or older

**Institution type****AIDSECTG**

Type of NPSAS institution by level and control. Institution level refers to the institution's highest offering (length of program and type of certificate, degree, or award), and control refers to the source of revenue and control of operations.

Public non-doctorate-granting	A public institution that grants at least a baccalaureate or master's degree in one or more programs. This type of institution cannot award higher than a master's degree. A public institution is one operated by publicly elected or appointed officials where the program and activities are under the control of these officials and that is supported primarily by public funds.
Public doctorate-granting	A public institution that grants at least a doctoral or first-professional degree in one or more programs.
Private not-for-profit non-doctorate-granting	A private not-for-profit institution that grants at least a baccalaureate or master's degree in one or more programs. This type of institution cannot award higher than a master's degree. A private not-for-profit institution is one that is controlled by an independent governing board and incorporated under section 501(c)(3) of the Internal Revenue Code.
Private not-for-profit doctorate-granting	A private not-for-profit institution that grants at least a doctoral or first-professional degree in one or more programs.
Private for-profit	An institution that is privately owned and operated as a profit-making enterprise.
Attended more than one institution	Attended multiple institutions during the 2003–04 academic year.

**DAS Variable**

**Source of aid package**

**AIDSRC**

Source of the aid package the student received in 2003–04. For students with any aid, this variable records combinations of aid from federal, state, institutional, and other aid sources.

Federal aid only	Student received federal aid only.
Institutional aid only	Student received institutional aid only.
Outside aid only	Student received outside aid only. Outside sources include grants from private sources and employers, alternative private or commercial loans, and federal veterans' benefits and military tuition aid.
Federal and any other	Student received federal aid and some other aid.
Other combination	Student received aid from any other combination of sources.
Unaided	Student did not receive financial aid from any source.

**Aid package by type of aid**

**AIDTYPE**

Type of aid package a student received during the 2003–04 academic year. For students with any aid, this variable indicates combinations of aid from grants, loans, and other types of aid.

Grant only	Student received grant aid only. Grants include scholarships, fellowships, tuition waivers, and employer aid.
Grants and loans only	Student received grant and loan aid only.
Loans only	Student received loans only.
Other combinations of aid	Student received any other combination of aid. Other combinations might include state aid or employer aid, for example.
Unaided	Student did not receive any type of financial aid.

**Attendance intensity**

**ATTNPTRN**

Attendance intensity in the 2003–04 academic year during months actually enrolled. For example, a student who attended only part of the year would be categorized as an “exclusively full-time” student if the student was enrolled full time for the whole time he or she was enrolled.

Exclusively full time	Student was not enrolled part time at any time during the 2003–04 academic year. For example, a student who attended for only 1 month during the 2003–04 academic year, but attended full time for that month, would be considered to have attended exclusively full time.
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**DAS Variable*****Attendance intensity—continued*****ATTNPTRN**

Exclusively part time

Student was not enrolled full time at any time during the 2003–04 academic year. All enrollment was part time.

Mixed

Student was enrolled both full time and part time in 2003–04.

***Attendance pattern*****ATTNSTAT**

Based on the number of months students were enrolled full time or part time at all institutions attended during the 2003–04 academic year (July 1, 2003 to June 30, 2004). “Full year” is defined as enrollment for 9 or more months during the academic year. 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” is usually defined as 12 or more credit hours.

Full time, full year

Student was enrolled full time for at least 9 months during 2003–04. Additional months enrolled could be part time. For example, a student who enrolled full time during the fall and spring semesters and part time in the summer would be considered a full-time student.

Full time, part year

Student was enrolled full time for less than 9 months during 2003–04, but attended full time in all months enrolled.

Part time, full year

Student was enrolled 9 or more months during 2003–04, but enough of these months were part time that the student did not meet the criterion for full time, full year.

Part time, part year

Student was enrolled less than 9 months during 2003–04, and some of these months were part time.

***Ever borrowed, undergraduate*****BORAMT1**

The total amount the student borrowed from all sources (including family and friends) for undergraduate education up to June 2004.

***Ever borrowed, graduate*****BORAMT2**

The total amount the student borrowed from all sources (including family and friends) for graduate education up to June 2004.

***Ever borrowed*****BORAMT3**

The total amount the student borrowed from all sources (including family and friends) for undergraduate and graduate education up to June 2004.

**DAS Variable**

***Total student budget***

**BUDGETAJ**

Total educational expenses of the student at the NPSAS institution during the 2003–04 academic year. Students attending more than one institution are not included. The total student budget includes tuition and fees (TUITION2) as well as all other nontuition expenses related to enrollment: books and supplies, room and board (or housing and meal allowances for off-campus students), transportation, and other personal living expenses (BUDNONAJ). The total student budget is based on information reported by the institutions. Student budgets are prepared by institutional financial aid offices to estimate the typical educational expenses of various types of students (e.g., dependent, independent, on-campus, off-campus, living with parents) and are used for the need analysis that determines the student’s need for financial aid.

***Total nontuition expenses***

**BUDNONAJ**

Student budget total nontuition expenses for full-time, full-year students at the NPSAS institution. The budget for nontuition expenses includes books and supplies, room and board (or housing and meal allowances for off-campus students), transportation, and other personal living expenses.

***Income in 2002 (including spouse’s) (continuous)***

**CINCOME**

Student’s total income in 2002, including earnings, income from assets, and untaxed income. For married students, spouses’ income is included. Incomes were determined from the Free Application for Federal Student Aid (FAFSA) or, if not available, from student-reported data. All graduate and first-professional students are considered financially independent; therefore, their parents’ income is not included. INCOME is the categorical version of this variable.

***Citizenship***

**CITIZEN2**

Student’s citizenship status and financial aid eligibility. Variable was constructed from data reported on the Free Application for Federal Student Aid (FAFSA). When a FAFSA was not available, data provided by the student or institution were used.

U.S. citizen	Student was a U.S. citizen or U.S. national in 2003–04.
Resident alien	Student was not a U.S. citizen in 2003–04 but was eligible for federal financial aid (sometimes referred to as a “permanent resident”).
Foreign/international student	Student was not a U.S. citizen and was ineligible for federal financial aid in 2003–04 (includes those holding student or exchange visitor visas; sometimes referred to as a nonresident alien).

***Dependents and marital status***

**DEPEND5B**

Student’s marital status and whether or not the student had dependents.

No dependents, unmarried	Student was single or separated and had no dependents (includes those who were widowed or divorced).
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**DAS Variable*****Dependents and marital status—continued*****DEPEND5B**

No dependents, married	Student was married and had no dependents (a spouse is not considered a dependent).
Dependents, unmarried	Student was single or separated and had dependents (includes those who were widowed or divorced).
Dependents, married	Student was married and had dependents (a spouse is not considered a dependent).

***Any reported disability*****DISABLE**

Indicates whether student reported any type of long-lasting disability or condition that has lasted 6 months or more. Derived from student reports.

***Main disability*****DISTYPES**

Student response to the question “What is the main type of condition or impairment you have?” Asked only of students who reported having a disability.

Hearing	Hearing impairment
Blindness or visual	Blindness or visual impairment
Orthopedic or mobility	Orthopedic or mobility impairment
Specific learning disability	Specific learning disability, dyslexia
Health problem	Health impairment or problem
Mental illness/depression	Emotional or psychiatric condition, depression
Other	Speech or language impairment, attention deficit disorder (ADD), developmental disability, brain injury, other type of disability

***Employer aid*****EMPLYAMT**

Total amount of employer aid received between July 2003 and June 2004. Employer aid is a specific type of grant aid; the source can be either the institution or outside sources. Employer aid is aid that a student receives from the individual, business, corporation, or institution that employs the student, including employer-paid tuition reimbursements (source classified as outside grants). Includes tuition waivers for employees of postsecondary institutions and their dependents (source classified as institutional grants). Most of the information on employer aid was provided by the students.

***Federal aid as a percentage of total aid*****FEDPCT**

For all aided students, the proportion of total aid the student received from federal sources expressed as a percentage.

**DAS Variable**

***Gender***

**GENDER**

Male  
Female

***Type of degree***

**GRADDEG**

Type of degree the student was seeking during his or her last term during 2003–04.

Master's degree	Student was seeking a master's degree.
Doctoral degree	Student was seeking a doctoral degree.
First-professional degree	Student was seeking one of the following degrees: Chiropractic (D.C. or D.C.M.), Pharmacy (D.Pharm.), Dentistry (D.D.S. or D.M.D.), Podiatry (Pod.D. or D.P.M.), Medicine (M.D.), Veterinary Medicine (D.V.M.), Optometry (O.D.), Law (L.L.B. or J.D.), Osteopathic Medicine (D.O.), or Theology (M.Div. or M.H.L. or B.D.).
Other graduate program	Student was enrolled in a program or course at the post-baccalaureate level that does not lead to a graduate or first-professional degree or was enrolled in a post-baccalaureate certificate program (including teacher education programs).

***Delay after bachelor's degree***

**GRADGAP**

Number of years between bachelor's degree receipt and when the student began his or her graduate program for students in a degree program. The graduate program start date is the date when the program was started, regardless of the school attended at the time. Some students may have started their programs at one institution and then transferred to the NPSAS institution.

Less than 1 year  
1–2 years  
3–6 years  
7 years or more

***Graduate level***

**GRADLVL**

Student's level during 2003–04, as reported by the student. Institution reports were used to fill in missing data.

First year  
Second year  
Third year  
Fourth year or beyond



**DAS Variable****Graduate or first-professional program****GRADPGM**

Student's specific graduate or first-professional degree program.

Master's degree/program	
Business Administration (M.B.A.)	Business Administration (M.B.A.)
Education (any master's)	M.Ed., M.A.T., or any other master's degree and education as the field of study.
M.A. except in education	Master of arts degree in any field except education
M.S. except in education	Master of science degree in any field except education
Any other master's degree	Examples include M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts)
Doctoral degree/program	
Ph.D. except in education	A Ph.D. in any field except education
Education (any doctorate)	Ed.D. or any other doctoral degree and education as the field of study.
Any other doctoral degree	Examples include D.B.A. (Doctor of Business Administration), D.F.A. (Doctor of Fine Arts), and D.P.A. (Doctor of Public Administration)
First-professional degree	
Medicine (M.D.)	Medicine (M.D.)
Other health science degree	Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), osteopathic medicine (D.O.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.)
Law (L.L.B. or J.D.)	Law (L.L.B. or J.D.)
Theology (M.Div., M.H.L., B.D.)	Theology (M.Div., M.H.L., B.D.)

**Assistantships****GRASTAMT**

Total amount of all graduate student assistantships received during the 2003–04 academic year. Assistantships are specific types of grant aid, and the source can be either the institution or outside sources. Equal to the sum of research assistantships, teaching assistantships, and any other type of graduate assistantships received. Includes assistantships funded from outside sources. Assistantships are often treated as employee salaries rather than financial aid by institutions and may not be recorded in the financial aid records. Based primarily on student reports, though some information is derived from institution reports.

**DAS Variable**

***Grants as a percentage of total aid***

**GRTPCT**

For all aided students, the proportion of total aid that was made up of grants expressed as a percentage.

***Income in 2002 (including spouse's) (categorical)***

**INCOME**

Student's total income in 2002, including earnings, income from assets, and untaxed income. For married students, spouses' income is included. Incomes were determined from the Free Application for Federal Student Aid (FAFSA) or, if not available, from student-reported data. All graduate and first-professional students are considered financially independent; therefore, their parents' income is not included. Income was recoded into categories. CINCOME is the continuous version of this variable.

Less than \$5,000  
\$5,000–9,999  
\$10,000–19,999  
\$20,000–29,999  
\$30,000–49,999  
\$50,000 or more

***Institutional aid***

**INSTAMT**

Institutional aid received during 2003–04. The institution is the source of this form of aid. Institutional aid includes grants, fellowships, and loans from the institution attended, institution-sponsored work study, and all other institutional aid, including research and teaching assistantships. Includes assistantships funded by federal research grants.

***Ratio of institutional aid to total aid***

**INSTGPCT**

For all aided students, the proportion of total aid the student received from institutional sources expressed as a percentage.

***Tuition waivers***

**INSWAIV**

Total tuition and housing fee waivers awarded in 2003–04. Tuition waivers are a specific type of grant aid, and the institution is the source of this form of aid. Students with waivers are excused from paying tuition or housing fees, or they pay discounted amounts. This variable included waivers for institutional employees or dependents and other waivers or discounts.

***Helps with coursework***

**JOBEFFA**

Student response to the question “Did having a job while you were going to school help with coursework?” Asked only of students who worked but considered themselves primarily students (see JOBROLE2).

***Helps with career preparation***

**JOBEFFB**

Student response to the question “Did having a job while you were going to school help with career preparation?” Asked only of students who worked but considered themselves primarily students (see JOBROLE).

**DAS Variable*****Restricts choice of classes*****JOBEFFC**

Student response to the question “Did having a job while you were going to school restrict class choice?” Asked only of students who worked but considered themselves primarily students (see JOBROLE).

***Limits class schedule*****JOBEFFD**

Student response to the question “Did having a job while you were going to school limit class schedule?” Asked only of students who worked but considered themselves primarily students (see JOBROLE).

***Limits access to library*****JOBEFFE**

Student response to the question “Did having a job while you were going to school limit facility access?” Asked only of students who worked but considered themselves primarily students (see JOBROLE).

***Limits number of classes*****JOBEFFF**

Student response to the question “Did having a job while you were going to school limit the number of classes you could take?” Asked only of students who worked but considered themselves primarily students (see JOBROLE).

***Effect on grades*****JOBEFFGR**

Student response to the question “Would you say that working while you were going to school had a positive effect, a negative effect, or no effect on the grades you earned?” Asked only of students who worked but considered themselves primarily students (see JOBROLE).

***Average hours worked per week******Percentage who worked while enrolled*****JOBHOUR2**

Average number of hours students worked per week while enrolled during 2003–04 including work study, assistantship, and traineeship jobs. Equal to the sum of hours worked per week at the regular job and at the work study/assistantship job if respondent reported having both.

***Primary role*****JOBROLE2**

Primary role of the student while enrolled and working (including work study/assistantship/traineeship jobs). For students with jobs other than work study/assistantship/traineeship jobs, based on student response to the question “While you were enrolled and working, would you say you were primarily a student working to meet expenses or an employee who decided to enroll in school?” Students who had work study, assistantship, or traineeship jobs and no other jobs were not asked this question in the student interview, but they were coded as students working to meet expenses in this variable. Those who did not work were categorized as “Did not work.”

Student working to meet expenses  
Employee enrolled in school  
Did not work

**DAS Variable**

***Weeks employed while enrolled***

**JOBWEEK**

Student response to the question “Would you say you worked during all the weeks you were enrolled, most of them, half of them, or less than half?” Asked only of students who worked while enrolled.

- Every week
- Most weeks
- About half of weeks
- Less than half of weeks

***Loans as a percentage of total aid***

**LOANPCT**

For all aided students, the proportion of total aid that was made up of loans expressed as a percentage.

***Graduate field of study***

**MAJORSGR**

Student’s field of study during the 2003–04 academic year. This variable was grouped differently in the tables for master’s degree and doctoral degree students. See “Other/undeclared” for explanation.

Humanities	Area and ethnic studies, English, foreign language, liberal studies, philosophy, theology, art, music, fine and performing arts.
Social/behavioral sciences	Psychology, social work, anthropology, economics, political science, history, sociology.
Life and physical sciences	Biological sciences, physical sciences, natural resources, forestry, geography, environmental science.
Engineering/computer science/mathematics	Engineering, computer and information sciences, mathematics.
Education	Elementary/secondary education, other education.
Business/management	Accounting, finance, business, marketing, public administration.
Health	Medicine, dentistry, veterinary medicine, nursing, public health, other health fields. This category only shown separately for master’s students; for doctoral students, it was grouped in “other” (see below).
Other	For master’s students includes not in a degree program, in law, and in other fields not listed above. For doctoral students, the “other” category also includes those in health fields.

**DAS Variable*****Other aid*****OTHRSCR**

Any type of aid from a source that could not be classified as federal, state, or institutional. Includes primarily employer tuition reimbursements (excluding institution tuition waivers), outside grants, private/commercial loans, and veteran's benefits.

***Parents' education*****PAREDC**

The highest level of education completed by the student's mother or father, whoever had the highest level. The variable was aggregated to the following categories in this report:

High school diploma or less	Student's parents earned a high school diploma or equivalent or did not complete high school.
Some postsecondary education	Student's parents attended some postsecondary education, but did not earn a bachelor's degree.
Bachelor's degree or higher	Student's parents attained a bachelor's or advanced degree.

***Graduate program and institution type*****PGMSEC**

The program in which the student was enrolled (master's, doctoral, first-professional, or other) combined with the type of institution the student attended (highest offering and the source of revenue and control of operations) in 2003–04. See AIDSECTG for descriptions of the institution types and GRADDEG for descriptions of the degree programs.

Master's degree, public non-doctorate-granting  
 Master's degree, public doctorate-granting  
 Master's degree, private not-for-profit non-doctorate-granting  
 Master's degree, private not-for-profit doctorate-granting  
 Doctoral degree, public  
 Doctoral degree, private not-for-profit  
 First-professional degree, public  
 First-professional degree, private not-for-profit

***Total private grants and loans*****PRIVAMT**

Total amount student received in 2003–04 from private sources in the form of grants and loans. Private sources are a specific outside source, and can be any type of aid. Equal to the sum of grants from private sources and alternative loans from private and commercial sources.

***Private grants*****PRIVAD**

Total amount of grants and scholarships the student received from private outside sources during the 2003–04 academic year.

**DAS Variable**

***Private loans***

**PRIVLOAN**

Total amount of alternative commercial or private loans the student received during the 2003–04 academic year. Private loans are loans from a specific outside source. Examples of such loans are personal loans secured through financial institutions or lenders like TERI or Sallie Mae. Does not include loans from family or friends. Based primarily on student interviews.

***Degree program completed in 2003–04***

**PROGSTAT**

Indicates whether or not the student completed a degree program or was expected to do so by the end of the 2003–04 academic year. This variable was used as a filter for table 2.13 to limit the table to students who completed their degree program during the 2003–04 academic year to examine cumulative borrowing.

***Race/ethnicity***

**RACE**

Student’s race/ethnicity with Hispanic/Latino origin as a separate category as reported by the student. Based on the Census race categories, the categories exclude Hispanic origin unless specified.

White	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.
Black	A person having origins in any of the black racial groups of Africa.
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
Asian/Pacific Islander	Asian includes respondents who reported having origins in any of the peoples of the Far East, Southeast Asia, and the Indian subcontinent. This includes people from China, Japan, Korea, India, and Vietnam. Pacific Islander includes respondents with origins in Hawaii or other islands in the Pacific Ocean.
Other	Includes American Indians, Alaska Natives, respondents reporting more than one race, and those reporting having origins in a race not listed above.

***Marital status***

**SMARITAL**

Marital status as of the date the student applied for financial aid (based on the FAFSA) or, for students who did not apply for financial aid, marital status as reported by the student or by the institution.

Married	Student was married and not separated.
Not married or separated	Student was not married or was separated.

**DAS Variable*****Percentage with spouse with income  
Spouse's earned income*****SPSINC**

For married students, spouses' earned income for 2002 as reported on the financial aid application or in the student CATI.

***Stafford subsidized amount*****STAFCT1**

Classifies the subsidized Stafford loan amount received during 2003–04 into categories based on the maximum loan limits (\$8,500 for graduate and first-professional students).

None  
Less than maximum  
Maximum (\$8,500)

***Stafford total amount*****STAFCT2**

Classifies the total Stafford loan amount (subsidized and unsubsidized combined) received during 2003–04 into categories based on the maximum loan limits (\$18,500 for graduate and first-professional students).

None  
Less than maximum  
Maximum (\$18,500)

***Stafford loans*****STAFFAMT**

Stafford loans are a specific type of loan aid, and the federal government is the source of this form of aid. Amount of Stafford loans during 2003–04. This includes all Stafford loans (Direct, FFEL, subsidized, and unsubsidized) taken out at all institutions the student attended during the year. Students with financial need may obtain subsidized Stafford loans, in which the federal government pays the interest on the loan until the student begins repayment. Students without financial need may obtain unsubsidized Stafford loans, on which they owe interest from the date of the loan. Under the Direct Loan program, the federal government makes loans directly to students through their institutions, and under the FFEL program, private lenders make the loans. The terms of the loans are the same regardless of the source of funds. The Stafford loan program was formerly known as the Guaranteed Student Loan (GSL) program.

***Stafford subsidized loans*****STAFSUB**

Amount of subsidized Stafford (FFEL or Direct) loans received during 2003–04.

***Stafford unsubsidized loans*****STAFUNSB**

Amount of unsubsidized Stafford (FFEL or Direct) loans received during 2003–04.

**DAS Variable**

**State aid**

**STATEAMT**

Total amount of state aid received by a student in 2003–04. The state is the source of this form of aid, which includes all aid types. State aid includes state grants, loans, state-sponsored work study, and all other state financial aid.

**Stafford cumulative amount, undergraduate**

**STFCUM1**

Cumulative Stafford loan amounts borrowed for undergraduate education through July 1, 2004. Includes Supplemental Loans for Students (SLS) and subsidized and unsubsidized loans as reported in the National Student Loan Data System (NSLDS).

**Stafford cumulative amount, graduate**

**STFCUM2**

Cumulative Stafford loan amounts borrowed for graduate or first-professional education through July 1, 2004. Includes Supplemental Loans for Students (SLS) and subsidized and unsubsidized loans as reported in the National Student Loan Data System (NSLDS).

**Stafford cumulative amount borrowed**

**STFCUM3**

Cumulative Stafford loan amounts borrowed for both graduate and undergraduate education through July 1, 2004. Includes Supplemental Loans for Students (SLS) and subsidized and unsubsidized loans as reported in the National Student Loan Data System (NSLDS).

**Federal aid**

**TFEDAID**

Total amount of federal financial aid, including loans, grants, work study, and all other federal aid, excluding VA/DOD aid, received during the 2003–04 academic year. The federal government is the source of this form of aid, which includes all aid types.

**Any aid**

**Total aid**

**TOTAID**

Total amount of all financial aid received from all sources in 2003–04, including federal, state, institution, and other sources.

**Grants**

**TOTGRT**

Total grants received in 2003–04. Grants are a type of student financial aid that does not require repayment or employment. Grants include scholarships and fellowships. Tuition waivers and employer aid are considered grant aid.



***DAS Variable***

***Loans***

**TOTLOAN**

Total loans received in 2003–04. This includes all loans through federal, state, or institutional programs. Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions.

***Work study***

**TOTWKST**

Total work study aid received in 2003–04. Work study aid can come from federal, state, or institutional sources. Work study programs provide partial reimbursement of wages paid to students. These programs are used infrequently by graduate students.

***Tuition and fees***

**TUITION2**

Actual amount of tuition charged the student for the terms attended as reported by the institution. If tuition amounts were not reported, they were estimated on the basis of the average per credit or per term charges for other students at the institution by their class level, degree program, and attendance status. Students who attended more than one institution were excluded.

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## Appendix B—Technical Notes and Methodology

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### Overview

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

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

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

### Data Sources for NPSAS:04

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

- **Student Records:** Data from institutional financial aid and registrar records at the institutions currently attended. These data were entered at the institution by institutional personnel or field data collectors in 2003–04 using a computer-assisted data entry program (web-CADE) or directly downloaded to a data file.

- **Student Interview:** Data collected directly from sampled students via web-based self-administered or interviewer-administered questionnaires.
- **Central Processing System (CPS):** U.S. Department of Education database of federal financial aid applications for the 2003–04 academic year.
- **National Student Loan Data System (NSLDS):** U.S. Department of Education database of federal Title IV loans and Federal Pell Grants.
- **Integrated Postsecondary Education Data System (IPEDS):** U.S. Department of Education, National Center for Education Statistics, database of descriptive information about individual postsecondary institutions.

## Sample Design

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

The institution sampling frame for NPSAS:04 was constructed from the 2000–01 IPEDS Institutional Characteristics (IC) files. The institutions on the sampling frame were partitioned into 58 institutional strata based on institutional control, highest level of offering, and Carnegie classification. NPSAS:04 also includes state-representative undergraduate student samples for three types of institutions (public 4-year, public 2-year, and private not-for-profit 4-year) in 12 states.<sup>1</sup> Interested readers are referred to the forthcoming *NPSAS:04 Methodology Report* (Cominole et al. forthcoming) for a more detailed description of the sample designs, including a complete listing of the 58 strata and further details.

Institutions were selected using Chromy’s sequential probability minimum replacement (pmr) sampling algorithm (Chromy 1979), which is similar to systematic sampling, to select institutions with probabilities proportional to a composite measure of size based on expected enrollment. Initially a sample of about 1,600 institutions was selected in fall 2002 so that these

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

institutions could be notified of their selection early and to allow a separate field test sample to be selected from the remaining institutions on the sampling frame. In summer 2003, a small sample of additional institutions was selected from a frame of institutions not included on the initial sampling frame. Of the final total 1,670 sample institutions, 810 were selected with certainty.<sup>2</sup> Of these 1,670 sample institutions, 1,630 were found to be NPSAS-eligible institutions and 1,360 of these 1,630 institutions provided student enrollment lists for use as the second stage (i.e., student) sampling frame, resulting in a weighted institutional response rate of 80 percent.

The sampling frames for selecting sample students were paper and electronic lists of students provided by the sample institutions for those students enrolled in terms or courses of instruction during the previously defined NPSAS year. Student lists were sampled on a flow basis as they were received, using equal probability stratified systematic sampling. For each student stratum, the enrollment list was sampled at a rate designed to provide approximately equal student-level probabilities. Student sampling rates were revised after sufficient lists had been received to more accurately estimate the overall sample yield. Those sampling procedures resulted in the selection of 109,210 students. Upon the completion of data collection, 90,750 students out of the 101,010 sample members determined to be eligible for NPSAS were determined to have sufficient key data to meet the definition of a respondent. The respondents consisted of 79,850 undergraduates and 10,890 graduate and first-professional students, and represented a 91 percent weighted unit response rate.

## **Perturbation**

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

## **Imputation**

All variables with missing data used in this report as well as those included in the related Data Analysis System (DAS) release have been imputed. The imputation procedures employed a two-step process. In the first step, the matching criteria (based on known relationships between variables from prior studies) and imputation classes (based on a Chi-Squared Automatic Interaction Detector (CHAID) analysis of likely candidates for variables related to those being imputed), groups of variables that were used to stratify the dataset, were identified such that all

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<sup>2</sup> Number of institutions has been rounded to 10s.

imputation was processed independently within each class. In the second step, the weighted sequential hot deck process was implemented,<sup>3</sup> whereby missing data were replaced with valid data from donor records that match the recipients with respect to the matching criteria.

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

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

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

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

In some cases, further intervention was needed to ensure accuracy and consistency of imputation as determined by preexisting edit rules. For example, to impute the level of parents' education, when we know the parents have some college but not the parents' specific education

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<sup>3</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 both types of imputation schemes, the selection of the donor from the entire deck is a random process.

<sup>4</sup> For further details, we suggest Cox (1980) and Iannacchione (1982).

level, the potential pool of donors was limited to those with at least some college education, to prevent imputing parents' education level as less than college.

## Weighting

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

## Quality of Estimates

### *Unit Response Rates and Bias Analysis*

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

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

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

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

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

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

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

or equivalently

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

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

### ***Institution-Level Bias Analysis***

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

- A student list was received that was sufficient for selecting a sample, or
- A sample of students was selected from a National Student Loan Data System (NSLDS) file of Stafford loan and Federal Pell Grant recipients in cases where such a student file was believed to include at least 85 percent of the student population. Specifically, student enrollment lists were used from NSLDS when IPEDS data indicated that the percentage of grant-receiving students was at least 80 percent, and the percentage of students receiving loans was at least 90 percent of the student population at the institution.

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

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

- type of institution,<sup>7</sup>
- Carnegie classification,
- degree of urbanization,
- Bureau of Economic Analysis (OBE) region,
- Historically Black College or University indicator,

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<sup>6</sup> For the continuous variables, categories were formed on the basis of quartiles or logical breaks.

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



- percentage of students receiving federal grant aid,
- percentage of students receiving state/local grant aid,
- percentage of students receiving institutional grant aid,
- percentage of students receiving student loan aid,
- percentage of students enrolled: Hispanic,
- percentage of students enrolled: Asian or Pacific Islander,
- percentage of students enrolled: Black, non-Hispanic,
- total undergraduate enrollment,
- male undergraduate enrollment,
- female undergraduate enrollment,
- total graduate/first-professional enrollment,
- male graduate/first-professional enrollment, and
- female graduate/first-professional enrollment.

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

The institution weighting adjustments eliminated some, but not all, bias. However, for all institutions, no significant bias remained after weighting for the variables analyzed, and the percentage of variable categories with significant bias decreased after weight adjustments. Significant bias was reduced for the variables known for most respondents and nonrespondents, which are considered some of the more analytically important variables and are correlated with many of the other variables.

### ***Student-Level Bias Analysis***

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

Of the 101,000 eligible sample students, the unweighted response rate was 89.8 percent, and the weighted response rate was 91.0 percent. The student weighted response rate is also above 85 percent for all types of institutions with the exception of public 2-year institutions. The weighted response rates range, for 4-year institutions, from 93.3 for public non-doctorate-granting institutions to 96.9 for private not-for-profit non-doctorate-granting institutions. Since graduate students attend only 4-year institutions, no student level bias analysis was necessary.

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

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

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

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

### **Standard Errors**

To facilitate computation of standard errors for both linear and nonlinear statistics, a vector of bootstrap sample weights has been added to the analysis file. These weights are zero for units

not selected in a particular bootstrap sample; weights for other units are inflated for the bootstrap subsampling. The initial analytic weights for the complete sample are also included for the purposes of computing the desired estimates. The vector of replicate weights allows for computing additional estimates for the sole purpose of estimating a variance. Assuming  $B$  sets of replicate weights, the variance of any estimate,  $\hat{\theta}$ , can be estimated by replicating the estimation procedure for each replicate and computing a simple variance of the replicate estimates, i.e.,

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

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

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

## **Cautions for Analysts**

### ***Multiple Institutions***

Students who attended more than one institution during the 2003–04 academic year (about 4 percent of graduate students) are coded in a separate category (“more than one institution”) for institution type, institution control, and attendance pattern. Although included in the “totals” in this report, due to confounding tuition and fees and attendance patterns, students who attended multiple institutions were excluded in the estimates by institution type, tuition and fees categories, and attendance pattern in this report.

### ***Sources of Error***

The estimates in this report are subject to sampling and nonsampling errors. Nonsampling errors are due to a number of sources, including but not limited to, nonresponse, coding and data entry errors, misspecification of composite variables, and inaccurate imputations. In a study like NPSAS, there are multiple sources of data for some variables (CPS, CADE, Student Interview,

etc.) and reporting differences can occur in each. Data swapping and other forms of perturbation, implemented in order to protect respondent confidentiality, can lead to inconsistencies as well.

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

The standard error (described earlier) is a measure of the precision of the estimate. In this tabulation, each estimate's standard error was calculated using bootstrap replication procedures and can be produced using the NPSAS:04 Data Analysis System (DAS) software. Standard errors for compendium table 2.1 are presented in table B-1.<sup>8</sup> All differences reported in the selected findings were significant at the .05 level.

### ***Comparing NPSAS:04 Estimates to Prior NPSAS Estimates***

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

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

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<sup>8</sup> All standard errors for estimates presented in this report can be viewed at [http://nces.ed.gov/das/library/tables\\_listings/2006185.asp](http://nces.ed.gov/das/library/tables_listings/2006185.asp)

**Table B-1. Standard errors for table 2.1: Percentage of graduate and first-professional students who received financial aid, by type of aid, type of degree, institution type, and attendance pattern: 2003–04**

Type of degree, institution type, and attendance pattern	Any aid	Grants	Loans	Assistant-ships	Tuition waivers	Stafford loans	Work study
<b>All students</b>							
U.S. total (excluding Puerto Rico)	0.95	1.05	0.79	0.63	0.48	0.76	0.33
Total (50 states, DC, and Puerto Rico)	0.95	1.04	0.79	0.64	0.50	0.76	0.32
Master's degree	1.34	1.50	1.12	0.83	0.73	1.16	0.22
Public	1.35	1.24	1.05	0.96	0.80	1.07	0.25
Non-doctorate-granting	4.15	3.63	3.79	2.43	1.32	3.81	#
Doctorate-granting	1.15	1.49	1.17	0.97	0.96	1.09	0.33
Private not-for-profit	2.39	2.80	2.14	0.86	1.07	2.17	0.36
Non-doctorate-granting	5.55	4.99	4.11	1.21	2.30	4.13	0.56
Doctorate-granting	1.96	3.05	2.50	1.05	0.67	2.61	0.50
Doctoral degree	0.94	1.47	1.64	1.60	0.99	1.59	0.74
Public	0.67	1.05	1.40	1.18	0.92	1.35	0.34
Private not-for-profit	2.13	2.75	2.50	2.43	1.00	2.47	1.84
First-professional degree	1.17	2.26	2.11	0.74	1.08	2.00	1.66
Public	1.00	2.08	1.47	1.49	0.67	1.60	0.53
Private not-for-profit	1.81	3.26	3.41	0.82	1.69	3.21	2.74
Attendance pattern							
Full-time/full-year	0.95	1.41	1.31	0.93	0.71	1.32	0.93
Full-time/part-year	2.70	3.22	3.93	1.58	0.84	3.94	0.37
Part-time/full-year	1.72	1.51	1.41	1.16	1.03	1.39	0.19
Part-time/part-year	2.12	2.71	3.41	0.75	0.42	3.40	0.13
<b>Full-time/full-year students</b>							
U.S. total (excluding Puerto Rico)	0.92	1.43	1.27	0.94	0.68	1.28	0.93
Total (50 states, DC, and Puerto Rico)	0.95	1.41	1.31	0.93	0.71	1.32	0.93
Master's degree	1.84	2.42	2.14	1.66	1.20	2.28	0.77
Public	2.36	2.53	2.75	2.49	1.75	2.71	0.83
Non-doctorate-granting	11.02	7.89	11.92	6.94	6.20	11.86	#
Doctorate-granting	1.76	2.63	2.97	2.58	1.84	2.83	0.95
Private not-for-profit	3.66	5.00	3.52	1.62	1.33	3.86	1.47
Non-doctorate-granting	10.25	11.22	9.19	5.05	2.07	9.37	4.13
Doctorate-granting	2.49	4.86	3.56	1.96	1.62	4.09	1.46
Doctoral degree	0.69	2.35	2.58	2.39	1.66	2.52	1.46
Public	0.69	1.69	2.18	1.93	1.76	2.14	0.68
Private not-for-profit	1.50	4.01	3.33	3.64	1.56	3.32	3.30
First-professional degree	0.79	2.55	1.06	0.83	1.25	1.35	1.97
Public	1.06	2.21	1.59	1.57	0.63	1.64	0.59
Private not-for-profit	1.12	3.78	1.59	0.95	2.16	2.32	3.45

# Rounds to zero.

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

were initially sampled in the fall could have been enrolled for the full academic year. Students who were not enrolled in the fall could not have been included in NPSAS:87, since NPSAS:87 only sampled in the fall. However, students who were not enrolled in the fall could have been included in NPSAS:90, since that survey sampled students at four times during the year.

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

The estimates for average aid amounts in this report are only for aid recipients who received the specified type of aid. Average aid amounts for specific groups where most students do not receive aid are not reflective of the amount of support received overall, and the type of support (e.g., whether it is grants, subsidized loans, unsubsidized loans, work study, or some combination) is likely to differ. NCES recommends that readers not try to produce their own estimates such as the percentage of all students receiving aid or the numbers of undergraduates enrolled in the fall who received any aid, federal aid, state aid, etc., by combining estimates in this tabulation with the Integrated Postsecondary Education Data System (IPEDS) fall 2003 enrollment numbers. The IPEDS enrollment data include some students not eligible for NPSAS (e.g., those enrolled in U.S. Service Academies, those taking college courses while enrolled in high school). Additional information on the NPSAS:04 sample is presented in the sample design section of this appendix and will also be described in the forthcoming methodology report (Cominole et al. forthcoming).

## **Data Analysis System**

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

With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates the proper standard errors<sup>9</sup> and weighted

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<sup>9</sup> The NPSAS samples are not simple random samples, and therefore simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates

sample sizes for these estimates. For example, table B-1 contains standard errors that correspond to estimates in compendium table 2.1 in this report. If the number of valid cases is too small to produce a reliable estimate (fewer than 30 cases), the DAS prints the message “low-N” instead of the estimate. All standard errors for estimates presented in this report can be viewed at [http://nces.ed.gov/das/library/tables\\_listings/2006185.asp](http://nces.ed.gov/das/library/tables_listings/2006185.asp). In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFTs) for each variable in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the stratified sampling method used in the NPSAS surveys.

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

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## Statistical Procedures

### *Differences Between Means*

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

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

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

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standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by replication of the sampled population. The procedure used is a bootstrap technique.

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

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

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

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

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

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

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

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

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

A second hazard in reporting statistical tests is the possibility that one can report a “false positive” or Type I error. In the case of a  $t$  statistic, this false positive would result when a difference measured with a particular sample showed a statistically significant difference when there is no difference in the underlying population. Statistical tests are designed to control this type of error, denoted by alpha. The alpha level of .05 selected for findings in this report

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

<sup>12</sup> Ibid.



indicates that a difference of a certain magnitude or larger would be produced no more than 1 time out of 20 when there was no actual difference in the quantities in the underlying population. When we test hypotheses that show  $t$  values at the .05 level or smaller, we treat this finding as rejecting the null hypothesis that there is no difference between the two quantities.