



National Postsecondary
Student Aid Study

U.S. Department of Education
NCES 2006-186

Student Financing of Undergraduate Education: 2003-04

With a Special Analysis of the Net Price of Attendance and Federal Education Tax Benefits

Statistical Analysis Report



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With a Special Analysis of the Net Price of Attendance and Federal Education Tax Benefits

Statistical Analysis Report

August 2006

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Executive Summary

In 2003–04, nearly two-thirds (63 percent) of all undergraduates enrolled in postsecondary education received financial aid (grants, loans, or work-study) to help them finance their postsecondary education. This report, based on data from the 2003–04 National Postsecondary Student Aid Study (NPSAS:04), provides detailed information about undergraduate tuition and total price of attendance at various types of institutions, the percentage of students receiving various types of financial aid, and the average amounts that they received.

The narrative section of the report discusses various measures of the net price of postsecondary education to full-time undergraduates in 2003–04. Net prices are the price of attendance minus all or some of the types of financial aid received by the student, and represent different ways of calculating and interpreting postsecondary price reductions to students.

In addition, this NPSAS study for the first time provides estimates of the benefits students and their families received from federal education tax credits and tax deductions. Because these tax benefit estimates were imputed and differ in many ways from the traditional types of financial aid (grants, loans, and work-study), they have been presented separately in two tables.¹ The tax benefits are not included in references to “financial aid,” and all of the other tables in this report are comparable to the tables in prior NPSAS studies.

¹ Compendium tables 1.5 and 1.6.

Data and Methods

The 2003–04 National Postsecondary Student Aid Study (NPSAS:04) collected information from a sample of about 80,000 undergraduates and 11,000 graduate and first-professional students who were enrolled at any time between July 1, 2003 and June 30, 2004, in about 1,400 postsecondary institutions. The NPSAS:04 study sample represents about 19 million undergraduates and 3 million graduate and first-professional students in all postsecondary institutions in the United States and Puerto Rico. Appendix B provides more information about the sample design.

The estimates presented in this report were produced using the NPSAS:04 Undergraduate Data Analysis System (DAS). The analysis uses standard *t* tests to determine the statistical significance of differences between estimates. All differences noted are statistically significant at the $p < .05$ level. For more information on statistical methods, see appendix B. The findings presented here are entirely descriptive in nature. Although associations are noted and discussed, no causal inferences should be made.

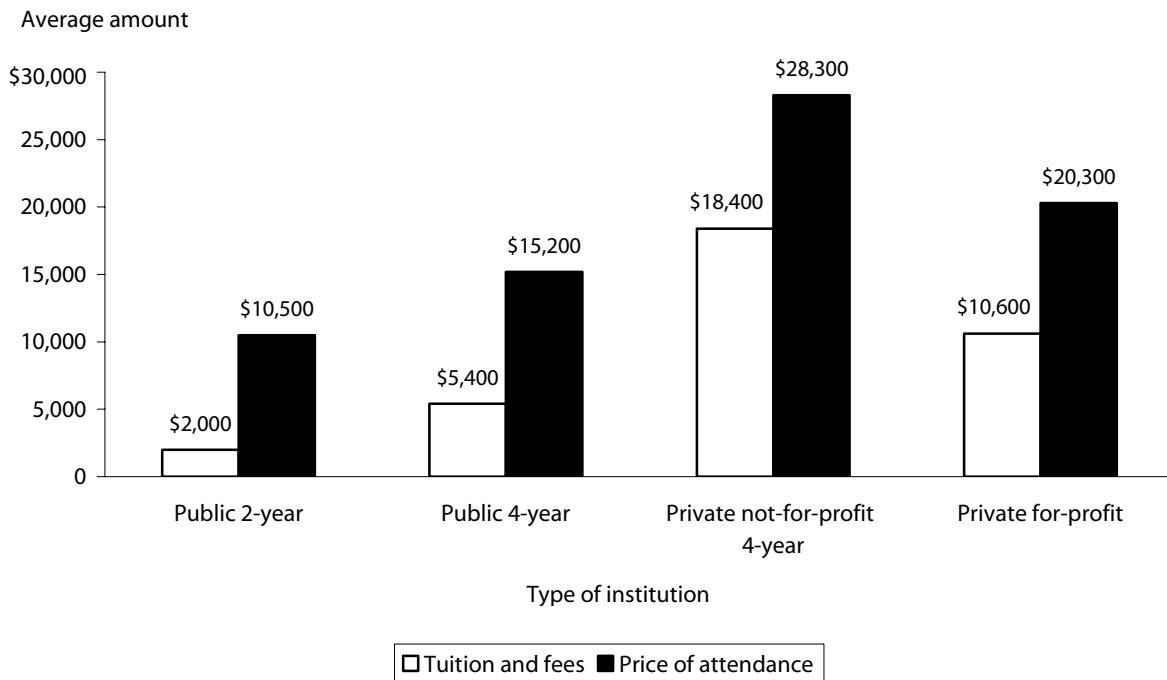
Tuition and Total Price of Attendance in 2003–04

In 2003–04, average tuition and fees for full-time/full-year undergraduates were \$2,000 at public 2-year institutions, \$5,400 at public 4-year

institutions,² \$10,600 at private for-profit institutions, and \$18,400 at private not-for-profit 4-year institutions (figure A). The price of attendance or student budget includes all other expenses related to postsecondary enrollment in addition to tuition and fees: books and supplies, room and board (or housing and meals for students living off campus), transportation, and

miscellaneous personal expenses. Full-time³ undergraduates attending public 2-year institutions had an average price of attendance of \$10,500, compared with \$15,200 for those at public 4-year institutions. The average price of attendance was \$20,300 among those enrolled at private for-profit institutions, and \$28,300 among those at private not-for-profit 4-year institutions.

Figure A. Among full-time/full-year undergraduates, average tuition and fees and average price of attendance, by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Public 4-year averages include additional charges to out-of-state students. Estimates include postsecondary students in Puerto Rico.

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

² At public institutions, average tuition includes the additional fees charged to out-of-state students and to out-of-district students at 2-year institutions.

³ Students who are enrolled full time for a full academic year will be referred to as “full-time students” throughout this report. About 22 percent of students at public 2-year, 34 percent at private for-profit, and about 60 percent at 4-year institutions were enrolled full time/full year in 2003–04.

Financial Aid in 2003–04

The traditional types of financial aid are grants, loans, and work-study. After receiving a financial aid application, a postsecondary institution may offer one or more of these types of aid to the student as a financial aid “package” in a financial aid award letter, generally prior to enrollment. The aid award letter includes the student’s estimated total price of attendance and the types and amounts of financial aid for which the student is eligible. The total price of attendance minus the financial aid offered provides the information that students and their families need to estimate the out-of-pocket amount they must pay for the student to attend the institution that year.

In 2003–04, 63 percent of all undergraduates received some type of traditional financial aid from federal, state, institutional, or other sources (figure B). Among full-time undergraduates, about three-fourths (76 percent) received financial aid, and the average total amount received was \$9,900. Sixty-two percent of full-time students received grants, with an average of \$5,600 per recipient. In addition, one-half (50 percent) of all full-time undergraduates took out an average of \$6,200 in student loans for the 2003–04 academic year.⁴

Sixty-one percent of full-time undergraduates attending public 2-year institutions received some type of financial aid, compared with about three-fourths (76 percent) of those at public 4-year institutions and about 9 out of 10 students at private not-for-profit 4-year (89 percent) and private for-profit (92 percent) institutions (figure C). The average total aid ranged from \$4,900 at public 2-year institutions, \$8,700 at public 4-year institutions, \$11,100 at private for-profit

institutions, to \$16,300 at private not-for-profit 4-year institutions (figure D).

Net Price of Attendance in 2003–04

The net price of attendance is the price that students pay to receive postsecondary education after taking financial aid into account. The net price is calculated by subtracting the amount of financial aid received from the price of attendance (tuition and fees plus other expenses in the student budget). In order to estimate averages for net price and net tuition in this study, the calculations were based on net price and net tuition values for all students, whether or not they received any financial aid. The average net price of attendance after all financial aid (including loans) for all full-time undergraduates in 2003–04 (whether or not they received any financial aid) was \$7,400 at public 2-year institutions, \$8,500 at public 4-year institutions, \$10,100 at private for-profit institutions, and \$13,900 at private not-for-profit 4-year institutions (figure E).

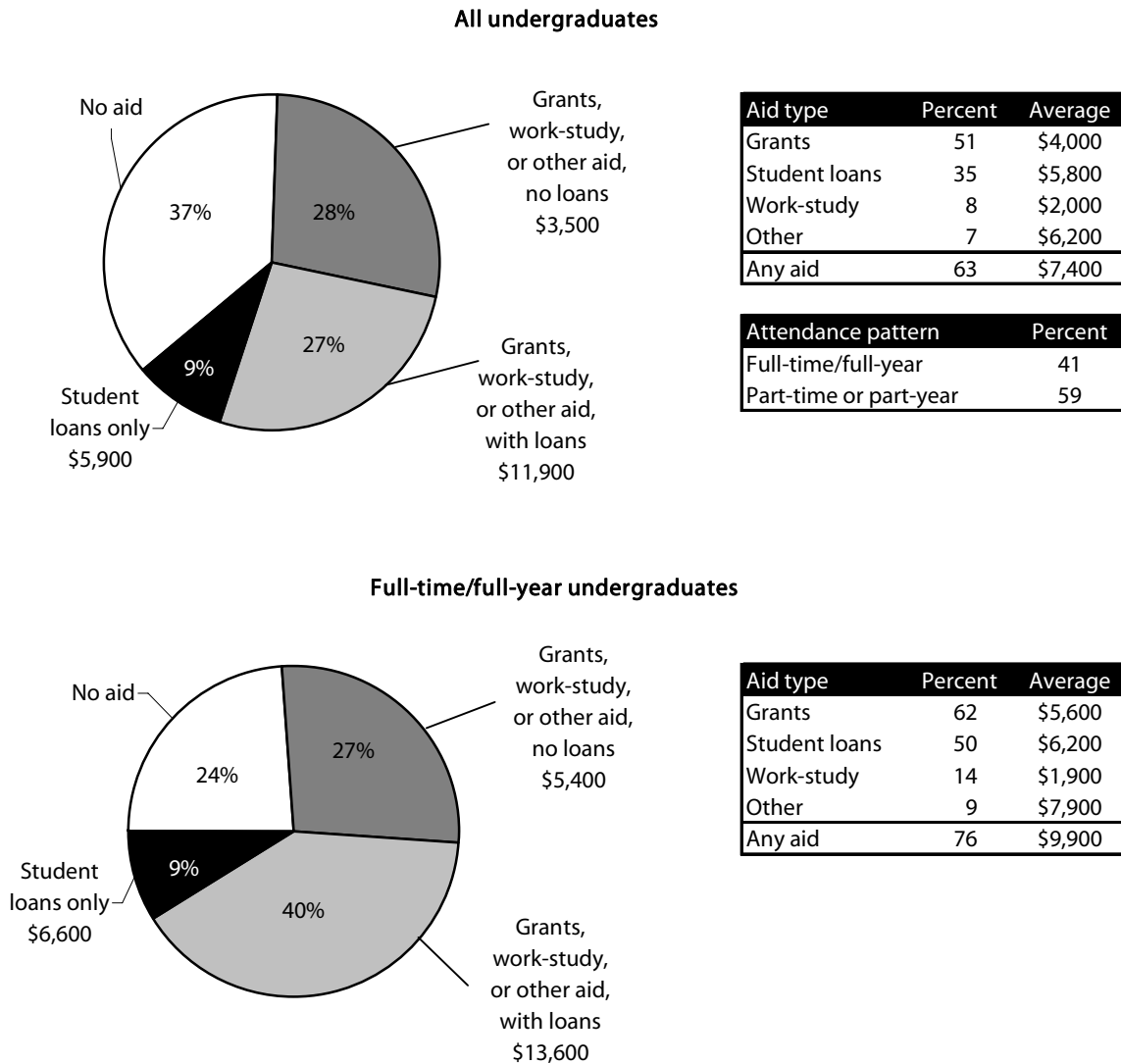
Net Tuition in 2003–04

Net tuition is defined in this study as total tuition and fees minus all grants. When the grant amounts are larger than the tuition and fees charged, net tuition will have a negative value. Negative net tuition values were set to zero; that is, if the grant amount covered more than tuition and fees, the student did not have to pay any of the tuition and fees charged by the institution.⁵ In 2003–04, about one-fourth (24 percent) of all full-time undergraduates had a zero net tuition because

⁴ The student loan amounts in this report include only the amount borrowed for the 2003–04 academic year.

⁵ Because negative net tuition values were set to zero before any calculations of average net tuition were made, the average net tuition estimates will be somewhat higher than the results obtained by subtracting the average grant per student from the average tuition.

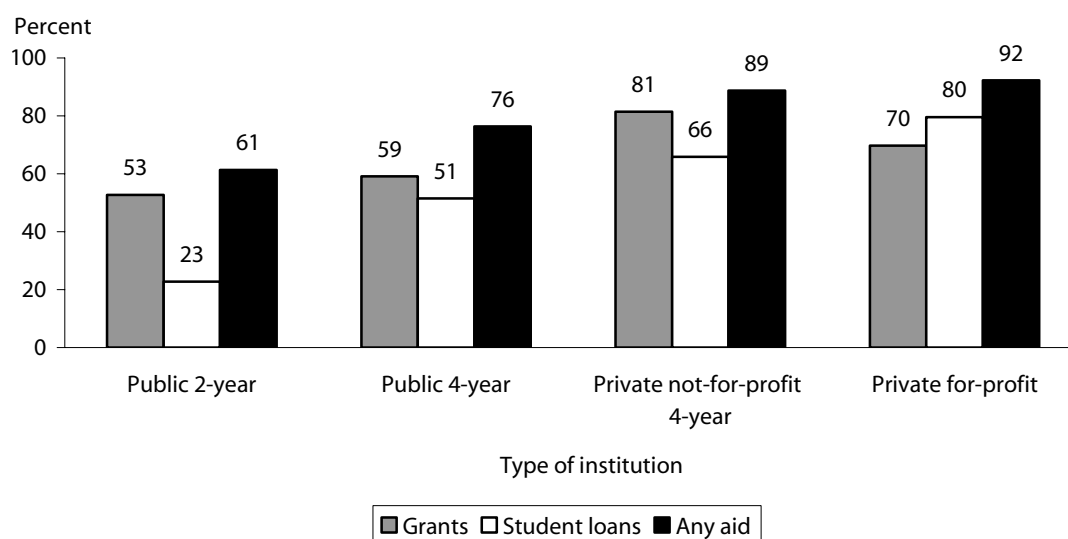
Figure B. Percentage distribution of undergraduates by type of aid package, percentage receiving different types of aid, and average amount of aid for aided students: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal Parent Loans to Undergraduate Students (PLUS). "Other" includes veteran benefits, job training funds, and PLUS loans. "Grants, work-study, or any other aid" includes any combination of grants, work-study, and "other." Detail may not sum to totals because of rounding. Any aid excludes federal education tax benefits. Estimates include postsecondary students in Puerto Rico.

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

Figure C. Percentage of full-time/full-year undergraduates who received grants, student loans, and any type of financial aid, by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal Parent Loans to Undergraduate Students (PLUS). Total aid includes grants, loans, work-study, and any other aid, including federal PLUS loans. Total aid does not include federal education tax benefits. Estimates include postsecondary students in Puerto Rico.

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

the grant aid they received was equal to or exceeded their total tuition and fees.⁶ Any grant amount that was greater than tuition could be used to cover other education-related expenses, such as books and supplies, transportation, or room and board.

Among full-time dependent undergraduates, about one-half (49 percent) of students whose family income was less than \$32,000 and about one-fifth (19 percent) whose family income was between \$32,000 and \$60,000 had a zero net tuition after grants.⁷ At public 2-year institutions, 37 percent of full-time undergraduates had their

entire tuition charges covered by grants, and at public 4-year institutions about one-fourth (26 percent) of all full-time undergraduates also had a zero net tuition.⁸

Average net tuition (including zero amounts) among full-time undergraduates enrolled at public 2-year institutions was \$1,200, while those at public 4-year institutions paid an average net tuition of \$3,500.⁹ Full-time undergraduates attending private for-profit institutions paid an average net tuition of \$7,800, while those at private not-for-profit 4-year institutions paid an average net tuition of \$11,000.

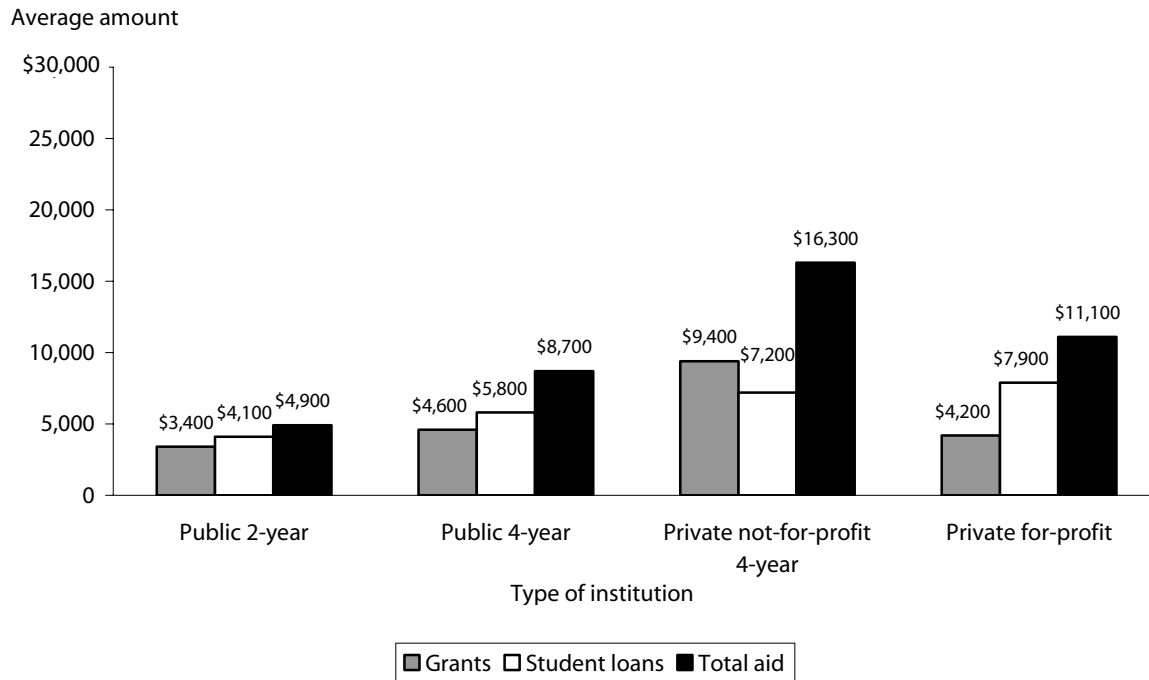
⁶ Compendium table 1.4.

⁷ Compendium table 1.4 and text figure 7.

⁸ Compendium table 1.4 and text figure 8.

⁹ Compendium table 1.4 and text figure 10.

Figure D. Among full-time/full-year undergraduates, average amount of grants, student loans, and total financial aid received by students who received the specified type of aid, by type of institution: 2003–04



NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal Parent Loans to Undergraduate Students (PLUS). Total aid includes grants, loans, work-study, and any other aid, including federal PLUS loans. Total aid does not include federal education tax benefits. Estimates include postsecondary students in Puerto Rico. SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Federal Education Tax Credits and Deductions in 2003–04

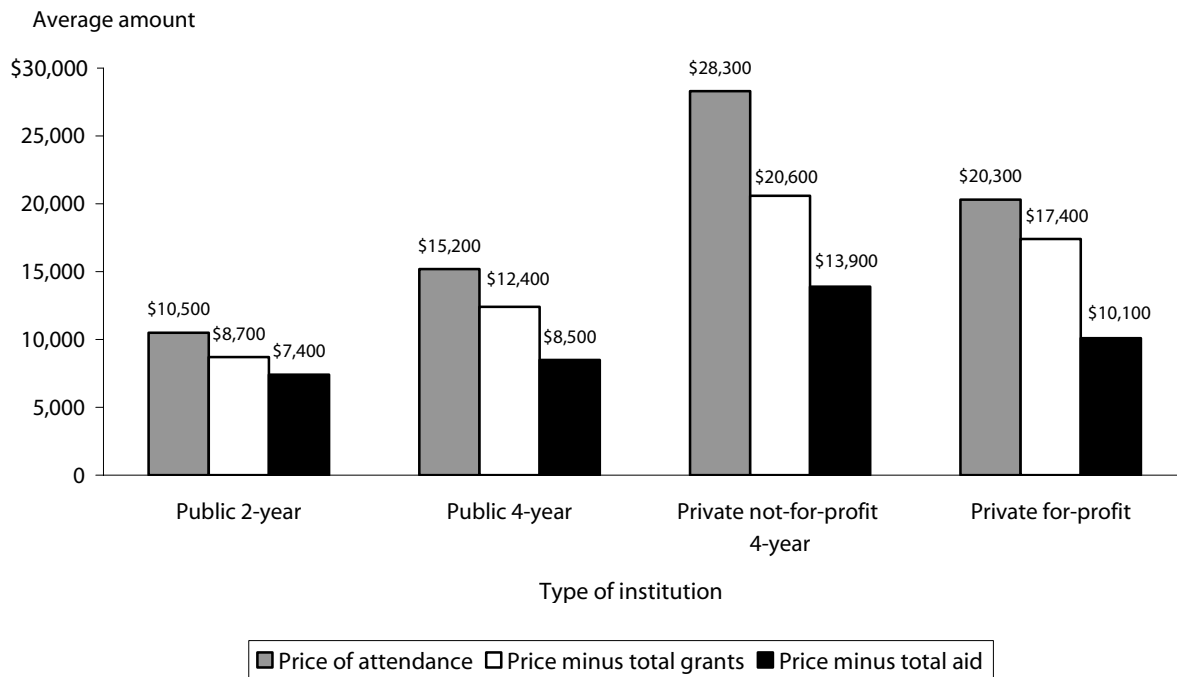
In addition to the traditional types of financial aid described above, the federal government provides financial assistance to postsecondary students and their families through education tax credits and deductions that reduce the amount of federal income tax owed. There are three types of federal education tax benefits that may be claimed: Hope tax credits, Lifetime Learning tax credits, and tuition and fees tax deductions. Although there

are some differences in the eligibility requirements and the maximum tax benefits, all three have several requirements in common:

- the benefits are only available if there is a positive net tuition, defined as tuition and fees minus any grants and veterans benefits;¹⁰

¹⁰ Veterans benefits (including all Department of Defense aid to students) are not classified as grants in NPSAS. However, they are used to determine the net tuition amounts eligible for the tax benefits. About 3 percent of undergraduates receive these benefits.

Figure E. Among full-time/full-year undergraduates (aided and unaided), average price of attendance, average net price (price of attendance minus all grants), and average out-of-pocket net price (price of attendance minus total aid), by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS), but not federal education tax benefits. Average amounts are for all students, including those who received no financial aid. Estimates include postsecondary students in Puerto Rico.

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

- the benefits are only available if there is a positive tax liability; and
- the amount of the tax benefit cannot be greater than either the tax liability or the net tuition.

This means that those who owe no taxes, as well as those who receive large enough grant aid to cover their entire tuition and fees, are not eligible for these benefits. There are also income limits to these benefits, and eligibility is limited to single tax filers with adjusted gross incomes under

\$51,000 (for tax credits) or under \$65,000 (for tax deductions), and limited to married filers with adjusted gross incomes under \$103,000 (for tax credits) or \$130,000 (for tax deductions). That is, these tax benefits are intended primarily to assist middle-income students and their parents, a group that is likely to owe taxes and unlikely to receive grants large enough to cover their entire tuition.

The federal education tax benefits differ from the traditional types of student financial aid in

several ways. Unlike traditional financial aid, the amount of the tax benefit to the students or their families cannot be specified prior to enrollment. The amount of the actual tax benefit depends on the particular circumstances of the tax filers and their choices among several tax benefit options, which are not determined until federal taxes are filed. The amount of the education tax benefit is based on the educational expenses incurred during the entire *calendar* year of enrollment prior to filing taxes, while traditional financial aid is awarded for an *academic* year (e.g., fall and spring semesters) that usually spans 2 calendar years. Unlike the traditional types of financial aid, the postsecondary institution does not know and therefore cannot report the dollar value of the tax benefit for an individual student. Moreover, the survey interviews of the students themselves have not provided reliable information about these tax benefits.¹¹

Since there is no student level data available, estimates of the tax benefit amounts for the NPSAS:04 sample students were imputed based on the eligibility requirements and data published by the Internal Revenue Service. The Internal Revenue Service (IRS) publishes aggregated annual sample data by income level that shows the number of tax filers who claimed the tax credits (Hope and Lifetime Learning combined) and the total tax credit dollars claimed, as well as the number of filers claiming the tuition and fees deductions and the total dollars claimed as deductions (U.S. Department of the Treasury 2005a, 2005b).

¹¹ In the NPSAS:04 survey interview almost 40 percent of the students responded that they did not know whether any federal education tax benefits had been claimed, and among those who indicated that one of the tax benefits had been claimed, one-fourth to two-thirds were apparently ineligible to claim that particular benefit. See appendix B for details.

The IRS data is the only available source of information about the federal education tax benefits, but it is not directly comparable to the NPSAS data. The IRS data is based on the 2003 calendar year, while the NPSAS data is based on the 2003–04 academic year. The IRS data is based on the number of tax filers (individuals or households), while the NPSAS data is based on the number of students. The imputations of the tax benefits therefore had to assume that the academic year and the calendar year data were equivalent and that tax filers were equivalent to students, neither of which is necessarily true.

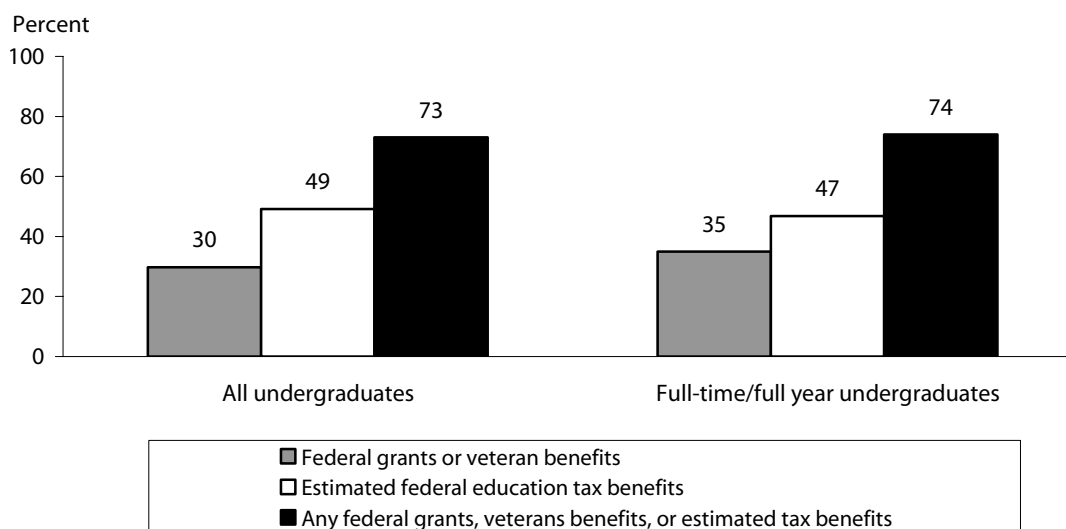
The NPSAS:04 data on net tuition, income, federal taxes, class level, and attendance status were used to identify the students in the sample who met the eligibility requirements for each of the three federal education tax benefits and to estimate the amount of those benefits for which they were eligible. About one-fourth of tax filers who were eligible for one of these benefits did not claim them when filing taxes, however (U.S. Government Accountability Office 2005). Therefore the number and dollar amount of tax benefits that could have been claimed by the eligible students in the NPSAS sample were reduced to approximate the published IRS data within the appropriate income categories.¹²

For the 2003–04 academic year,¹³ about one-half (49 percent) of all undergraduates are estimated to have received federal education tax benefits through one of the three programs described above (figure F). The estimated average value of the federal tax benefits for those who are estimated to have received them was \$600

¹² See appendix B for details about the methodology.

¹³ The tax benefits are actually based on the net tuition in the prior calendar (tax) year rather than the current academic year. The estimates are based on the assumption that the net tuition in the 2003–04 academic year is a reasonable approximation of the net tuition in the 2003 calendar year.

Figure F. Percentage of undergraduates who received federal grants or veterans benefits, estimated federal education tax benefits, and any federal grants, veterans benefits, or estimated federal education tax benefits: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

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

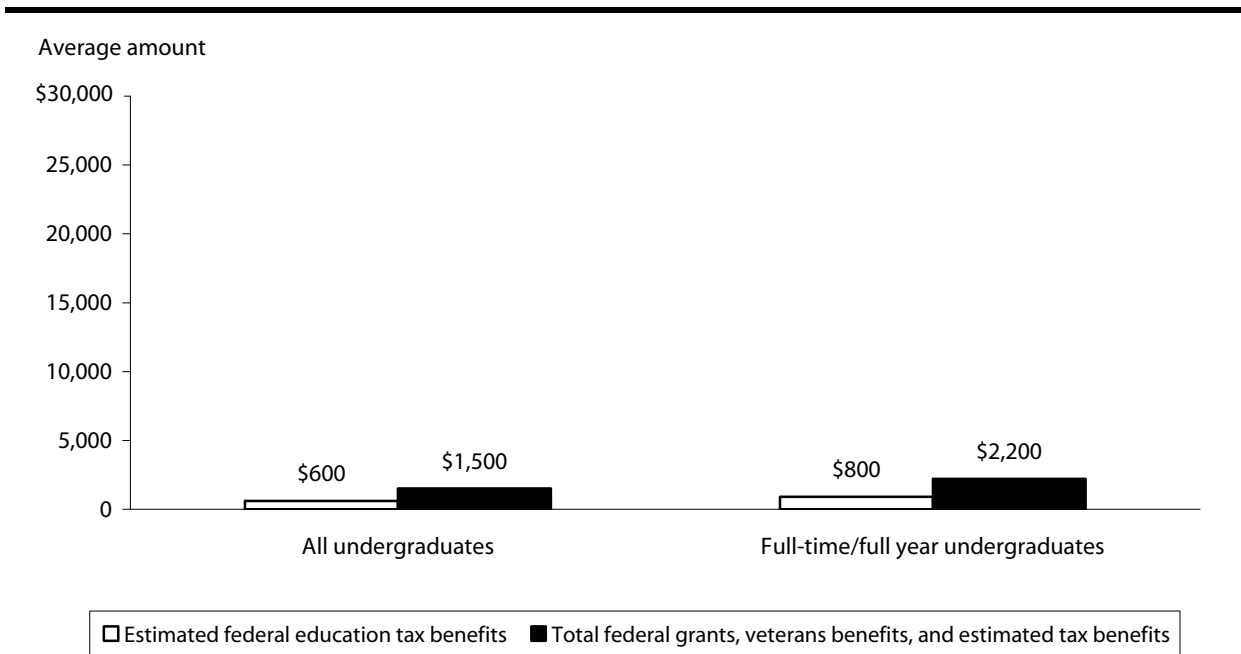
(figure G). Among full-time undergraduates, 47 percent are estimated to have received the federal tax benefits, and the estimated average value of the benefits to these students was \$900.

In addition, about one-third (35 percent) of all full-time undergraduates received federal grants (primarily Pell grants) or veterans benefits (figure F). In total, about three-fourths (74 percent) of all full-time undergraduates are estimated to have received federal grants, veterans benefits, or education tax benefits for the 2003–04 academic year.¹⁴ The average amount of financial assistance received by these full-time students through federal grants or benefits was an estimated \$2,200.

The effect of the federal grants, veterans benefits, and estimated tax benefits on the net price of attendance for all full-time undergraduates by type of institution is shown in figure H. The average net price of attendance for full-time undergraduates after *federal* grants, veterans benefits, and tax benefits was \$8,900 at public 2-year, \$13,700 at public 4-year, \$17,900 at private for-profit, and \$26,600 at private not-for-profit 4-year institutions. The average net price after *all* grants, veterans benefits, and federal tax benefits was \$8,300 at public 2-year, \$11,900 at public 4-year, \$16,700 at private for-profit, and \$20,000 at private not-for-profit 4-year institutions.

¹⁴ About 5 percent of the undergraduates received both federal grants or veterans benefits and federal tax benefits.

Figure G. Estimated average federal education tax benefits and average total federal grants, veterans benefits, and estimated tax benefits received by students who received federal grants or benefits: 2003–04



NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

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

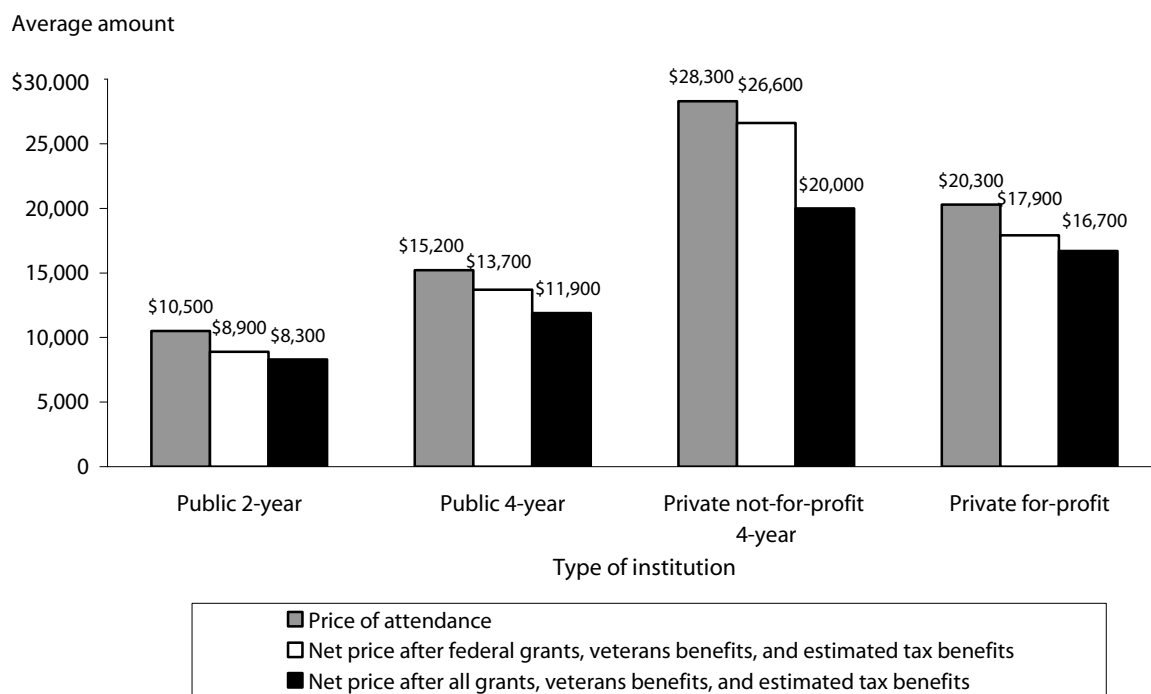
Summary and Conclusion

About three-fourths of all full-time undergraduates received the traditional types of financial aid (grants, loans, and work-study) in 2003–04, with an average financial aid package of \$9,900. This included 33 percent of full-time undergraduates who received an average of \$3,200 in federal grants, and 62 percent who received a grant from any source (including federal) with an average grant amount of \$5,600. Total grant aid covered the entire tuition and fees charged for about one-fourth of all full-time undergraduates and for about one-half of all low-income (family

income less than \$32,000) dependent full-time undergraduates.

In addition to the traditional types of financial aid, federal tax credits and tax deductions were available to students and their parents to reduce the amount of tuition and fees not covered by grants. About one-half of all full-time undergraduates are estimated to have received these federal education tax benefits, with an estimated average tax benefit of \$900. Middle-income students were more likely to receive federal education tax benefits than either low-income or high-income students. Low-income

Figure H. Among full-time/full-year undergraduates (aided and unaided), average price of attendance, average net price after federal aid (price of attendance minus all federal grants, veterans benefits, and estimated federal education tax benefits), and average net price (price of attendance minus all grants, veterans benefits, and estimated federal education tax benefits), by type of institution: 2003–04



NOTE: Average amounts are for all students, including those who received no financial aid or tax benefits. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Averages include students who received no aid or tax benefits. The price of attendance includes tuition and fees charged by the institution and all other expenses related enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

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

students were more likely to receive federal grant aid, however.

If the estimated federal tax benefits are added to the traditional financial aid amounts, about three-fourths of all full-time undergraduates are estimated to have received federal grants, veterans benefits or tax benefits, and about 9 out of 10 full-time undergraduates (87 percent) are estimated to have received some type of grant aid (from all

sources), veterans benefits, or federal tax benefits.¹⁵ If the federal tax benefits are included, the average net price of attendance after all grants, veterans benefits, and estimated federal education tax benefits for full-time undergraduates in 2003–04 was \$8,300 at public 2-year, \$11,900 at public 4-year, \$16,700 at private for-profit, and \$20,000 at private not-for-profit 4-year institutions (figure H).

¹⁵ Compendium table 1.5.

Foreword

This publication describes postsecondary prices and the financial aid received by undergraduates in the 2003–04 academic year. The narrative text of this report focuses on average net prices—what students and families actually pay after receiving financial aid. In addition to describing the traditional types of financial aid (grants, loans, and work-study), the report provides estimates of the federal education tax benefits available to postsecondary students and their parents, and the effect of these tax benefits on net prices.

The report is based on data from the 2003–04 National Postsecondary Student Aid Study (NPSAS:04) conducted by the National Center for Education Statistics (NCES) within the U.S. Department of Education. Each NPSAS is a comprehensive nationwide survey that includes a wide variety of data on postsecondary student demographics, income, enrollment, and many other areas related to postsecondary education and financing. NPSAS surveys have been conducted about every 3 or 4 years since 1987.

The report includes a compendium of tables describing average tuition, average total price of attendance, and various types and amounts of financial aid, by selected institutional and student characteristics. The tables in sections 2 through 5 are comparable to and have the same numbering system as those found in the NPSAS:96 and NPSAS:2000 undergraduate financing reports (Berkner 1998; Berkner et al. 2002).

The estimates presented in the report were produced using the NCES Data Analysis System (DAS), a web-based software application that enables users to specify and generate tables for most of the postsecondary surveys conducted by NCES. The DAS produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. The DAS for NPSAS:04 is available on the NCES website (<http://www.nces.ed.gov/das>). For more information on the DAS, see appendix B of this report.

Acknowledgments

The 2003–04 National Postsecondary Student Aid Study was conducted by RTI International and MPR Associates for the National Center for Education Statistics (NCES). John Riccobono and Tim Gabel of RTI were responsible for overall direction and management of the project. Others at RTI who made major contributions were Brian Kuhr for institutional contacting, Norma Marti for institutional data collection, Jeff Franklin for student telephone interviews, Theresa Gilligan and Donna Anderson for the student interview data files, Kristin Dudley for the institutional and Department of Education data files, Donna Jewell for data processing, Peter Siegel for sampling and weighting, and Karol Krotki for imputation.

At MPR, Shirley He, Stephen Lew, and Robert Fitzgerald wrote the programs to create the derived variables used in this report. Vicky Dinger, Joanna Wu, and John Vavricka created the Data Analysis System files, Andrea Livingston edited the report, Annabelle Yang formatted the tables and figures, Natesh Daniel did the final layout, and Barbara Kridl copyedited and coordinated the final production.

At NCES, James Griffith, Tracy Hunt-White, Linda Zimble, and Dennis Carroll reviewed the work at every phase of the project and contributed many helpful comments and suggestions for improvements. Paula Knepper and Marilyn Seastrom, Chief Statistician, provided a comprehensive technical and methodological review of the report.

The report was also reviewed by Kenneth Redd of the National Association of Student Financial Aid Administrators (NASFAA), Dan Goldenberg of the U.S. Department of Education, and Kent Phillippe of the American Association of Community Colleges.

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The Net Price of Attendance and Federal Education Tax Benefits in 2003–04

Introduction

In 2003–04, about 19 million undergraduates were enrolled in postsecondary institutions. For these students and their families, the price of attending a postsecondary institution depended on the type of institution where students were enrolled, their attendance status (full-time or part-time), and the amount of financial aid they received. Because financial aid plays a crucial role in determining the postsecondary expenses of students, it is important to examine the “net price” of attendance—what students and families have to pay after receiving financial aid.

The traditional types of financial aid are grants, loans, and work-study. After receiving a financial aid application, a postsecondary institution may offer one or more of these types of aid to the student as a financial aid “package” in a financial aid award letter, generally prior to enrollment. The aid award letter includes the student’s estimated total price of attendance and the types and amounts of financial aid for which the student is eligible. The total price of attendance minus the financial aid offered provides the information that students and their families need to estimate the out-of-pocket amount they must pay for the student to attend the institution that year.

In addition to the traditional types of financial aid, since 1998 the federal government has provided postsecondary students and their families with financial assistance through federal tax reductions for certain educational expenses.¹ These federal tax benefits differ from the traditional types of student financial aid in several ways. Unlike traditional financial aid, the amount of the tax benefit to the students or their families cannot be specified prior to enrollment. The amount of the actual tax benefit depends on the particular circumstances of the tax filers and their choices among several tax benefit options, which are not determined until federal taxes are filed. The amount of the education tax benefit is based on the educational expenses incurred during the entire *calendar* year of enrollment prior to filing taxes, while traditional financial aid is awarded for an *academic* year (e.g., fall and spring semesters) that usually spans 2 calendar years. Unlike the traditional types of financial aid, the postsecondary institution does not know and therefore cannot report the dollar value of the tax benefit for an individual student. Moreover, the survey

¹ U.S. Government Accountability Office (2005) and Long (2004) describe these programs and estimate eligibility and participation rates.

interviews of the students themselves have not provided reliable information about these tax benefits.² Since there is no actual student-level data available, the federal tax benefit amounts in this report are estimates that were imputed based on assumptions that are explained below.

The data used in this study are from the 2003–04 National Postsecondary Student Aid Study (NPSAS:04), a nationally representative sample of students in postsecondary education. Comparisons were made by institution type, attendance status, income level, and other variables. Standard *t* tests were used to determine statistical significance at the $p < .05$ significance level.

The narrative begins with a description of average tuition and total price of attendance in 2003–04, followed by an overview of the types and average amounts of traditional financial aid that students receive. Because of the many differences in the comparability of the data on federal education tax benefits and the traditional types of financial aid, the estimated federal education tax benefits are not included in the “financial aid” totals in this report unless they are specifically mentioned. All of the tables presenting financial aid and net price data are comparable to the prior NPSAS descriptive reports (Berkner 1998; Berkner et al. 2002), with the exception of compendium tables 1.5 and 1.6 that specifically include the estimated federal education tax benefits.

The net price of attendance is discussed in the next section. There is no single definition or measure of postsecondary “net price.” The various measures of net price depend on which combinations of the types of aid are subtracted from the total price of attendance, and each of these illustrates different ways of looking at how much the price of postsecondary education is reduced for students and families.³ The traditional types of financial aid reduce the price of attendance in different ways. Grants are “gift” aid that reduce the price up front and never need to be repaid. Loans reduce the price up front in the short term, but eventually need to be repaid with interest in the long term. Work-study aid must be earned, so it reduces price incrementally over the course of the academic year.

One of the important measures of net price that will be examined in this report is the price of attendance after grant aid. Since grants are traditional types of financial aid that do not need to be repaid or earned through employment, the net price of attendance minus grant aid may be considered the best estimate of an up-front and permanent reduction in price. Another net price measure, which will be called the “out-of-pocket” price, is the price of attendance minus all traditional types of aid, including loans and work-study. Although loans need to be repaid and

² In the NPSAS:04 survey interview almost 40 percent of the students responded that they did not know whether any federal education tax benefits had been claimed, and among those who indicated that one of the tax benefits had been claimed, one-fourth to two-thirds were apparently ineligible to claim that particular benefit. See appendix B for details.

³ For example, see Horn, Wei, and Berker (2002) for several different net price measures.

work-study aid needs to be earned, the access price represents the out-of-pocket amount that must be paid before or during the academic year of enrollment from sources other than traditional financial aid (e.g., current income, savings, or home equity loans). Finally, there is an examination of “net tuition,” which represents tuition and fees (only) minus grant aid. The percentage of students whose entire tuition and fees are covered by grants are shown as paying “zero net tuition.” The proportion of students with zero net tuition by income level is important in understanding the distribution of federal education tax benefits, because students whose entire tuition and fees are covered by grants are not eligible for the federal education tax benefits.

The final section describes the federal education tax benefits and provides estimates of the average value of these benefits. The focus of this section is to estimate the percentage of postsecondary students who received federal grants or other education benefits (including veterans as well as tax benefits) and to estimate the average amounts that they (or their parents) could have received if their 2003–04 academic year enrollment and net tuition were assumed to have been about the same as in the 2003 calendar year. Because of the issues of timing and comparability discussed above, all of these estimates have been shown separately from the traditional financial aid and net price measures. However, estimates of the effect of all federal grants and tax benefits in reducing postsecondary prices can inform policy considerations, even if the data is not strictly comparable. Therefore this section shows the estimated reduction in average postsecondary prices after federal grants and tax benefits, and then the estimated reduction when federal grants and tax benefits are combined with all grants from any sources.

The narrative and the figures in the text will address undergraduates who were enrolled full time for the full academic year (9 or more months)⁴ in public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit institutions, and full-time dependent students by family income level. More detailed information about the data shown in the figures is available in section 1 of the compendium tables.

Tuition and Total Price of Attendance in 2003–04

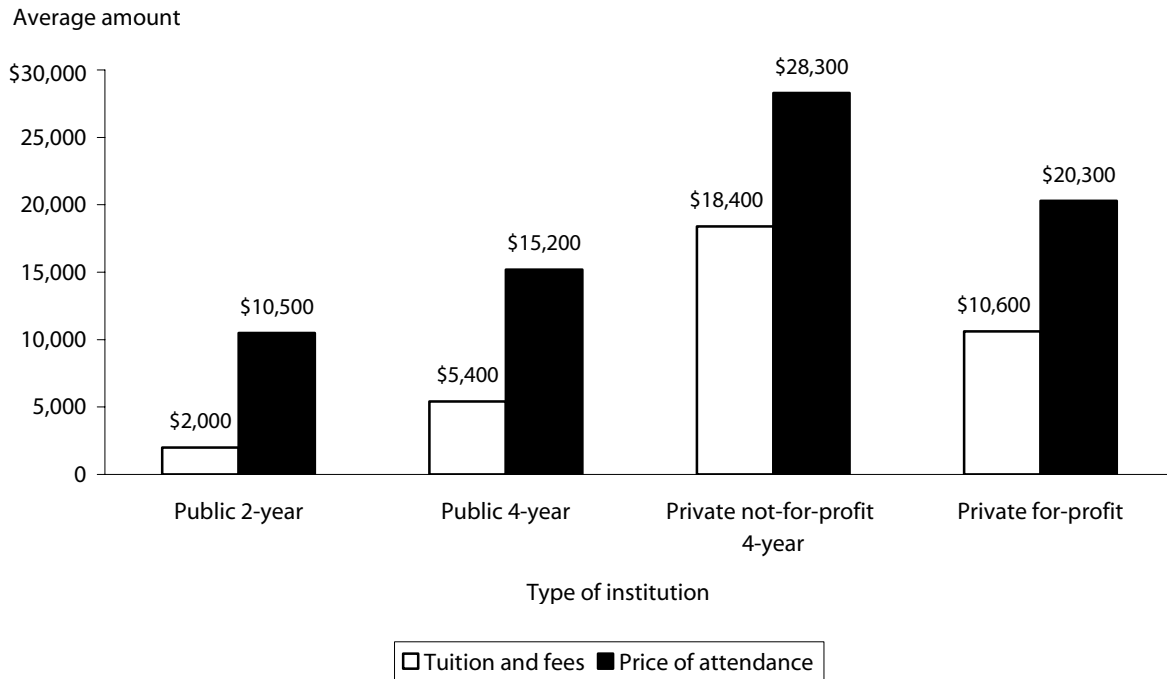
A basic component of postsecondary prices is the tuition and required fees charged by the institution for enrollment. “Tuition” generally refers to the price of instruction, while “fees” usually refer to charges for other services provided by the campus.⁵ In 2003–04, average tuition and fees for full-time/full-year undergraduates were \$2,000 at public 2-year institutions, \$5,400

⁴ Students who are enrolled full time for a full academic year will be referred to as “full-time students” throughout this report. In 2003–04, about 60 percent of those attending 4-year institutions, 22 percent of those attending public 2-year institutions, and about one-third (34 percent) of undergraduates at private for-profit institutions were full-time/full-year students (compendium table 5.1-B).

⁵ Institutions often do not distinguish between tuition and fees and will use one or the other term to designate both.

at public 4-year institutions,⁶ \$10,600 at private for-profit institutions, and \$18,400 at private not-for-profit 4-year institutions (figure 1). The lower average tuition charges at public institutions reflect the subsidies that these institutions receive from state governments. The actual tuition charged by any particular institution will vary from these averages.

Figure 1. Among full-time/full-year undergraduates, average tuition and fees and average price of attendance, by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Public 4-year averages include additional charges to out-of-state students. Estimates include postsecondary students in Puerto Rico.

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

A student’s price of attendance includes all other expenses related to postsecondary enrollment in addition to tuition and fees: books and supplies, room and board (or housing and meals for students living off campus), transportation, and miscellaneous personal expenses. The price of attendance is estimated by financial aid officers and other administrators at each institution as the student budgets that are used in determining financial aid eligibility. Student

⁶ Average tuition and fees include, among public 4-year institutions, the additional amount charged to out-of-state residents, and among public 2-year institutions, the additional amount charged to out-of-district as well as out-of-state residents.

budgets fall into a number of categories and will vary based on students' dependency status, family responsibilities, and housing arrangements (on-campus, off-campus, or living with parents).⁷ For example, students living on campus will have higher expenses than those living at home with their parents, and students who have dependents of their own will have higher expenses than those with no dependents.

In 2003–04, the average total price of attendance differed by the type of institution attended, reflecting the variation in average tuition and fees (figure 1). The price of attendance for full-time undergraduates attending public 2-year institutions averaged \$10,500, compared with \$15,200 for those at public 4-year institutions. The average price of attendance was \$20,300 among those enrolled at private for-profit institutions, and \$28,300 among those at private not-for-profit 4-year institutions.

Financial Aid in 2003–04

The traditional types of financial aid awarded to students are grants, loans, and work-study. The financial aid totals shown in this report do not include federal education tax benefits unless they are specifically mentioned. While the federal education tax benefits also help to offset a family's expenses for postsecondary education, they are not part of the traditional financial aid awards made to students before an academic year or term.⁸ A student or family must first make tuition payments to an institution before any tax benefits can be received in the following calendar year. Therefore, unlike the traditional forms of financial aid such as grants and loans, the federal tax benefits do not help with the immediate, out-of-pocket expenses that must be paid during the actual period of enrollment.

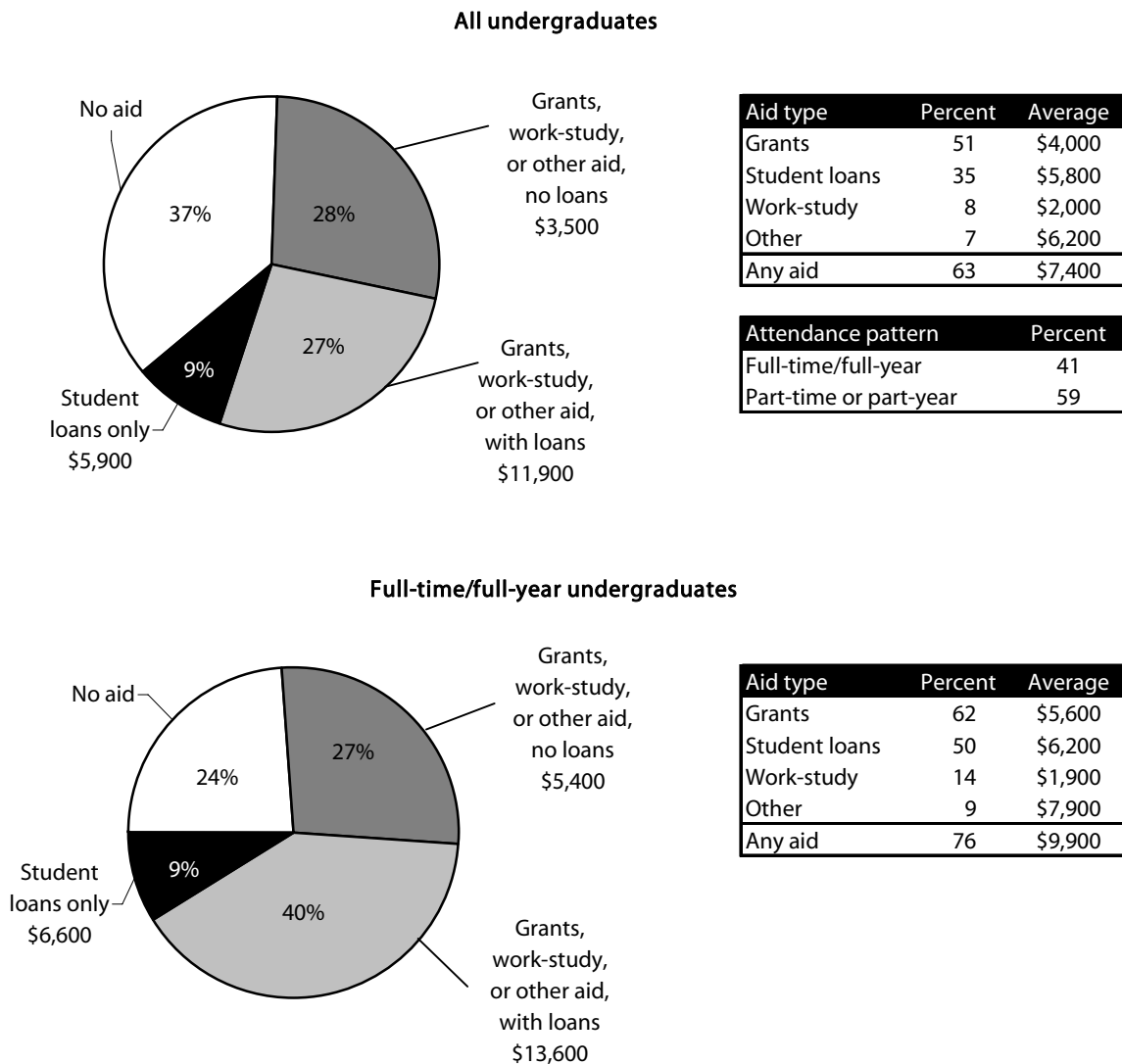
In 2003–04, 63 percent of all undergraduates received some type of traditional financial aid from federal, state, institutional, or other sources (figure 2). Among full-time undergraduates, about three-fourths (76 percent) received financial aid, and the average total amount received was \$9,900. Sixty-two percent of full-time students received grants, with an average of \$5,600 per recipient. Grants, which are considered "gift aid" that does not need to be repaid, can be either need- or merit-based (often called scholarships). In addition, one-half (50 percent) of all full-time undergraduates took out an average of \$6,200 in student loans for the 2003–04 academic year.⁹

⁷ Dependent students are those who are under the age of 24, unmarried, and have no dependents of their own.

⁸ Tuition reimbursements from employers are an exception to the usual financial aid award procedures, since students must usually have completed the courses in order to get reimbursed.

⁹ The student loan amounts in this report include only the amount borrowed for the 2003–04 academic year. Those students who were also enrolled in prior years may have taken out student loans previously. The total amount ever borrowed for postsecondary education is referred to as the "cumulative student loan amount."

Figure 2. Percentage distribution of undergraduates by type of aid package, percentage receiving different types of aid, and average amount of aid for aided students: 2003–04



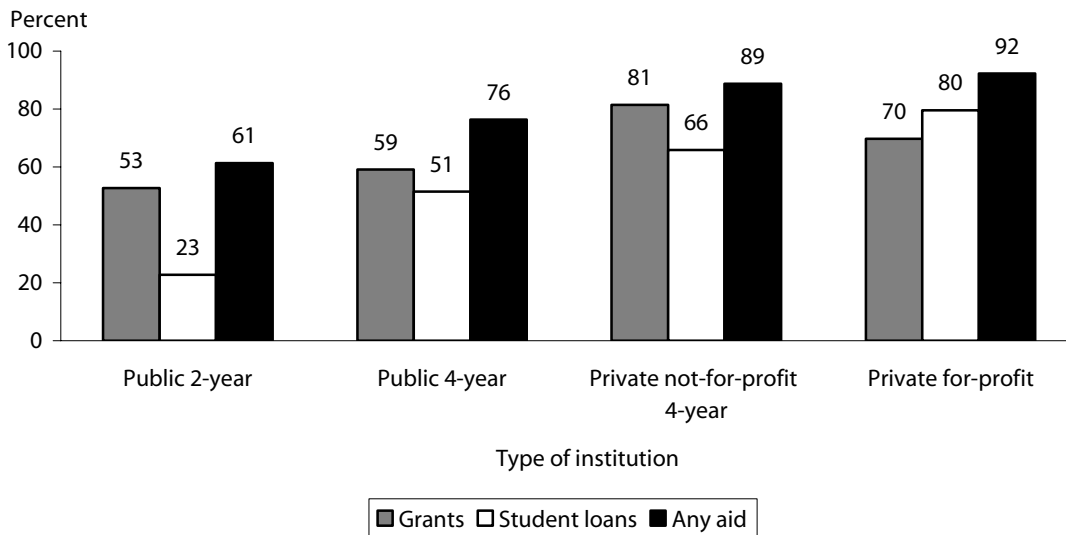
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal Parent Loans to Undergraduate Students (PLUS). "Other" includes veteran benefits, job training funds, and PLUS loans. "Grants, work-study, or any other aid" includes any combination of grants, work-study, and "other." Detail may not sum to totals because of rounding. Any aid excludes federal education tax benefits. Estimates include postsecondary students in Puerto Rico.

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

Student loans may be either subsidized or unsubsidized and must be repaid with interest.¹⁰ Fourteen percent of full-time undergraduates held work-study jobs, and 9 percent received other types of aid, which include federal Parent Loans to Undergraduate Students (PLUS), veterans benefits, and job training and vocational rehabilitation funds. Students often receive more than one type of aid: 40 percent of full-time undergraduates received some combination of grants, work-study, or other aid and student loans in their total aid package.

The proportion of full-time students who received financial aid varied by the type of institution they attended (figure 3-A). Sixty-one percent of full-time undergraduates attending public 2-year institutions received some type of financial aid, compared with about three-fourths (76 percent) of those at public 4-year institutions and about 9 out of 10 students at private not-

Figure 3-A. Percentage of full-time/full-year undergraduates who received grants, student loans, and any type of financial aid, by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal Parent Loans to Undergraduate Students (PLUS). Total aid includes grants, loans, work-study, and any other aid, including federal PLUS loans. Total aid does not include federal education tax benefits. Estimates include postsecondary students in Puerto Rico.

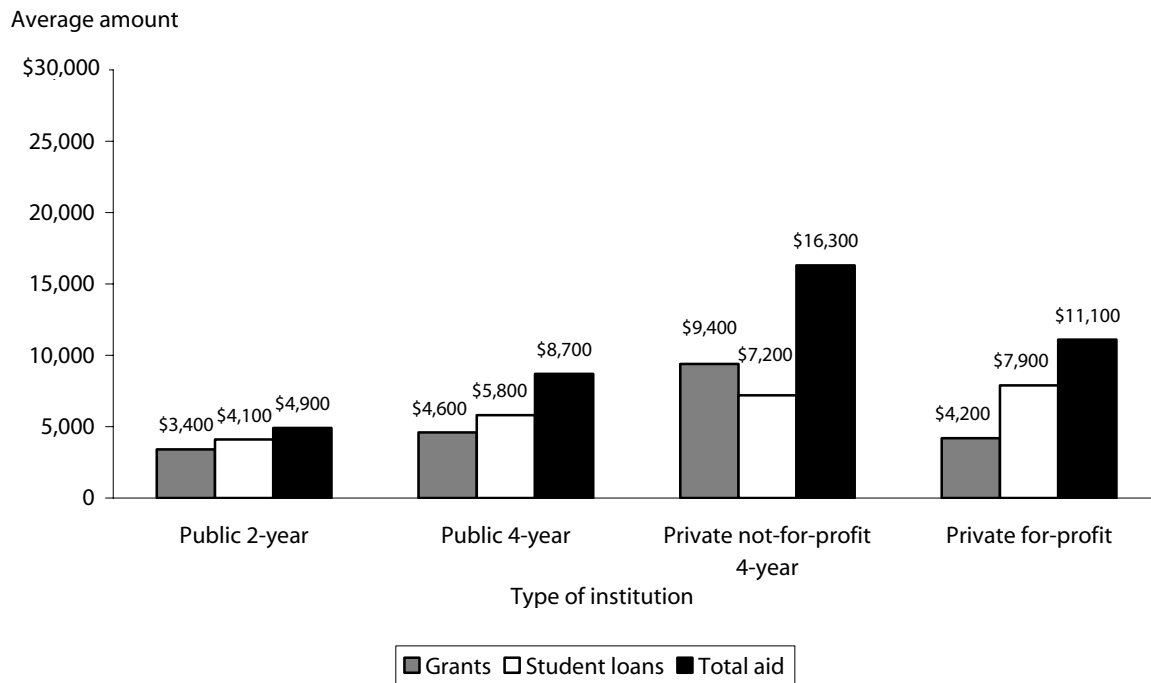
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

¹⁰ Most student loans are made through the Federal Family Education Loan Program (FFELP) and the Federal Direct Loan program. Each program administers two major types of loans: subsidized and unsubsidized Federal Stafford loans. The federal government pays the interest on subsidized Stafford loans while the student is enrolled and for 6 months after the enrollment period. Subsidized Stafford loans are available to students who can demonstrate need. Unsubsidized Stafford loans are available to students regardless of need, and interest on the loan accrues while the student is enrolled.

for-profit 4-year (89 percent) and private for-profit (92 percent) institutions. Full-time students at public 2-year institutions were the least likely to borrow: about one-fourth (23 percent) took out student loans, compared with about one-half (51 percent) of those attending public 4-year institutions, about two-thirds (66 percent) at private not-for-profit 4-year institutions, and four-fifths (80 percent) at private for-profit institutions.

The average amount of financial aid received by full-time undergraduates at each type of institution was related to the average price of attendance at that type of institution (figure 3-B). The average amount of financial aid ranged from \$4,900 at public 2-year institutions, \$8,700 at public 4-year institutions, \$11,100 at private for-profit institutions, to \$16,300 at private not-for-profit 4-year institutions.

Figure 3-B. Among full-time/full-year undergraduates, average amount of grants, student loans, and total financial aid received by students who received the specified type of aid, by type of institution: 2003–04

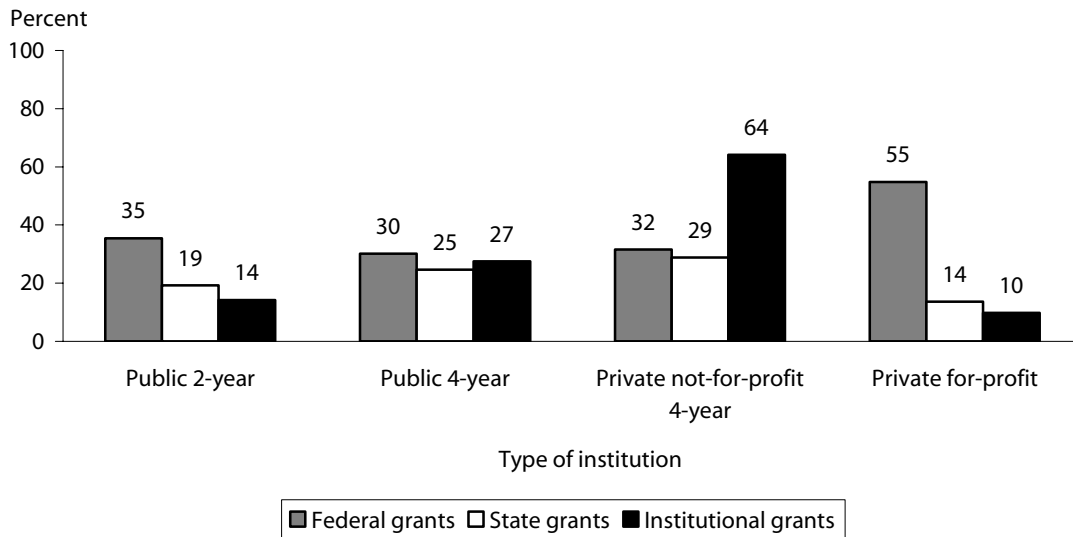


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal Parent Loans to Undergraduate Students (PLUS). Total aid includes grants, loans, work-study, and any other aid, including federal PLUS loans. Total aid does not include federal education tax benefits. Estimates include postsecondary students in Puerto Rico. SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

The major sources of grant aid are the federal government, the state governments, and the institutions themselves. About one-third (33 percent) of all full-time undergraduates received a federal grant in 2003–04.¹¹ The largest source of federal grants is the Federal Pell grant program.¹² The Federal Pell grant program provides only need-based grants and targets students with the lowest incomes. A smaller grant program, the Federal Supplemental Educational Opportunity Grant (FSEOG), is used to supplement Pell grants, and there are also a variety of small programs included in the federal grant totals.¹³

Federal grants are an important source of aid for undergraduates. Full-time students attending private for-profit institutions were the most likely to receive federal grants (figure 4). More than one-half (55 percent) of full-time undergraduates at private for-profit institutions received federal grants, compared with about one-third (30–35 percent) of those attending the other types of institutions.

Figure 4. Percentage of full-time/full-year undergraduates who received federal, state, or institutional grants, by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers. Federal amounts exclude veterans benefits and education tax benefits. Estimates include postsecondary students in Puerto Rico.

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

¹¹ Compendium table 1.2.

¹² Federal Pell grants provided about \$12.7 billion dollars to about 5 million students in 2003–04. The maximum Federal Pell grant award in that year was \$4,050 (The College Board 2004).

¹³ The federal grant totals exclude federal veterans benefits (including all Department of Defense aid), which are classified as “other aid” in NPSAS.

State-funded and institutional grants may be need based, merit based, or both. Students attending private not-for-profit 4-year institutions were more likely to receive grants from institutional funds than from either federal or state funds. About two-thirds (64 percent) of full-time undergraduates at private not-for-profit 4-year institutions received an institutional grant, while about one-third (32 percent) received a federal grant and 29 percent received a state-funded grant.

Net Price of Attendance in 2003–04

The net price of attendance is the price that students and their families pay to attend a postsecondary institution after taking financial aid into account. The net price is calculated by subtracting the amount of financial aid received from the total price of attendance (tuition and fees plus other expenses in the student budget). Net prices can be calculated by subtracting grants, grants and loans, or all types of financial aid. Depending on what types of aid are included in the calculation, a net price estimate can be a measure of what students and families must pay either during that academic year or over the long term. For example, net price calculations that include student loans only measure net price in the short term because the loan amounts must eventually be repaid.

Calculating average net prices requires a different approach to calculating averages than has been used so far in this study in presenting average financial aid amounts. There are two ways to calculate the average amount of financial aid: one determines the average only for the recipients of a particular type or combination of aid; the other calculates the average for all students, including those who did not receive that type or combination of aid. To obtain an estimate of the average amount of grant aid for grant recipients, for example, the total amount of grant aid awarded is divided only by the number of students who received grants. In 2003–04, approximately one-half (51 percent) of all undergraduates received grants; the average amount per recipient was \$4,000.¹⁴

The second method calculates the average amount of grant aid for all students, so that in the example cited above, the numerator is still total grant aid awarded, but the denominator includes all undergraduates, both recipients and nonrecipients. This second method gives an estimate of the average amount of grant aid awarded per student, and because those who did not receive grants are included, the average will be lower. For example, because about one-half of all undergraduates were grant recipients and they received on average \$4,000 each, the average among the *total* population of undergraduates was approximately \$2,000.¹⁵ In this study, net

¹⁴ Compendium table 1.1.

¹⁵ Compendium table 1.3.

tuition and net price include all students, aided and unaided. By using a common denominator (all students) it is possible to compare the relative impact of different financial aid combinations in reducing net tuition and net price among categories of students.

In this section, two important measures of net price are discussed: total price minus grants, and total price minus total financial aid.¹⁶ The first measure, total price minus grants, is the amount students and families must pay for a postsecondary education after receiving grant aid. Since grants do not need to be repaid, this is closest to the actual, permanent price reduction while enrolled in a postsecondary institution during the 2003–04 academic year. The second measure of net price is the total price minus all traditional types of financial aid. It subtracts loans and work-study as well as grants, and represents the out-of-pocket payments that were required in order to enroll in 2003–04. This out-of-pocket net price measure subtracts loans, which must be repaid with interest, so it does not account for the total amount that must be paid over the student's lifetime for a postsecondary education in 2003–04.

As shown in figure 5, when only grant aid is subtracted from price, the average net price of attendance after grants for all full-time undergraduates in 2003–04 (including unaided students) was \$8,700 at public 2-year institutions, \$12,400 at public 4-year institutions, \$17,400 at private for-profit institutions, and \$20,600 at private not-for-profit 4-year institutions. These net prices after all grant aid represent the permanent, up-front reduced price to the student.

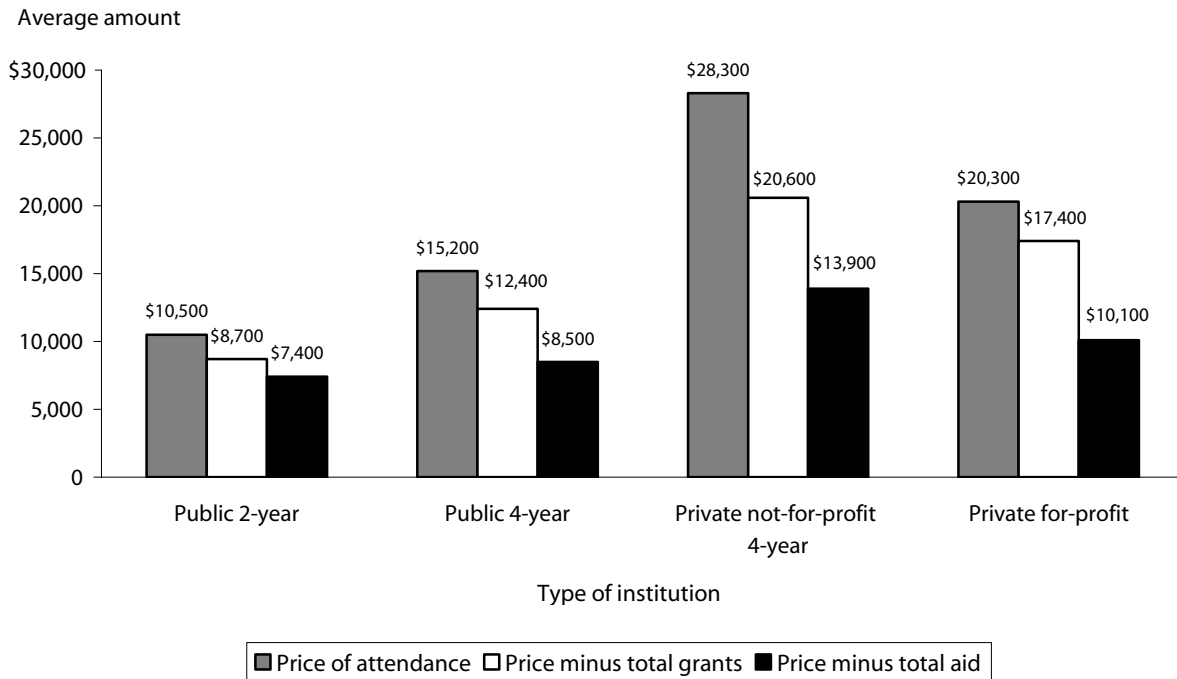
The average out-of-pocket net price of attendance after all financial aid (including loans) for all full-time undergraduates in 2003–04 (whether or not they received any financial aid) was \$7,400 at public 2-year institutions, \$8,500 at public 4-year institutions, \$10,100 at private for-profit institutions, and \$13,900 at private not-for-profit 4-year institutions. These out-of-pocket net prices only represent the short-term price reductions for enrollment that year, because the loans will need to be repaid with interest later.

The total price and net prices for full-time dependent undergraduates from low-income families (less than \$32,000)¹⁷ are shown in figure 6. The average out-of-pocket net price after all financial aid was about \$6,000 at the public institutions (\$5,600 at 4-year and \$6,000 at 2-year) and about \$9,000 at the private institutions (\$8,800 at for-profit and \$9,200 at not-for-profit 4-year). Comparing figures 5 and 6, low-income full-time dependent undergraduates had lower average net prices after grants as well as lower average out-of-pocket net prices after total aid than the average net prices among all full-time undergraduates in the same type of institution.

¹⁶ Neither of these two measures of net price subtract the federal tuition tax benefits (the Hope and Lifetime Learning tax credits and the tuition and fees tax deduction) that also offset the total price of attendance for students and families. The federal tuition tax benefits and their impact on net prices are discussed later in this report.

¹⁷ This is the lowest family income quartile for the parents of all dependent students.

Figure 5. Among full-time/full-year undergraduates (aided and unaided), average price of attendance, average net price (price of attendance minus all grants), and average out-of-pocket net price (price of attendance minus total aid), by type of institution: 2003–04



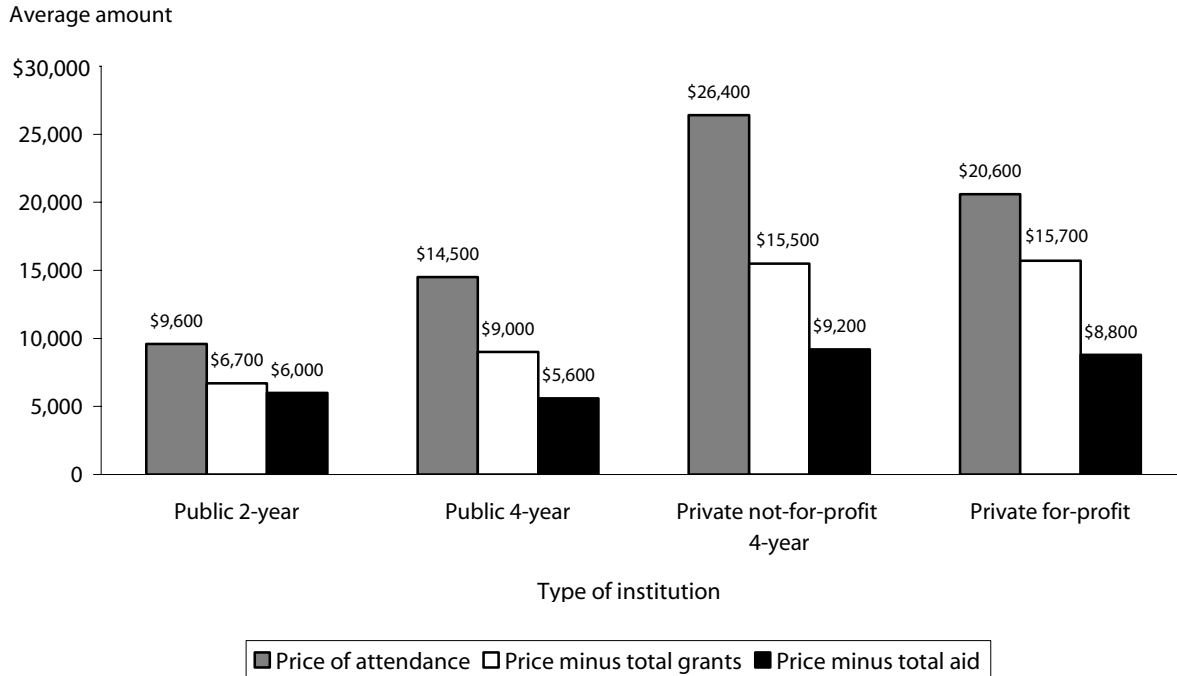
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS), but not federal education tax benefits. Average amounts are for all students, including those who received no financial aid. Estimates include postsecondary students in Puerto Rico.

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

Net Tuition in 2003–04

Net tuition is defined as total tuition and fees minus all grants. In calculating the average net tuition, all students are included, whether or not they received grant aid. When the grant amounts are larger than the tuition and fees charged, net tuition after grants will have a negative value. Grants are not necessarily limited to covering only tuition and fees but may also be used for a student’s other educational expenses. Negative net tuition values occur because the *entire* student budget (total price of attendance) is taken into account when determining financial aid need and award amounts, so grant amounts may be larger than total tuition. Negative net tuition

Figure 6. Among low-income (less than \$32,000) dependent undergraduates enrolled full time for a full academic year, average price of attendance, average net price (price of attendance minus all grants), and average out-of-pocket net price (price of attendance minus total aid), by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Total aid includes grants, loans, work-study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS), but not federal education tax benefits. Average amounts are for all students, including those who received no financial aid. Estimates include postsecondary students in Puerto Rico.

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

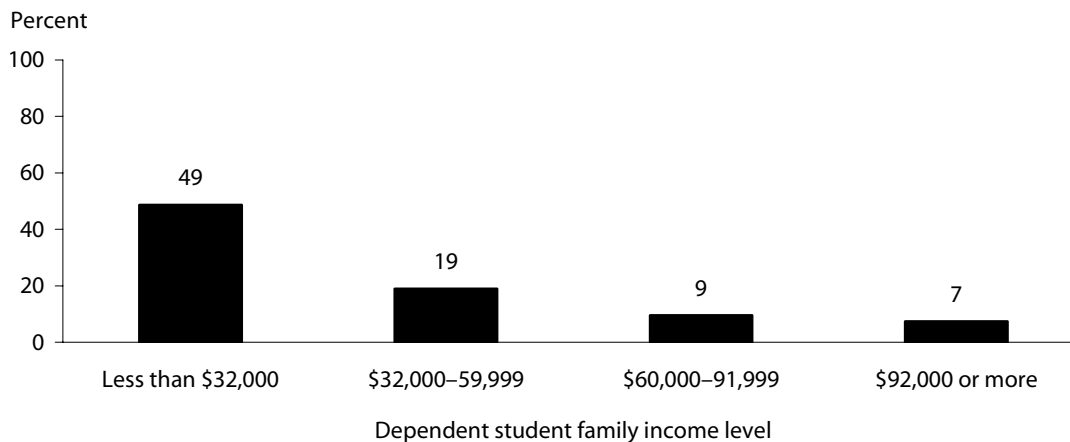
values were set to zero; that is, if the grant amount covered more than tuition and fees, the student did not have to pay any of the tuition and fees charged by the institution.¹⁸

In 2003–04, about one-fourth (24 percent) of all full-time undergraduates had a zero net tuition because the grant aid that they received was equal to or exceeded the total tuition and fees charged; any amount that was greater than tuition and fees could be used to cover books,

¹⁸ Because negative net tuition values were set to zero before any calculations of average net tuition were made, the average net tuition estimates will be somewhat higher than the results obtained by subtracting the average grant per student from the average tuition.

supplies, transportation costs, or living expenses.¹⁹ Among full-time dependent undergraduates, about one-half (49 percent) of students whose family income was less than \$32,000 and about one-fifth (19 percent) whose family income²⁰ was between \$32,000 and \$60,000 had a zero net tuition after grants (figure 7). The percentage of full-time undergraduates with a zero net tuition varied by institution type, reflecting the tuition levels at that type of institution. Students at public institutions were more likely to have a zero net tuition than those enrolled at private institutions (figure 8). At public 2-year institutions, 37 percent of full-time undergraduates had their entire tuition charges covered by grants, and at public 4-year institutions about one-fourth (26 percent) of all full-time undergraduates also had a zero net tuition. The distribution of students with zero net tuition after grants is important in understanding the distribution of federal education tax benefits, because these students are not eligible for the tax benefits.

Figure 7. Percentage of full-time/full-year dependent undergraduates with a net tuition (tuition minus all grants) of zero, by family income level: 2003–04



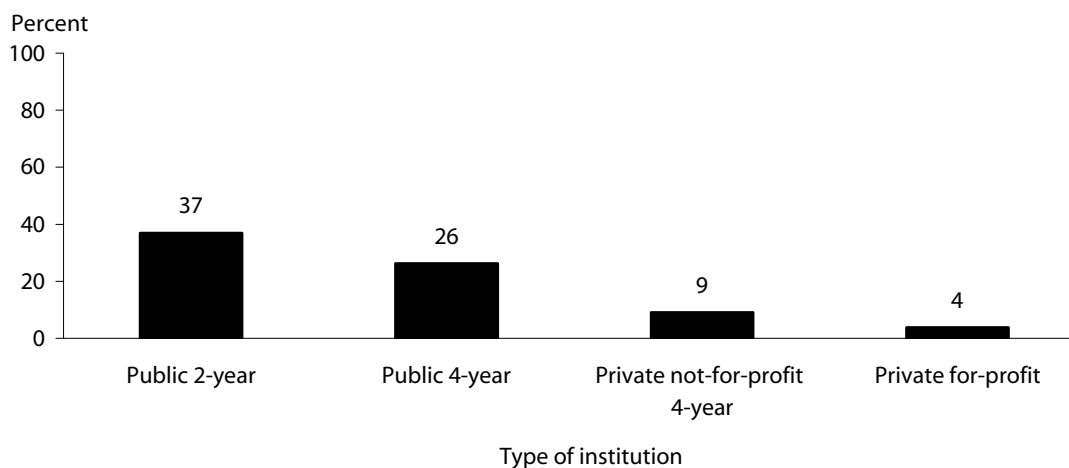
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Grants do not include federal veterans benefits and Department of Defense programs or federal education tax benefits. Negative net tuition values were set to zero. Estimates include postsecondary students in Puerto Rico.

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

¹⁹ Compendium table 1.4.

²⁰ The income categories in the tables and figures represent approximate family income quartiles among all dependent students' parents and among independent students.

Figure 8. Percentage of full-time/full-year undergraduates with a net tuition (tuition minus all grants) of zero, by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Grants do not include federal veterans benefits and Department of Defense programs or federal education tax benefits. Negative net tuition values were set to zero. Estimates include postsecondary students in Puerto Rico.

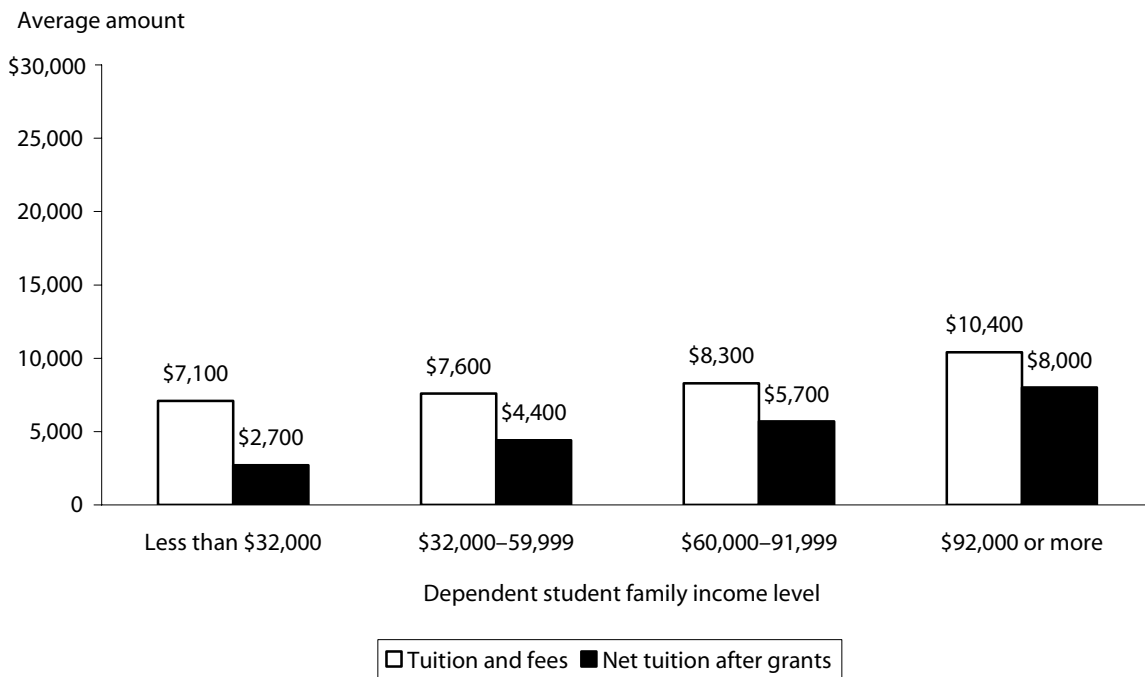
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Figure 9 shows average tuition and average net tuition after grants (including zero grant amounts) for full-time dependent undergraduates by family income level. For example, among low-income (less than \$32,000) students the average tuition was \$7,100, while the net tuition after grants was \$2,700. As family income increased, so did the average net tuition, because lower income students were more likely to receive grant aid. Average net tuition was lower than average total tuition regardless of income, indicating that even students at the highest income levels received enough grant aid to show a difference between the average tuition charged and average net tuition amounts paid.²¹

Average tuition and average net tuition (including zero amounts) also varied by the type of institution attended (figure 10). Full-time dependent undergraduates enrolled at public 2-year institutions were charged an average tuition of \$2,000 and paid an average net tuition of \$1,200, while those at public 4-year institutions were charged an average tuition of \$5,400 and paid an average net tuition of \$3,500. Full-time dependent undergraduates attending private for-profit institutions were charged an average tuition of \$10,600, but paid an average net tuition of \$7,800,

²¹ The net tuition after grants may be paid with other types of financial aid, such as student loans.

Figure 9. Among full-time/full-year dependent undergraduates (aided and unaided), average tuition and average net tuition (tuition minus all grants), by family income level: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Grants do not include federal veterans benefits and Department of Defense programs or federal education tax benefits. Negative net tuition values were set to zero. Average amounts are for all students, including those who did not receive grant aid. Estimates include postsecondary students in Puerto Rico.

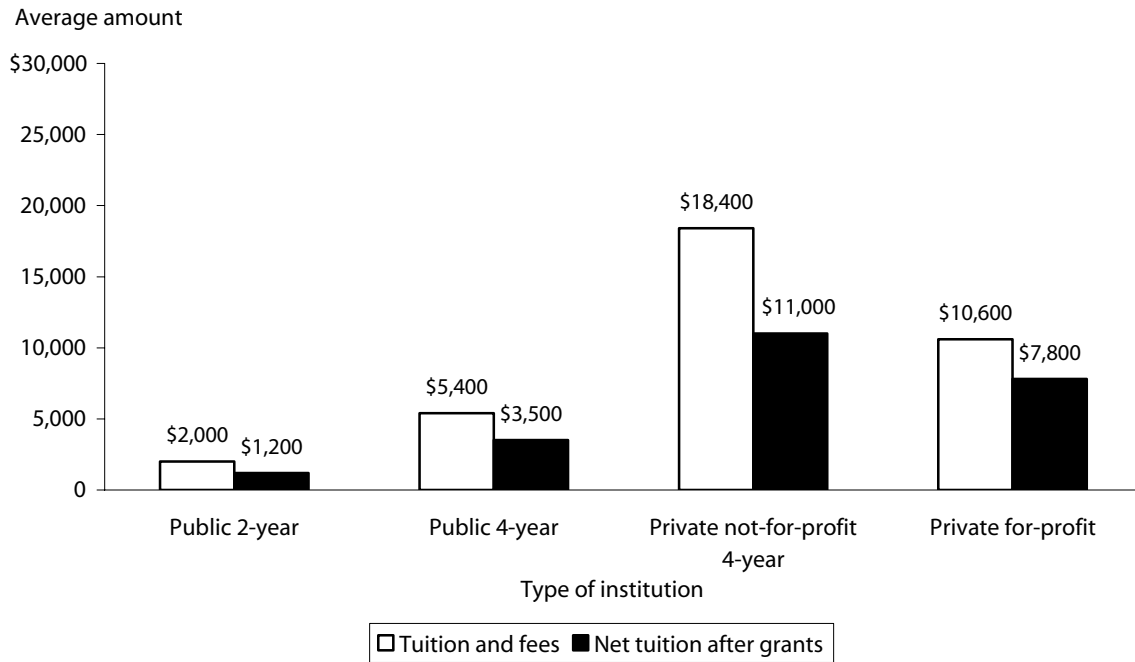
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

while those at private not-for-profit 4-year institutions were charged an average of \$18,400, but paid an average net tuition of \$11,000.

Federal Education Tax Credits and Deductions in 2003–04

In addition to the traditional types of financial aid described above, the federal government provides financial assistance to postsecondary students and their families through education tax credits and deductions that reduce the amount of federal income tax owed. Unlike the traditional types of financial aid, the actual value of the federal education tax benefits is not known before enrollment and is not determined until taxes are filed; the tax benefits are based on tuition and fees paid during enrollment in the prior 12 months of the calendar year, while traditional financial aid is based on enrollment during an academic year that spans 2 calendar years (e.g.,

Figure 10. Among full-time/full-year dependent undergraduates (aided and unaided), average tuition and average net tuition (tuition minus all grants), by type of institution: 2003–04



NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Grants do not include federal veterans benefits and Department of Defense programs or federal education tax benefits. Negative net tuition values were set to zero. Average amounts are for all students, including those who did not receive grant aid. Estimates include postsecondary students in Puerto Rico.

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

fall and spring terms); the postsecondary institutions do not know and therefore cannot report the amount of the tax benefits for a student, and the students themselves were not able to provide reliable information about them.²² The estimates of the tax benefits in this report were imputed and based on many assumptions discussed below. For these reasons, the federal education tax benefit estimates are not included in the financial aid totals in this report or the compendium tables unless specifically mentioned.²³

There are three types of federal education tax benefits that may be claimed: Hope tax credits, Lifetime Learning tax credits, and tuition and fees deductions. Although there are some

²² See appendix B for more details.

²³ Compendium tables 1.5 and 1.6.

differences in the eligibility requirements and the maximum tax benefits, all three have several requirements in common:

- the benefits are only available if there is a positive net tuition, defined as tuition and fees minus any grants and veterans benefits;
- the benefits are only available if there is a positive tax liability; and
- the amount of the tax benefit cannot be greater than either the tax liability or the net tuition.

This means that those who owe no taxes, as well as those who receive large enough grant aid to cover their entire tuition and fees, are not eligible for these benefits. There are also income limits to these benefits: eligibility is limited to single tax filers with adjusted gross incomes under \$51,000 (for tax credits) or under \$65,000 (for tax deductions), and limited to married filers with adjusted gross incomes under \$103,000 (for tax credits) or \$130,000 (for tax deductions). That is, these tax benefits are intended primarily to assist middle-income students and their parents, a group that is likely to owe taxes and unlikely to receive grants large enough to cover the entire tuition and fees.

The federal Hope tax credit is limited to undergraduates in the first and second year of study, and the students must be enrolled at least half time.²⁴ The maximum tax credit for each of those years of study is \$1,500 per student, and tax filers²⁵ may claim the credit for more than one student. The federal Lifetime Learning tax credit is available to any undergraduate or graduate students even if they are enrolled in only one course. The annual maximum amount of the tax credit was \$2,000,²⁶ but that applies to all students claimed on the same tax form.

Both Hope and Lifetime Learning are tax credits that are directly subtracted from the amount of federal taxes owed. The tuition and fees deduction, on the other hand, reduces taxable income rather than reducing the tax amount directly. The maximum amount of the deduction is \$3,000 for all students per tax filer. The amount of the tax benefit (reduction in taxes) is substantially less than this, however, because the amount of the tax benefit depends on the income tax bracket. A filer in a 10 percent tax bracket, for example, would receive a tax reduction of about \$300 on a maximum tuition and fees deduction of \$3,000. The maximum tax reduction (for a filer in the 40 percent tax bracket) was about \$1,200. Tax filers may choose among the three types of tax benefits, but only one of them can be used for the same student. In

²⁴ Half-time attendance normally means enrolling for a minimum of 6 credits or two courses.

²⁵ Tax filers may be the students themselves or their parents.

²⁶ The maximum was 20 percent of up to \$10,000 in net tuition.

general, the tax credits will result in greater tax savings than the deduction, except for filers in the higher income levels.²⁷

Since there is no source of student-level data available for the value of these federal tax benefits, estimates of the tax benefit amounts for the NPSAS:04 sample students were imputed based on the eligibility requirements and data published by the Internal Revenue Service (IRS). The IRS publishes aggregated annual sample data by income level that shows the number of tax filers who claimed the tax credits (Hope and Lifetime Learning combined) and the total tax credit dollars claimed, as well as the number of filers claiming the tuition and fees deductions and the total dollars claimed as deductions (U.S. Department of the Treasury 2005a, 2005b). The IRS data is not directly comparable to the NPSAS data, but it is the only source available. The IRS data is based on the 2003 calendar year, while the NPSAS data is based on the 2003–04 academic year. The IRS data is based on the number of tax filers (individuals or households), while the NPSAS data is based on the number of students. The imputations of the tax benefits therefore had to assume that the academic year and the calendar year data were equivalent and that tax filers were equivalent to students, neither of which is necessarily true.

The NPSAS:04 data on net tuition,²⁸ income, federal taxes, class level, and attendance status were used to identify the students in the sample who met the eligibility requirements for each of the three federal education tax benefits based on their 2003–04 academic year enrollment and net tuition, and to estimate the amount of those benefits for which they would have been eligible. About one-fourth of tax filers who were eligible for one of these benefits did not claim them when filing taxes, however (U.S. Government Accountability Office 2005). Therefore the number and dollar amount of tax benefits that could have been claimed by the eligible students in the NPSAS sample were reduced to approximate the published IRS data within the appropriate income categories.²⁹

For the 2003–04 academic year,³⁰ the imputations based on the NPSAS sample indicate that about one-half (49 percent) of all undergraduates received federal education tax benefits through one of the three tax reduction options described above (figure 11). In addition, 30 percent of all undergraduates received federal grants (primarily Pell grants) or veterans benefits. In total, about three-fourths (73 percent) of all undergraduates are estimated to have received

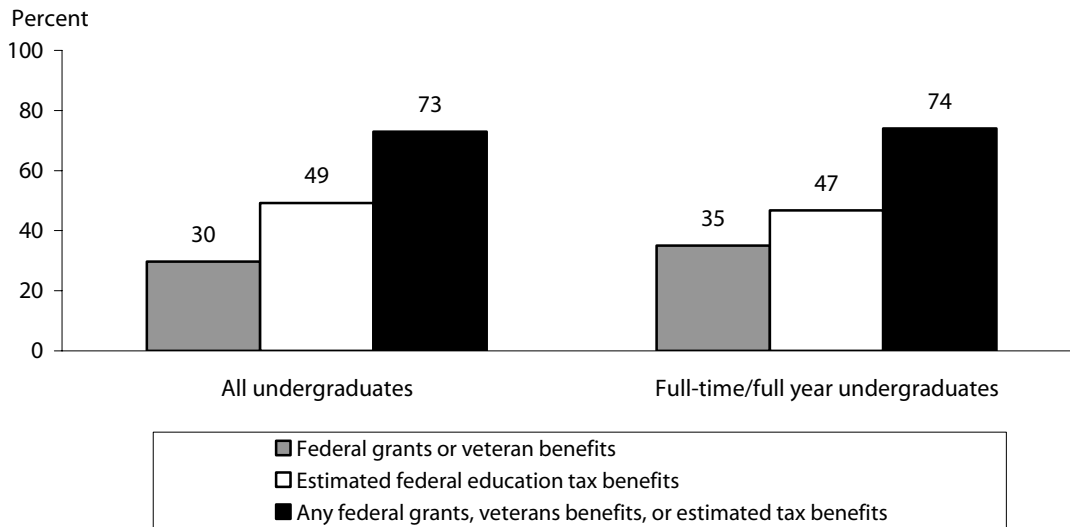
²⁷ In addition to the income limits, the amount of the tax credit benefits are phased out for single filers with incomes above \$41,000 and married filers with incomes above \$83,000.

²⁸ For federal education tax benefit purposes, net tuition is calculated as tuition and fees minus grants and veterans benefits (including all Department of Defense aid to students). About 3 percent of undergraduates received veterans benefits.

²⁹ See appendix B for details.

³⁰ The tax benefits are actually based on the net tuition in the prior calendar (tax) year rather than the current academic year. The estimates are based on the assumption that the net tuition in the 2003–04 academic year is an approximation of the net tuition in the 2003 calendar year.

Figure 11. Percentage of undergraduates who received federal grants or veterans benefits, estimated federal education tax benefits, and any federal grants, veterans benefits, or estimated tax benefits: 2003–04



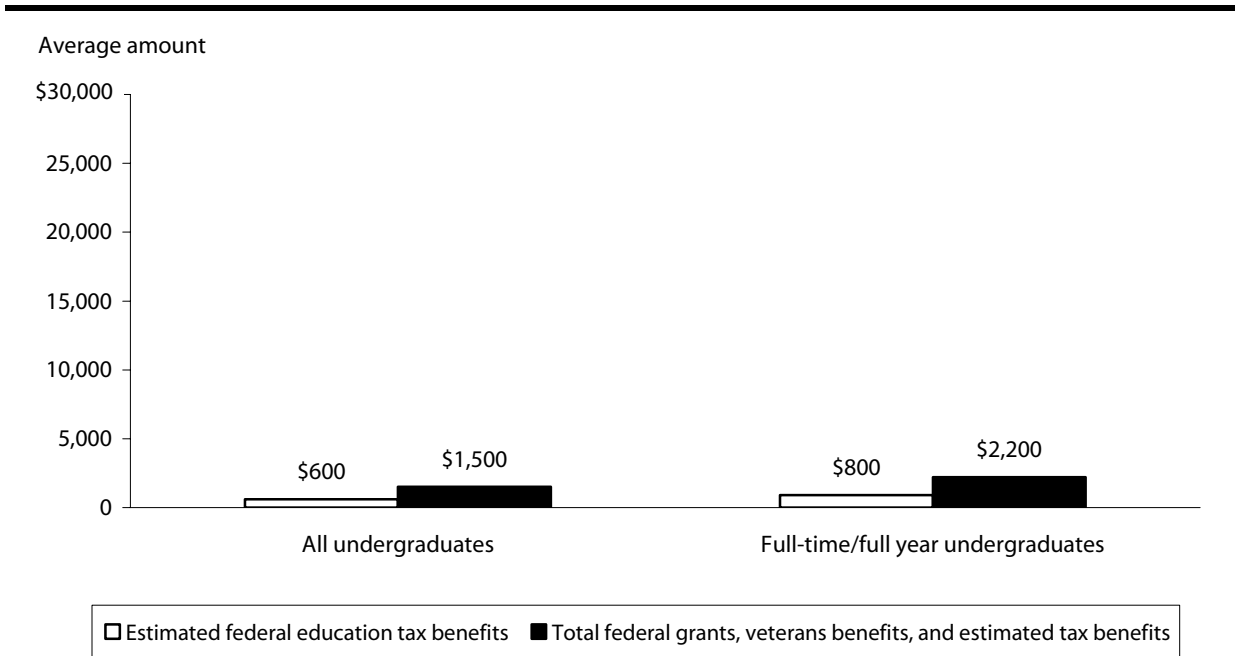
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student

either federal grants, veterans benefits, or education tax benefits, or some combination (about 5 percent of the total received both federal grants and tax benefits). The average value of the federal tax benefits for those who are estimated to have received them was \$600 for all undergraduates and \$800 for full-time undergraduates (figure 12). The combined average amount of federal grants, veterans benefits, and tax benefits was \$1,500 for all undergraduates and \$2,200 for full-time undergraduates.

The percentage of full-time dependent undergraduates receiving any federal grants or veterans benefits and the estimated percentage with federal education tax benefits is shown by family income level in figure 13. Dependent students with family incomes of less than \$32,000 were the least likely to receive federal tax benefits (27 percent), but the most likely to receive federal grant aid (73 percent). In the two middle-income levels, 63 and 69 percent of the students are estimated to have received the federal tax benefits, compared with 40 percent of those in the highest income level. The estimated average value of the federal tax benefits received by full-time dependent middle-income students was \$900 and \$1,100 (figure 14). The estimated average tax benefit for full-time dependent low-income students was \$600 and for full-time dependent high-income students was \$700.

Figure 12. Estimated average federal education tax benefits and average total federal grants, veterans benefits, and estimated tax benefits received by students who received federal grants or benefits: 2003–04

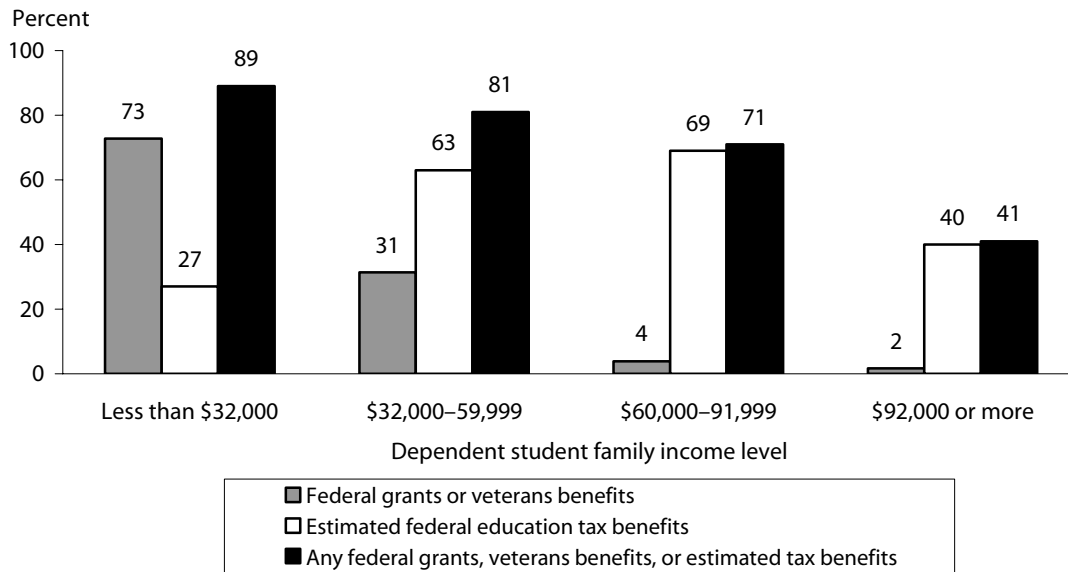


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

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

The percentage of full-time undergraduates who are estimated to have received federal tax benefits ranged from 42 percent at public 2-year institutions to 50 percent at private not-for-profit 4-year institutions (figure 15). The estimated average amount of the federal education tax benefits was lower for full-time undergraduates attending public 2-year and 4-year institutions (\$700–\$800) than for those attending private for-profit institutions or private not-for-profit 4-year institutions (\$1,000–\$1,100) (figure 16).

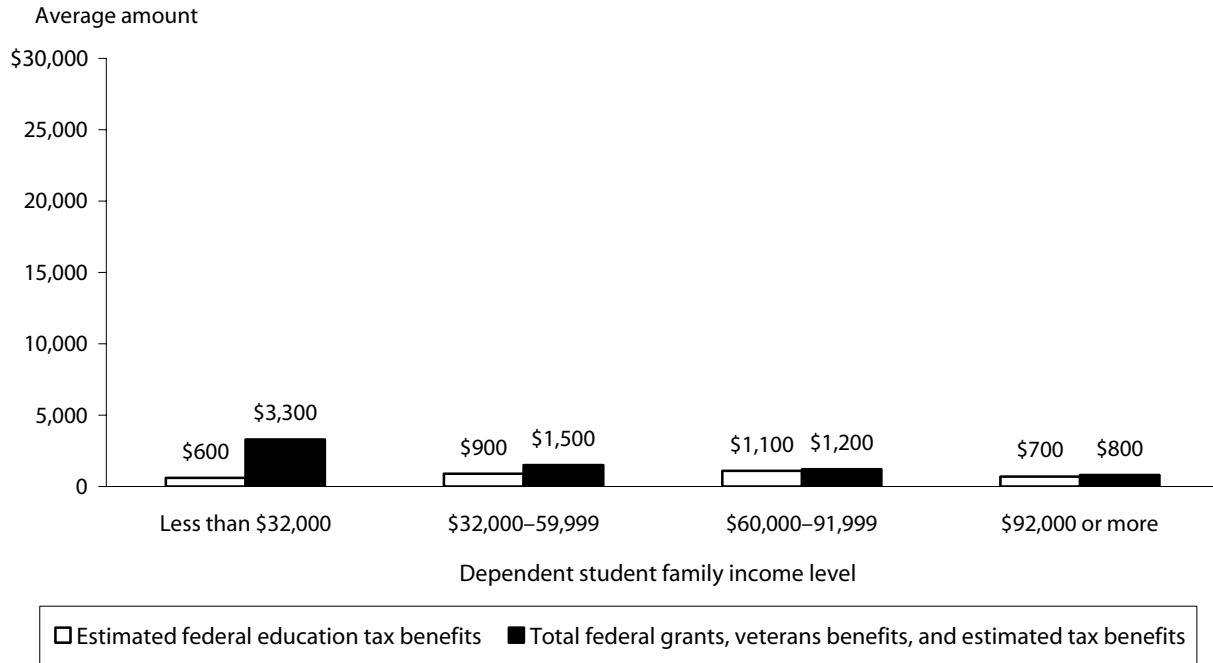
Figure 13. Percentage of full-time/full-year dependent undergraduates who received federal grants or veterans benefits, estimated federal education tax benefits, and any federal grants, veterans benefits, or estimated tax benefits, by family income level: 2003–04



NOTE: Percentages with an income category all use the same denominator (total number of full-time/full-year dependent students in that income category). Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.
 SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

If the federal tax benefits are included, the reduction in the average net price of attendance after grants and federal benefits for full-time dependent students by family income level is shown in figure 17. The average net price of attendance after all *federal* grants, veterans benefits, and estimated tax benefits at all types of institutions was \$13,200 for low-income (less than \$32,000) students, \$15,300 for lower middle-income students (\$32,000–59,999), \$16,700 for upper middle-income students (\$60,000–91,999), and \$19,700 for high-income students (\$92,000 or more). The average net price of attendance after *all* grants (federal, state, institutional, and other), veterans benefits, and estimated tax benefits ranged from \$9,900 for low-income students to \$17,200 for high-income students.

Figure 14. Among full-time/full-year dependent undergraduates, estimated average amount of federal education tax benefits and total federal grants, veterans benefits, and tax benefits received by students who received federal grants or benefits, by family income level: 2003–04

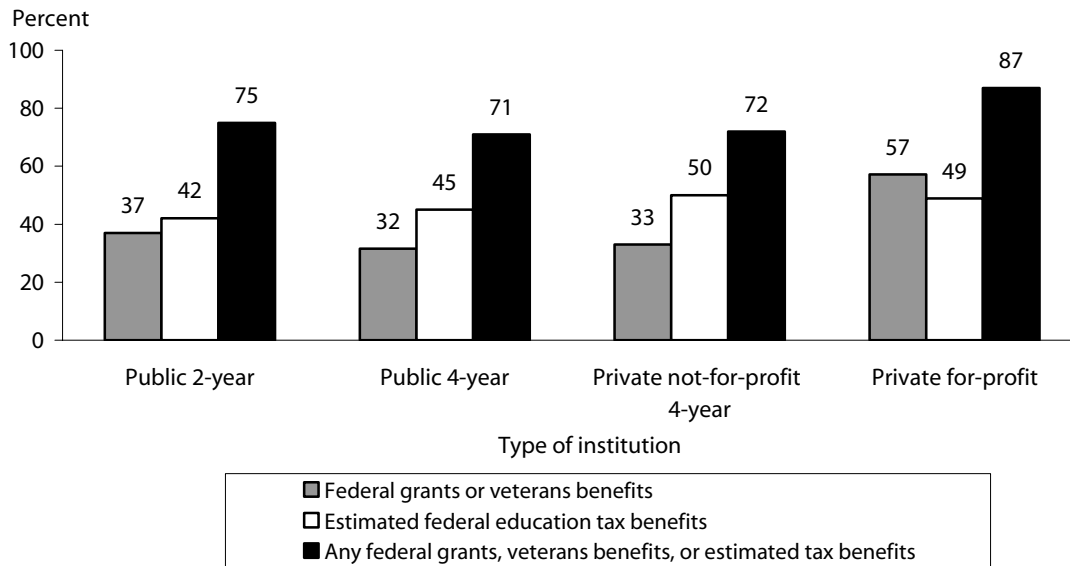


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

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

The effect of the federal grants, veterans benefits, and estimated tax benefits on two measures of the total net price of attendance for all full-time undergraduates by type of institution is shown in figure 18. The average net price of attendance for full-time undergraduates after *federal* grants, veterans benefits, and tax benefits was \$8,900 at public 2-year, \$13,700 at public 4-year, \$17,900 at private for-profit, and \$26,600 at private not-for-profit 4-year institutions. The average net price after *all* grants, veterans benefits, and federal tax benefits was \$8,300 at public 2-year, \$11,900 at public 4-year, \$16,700 at private for-profit, and \$20,000 at private not-for-profit 4-year institutions.

Figure 15. Percentage of full-time/full-year undergraduates who received federal grants or veterans benefits, estimated federal education tax benefits, and any federal grants, veterans benefits, or estimated tax benefits, by type of institution: 2003–04



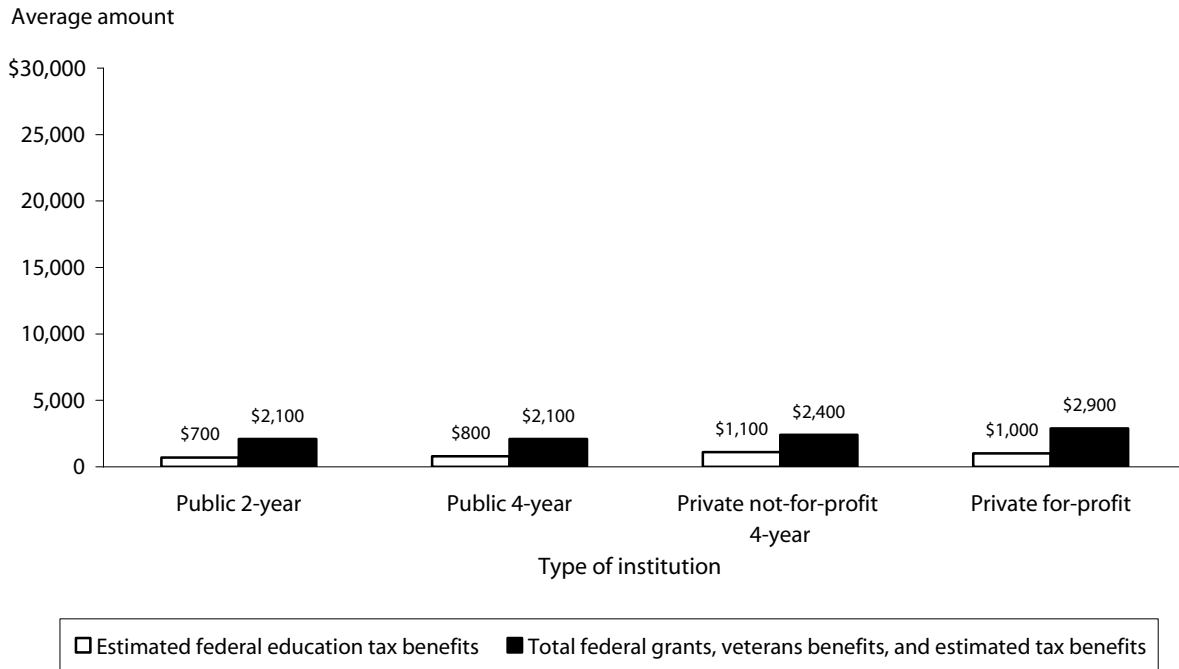
NOTE: Percentages with a type of institution all have the same denominator (all full-time/full-year students in that type of institution). Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

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

Summary and Conclusions

About three-fourths of all full-time undergraduates received the traditional types of financial aid (grants, loans, and work-study) in 2003–04, with an average financial aid package of \$9,900. This included 33 percent of full-time undergraduates who received an average of \$3,200 in federal grants, and 62 percent who received a grant from any source (including federal) with an average grant amount of \$5,600. Total grant aid covered the entire tuition and fees charged for about one-fourth of all full-time undergraduates and for about one-half of all low-income (family income less than \$32,000) dependent full-time undergraduates.

Figure 16. Among full-time/full-year undergraduates, estimated average federal education tax benefits and total federal grants, veterans benefits, and estimated tax benefits received by students who received federal grants or benefits, by type of institution: 2003–04

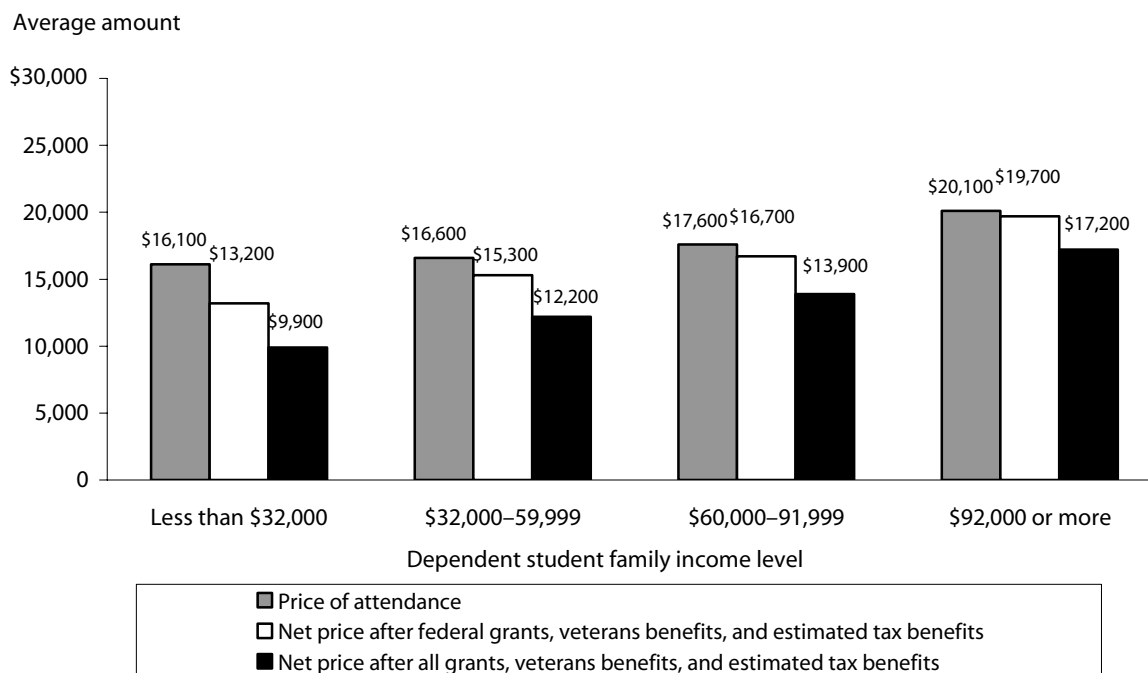


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Estimates include postsecondary students in Puerto Rico.

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

In addition to the traditional types of financial aid, federal tax credits and tax deductions were available to students and their parents to reduce the amount of tuition and fees not covered by grants. About one-half of all full-time undergraduates are estimated to have received these federal education tax benefits, with an estimated average tax benefit of \$900. Middle-income students were more likely to receive federal education tax benefits than low-income students. Low-income students were more likely to receive federal grant aid, however. If the federal tax benefits are added to the traditional types of financial aid amounts, about three-fourths of all full-time undergraduates are estimated to have received federal grants, veterans benefits, or tax benefits, and about 9 out of 10 full-time undergraduates (87 percent) are estimated to have received some type of grant aid (from any source), federal veterans benefits, or federal tax benefits.

Figure 17. Among full-time/full-year dependent undergraduates (aided and unaided), average price of attendance, average net price after federal aid (price of attendance minus all federal grants, veterans benefits, and estimated federal education tax benefits), and average net price (price of attendance minus all grants, veterans benefits, and estimated federal education tax benefits), by family income level: 2003–04

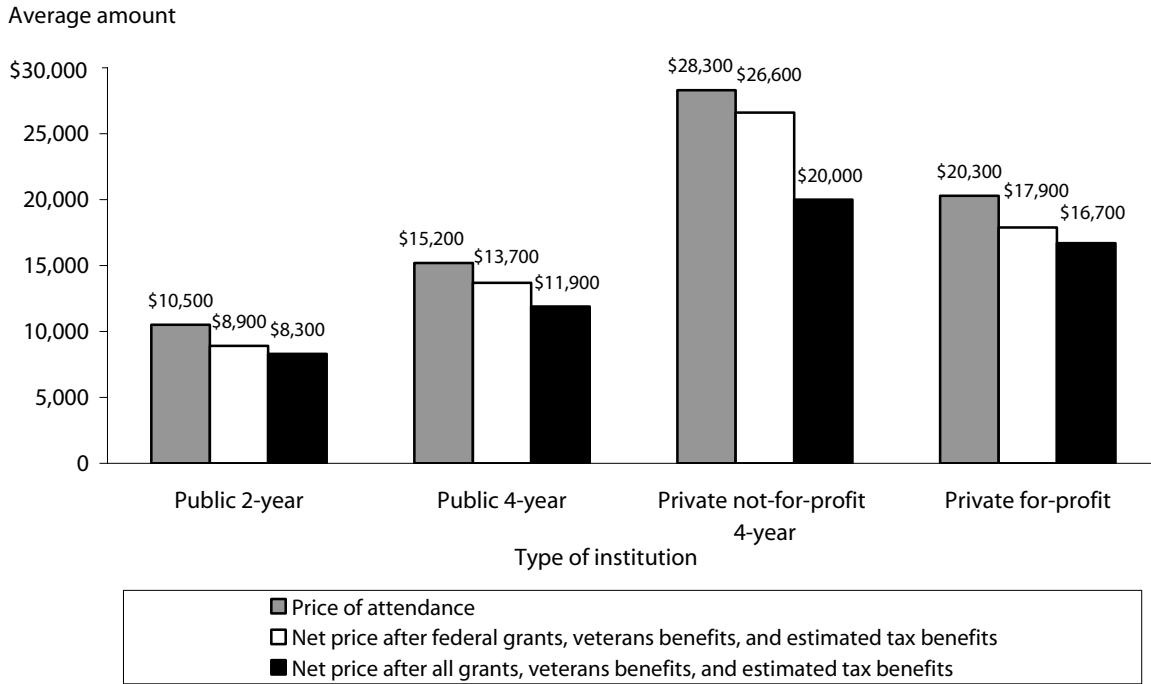


NOTE: Average amounts are for all students, including those who received no financial aid or tax benefits. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. All grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Estimates include postsecondary students in Puerto Rico.

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

The average price of attendance (before any financial aid or federal education tax benefits) for full-time undergraduates in 2003–04 was \$10,500 at public 2-year institutions, \$15,200 at public 4-year institutions, \$20,300 at private for-profit institutions, and \$28,300 at private not-for-profit 4-year institutions. The average net price of attendance after *all* grants (from any source), veterans benefits, and estimated federal education tax benefits for all full-time undergraduates (including students who received no aid or tax benefits) in 2003–04 was \$8,300 at public 2-year, \$11,900 at public 4-year, \$16,700 at private for-profit, and \$20,000 at private not-for-profit 4-year institutions.

Figure 18. Among full-time/full-year undergraduates (aided and unaided), average price of attendance, average net price after federal aid (price of attendance minus all federal grants, veterans benefits, and estimated federal education tax benefits), and average net price (price of attendance minus all grants, veterans benefits, and estimated federal education tax benefits), by type of institution: 2003–04



NOTE: Average amounts are for all students, including those who received no financial aid or tax benefits. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. All grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Estimates include postsecondary students in Puerto Rico.

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

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Table Compendium

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Section 1: Supplemental Text Tables

Table 1.1. Average tuition and fees, average price of attendance, and percentage of undergraduates enrolled in postsecondary institutions who received any financial aid, any grants, or student loans, and among those receiving aid, the average amounts of aid received, by type of institution and selected student characteristics: 2003–04

Student characteristics	Average tuition and fees	Average price of attendance	Total aid		Total grants		Student loans	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates								
U.S. total (excluding Puerto Rico)	\$4,500	\$11,300	63.0	\$7,400	50.4	\$4,000	35.1	\$5,800
Total (50 states, DC, and Puerto Rico)	4,500	11,300	63.2	7,400	50.7	4,000	35.0	5,800
Attendance status								
Full-time/full-year	7,700	17,200	76.2	9,900	62.2	5,600	49.5	6,200
Part-time or part-year	2,400	7,200	54.3	4,900	42.7	2,400	24.9	5,300
Dependency status								
Dependent	6,200	13,700	63.8	8,600	50.4	5,200	38.1	5,300
Independent	2,900	8,800	62.7	6,100	51.0	2,900	32.0	6,400
Dependent student income								
Less than \$32,000	5,200	12,300	78.5	8,500	74.6	5,500	39.2	5,000
\$32,000–59,999	5,500	12,700	65.7	8,200	52.9	4,700	41.5	5,200
\$60,000–91,999	6,200	13,900	59.1	8,700	40.0	4,900	39.8	5,400
\$92,000 or more	8,000	16,000	51.9	9,100	34.0	5,400	31.6	5,600
Independent student income								
Less than \$12,000	3,400	9,900	70.9	7,100	66.2	3,600	37.8	6,200
\$12,000–26,999	3,100	9,300	72.0	6,400	59.0	2,900	40.3	6,300
\$27,000–51,999	2,600	8,500	60.8	5,500	45.9	2,300	30.4	6,600
\$52,000 or more	2,200	7,400	44.9	4,600	30.0	2,100	17.7	7,200
Institution type								
Public 2-year	1,000	6,100	46.8	3,200	39.8	2,200	12.1	3,600
Public 4-year	4,200	12,300	68.6	7,600	51.7	4,000	44.5	5,600
Private not-for-profit 4-year	13,800	22,200	83.3	13,100	73.5	7,700	56.3	6,900
Private for-profit	7,600	14,900	89.2	8,800	65.7	3,300	73.4	6,800
Full-time/full-year undergraduates								
Total	7,700	17,200	76.2	9,900	62.2	5,600	49.5	6,200
Dependency status								
Dependent	8,400	17,600	73.9	10,200	60.3	6,100	46.8	5,600
Independent	5,900	15,900	83.1	9,600	70.2	4,600	56.5	7,500
Dependent student income								
Less than \$32,000	7,100	16,100	88.5	10,700	85.5	7,000	49.1	5,400
\$32,000–59,999	7,600	16,600	76.2	10,000	64.8	5,700	50.4	5,600
\$60,000–91,999	8,300	17,600	69.5	10,100	50.9	5,600	48.4	5,800
\$92,000 or more	10,400	20,100	63.3	10,000	43.5	5,900	39.6	5,800
Independent student income								
Less than \$12,000	5,800	15,500	85.0	10,400	80.9	5,300	57.0	7,000
\$12,000–26,999	6,000	15,900	89.2	9,600	76.5	4,400	61.9	7,400
\$27,000–51,999	6,100	16,300	80.1	8,900	60.8	3,600	55.6	8,000
\$52,000 or more	6,200	16,500	68.0	8,000	37.4	2,900	44.5	8,400
Institution type								
Public 2-year	2,000	10,500	61.3	4,900	52.7	3,400	22.8	4,100
Public 4-year	5,400	15,200	76.3	8,700	59.1	4,600	51.4	5,800
Private not-for-profit 4-year	18,400	28,300	88.7	16,300	81.5	9,400	65.8	7,200
Private for-profit	10,600	20,300	92.3	11,100	69.8	4,200	79.5	7,900

See notes at end of table.

Table 1.1. Average tuition and fees, average price of attendance, and percentage of undergraduates enrolled in postsecondary institutions who received any financial aid, any grants, or student loans, and among those receiving aid, the average amounts of aid received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average price of attendance	Total aid		Total grants		Student loans	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in public 2-year institutions								
U.S. total (excluding Puerto Rico)	\$1,000	\$6,100	46.8	\$3,200	39.8	\$2,200	12.1	\$3,600
Total (50 states, DC, and Puerto Rico)	1,000	6,100	46.8	3,200	39.8	2,200	12.1	3,600
Attendance status								
Full-time/full-year	2,000	10,500	61.3	4,900	52.7	3,400	22.8	4,100
Part-time or part-year	800	4,900	42.7	2,400	36.1	1,700	9.0	3,300
Dependency status								
Dependent	1,300	6,700	42.7	3,200	35.4	2,400	12.3	2,900
Independent	900	5,800	49.5	3,200	42.7	2,000	11.9	4,200
Dependent student income								
Less than \$32,000	1,200	6,600	63.7	3,600	60.0	3,000	11.9	2,600
\$32,000–59,999	1,400	6,800	44.0	2,900	35.7	1,900	15.6	2,800
\$60,000–91,999	1,400	6,800	32.2	2,700	22.1	1,700	12.9	2,800
\$92,000 or more	1,300	6,600	22.4	2,800	14.5	1,700	7.4	3,600
Independent student income								
Less than \$12,000	1,000	6,500	59.1	3,900	55.5	2,700	14.7	4,100
\$12,000–26,999	900	6,200	60.8	3,500	52.4	2,100	16.6	4,000
\$27,000–51,999	800	5,600	47.9	2,800	39.8	1,600	12.1	4,200
\$52,000 or more	700	5,000	30.6	1,900	23.6	1,100	4.5	4,500
Full-time/full-year undergraduates in public 2-year institutions								
Total	2,000	10,500	61.3	4,900	52.7	3,400	22.8	4,100
Dependency status								
Dependent	2,100	10,000	54.6	4,100	45.8	3,100	18.5	3,200
Independent	2,000	11,400	72.7	6,000	64.4	3,700	30.0	4,900
Dependent student income								
Less than \$32,000	1,900	9,600	77.1	4,800	73.3	4,000	17.8	2,800
\$32,000–59,999	2,100	9,900	56.5	3,700	48.3	2,500	22.0	3,200
\$60,000–91,999	2,100	10,200	42.0	3,400	30.7	2,000	18.6	3,200
\$92,000 or more	2,200	10,200	34.3	3,900	20.6	2,400	14.0	4,300
Independent student income								
Less than \$12,000	2,000	11,300	75.2	6,500	71.1	4,300	29.4	4,800
\$12,000–26,999	2,000	11,300	83.0	6,200	73.7	3,700	36.5	4,800
\$27,000–51,999	2,000	11,300	66.5	5,400	55.2	2,800	29.7	5,300
\$52,000 or more	2,200	11,900	47.6	4,400	32.3	2,000	15.8	5,300

See notes at end of table.

Table 1.1. Average tuition and fees, average price of attendance, and percentage of undergraduates enrolled in postsecondary institutions who received any financial aid, any grants, or student loans, and among those receiving aid, the average amounts of aid received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average price of attendance	Total aid		Total grants		Student loans	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in public 4-year institutions								
U.S. total (excluding Puerto Rico)	\$4,300	\$12,300	68.5	\$7,600	51.5	\$4,000	44.8	\$5,600
Total (50 states, DC, and Puerto Rico)	4,200	12,300	68.6	7,600	51.7	4,000	44.5	5,600
Attendance status								
Full-time/full-year	5,400	15,200	76.3	8,700	59.1	4,600	51.4	5,800
Part-time or part-year	2,500	8,200	57.5	5,500	41.0	2,600	34.5	5,200
Dependency status								
Dependent	4,900	13,500	69.2	7,600	50.8	4,400	44.7	5,000
Independent	2,900	10,100	67.5	7,600	53.5	3,300	44.1	6,800
Dependent student income								
Less than \$32,000	4,500	12,900	85.1	9,000	81.2	5,800	48.7	4,800
\$32,000–59,999	4,700	12,900	73.4	7,400	57.2	3,800	50.4	5,000
\$60,000–91,999	5,000	13,600	66.2	7,100	40.6	3,400	46.0	5,000
\$92,000 or more	5,500	14,300	55.7	7,100	31.4	3,800	35.0	5,100
Independent student income								
Less than \$12,000	3,400	11,200	74.7	9,100	70.3	4,300	52.5	6,400
\$12,000–26,999	3,000	10,500	76.5	7,900	58.1	3,100	54.7	6,900
\$27,000–51,999	2,600	9,700	65.5	6,500	45.2	2,400	41.0	7,100
\$52,000 or more	2,300	8,200	46.6	4,800	30.4	1,900	20.1	7,200
Full-time/full-year undergraduates in public 4-year institutions								
Total	5,400	15,200	76.3	8,700	59.1	4,600	51.4	5,800
Dependency status								
Dependent	5,700	15,200	74.5	8,300	56.3	4,700	48.4	5,200
Independent	4,500	15,100	83.7	10,500	70.5	4,600	63.5	7,600
Dependent student income								
Less than \$32,000	5,200	14,500	90.5	9,900	87.3	6,300	53.5	5,000
\$32,000–59,999	5,500	14,800	78.6	8,100	63.9	4,100	54.1	5,300
\$60,000–91,999	5,600	15,100	71.0	7,500	46.0	3,500	48.9	5,200
\$92,000 or more	6,300	16,100	62.1	7,400	36.3	3,900	39.1	5,200
Independent student income								
Less than \$12,000	4,600	14,900	87.2	11,400	83.9	5,400	68.8	7,100
\$12,000–26,999	4,600	15,200	89.5	10,400	72.9	4,200	69.5	7,800
\$27,000–51,999	4,400	15,400	79.9	9,400	56.6	3,600	58.1	8,500
\$52,000 or more	4,400	14,800	60.1	7,300	31.6	2,400	35.8	8,400

See notes at end of table.

Table 1.1. Average tuition and fees, average price of attendance, and percentage of undergraduates enrolled in postsecondary institutions who received any financial aid, any grants, or student loans, and among those receiving aid, the average amounts of aid received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average price of attendance	Total aid		Total grants		Student loans	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in private not-for-profit 4-year institutions								
U.S. total (excluding Puerto Rico)	\$14,200	\$22,600	83.2	\$13,500	73.1	\$7,900	57.4	\$7,000
Total (50 states, DC, and Puerto Rico)	13,800	22,200	83.3	13,100	73.5	7,700	56.3	6,900
Attendance status								
Full-time/full-year	18,400	28,300	88.7	16,300	81.5	9,400	65.8	7,200
Part-time or part-year	7,500	13,600	75.9	8,100	62.4	4,500	43.0	6,300
Dependency status								
Dependent	17,800	27,000	85.1	15,600	77.7	9,200	60.3	6,700
Independent	7,300	14,200	80.5	8,800	66.5	4,700	49.7	7,400
Dependent student income								
Less than \$32,000	15,000	23,800	92.8	15,900	90.7	10,200	63.5	6,400
\$32,000–59,999	16,600	25,500	89.8	16,300	84.2	9,700	66.9	6,800
\$60,000–91,999	17,900	27,300	85.3	16,400	76.4	9,200	66.0	6,900
\$92,000 or more	20,300	30,000	76.4	14,200	65.6	7,900	49.2	6,800
Independent student income								
Less than \$12,000	9,400	17,100	83.5	11,500	77.9	6,200	56.6	7,800
\$12,000–26,999	7,700	14,900	83.4	9,500	70.0	4,800	60.5	7,100
\$27,000–51,999	6,700	13,400	80.9	7,800	65.3	3,900	47.8	7,100
\$52,000 or more	5,600	11,700	74.6	6,500	54.2	3,500	35.6	7,500
Full-time/full-year undergraduates in private not-for-profit 4-year institutions								
Total	18,400	28,300	88.7	16,300	81.5	9,400	65.8	7,200
Dependency status								
Dependent	19,700	29,600	88.1	17,000	81.4	10,100	64.7	6,900
Independent	12,900	23,000	91.1	13,300	81.7	6,700	70.5	8,600
Dependent student income								
Less than \$32,000	16,800	26,400	95.9	17,900	94.5	11,600	69.6	6,500
\$32,000–59,999	18,700	28,400	92.4	18,100	88.0	10,800	71.4	7,000
\$60,000–91,999	19,700	29,500	88.3	17,600	80.8	9,800	70.4	7,200
\$92,000 or more	22,200	32,400	80.3	14,900	69.5	8,500	53.0	6,800
Independent student income								
Less than \$12,000	13,100	22,800	91.2	15,200	87.9	8,100	68.8	8,900
\$12,000–26,999	12,400	22,700	93.8	13,000	84.8	6,500	74.7	8,300
\$27,000–51,999	13,300	23,800	91.5	11,900	79.6	5,200	71.0	8,500
\$52,000 or more	12,600	23,000	84.9	10,600	60.5	4,300	65.8	8,900

See notes at end of table.

Table 1.1. Average tuition and fees, average price of attendance, and percentage of undergraduates enrolled in postsecondary institutions who received any financial aid, any grants, or student loans, and among those receiving aid, the average amounts of aid received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average price of attendance	Total aid		Total grants		Student loans	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in private for-profit institutions								
U.S. total (excluding Puerto Rico)	\$7,600	\$15,000	89.2	\$8,900	65.3	\$3,300	74.5	\$6,800
Total (50 states, DC, and Puerto Rico)	7,600	14,900	89.2	8,800	65.7	3,300	73.4	6,800
Attendance status								
Full-time/full-year	10,600	20,300	92.3	11,100	69.8	4,200	79.5	7,900
Part-time or part-year	6,000	12,100	87.7	7,500	63.6	2,700	70.3	6,100
Dependency status								
Dependent	8,900	16,100	85.2	10,000	59.7	3,800	72.6	6,000
Independent	7,200	14,500	90.5	8,400	67.6	3,100	73.7	7,000
Dependent student income								
Less than \$32,000	8,800	15,600	93.0	9,600	87.1	4,000	75.6	5,900
\$32,000–59,999	8,600	15,700	85.2	9,600	50.9	3,300	75.0	5,700
\$60,000–91,999	9,600	17,600	79.4	11,000	28.2	3,200	72.7	6,200
\$92,000 or more	9,100	16,900	63.7	12,000	18.7	3,600	55.9	7,000
Independent student income								
Less than \$12,000	7,400	14,100	91.3	8,200	85.0	3,300	70.8	6,300
\$12,000–26,999	7,500	14,300	94.0	8,600	76.7	3,100	80.5	6,700
\$27,000–51,999	7,100	15,000	90.2	8,800	56.6	2,700	78.3	7,700
\$52,000 or more	6,300	14,700	83.2	7,700	36.1	3,200	60.8	8,000
Full-time/full-year undergraduates in private for-profit institutions								
Total	10,600	20,300	92.3	11,100	69.8	4,200	79.5	7,900
Dependency status								
Dependent	11,800	21,000	87.1	12,600	65.5	5,000	75.2	6,800
Independent	10,100	20,100	94.4	10,500	71.4	3,900	81.2	8,300
Dependent student income								
Less than \$32,000	11,700	20,600	95.8	12,300	91.2	5,400	78.2	6,800
\$32,000–59,999	11,400	20,400	82.2	12,100	53.7	4,500	74.5	6,700
\$60,000–91,999	12,300	21,600	83.1	13,100	41.4	4,100	77.0	6,400
\$92,000 or more	12,500	22,800	68.4	14,900	25.1	4,500	61.8	7,900
Independent student income								
Less than \$12,000	10,500	19,800	94.8	10,400	87.6	4,500	78.8	7,100
\$12,000–26,999	10,600	20,200	96.6	11,100	81.9	3,900	85.7	8,400
\$27,000–51,999	9,900	20,300	93.6	10,600	63.0	3,300	82.8	9,000
\$52,000 or more	8,900	19,900	90.9	9,300	36.6	3,000	75.5	9,000

NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Total aid does not include federal education tax benefits. Grants include any grants, scholarships or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. 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 of undergraduates enrolled in postsecondary institutions who received federal, state, institutional, or other grants, and among those receiving aid, the average amounts received, by type of institution and selected student characteristics: 2003–04

Student characteristics	Federal grants		State grants		Institutional grants		Other grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates								
U.S. total (excluding Puerto Rico)	27.1	\$2,600	14.6	\$2,000	17.6	\$4,200	14.6	\$2,000
Total (50 states, DC, and Puerto Rico)	27.6	2,600	14.7	2,000	17.6	4,200	14.5	2,000
Attendance status								
Full-time/full-year	33.3	3,200	22.6	2,400	29.6	5,000	15.3	2,300
Part-time or part-year	23.6	2,000	9.2	1,200	9.1	2,400	13.9	1,800
Dependency status								
Dependent	22.8	2,700	17.9	2,200	25.5	5,100	13.4	2,100
Independent	32.3	2,500	11.5	1,500	9.7	2,000	15.6	1,900
Dependent student income								
Less than \$32,000	62.4	3,200	28.7	2,500	28.0	4,200	11.0	2,100
\$32,000–59,999	25.4	1,800	21.9	2,200	26.3	4,900	14.2	2,000
\$60,000–91,999	2.5	1,500	13.5	1,900	25.2	5,500	15.2	2,000
\$92,000 or more	0.9	1,500	7.4	2,200	22.5	6,000	13.0	2,300
Independent student income								
Less than \$12,000	56.2	2,900	16.5	1,700	14.2	2,200	9.6	2,100
\$12,000–26,999	43.3	2,500	14.7	1,500	11.4	1,800	12.0	1,800
\$27,000–51,999	24.1	1,800	9.7	1,400	8.1	1,800	18.3	1,800
\$52,000 or more	1.3	1,200	3.9	1,100	4.6	2,100	23.7	1,900
Institution type								
Public 2-year	23.1	2,300	11.3	1,000	7.5	1,200	11.8	1,100
Public 4-year	26.6	2,800	18.6	2,200	20.8	2,900	14.5	2,000
Private not-for-profit 4-year	28.2	3,000	22.1	2,800	49.6	7,100	23.3	2,900
Private for-profit	52.8	2,600	8.3	2,500	6.9	2,300	12.6	3,200
Full-time/full-year undergraduates								
Total	33.3	3,200	22.6	2,400	29.6	5,000	15.3	2,300
Dependency status								
Dependent	25.2	3,100	23.7	2,500	35.4	5,600	16.4	2,200
Independent	55.3	3,400	22.5	2,100	18.6	2,700	12.5	2,700
Dependent student income								
Less than \$32,000	72.4	3,700	39.9	2,800	38.5	4,900	13.7	2,200
\$32,000–59,999	30.3	2,000	30.1	2,400	37.6	5,300	17.8	2,000
\$60,000–91,999	2.9	1,600	17.9	2,000	35.0	5,900	17.9	2,100
\$92,000 or more	1.1	1,800	9.4	2,400	31.0	6,300	15.8	2,500
Independent student income								
Less than \$12,000	74.3	3,800	27.2	2,200	22.5	2,900	9.1	2,600
\$12,000–26,999	63.4	3,300	25.0	2,000	18.4	2,600	10.2	2,600
\$27,000–51,999	39.2	2,500	18.1	2,000	16.4	2,300	16.2	2,900
\$52,000 or more	3.2	1,100	9.2	1,700	10.3	2,500	22.6	2,800
Institution type								
Public 2-year	35.4	3,200	19.3	1,300	14.2	1,700	10.3	1,500
Public 4-year	30.2	3,200	24.6	2,400	27.5	3,100	15.2	2,100
Private not-for-profit 4-year	31.6	3,400	28.8	3,000	64.2	7,900	22.1	2,800
Private for-profit	54.8	3,300	13.7	3,000	9.7	3,100	13.0	3,400

See notes at end of table.

Table 1.2. Percentage of undergraduates enrolled in postsecondary institutions who received federal, state, institutional, or other grants, and among those receiving aid, the average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants		State grants		Institutional grants		Other grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in public 2-year institutions								
U.S. total (excluding Puerto Rico)	23.1	\$2,300	11.3	\$1,000	7.5	\$1,200	11.8	\$1,100
Total (50 states, DC, and Puerto Rico)	23.1	2,300	11.3	1,000	7.5	1,200	11.8	1,100
Attendance status								
Full-time/full-year	35.4	3,200	19.3	1,300	14.2	1,700	10.3	1,500
Part-time or part-year	19.6	1,800	9.0	800	5.6	800	12.2	1,000
Dependency status								
Dependent	19.7	2,300	12.3	1,100	9.6	1,600	8.4	1,300
Independent	25.3	2,200	10.6	900	6.2	800	13.9	1,100
Dependent student income								
Less than \$32,000	49.5	2,700	20.0	1,200	13.8	1,200	7.1	1,300
\$32,000–59,999	17.7	1,500	13.3	1,000	10.8	1,700	9.4	1,100
\$60,000–91,999	1.7	1,700	7.9	1,000	7.4	1,900	10.2	1,300
\$92,000 or more	0.4	‡	5.1	1,100	4.1	2,100	6.6	1,500
Independent student income								
Less than \$12,000	44.2	2,600	14.7	1,000	9.0	800	9.1	1,400
\$12,000–26,999	36.6	2,300	14.8	900	8.1	700	11.1	1,000
\$27,000–51,999	20.3	1,600	10.0	900	5.8	900	16.1	1,000
\$52,000 or more	0.9	800	3.2	900	2.1	800	19.1	1,100
Full-time/full-year undergraduates in public 2-year institutions								
Total	35.4	3,200	19.3	1,300	14.2	1,700	10.3	1,500
Dependency status								
Dependent	25.2	2,900	17.9	1,300	15.6	2,000	10.4	1,400
Independent	52.6	3,400	21.6	1,300	11.9	1,100	10.3	1,800
Dependent student income								
Less than \$32,000	62.6	3,400	28.8	1,400	19.0	1,700	8.4	1,100
\$32,000–59,999	24.8	1,800	19.0	1,100	18.7	2,000	12.5	1,300
\$60,000–91,999	1.9	‡	11.6	1,100	13.7	2,300	12.2	1,200
\$92,000 or more	0.3	‡	8.0	1,400	8.0	2,600	7.6	2,400
Independent student income								
Less than \$12,000	64.4	3,700	23.8	1,400	13.4	1,300	8.1	1,900
\$12,000–26,999	64.4	3,400	25.2	1,300	11.4	900	8.1	1,300
\$27,000–51,999	38.5	2,500	18.0	1,100	12.3	1,000	14.3	1,800
\$52,000 or more	5.1	‡	10.9	‡	7.9	‡	16.4	2,300

See notes at end of table.

Table 1.2. Percentage of undergraduates enrolled in postsecondary institutions who received federal, state, institutional, or other grants, and among those receiving aid, the average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants		State grants		Institutional grants		Other grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in public 4-year institutions								
U.S. total (excluding Puerto Rico)	26.2	\$2,800	18.5	\$2,300	20.9	\$2,900	14.5	\$2,000
Total (50 states, DC, and Puerto Rico)	26.6	2,800	18.6	2,200	20.8	2,900	14.5	2,000
Attendance status								
Full-time/full-year	30.2	3,200	24.6	2,400	27.5	3,100	15.2	2,100
Part-time or part-year	21.3	2,000	10.0	1,600	11.2	2,100	13.4	1,900
Dependency status								
Dependent	21.8	2,800	21.4	2,400	24.3	3,200	14.5	2,100
Independent	35.6	2,800	13.4	1,800	14.2	1,900	14.4	1,800
Dependent student income								
Less than \$32,000	67.1	3,400	40.0	2,700	33.5	3,100	13.4	2,300
\$32,000–59,999	27.1	1,900	26.5	2,200	26.4	2,900	15.3	1,900
\$60,000–91,999	2.6	1,500	14.7	2,000	22.8	3,200	15.6	2,000
\$92,000 or more	1.0	1,900	8.7	2,500	16.6	3,900	13.5	2,300
Independent student income								
Less than \$12,000	60.7	3,200	22.0	1,900	20.6	2,000	9.7	2,000
\$12,000–26,999	42.3	2,500	14.5	1,800	15.4	1,800	11.2	1,900
\$27,000–51,999	23.2	1,900	8.9	1,600	10.5	1,900	17.3	1,800
\$52,000 or more	1.8	‡	3.7	1,500	7.0	1,500	22.6	1,700
Full-time/full-year undergraduates in public 4-year institutions								
Total	30.2	3,200	24.6	2,400	27.5	3,100	15.2	2,100
Dependency status								
Dependent	23.6	3,100	24.8	2,500	28.5	3,300	16.3	2,100
Independent	56.5	3,500	24.0	2,200	23.1	2,300	10.7	2,200
Dependent student income								
Less than \$32,000	73.3	3,700	46.6	2,900	38.0	3,200	14.9	2,200
\$32,000–59,999	29.9	2,000	31.6	2,300	31.9	3,000	17.4	1,900
\$60,000–91,999	2.7	1,600	16.9	2,000	26.6	3,300	17.2	2,000
\$92,000 or more	1.2	2,000	9.9	2,600	20.3	3,800	15.3	2,300
Independent student income								
Less than \$12,000	76.8	3,800	31.5	2,200	26.9	2,300	9.5	2,200
\$12,000–26,999	58.7	3,100	23.9	2,200	22.8	2,300	8.8	2,100
\$27,000–51,999	34.8	2,600	15.0	1,900	21.3	2,400	13.1	2,400
\$52,000 or more	2.8	‡	7.7	‡	11.6	‡	16.8	2,000

See notes at end of table.

Table 1.2. Percentage of undergraduates enrolled in postsecondary institutions who received federal, state, institutional, or other grants, and among those receiving aid, the average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants		State grants		Institutional grants		Other grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in private not-for-profit 4-year institutions								
U.S. total (excluding Puerto Rico)	26.1	\$3,000	22.5	\$2,800	51.0	\$7,200	23.9	\$2,900
Total (50 states, DC, and Puerto Rico)	28.2	3,000	22.1	2,800	49.6	7,100	23.3	2,900
Attendance status								
Full-time/full-year	31.6	3,400	28.8	3,000	64.2	7,900	22.1	2,800
Part-time or part-year	23.5	2,200	12.9	2,000	29.3	4,500	24.9	3,000
Dependency status								
Dependent	24.8	3,200	24.4	3,000	64.7	7,900	21.5	2,700
Independent	33.8	2,800	18.4	2,300	24.7	3,600	26.2	3,200
Dependent student income								
Less than \$32,000	72.7	3,800	37.3	3,500	61.9	7,600	17.9	2,700
\$32,000–59,999	35.1	2,200	36.2	3,100	70.2	8,000	24.6	2,700
\$60,000–91,999	4.0	1,400	22.9	2,500	69.9	8,300	23.9	2,700
\$92,000 or more	1.2	1,400	8.6	2,200	58.7	7,600	19.9	2,700
Independent student income								
Less than \$12,000	63.9	3,300	23.6	2,600	38.5	4,100	15.2	3,300
\$12,000–26,999	45.6	2,700	24.5	2,500	27.2	3,400	17.8	3,100
\$27,000–51,999	28.1	1,900	16.6	2,300	20.3	3,100	30.7	3,200
\$52,000 or more	1.4	‡	9.9	1,300	14.0	3,700	39.4	3,200
Full-time/full-year undergraduates in private not-for-profit 4-year institutions								
Total	31.6	3,400	28.8	3,000	64.2	7,900	22.1	2,800
Dependency status								
Dependent	25.6	3,400	27.4	3,100	69.8	8,400	22.9	2,700
Independent	57.0	3,600	34.7	2,700	40.4	4,400	18.5	3,800
Dependent student income								
Less than \$32,000	78.4	4,100	42.8	3,700	67.6	8,300	19.6	2,700
\$32,000–59,999	37.3	2,200	41.4	3,300	76.5	8,700	26.1	2,500
\$60,000–91,999	4.3	1,400	26.1	2,500	74.6	8,700	25.0	2,600
\$92,000 or more	1.2	‡	9.4	2,300	63.1	8,000	21.4	2,800
Independent student income								
Less than \$12,000	78.9	4,000	33.7	3,000	49.8	4,800	13.6	3,700
\$12,000–26,999	63.9	3,300	40.8	2,600	38.8	4,400	16.3	4,000
\$27,000–51,999	42.3	2,600	37.6	2,800	36.5	3,200	23.1	3,700
\$52,000 or more	2.2	‡	20.6	‡	23.1	4,500	30.3	3,900

See notes at end of table.

Table 1.2. Percentage of undergraduates enrolled in postsecondary institutions who received federal, state, institutional, or other grants, and among those receiving aid, the average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants		State grants		Institutional grants		Other grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in private for-profit institutions								
U.S. total (excluding Puerto Rico)	52.3	\$2,600	7.9	\$2,600	6.9	\$2,300	12.8	\$3,200
Total (50 states, DC, and Puerto Rico)	52.8	2,600	8.3	2,500	6.9	2,300	12.6	3,200
Attendance status								
Full-time/full-year	54.8	3,300	13.7	3,000	9.7	3,100	13.0	3,400
Part-time or part-year	51.8	2,300	5.5	1,900	5.4	1,500	12.5	3,100
Dependency status								
Dependent	48.4	2,600	11.8	2,900	13.0	3,100	6.8	3,400
Independent	54.2	2,600	7.2	2,300	4.9	1,600	14.4	3,200
Dependent student income								
Less than \$32,000	84.0	2,900	15.0	3,100	13.6	3,200	5.3	2,700
\$32,000–59,999	36.5	1,600	12.2	3,100	12.2	3,200	7.8	4,200
\$60,000–91,999	3.5	‡	8.7	1,800	14.1	2,800	9.6	3,200
\$92,000 or more	2.1	‡	2.7	‡	11.1	3,000	6.7	‡
Independent student income								
Less than \$12,000	81.1	2,800	10.0	2,400	5.1	1,600	7.3	3,100
\$12,000–26,999	66.7	2,700	9.1	2,100	5.9	1,500	11.1	3,000
\$27,000–51,999	40.8	2,000	5.1	2,400	4.2	2,000	15.4	3,300
\$52,000 or more	3.2	900	1.5	‡	3.9	1,500	31.4	3,300
Full-time/full-year undergraduates in private for-profit institutions								
Total	54.8	3,300	13.7	3,000	9.7	3,100	13.0	3,400
Dependency status								
Dependent	49.8	3,200	17.4	3,500	20.6	3,900	7.9	3,500
Independent	56.7	3,300	12.2	2,700	5.5	2,000	15.0	3,400
Dependent student income								
Less than \$32,000	87.3	3,600	23.1	3,700	21.1	3,700	5.6	2,600
\$32,000–59,999	34.7	1,800	15.1	3,500	18.3	4,600	9.2	4,200
\$60,000–91,999	5.1	‡	13.7	‡	23.9	3,200	12.8	‡
\$92,000 or more	1.1	‡	4.7	‡	18.7	4,000	6.4	‡
Independent student income								
Less than \$12,000	84.8	3,700	17.1	3,000	5.5	2,500	5.9	3,400
\$12,000–26,999	69.9	3,400	14.7	2,500	7.4	1,400	11.6	3,400
\$27,000–51,999	43.9	2,300	10.1	2,600	4.3	‡	18.0	4,000
\$52,000 or more	2.5	‡	2.1	‡	3.7	‡	32.5	3,000

‡ Reporting standards not met.

NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers. Federal grants do not include veterans benefits, other Department of Defense aid, or education tax benefits. Other grants may be from private sources, including employers. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 1.3. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average price of attendance, grant aid, student loan, total aid, net price (price minus all grants), and out-of-pocket net price (price minus total aid), by type of institution and selected student characteristics: 2003–04

Student characteristics	Average price of attendance	Average grant amount	Average student loan amount	Average total aid amount	Price of attendance minus all grants	Price of attendance minus total aid
All undergraduates						
U.S. total (excluding Puerto Rico)	\$11,300	\$2,000	\$2,000	\$4,700	\$9,200	\$6,600
Total (50 states, DC, and Puerto Rico)	11,300	2,000	2,000	4,600	9,200	6,600
Attendance status						
Full-time/full-year	17,200	3,500	3,100	7,500	13,600	9,500
Part-time or part-year	7,200	1,000	1,300	2,600	6,200	4,700
Dependency status						
Dependent	13,700	2,600	2,000	5,500	11,100	8,200
Independent	8,800	1,500	2,100	3,800	7,300	5,100
Dependent student income						
Less than \$32,000	12,300	4,100	2,000	6,700	8,100	5,600
\$32,000–59,999	12,700	2,500	2,100	5,400	10,200	7,300
\$60,000–91,999	13,900	2,000	2,100	5,100	11,800	8,700
\$92,000 or more	16,000	1,800	1,800	4,700	14,200	11,300
Independent student income						
Less than \$12,000	9,900	2,400	2,300	5,100	7,500	4,900
\$12,000–26,999	9,300	1,700	2,500	4,600	7,600	4,800
\$27,000–51,999	8,500	1,000	2,000	3,300	7,400	5,200
\$52,000 or more	7,400	600	1,300	2,100	6,800	5,400
Institution type						
Public 2-year	6,100	900	400	1,500	5,300	4,700
Public 4-year	12,300	2,100	2,500	5,200	10,200	7,100
Private not-for-profit 4-year	22,200	5,600	3,900	11,000	16,500	11,200
Private for-profit	14,900	2,200	5,000	7,800	12,700	7,000
Full-time/full-year undergraduates						
Total	17,200	3,500	3,100	7,500	13,600	9,500
Dependency status						
Dependent	17,600	3,700	2,600	7,500	13,900	10,100
Independent	15,900	3,200	4,200	8,000	12,700	7,900
Dependent student income						
Less than \$32,000	16,100	6,000	2,700	9,500	10,100	6,600
\$32,000–59,999	16,600	3,700	2,800	7,600	12,900	9,000
\$60,000–91,999	17,600	2,800	2,800	7,000	14,700	10,500
\$92,000 or more	20,100	2,600	2,300	6,300	17,500	13,700
Independent student income						
Less than \$12,000	15,500	4,300	4,000	8,800	11,200	6,700
\$12,000–26,999	15,900	3,300	4,600	8,600	12,600	7,300
\$27,000–51,999	16,300	2,200	4,500	7,200	14,100	9,100
\$52,000 or more	16,500	1,100	3,700	5,400	15,400	11,100
Institution type						
Public 2-year	10,500	1,800	900	3,000	8,700	7,400
Public 4-year	15,200	2,700	3,000	6,700	12,400	8,500
Private not-for-profit 4-year	28,300	7,700	4,800	14,400	20,600	13,900
Private for-profit	20,300	3,000	6,300	10,200	17,400	10,100

See notes at end of table.

Table 1.3. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average price of attendance, grant aid, student loan, total aid, net price (price minus all grants), and out-of-pocket net price (price minus total aid), by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Average grant amount	Average student loan amount	Average total aid amount	Price of attendance minus all grants	Price of attendance minus total aid
All undergraduates in public 2-year institutions						
U.S. total (excluding Puerto Rico)	\$6,100	\$900	\$400	\$1,500	\$5,300	\$4,700
Total (50 states, DC, and Puerto Rico)	6,100	900	400	1,500	5,300	4,700
Attendance status						
Full-time/full-year	10,500	1,800	900	3,000	8,700	7,400
Part-time or part-year	4,900	600	300	1,000	4,300	3,900
Dependency status						
Dependent	6,700	900	400	1,300	5,800	5,300
Independent	5,800	900	500	1,600	4,900	4,200
Dependent student income						
Less than \$32,000	6,600	1,800	300	2,300	4,800	4,300
\$32,000–59,999	6,800	700	400	1,300	6,100	5,500
\$60,000–91,999	6,800	400	400	900	6,400	5,900
\$92,000 or more	6,600	200	300	600	6,300	6,000
Independent student income						
Less than \$12,000	6,500	1,500	600	2,300	5,000	4,200
\$12,000–26,999	6,200	1,100	700	2,100	5,000	4,100
\$27,000–51,999	5,600	600	500	1,300	5,000	4,300
\$52,000 or more	5,000	300	200	600	4,800	4,400
Full-time/full-year undergraduates in public 2-year institutions						
Total	10,500	1,800	900	3,000	8,700	7,400
Dependency status						
Dependent	10,000	1,400	600	2,200	8,600	7,700
Independent	11,400	2,400	1,500	4,400	9,000	7,000
Dependent student income						
Less than \$32,000	9,600	2,900	500	3,700	6,700	6,000
\$32,000–59,999	9,900	1,200	700	2,100	8,800	7,800
\$60,000–91,999	10,200	600	600	1,400	9,500	8,700
\$92,000 or more	10,200	500	600	1,300	9,700	8,900
Independent student income						
Less than \$12,000	11,300	3,000	1,400	4,900	8,200	6,400
\$12,000–26,999	11,300	2,800	1,700	5,100	8,600	6,200
\$27,000–51,999	11,300	1,500	1,600	3,600	9,800	7,700
\$52,000 or more	11,900	600	800	2,100	11,300	9,800

See notes at end of table.

Table 1.3. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average price of attendance, grant aid, student loan, total aid, net price (price minus all grants), and out-of-pocket net price (price minus total aid), by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Average grant amount	Average student loan amount	Average total aid amount	Price of attendance minus all grants	Price of attendance minus total aid
All undergraduates in public 4-year institutions						
U.S. total (excluding Puerto Rico)	\$12,300	\$2,100	\$2,500	\$5,200	\$10,300	\$7,100
Total (50 states, DC, and Puerto Rico)	12,300	2,100	2,500	5,200	10,200	7,100
Attendance status						
Full-time/full-year	15,200	2,700	3,000	6,700	12,400	8,500
Part-time or part-year	8,200	1,100	1,800	3,200	7,100	5,000
Dependency status						
Dependent	13,500	2,200	2,200	5,300	11,200	8,200
Independent	10,100	1,800	3,000	5,100	8,300	5,000
Dependent student income						
Less than \$32,000	12,900	4,700	2,300	7,700	8,200	5,200
\$32,000–59,999	12,900	2,100	2,500	5,400	10,800	7,500
\$60,000–91,999	13,600	1,400	2,300	4,700	12,200	8,900
\$92,000 or more	14,300	1,200	1,800	4,000	13,100	10,300
Independent student income						
Less than \$12,000	11,200	3,000	3,400	6,800	8,200	4,400
\$12,000–26,999	10,500	1,800	3,800	6,000	8,700	4,500
\$27,000–51,999	9,700	1,100	2,900	4,300	8,600	5,400
\$52,000 or more	8,200	600	1,500	2,200	7,700	6,000
Full-time/full-year undergraduates in public 4-year institutions						
Total	15,200	2,700	3,000	6,700	12,400	8,500
Dependency status						
Dependent	15,200	2,600	2,500	6,100	12,600	9,000
Independent	15,100	3,300	4,800	8,800	11,800	6,300
Dependent student income						
Less than \$32,000	14,500	5,500	2,700	8,900	9,000	5,600
\$32,000–59,999	14,800	2,600	2,800	6,400	12,100	8,400
\$60,000–91,999	15,100	1,600	2,600	5,300	13,500	9,800
\$92,000 or more	16,100	1,400	2,000	4,600	14,700	11,500
Independent student income						
Less than \$12,000	14,900	4,500	4,900	10,000	10,400	5,000
\$12,000–26,999	15,200	3,000	5,400	9,300	12,100	5,900
\$27,000–51,999	15,400	2,000	4,900	7,500	13,400	7,900
\$52,000 or more	14,800	700	3,000	4,400	14,000	10,400

See notes at end of table.

Table 1.3. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average price of attendance, grant aid, student loan, total aid, net price (price minus all grants), and out-of-pocket net price (price minus total aid), by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Average grant amount	Average student loan amount	Average total aid amount	Price of attendance minus all grants	Price of attendance minus total aid
All undergraduates in private not-for-profit 4-year institutions						
U.S. total (excluding Puerto Rico)	\$22,600	\$5,800	\$4,000	\$11,200	\$16,800	\$11,400
Total (50 states, DC, and Puerto Rico)	22,200	5,600	3,900	11,000	16,500	11,200
Attendance status						
Full-time/full-year	28,300	7,700	4,800	14,400	20,600	13,900
Part-time or part-year	13,600	2,800	2,700	6,100	10,800	7,500
Dependency status						
Dependent	27,000	7,200	4,100	13,300	19,800	13,700
Independent	14,200	3,100	3,700	7,100	11,100	7,100
Dependent student income						
Less than \$32,000	23,800	9,300	4,100	14,700	14,500	9,000
\$32,000–59,999	25,500	8,200	4,600	14,700	17,300	10,800
\$60,000–91,999	27,300	7,000	4,600	14,000	20,200	13,300
\$92,000 or more	30,000	5,200	3,300	10,800	24,800	19,200
Independent student income						
Less than \$12,000	17,100	4,800	4,400	9,600	12,300	7,500
\$12,000–26,999	14,900	3,300	4,300	7,900	11,600	7,000
\$27,000–51,999	13,400	2,500	3,400	6,300	10,900	7,100
\$52,000 or more	11,700	1,900	2,700	4,800	9,800	6,900
Full-time/full-year undergraduates in private not-for-profit 4-year institutions						
Total	28,300	7,700	4,800	14,400	20,600	13,900
Dependency status						
Dependent	29,600	8,200	4,500	15,000	21,400	14,600
Independent	23,000	5,500	6,100	12,100	17,500	10,800
Dependent student income						
Less than \$32,000	26,400	10,900	4,600	17,200	15,500	9,200
\$32,000–59,999	28,400	9,500	5,000	16,700	18,900	11,700
\$60,000–91,999	29,500	7,900	5,000	15,600	21,600	13,900
\$92,000 or more	32,400	5,900	3,600	12,000	26,500	20,400
Independent student income						
Less than \$12,000	22,800	7,100	6,100	13,900	15,700	9,000
\$12,000–26,999	22,700	5,500	6,200	12,200	17,100	10,500
\$27,000–51,999	23,800	4,200	6,000	10,900	19,600	12,900
\$52,000 or more	23,000	2,600	5,800	9,000	20,300	14,000

See notes at end of table.

Table 1.3. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average price of attendance, grant aid, student loan, total aid, net price (price minus all grants), and out-of-pocket net price (price minus total aid), by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Average grant amount	Average student loan amount	Average total aid amount	Price of attendance minus all grants	Price of attendance minus total aid
All undergraduates in private for-profit institutions						
U.S. total (excluding Puerto Rico)	\$15,000	\$2,100	\$5,000	\$7,900	\$12,800	\$7,100
Total (50 states, DC, and Puerto Rico)	14,900	2,200	5,000	7,800	12,700	7,000
Attendance status						
Full-time/full-year	20,300	3,000	6,300	10,200	17,400	10,100
Part-time or part-year	12,100	1,700	4,300	6,600	10,300	5,500
Dependency status						
Dependent	16,100	2,300	4,400	8,600	13,800	7,500
Independent	14,500	2,100	5,200	7,600	12,400	6,900
Dependent student income						
Less than \$32,000	15,600	3,500	4,500	8,900	12,100	6,600
\$32,000–59,999	15,700	1,700	4,300	8,200	14,000	7,400
\$60,000–91,999	17,600	900	4,500	8,700	16,700	8,900
\$92,000 or more	16,900	700	3,900	7,600	16,200	9,300
Independent student income						
Less than \$12,000	14,100	2,800	4,400	7,500	11,300	6,600
\$12,000–26,999	14,300	2,400	5,400	8,000	11,900	6,300
\$27,000–51,999	15,000	1,500	6,000	8,000	13,400	7,000
\$52,000 or more	14,700	1,200	4,800	6,400	13,600	8,300
Full-time/full-year undergraduates in private for-profit institutions						
Total	20,300	3,000	6,300	10,200	17,400	10,100
Dependency status						
Dependent	21,000	3,300	5,100	11,000	17,700	10,000
Independent	20,100	2,800	6,700	9,900	17,300	10,200
Dependent student income						
Less than \$32,000	20,600	4,900	5,300	11,800	15,700	8,800
\$32,000–59,999	20,400	2,400	5,000	9,900	18,000	10,500
\$60,000–91,999	21,600	1,700	4,900	10,900	20,000	10,800
\$92,000 or more	22,800	1,100	4,900	10,200	21,600	12,600
Independent student income						
Less than \$12,000	19,800	4,000	5,600	9,900	15,900	9,900
\$12,000–26,999	20,200	3,200	7,200	10,800	17,000	9,400
\$27,000–51,999	20,300	2,100	7,400	9,900	18,200	10,400
\$52,000 or more	19,900	1,100	6,800	8,500	18,900	11,500

NOTE: Average amounts are for all undergraduates, including those who did not receive any financial aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Total aid includes grants, loans, work study, and any other aid, including federal Parent Loans to Undergraduate Students (PLUS). Total aid does not include federal education tax benefits. Grants include any grants, scholarships or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude federal PLUS loans. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 1.4. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average tuition and fees, average grant amount, percentage with zero net tuition, and average net tuition amounts, by type of institution and selected student characteristics: 2003–04

Student characteristics	Average tuition and fees	Average grant amount (all students)	Tuition and fees minus all grants	
			Percent zero net tuition	Average net tuition
All undergraduates				
U.S. total (excluding Puerto Rico)	\$4,500	\$2,000	22.2	\$2,900
Total (50 states, DC, and Puerto Rico)	4,500	2,000	22.3	2,900
Attendance status				
Full-time/full-year	7,700	3,500	23.6	4,800
Part-time or part-year	2,400	1,000	21.5	1,600
Dependency status				
Dependent	6,200	2,600	18.8	4,000
Independent	2,900	1,500	25.8	1,800
Dependent student income				
Less than \$32,000	5,200	4,100	42.9	2,200
\$32,000–59,999	5,500	2,500	16.8	3,400
\$60,000–91,999	6,200	2,000	9.0	4,400
\$92,000 or more	8,000	1,800	6.8	6,300
Independent student income				
Less than \$12,000	3,400	2,400	37.4	1,700
\$12,000–26,999	3,100	1,700	30.0	1,900
\$27,000–51,999	2,600	1,000	20.5	1,800
\$52,000 or more	2,200	600	13.1	1,800
Institution type				
Public 2-year	1,000	900	28.4	700
Public 4-year	4,200	2,100	23.2	2,800
Private not-for-profit 4-year	13,800	5,600	11.4	8,500
Private for-profit	7,600	2,200	6.7	5,600
Full-time/full-year undergraduates				
Total	7,700	3,500	23.6	4,800
Dependency status				
Dependent	8,400	3,600	20.3	5,300
Independent	5,900	3,100	32.3	3,500
Dependent student income				
Less than \$32,000	7,100	5,800	48.6	2,700
\$32,000–59,999	7,600	3,600	18.9	4,400
\$60,000–91,999	8,300	2,700	9.5	5,700
\$92,000 or more	10,400	2,500	7.3	8,000
Independent student income				
Less than \$12,000	5,800	4,200	45.1	2,700
\$12,000–26,999	6,000	3,300	34.0	3,400
\$27,000–51,999	6,100	2,100	19.9	4,300
\$52,000 or more	6,200	1,000	8.3	5,200
Institution type				
Public 2-year	2,000	1,800	36.9	1,200
Public 4-year	5,400	2,700	26.2	3,500
Private not-for-profit 4-year	18,400	7,700	9.1	11,000
Private for-profit	10,600	3,000	3.8	7,800

See notes at end of table.

Table 1.4. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average tuition and fees, average grant amount, percentage with zero net tuition, and average net tuition amounts, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average grant amount (all students)	Tuition and fees minus all grants	
			Percent zero net tuition	Average net tuition
All undergraduates in public 2-year institutions				
U.S. total (excluding Puerto Rico)	\$1,000	\$900	28.4	\$700
Total (50 states, DC, and Puerto Rico)	1,000	900	28.4	700
Attendance status				
Full-time/full-year	2,000	1,800	36.9	1,200
Part-time or part-year	800	600	25.9	500
Dependency status				
Dependent	1,300	900	23.2	900
Independent	900	900	31.7	500
Dependent student income				
Less than \$32,000	1,200	1,800	49.8	500
\$32,000–59,999	1,400	700	18.4	1,000
\$60,000–91,999	1,400	400	10.3	1,100
\$92,000 or more	1,300	200	6.4	1,200
Independent student income				
Less than \$12,000	1,000	1,500	46.9	400
\$12,000–26,999	900	1,100	40.4	400
\$27,000–51,999	800	600	26.4	500
\$52,000 or more	700	300	13.6	600
Full-time/full-year undergraduates in public 2-year institutions				
Total	2,000	1,800	36.9	1,200
Dependency status				
Dependent	2,100	1,400	28.2	1,400
Independent	2,000	2,400	51.4	900
Dependent student income				
Less than \$32,000	1,900	2,900	61.5	600
\$32,000–59,999	2,100	1,200	23.5	1,400
\$60,000–91,999	2,100	600	11.0	1,800
\$92,000 or more	2,200	500	8.1	1,900
Independent student income				
Less than \$12,000	2,000	3,000	62.8	700
\$12,000–26,999	2,000	2,800	59.4	700
\$27,000–51,999	2,000	1,500	36.2	1,100
\$52,000 or more	2,200	600	17.3	1,800

See notes at end of table.

Table 1.4. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average tuition and fees, average grant amount, percentage with zero net tuition, and average net tuition amounts, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average grant amount (all students)	Tuition and fees minus all grants	
			Percent zero net tuition	Average net tuition
All undergraduates in public 4-year institutions				
U.S. total (excluding Puerto Rico)	\$4,300	\$2,100	22.8	\$2,800
Total (50 states, DC, and Puerto Rico)	4,200	2,100	23.2	2,800
Attendance status				
Full-time/full-year	5,400	2,700	26.2	3,500
Part-time or part-year	2,500	1,100	18.8	1,800
Dependency status				
Dependent	4,900	2,200	20.9	3,400
Independent	2,900	1,800	27.6	1,600
Dependent student income				
Less than \$32,000	4,500	4,700	53.0	1,500
\$32,000–59,999	4,700	2,100	19.0	3,100
\$60,000–91,999	5,000	1,400	9.7	3,900
\$92,000 or more	5,500	1,200	8.9	4,600
Independent student income				
Less than \$12,000	3,400	3,000	43.5	1,300
\$12,000–26,999	3,000	1,800	29.5	1,700
\$27,000–51,999	2,600	1,100	17.2	1,800
\$52,000 or more	2,300	600	12.2	1,900
Full-time/full-year undergraduates in public 4-year institutions				
Total	5,400	2,700	26.2	3,500
Dependency status				
Dependent	5,700	2,600	23.1	3,800
Independent	4,500	3,300	38.7	2,200
Dependent student income				
Less than \$32,000	5,200	5,500	58.9	1,600
\$32,000–59,999	5,500	2,600	21.4	3,500
\$60,000–91,999	5,600	1,600	10.8	4,300
\$92,000 or more	6,300	1,400	9.7	5,100
Independent student income				
Less than \$12,000	4,600	4,500	55.0	1,500
\$12,000–26,999	4,600	3,000	36.7	2,300
\$27,000–51,999	4,400	2,000	19.9	2,900
\$52,000 or more	4,400	700	6.9	3,700

See notes at end of table.

Table 1.4. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average tuition and fees, average grant amount, percentage with zero net tuition, and average net tuition amounts, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average grant amount (all students)	Tuition and fees minus all grants	
			Percent zero net tuition	Average net tuition
All undergraduates in private not-for-profit 4-year institutions				
U.S. total (excluding Puerto Rico)	\$14,200	\$5,800	10.6	\$8,800
Total (50 states, DC, and Puerto Rico)	13,800	5,600	11.4	8,500
Attendance status				
Full-time/full-year	18,400	7,700	9.1	11,000
Part-time or part-year	7,500	2,800	14.5	5,000
Dependency status				
Dependent	17,800	7,200	9.0	10,800
Independent	7,300	3,100	15.3	4,500
Dependent student income				
Less than \$32,000	15,000	9,300	19.6	6,300
\$32,000–59,999	16,600	8,200	10.3	8,700
\$60,000–91,999	17,900	7,000	5.9	11,100
\$92,000 or more	20,300	5,200	3.3	15,200
Independent student income				
Less than \$12,000	9,400	4,800	17.6	5,000
\$12,000–26,999	7,700	3,300	14.1	4,600
\$27,000–51,999	6,700	2,500	14.1	4,500
\$52,000 or more	5,600	1,900	15.4	4,000
Full-time/full-year undergraduates in private not-for-profit 4-year institutions				
Total	18,400	7,700	9.1	11,000
Dependency status				
Dependent	19,700	8,200	8.5	11,800
Independent	12,900	5,500	11.7	7,600
Dependent student income				
Less than \$32,000	16,800	10,900	20.8	6,500
\$32,000–59,999	18,700	9,500	9.3	9,500
\$60,000–91,999	19,700	7,900	5.3	12,000
\$92,000 or more	22,200	5,900	2.8	16,400
Independent student income				
Less than \$12,000	13,100	7,100	17.3	6,300
\$12,000–26,999	12,400	5,500	11.9	7,000
\$27,000–51,999	13,300	4,200	5.2	9,300
\$52,000 or more	12,600	2,600	4.5	10,100

See notes at end of table.

Table 1.4. Among all undergraduates (aided and unaided) enrolled in postsecondary institutions, average tuition and fees, average grant amount, percentage with zero net tuition, and average net tuition amounts, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average tuition and fees	Average grant amount (all students)	Tuition and fees minus all grants	
			Percent zero net tuition	Average net tuition
All undergraduates in private for-profit institutions				
U.S. total (excluding Puerto Rico)	\$7,600	\$2,100	6.7	\$5,600
Total (50 states, DC, and Puerto Rico)	7,600	2,200	6.7	5,600
Attendance status				
Full-time/full-year	10,600	3,000	3.8	7,800
Part-time or part-year	6,000	1,700	8.2	4,500
Dependency status				
Dependent	8,900	2,300	5.2	6,900
Independent	7,200	2,100	7.2	5,200
Dependent student income				
Less than \$32,000	8,800	3,500	7.0	5,500
\$32,000–59,999	8,600	1,700	5.2	7,200
\$60,000–91,999	9,600	900	2.4	8,900
\$92,000 or more	9,100	700	2.0	8,600
Independent student income				
Less than \$12,000	7,400	2,800	8.3	4,700
\$12,000–26,999	7,500	2,400	6.6	5,200
\$27,000–51,999	7,100	1,500	5.1	5,600
\$52,000 or more	6,300	1,200	9.2	5,400
Full-time/full-year undergraduates in private for-profit institutions				
Total	10,600	3,000	3.8	7,800
Dependency status				
Dependent	11,800	3,300	5.2	8,800
Independent	10,100	2,800	3.3	7,400
Dependent student income				
Less than \$32,000	11,700	4,900	7.1	7,200
\$32,000–59,999	11,400	2,400	5.2	9,300
\$60,000–91,999	12,300	1,700	2.8	10,900
\$92,000 or more	12,500	1,100	1.6	11,400
Independent student income				
Less than \$12,000	10,500	4,000	4.9	6,700
\$12,000–26,999	10,600	3,200	1.8	7,400
\$27,000–51,999	9,900	2,100	4.0	7,800
\$52,000 or more	8,900	1,100	1.8	7,800

NOTE: Average amounts are for all undergraduates, including those who did not receive grant aid. When grant aid is greater than tuition, the additional amount is used to cover room and board and other expenses. Negative net tuition amounts were set to zero before calculating net tuition averages. Therefore the average net tuition shown will be greater than the difference between the average tuition and the average grant amounts. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships or tuition waivers from federal, state, institutional, or private sources, including employers. Grants do not include federal veterans benefits, Department of Defense aid, or federal education tax benefits. 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 of undergraduates enrolled in postsecondary institutions who received various combinations of federal grants, veterans benefits, or estimated education tax benefits and the estimated average amounts received, by type of institution and selected student characteristics: 2003–04

Student characteristics	Federal grants and veterans benefits		Estimated federal education tax benefits		Federal grants, veterans benefits, and tax benefits		All grants, veterans benefits, and federal tax benefits	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates								
U.S. total (excluding Puerto Rico)	29.2	\$2,800	49.4	\$600	72.6	\$1,500	84.2	\$2,900
Total (50 states, DC, and Puerto Rico)	29.7	2,800	49.3	600	72.8	1,500	84.3	2,900
Attendance status								
Full-time/full-year	34.7	3,500	47.1	800	74.1	2,200	87.0	4,600
Part-time or part-year	26.2	2,100	50.9	500	72.0	1,100	82.4	1,700
Dependency status								
Dependent	23.7	2,800	50.8	800	68.8	1,500	81.8	3,700
Independent	35.6	2,800	47.9	400	76.8	1,600	86.8	2,100
Dependent student income								
Less than \$32,000	62.9	3,200	31.4	500	84.7	2,600	91.4	4,700
\$32,000–59,999	26.5	1,900	65.0	800	80.4	1,300	91.1	3,400
\$60,000–91,999	3.8	2,400	67.6	900	69.8	1,000	83.9	3,200
\$92,000 or more	1.9	2,800	38.7	600	40.0	700	60.3	3,500
Independent student income								
Less than \$12,000	57.4	3,000	25.2	200	76.3	2,300	83.2	3,100
\$12,000–26,999	46.6	2,700	48.5	500	86.6	1,700	94.2	2,300
\$27,000–51,999	28.4	2,200	62.7	500	81.6	1,100	91.8	1,700
\$52,000 or more	6.0	2,900	57.6	500	61.5	700	77.4	1,400
Institution type								
Public 2-year	25.5	2,400	47.8	400	70.9	1,100	81.3	1,400
Public 4-year	28.2	3,000	48.2	700	70.9	1,700	83.5	3,000
Private not-for-profit 4-year	30.3	3,200	50.7	900	70.9	2,000	90.5	6,900
Private for-profit	55.4	2,800	47.5	900	85.4	2,300	90.3	3,000
Full-time/full-year undergraduates								
Total	34.7	3,500	47.1	800	74.1	2,200	87.0	4,600
Dependency status								
Dependent	25.7	3,200	50.1	900	69.5	1,800	85.1	4,800
Independent	57.4	3,800	39.3	700	85.7	2,800	91.7	4,000
Dependent student income								
Less than \$32,000	72.7	3,800	26.8	600	88.5	3,300	95.3	6,400
\$32,000–59,999	31.1	2,200	63.3	900	81.4	1,500	93.7	4,500
\$60,000–91,999	3.9	2,600	68.8	1,100	70.9	1,200	87.7	4,000
\$92,000 or more	1.6	3,500	39.7	700	40.8	800	65.7	4,200
Independent student income								
Less than \$12,000	74.9	4,000	19.5	200	85.8	3,500	90.2	5,000
\$12,000–26,999	64.7	3,700	39.0	700	90.9	2,900	95.5	4,100
\$27,000–51,999	43.3	2,900	61.2	900	87.2	2,100	94.4	3,200
\$52,000 or more	10.8	4,700	65.8	900	71.4	1,600	84.1	2,500
Institution type								
Public 2-year	36.9	3,400	41.6	700	75.1	2,100	84.2	2,600
Public 4-year	31.6	3,500	45.4	800	71.2	2,100	85.3	3,800
Private not-for-profit 4-year	32.5	3,700	50.2	1,100	71.6	2,400	91.9	9,100
Private for-profit	57.2	3,400	48.8	1,000	86.9	2,900	92.0	4,000

See notes at end of table.

Table 1.5. Percentage of undergraduates enrolled in postsecondary institutions who received various combinations of federal grants, veterans benefits, or estimated education tax benefits and the estimated average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants and veterans benefits		Estimated federal education tax benefits		Federal grants, veterans benefits, and tax benefits		All grants, veterans benefits, and federal tax benefits	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in public 2-year institutions								
U.S. total (excluding Puerto Rico)	25.5	\$2,400	47.8	\$400	70.9	\$1,100	81.3	\$1,400
Total (50 states, DC, and Puerto Rico)	25.5	2,400	47.8	400	70.9	1,100	81.3	1,400
Attendance status								
Full-time/full-year	36.9	3,400	41.6	700	75.1	2,100	84.2	2,600
Part-time or part-year	22.2	1,900	49.6	300	69.8	800	80.4	1,000
Dependency status								
Dependent	20.8	2,400	49.0	500	67.4	1,100	76.4	1,500
Independent	28.5	2,400	47.0	300	73.2	1,100	84.4	1,300
Dependent student income								
Less than \$32,000	50.0	2,700	32.0	400	79.3	1,900	86.2	2,300
\$32,000–59,999	18.6	1,600	65.1	600	78.8	800	87.9	1,200
\$60,000–91,999	3.3	1,600	62.7	700	65.1	700	76.4	1,100
\$92,000 or more	1.9	1,800	33.9	300	35.7	400	45.1	900
Independent student income								
Less than \$12,000	45.5	2,700	25.4	100	69.7	1,800	78.2	2,000
\$12,000–26,999	40.2	2,500	47.8	300	84.9	1,400	94.4	1,500
\$27,000–51,999	24.1	1,900	59.5	300	79.6	800	91.4	1,000
\$52,000 or more	5.0	2,100	54.7	300	58.6	400	73.5	700
Full-time/full-year undergraduates in public 2-year institutions								
Total	36.9	3,400	41.6	700	75.1	2,100	84.2	2,600
Dependency status								
Dependent	25.9	3,000	47.9	800	70.6	1,600	81.2	2,200
Independent	55.5	3,700	31.1	600	82.5	2,700	89.3	3,200
Dependent student income								
Less than \$32,000	62.6	3,400	24.7	600	84.3	2,700	90.7	3,400
\$32,000–59,999	25.6	1,900	63.8	800	82.4	1,200	92.5	1,900
\$60,000–91,999	2.9	‡	64.1	900	66.0	1,000	79.9	1,600
\$92,000 or more	0.9	‡	37.3	500	38.2	500	51.3	1,400
Independent student income								
Less than \$12,000	65.5	3,900	16.7	100	80.7	3,200	85.3	3,800
\$12,000–26,999	66.9	3,800	28.5	600	90.2	3,000	94.1	3,500
\$27,000–51,999	42.9	2,900	49.8	700	84.7	1,900	94.5	2,300
\$52,000 or more	13.1	‡	55.0	800	64.1	1,600	81.7	2,000

See notes at end of table.

Table 1.5. Percentage of undergraduates enrolled in postsecondary institutions who received various combinations of federal grants, veterans benefits, or estimated education tax benefits and the estimated average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants and veterans benefits		Estimated federal education tax benefits		Federal grants, veterans benefits, and tax benefits		All grants, veterans benefits, and federal tax benefits	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in public 4-year institutions								
U.S. total (excluding Puerto Rico)	27.8	\$3,000	48.4	\$700	70.8	\$1,700	83.4	\$3,000
Total (50 states, DC, and Puerto Rico)	28.2	3,000	48.2	700	70.9	1,700	83.5	3,000
Attendance status								
Full-time/full-year	31.6	3,500	45.4	800	71.2	2,100	85.3	3,800
Part-time or part-year	23.2	2,200	52.3	500	70.5	1,100	80.9	1,800
Dependency status								
Dependent	22.8	3,000	49.1	800	67.2	1,600	81.5	3,300
Independent	38.4	3,100	46.5	400	78.1	1,800	87.4	2,500
Dependent student income								
Less than \$32,000	67.7	3,500	25.7	600	86.1	2,900	94.2	5,200
\$32,000–59,999	28.4	2,000	62.5	800	80.1	1,300	91.9	3,000
\$60,000–91,999	3.7	2,500	67.8	900	70.1	1,000	85.4	2,400
\$92,000 or more	1.8	2,800	36.0	700	37.4	800	58.0	2,500
Independent student income								
Less than \$12,000	62.0	3,500	25.0	200	80.3	2,700	86.4	3,700
\$12,000–26,999	45.9	2,900	49.8	500	86.9	1,800	94.1	2,500
\$27,000–51,999	26.7	2,300	63.8	500	81.1	1,200	90.6	1,800
\$52,000 or more	4.7	4,000	55.6	500	59.2	800	76.1	1,300
Full-time/full-year undergraduates in public 4-year institutions								
Total	31.6	3,500	45.4	800	71.2	2,100	85.3	3,800
Dependency status								
Dependent	24.6	3,200	47.7	900	67.4	1,800	83.7	3,700
Independent	59.9	3,900	36.0	600	86.5	3,000	92.0	4,200
Dependent student income								
Less than \$32,000	73.8	3,800	21.3	600	88.0	3,300	96.4	6,000
\$32,000–59,999	31.2	2,200	60.6	900	80.2	1,500	93.3	3,500
\$60,000–91,999	3.8	2,400	67.7	1,000	70.1	1,100	87.7	2,700
\$92,000 or more	1.8	3,100	36.2	700	37.4	800	61.2	2,800
Independent student income								
Less than \$12,000	78.1	4,100	17.9	200	88.3	3,700	92.4	5,200
\$12,000–26,999	62.9	3,700	39.9	600	90.8	2,800	95.9	3,900
\$27,000–51,999	40.1	3,300	58.7	700	85.8	2,100	92.5	3,100
\$52,000 or more	9.4	‡	64.4	800	69.9	1,500	80.4	2,100

See notes at end of table.

Table 1.5. Percentage of undergraduates enrolled in postsecondary institutions who received various combinations of federal grants, veterans benefits, or estimated education tax benefits and the estimated average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants and veterans benefits		Estimated federal education tax benefits		Federal grants, veterans benefits, and tax benefits		All grants, veterans benefits, and federal tax benefits	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in private not-for-profit 4-year institutions								
U.S. total (excluding Puerto Rico)	28.2	\$3,200	50.8	\$1,000	70.0	\$2,000	90.3	\$7,000
Total (50 states, DC, and Puerto Rico)	30.3	3,200	50.7	900	70.9	2,000	90.5	6,900
Attendance status								
Full-time/full-year	32.5	3,700	50.2	1,100	71.6	2,400	91.9	9,100
Part-time or part-year	27.2	2,300	51.2	800	70.0	1,500	88.5	3,800
Dependency status								
Dependent	25.5	3,300	52.0	1,100	67.6	2,100	89.9	8,700
Independent	38.2	3,000	48.5	700	76.3	2,000	91.4	4,000
Dependent student income								
Less than \$32,000	73.2	3,900	36.3	700	89.1	3,500	97.1	9,800
\$32,000–59,999	36.1	2,300	65.7	1,100	81.6	1,900	97.6	9,200
\$60,000–91,999	4.7	2,700	71.4	1,400	73.2	1,500	94.1	8,600
\$92,000 or more	1.9	4,500	38.2	800	39.4	1,000	76.7	7,300
Independent student income								
Less than \$12,000	65.6	3,300	26.7	200	80.1	2,800	89.2	5,500
\$12,000–26,999	48.3	2,900	47.4	700	84.2	2,100	94.1	4,000
\$27,000–51,999	34.5	2,600	61.4	800	80.8	1,700	95.1	3,600
\$52,000 or more	7.9	2,900	57.6	800	62.0	1,100	87.6	2,900
Full-time/full-year undergraduates in private not-for-profit 4-year institutions								
Total	32.5	3,700	50.2	1,100	71.6	2,400	91.9	9,100
Dependency status								
Dependent	26.1	3,600	52.2	1,100	68.1	2,200	91.2	9,700
Independent	59.3	3,900	42.1	900	86.5	3,100	94.9	6,400
Dependent student income								
Less than \$32,000	78.8	4,200	35.1	700	92.0	3,900	99.0	11,300
\$32,000–59,999	38.0	2,400	65.5	1,200	81.8	2,100	98.2	10,500
\$60,000–91,999	4.8	3,000	72.3	1,400	74.0	1,600	95.5	9,400
\$92,000 or more	1.7	4,900	38.6	800	39.5	1,000	78.6	8,000
Independent student income								
Less than \$12,000	79.4	4,100	22.6	200	86.7	3,800	93.2	7,800
\$12,000–26,999	64.7	3,700	38.2	800	88.8	3,100	96.6	6,300
\$27,000–51,999	47.9	3,400	66.4	1,100	90.5	2,700	99.2	5,500
\$52,000 or more	8.3	‡	71.4	1,100	75.4	1,700	90.1	4,300

See notes at end of table.

Table 1.5. Percentage of undergraduates enrolled in postsecondary institutions who received various combinations of federal grants, veterans benefits, or estimated education tax benefits and the estimated average amounts received, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Federal grants and veterans benefits		Estimated federal education tax benefits		Federal grants, veterans benefits, and tax benefits		All grants, veterans benefits, and federal tax benefits	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All undergraduates in private for-profit institutions								
U.S. total (excluding Puerto Rico)	54.8	\$2,800	47.4	\$900	85.2	\$2,300	90.2	\$3,000
Total (50 states, DC, and Puerto Rico)	55.4	2,800	47.5	900	85.4	2,300	90.3	3,000
Attendance status								
Full-time/full-year	57.2	3,400	48.8	1,000	86.9	2,900	92.0	4,000
Part-time or part-year	54.5	2,400	46.8	800	84.6	2,000	89.5	2,500
Dependency status								
Dependent	48.9	2,700	51.1	1,000	81.3	2,300	85.6	3,300
Independent	57.4	2,800	46.3	900	86.7	2,300	91.8	3,000
Dependent student income								
Less than \$32,000	84.1	3,000	33.3	700	92.5	2,900	93.8	4,000
\$32,000–59,999	37.7	1,600	75.9	1,200	88.0	1,700	92.5	2,800
\$60,000–91,999	3.8	1,900	67.2	1,500	68.3	1,500	75.3	2,500
\$92,000 or more	2.3	low n	40.4	800	41.7	800	52.7	1,900
Independent student income								
Less than \$12,000	81.7	3,000	19.3	200	87.4	2,800	90.4	3,300
\$12,000–26,999	68.5	2,800	44.3	800	92.0	2,500	95.0	3,000
\$27,000–51,999	46.5	2,300	70.0	1,000	90.4	2,000	94.0	2,700
\$52,000 or more	10.3	3,300	65.6	1,000	71.2	1,400	86.0	2,500
Full-time/full-year undergraduates in private for-profit institutions								
Total	57.2	3,400	48.8	1,000	86.9	2,900	92.0	4,000
Dependency status								
Dependent	49.9	3,300	49.5	1,100	81.3	2,700	86.8	4,500
Independent	60.0	3,500	48.5	1,000	89.2	2,900	94.1	3,800
Dependent student income								
Less than \$32,000	87.3	3,600	33.2	600	93.9	3,600	95.3	5,400
\$32,000–59,999	35.0	1,900	72.8	1,300	86.7	1,800	92.8	3,600
\$60,000–91,999	5.2	‡	69.3	1,600	71.0	1,700	80.2	3,500
\$92,000 or more	1.1	‡	32.7	800	33.5	800	49.0	2,900
Independent student income								
Less than \$12,000	85.3	3,800	19.0	200	90.1	3,700	92.5	4,500
\$12,000–26,999	71.5	3,600	46.0	900	93.8	3,200	97.2	4,000
\$27,000–51,999	48.0	2,400	73.6	1,200	92.1	2,200	95.8	3,300
\$52,000 or more	12.4	4,200	70.5	1,200	75.7	1,800	89.0	2,800

‡ Reporting standards not met.

NOTE: Average amounts are for those students who received the specified federal aid or tax benefits. The average combined federal grants, veterans benefits, and tax benefit amounts are usually smaller than the average amount for federal grants and veterans benefits alone because the combined amount is the weighted average of the two component variables, and the average tax benefit is almost always smaller than the federal grants and veterans benefits average. Federal veterans benefits include any Department of Defense aid programs. Federal education tax benefits are the estimated tax reductions from the Hope and Lifetime Learning tax credits and the Tuition and Fees deductions. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 1.6. Among all undergraduates (aided and unaided) enrolled in postsecondary education, average price of attendance, average federal grants, veterans benefits, and estimated tax benefits, average total grants, veterans benefits, and estimated tax benefits, and average net price of attendance, by type of institution and selected student characteristics: 2003–04

Student characteristics	Average price of attendance	Estimated average federal tax benefits	Average federal grants, veterans benefits, and tax benefits	Average total grants, veterans benefits, and tax benefits	Average net price of attendance	
					Price minus federal grants, veterans benefits, and tax benefits	Price minus all grants, veterans benefits, and tax benefits
All undergraduates						
U.S. total (excluding Puerto Rico)	\$11,300	\$300	\$1,100	\$2,500	\$10,200	\$8,800
Total (50 states, DC, and Puerto Rico)	11,300	300	1,100	2,500	10,100	8,800
Attendance status						
Full-time/full-year	17,200	400	1,600	4,100	15,500	13,100
Part-time or part-year	7,200	200	800	1,400	6,500	5,900
Dependency status						
Dependent	13,700	400	1,100	3,100	12,700	10,600
Independent	8,800	200	1,200	1,800	7,700	7,000
Dependent student income						
Less than \$32,000	12,300	200	2,200	4,400	10,100	7,900
\$32,000–59,999	12,700	500	1,000	3,100	11,700	9,600
\$60,000–91,999	13,900	600	700	2,700	13,200	11,200
\$92,000 or more	16,000	200	300	2,200	15,800	13,900
Independent student income						
Less than \$12,000	9,900	#	1,800	2,600	8,100	7,300
\$12,000–26,999	9,300	200	1,500	2,100	7,900	7,200
\$27,000–51,999	8,500	300	900	1,500	7,500	6,900
\$52,000 or more	7,400	300	400	1,000	7,000	6,400
Institution type						
Public 2-year	6,100	200	800	1,100	5,400	5,000
Public 4-year	12,300	300	1,200	2,500	11,100	9,800
Private not-for-profit 4-year	22,200	500	1,400	6,200	20,700	15,900
Private for-profit	14,900	400	2,000	2,700	12,900	12,100
Full-time/full-year undergraduates						
Total	17,200	400	1,600	4,100	15,500	13,100
Dependency status						
Dependent	17,600	500	1,300	4,200	16,300	13,400
Independent	15,900	300	2,500	3,800	13,400	12,100
Dependent student income						
Less than \$32,000	16,100	200	2,900	6,200	13,200	9,900
\$32,000–59,999	16,600	600	1,300	4,400	15,300	12,200
\$60,000–91,999	17,600	800	900	3,700	16,700	13,900
\$92,000 or more	20,100	300	300	2,900	19,700	17,200
Independent student income						
Less than \$12,000	15,500	#	3,100	4,500	12,500	11,000
\$12,000–26,999	15,900	300	2,700	3,900	13,200	12,000
\$27,000–51,999	16,300	600	1,900	3,100	14,400	13,200
\$52,000 or more	16,500	600	1,100	2,200	15,400	14,300
Institution type						
Public 2-year	10,500	300	1,600	2,200	8,900	8,300
Public 4-year	15,200	400	1,500	3,200	13,700	11,900
Private not-for-profit 4-year	28,300	500	1,700	8,300	26,600	20,000
Private for-profit	20,300	500	2,500	3,600	17,900	16,700

See notes at end of table.

Table 1.6. Among all undergraduates (aided and unaided) enrolled in postsecondary education, average price of attendance, average federal grants, veterans benefits, and estimated tax benefits, average total grants, veterans benefits, and estimated tax benefits, and average net price of attendance, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Estimated average federal tax benefits	Average federal grants, veterans benefits, and tax benefits	Average total grants, veterans benefits, and tax benefits	Average net price of attendance	
					Price minus federal grants, veterans benefits, and tax benefits	Price minus all grants, veterans benefits, and tax benefits
All undergraduates in public 2-year institutions						
U.S. total (excluding Puerto Rico)	\$6,100	\$200	\$800	\$1,100	\$5,400	\$5,000
Total (50 states, DC, and Puerto Rico)	6,100	200	800	1,100	5,400	5,000
Attendance status						
Full-time/full-year	10,500	300	1,600	2,200	8,900	8,300
Part-time or part-year	4,900	100	600	800	4,300	4,100
Dependency status						
Dependent	6,700	300	700	1,100	5,900	5,500
Independent	5,800	100	800	1,100	5,000	4,700
Dependent student income						
Less than \$32,000	6,600	100	1,500	2,000	5,100	4,600
\$32,000–59,999	6,800	400	700	1,100	6,100	5,700
\$60,000–91,999	6,800	400	500	800	6,300	5,900
\$92,000 or more	6,600	100	200	400	6,400	6,200
Independent student income						
Less than \$12,000	6,500	#	1,300	1,600	5,200	4,900
\$12,000–26,999	6,200	100	1,200	1,400	5,000	4,700
\$27,000–51,999	5,600	200	600	900	5,000	4,700
\$52,000 or more	5,000	100	300	500	4,800	4,500
Full-time/full-year undergraduates in public 2-year institutions						
Total	10,500	300	1,600	2,200	8,900	8,300
Dependency status						
Dependent	10,000	400	1,100	1,800	8,800	8,100
Independent	11,400	200	2,300	2,900	9,100	8,500
Dependent student income						
Less than \$32,000	9,600	100	2,300	3,100	7,300	6,500
\$32,000–59,999	9,900	500	1,000	1,800	8,900	8,200
\$60,000–91,999	10,200	600	700	1,200	9,500	8,900
\$92,000 or more	10,200	200	200	700	10,000	9,500
Independent student income						
Less than \$12,000	11,300	#	2,600	3,200	8,700	8,000
\$12,000–26,999	11,300	200	2,700	3,300	8,600	8,000
\$27,000–51,999	11,300	400	1,600	2,200	9,700	9,100
\$52,000 or more	11,900	400	1,000	1,600	10,900	10,300

See notes at end of table.

Table 1.6. Among all undergraduates (aided and unaided) enrolled in postsecondary education, average price of attendance, average federal grants, veterans benefits, and estimated tax benefits, average total grants, veterans benefits, and estimated tax benefits, and average net price of attendance, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Estimated average federal tax benefits	Average federal grants, veterans benefits, and tax benefits	Average total grants, veterans benefits, and tax benefits	Average net price of attendance	
					Price minus federal grants, veterans benefits, and tax benefits	Price minus all grants, veterans benefits, and tax benefits
All undergraduates in public 4-year institutions						
U.S. total (excluding Puerto Rico)	\$12,300	\$300	\$1,200	\$2,500	\$11,200	\$9,800
Total (50 states, DC, and Puerto Rico)	12,300	300	1,200	2,500	11,100	9,800
Attendance status						
Full-time/full-year	15,200	400	1,500	3,200	13,700	11,900
Part-time or part-year	8,200	300	800	1,400	7,400	6,800
Dependency status						
Dependent	13,500	400	1,100	2,700	12,400	10,800
Independent	10,100	200	1,400	2,200	8,700	7,900
Dependent student income						
Less than \$32,000	12,900	100	2,500	4,900	10,400	7,900
\$32,000–59,999	12,900	500	1,100	2,700	11,800	10,200
\$60,000–91,999	13,600	600	700	2,100	12,800	11,500
\$92,000 or more	14,300	200	300	1,500	14,000	12,800
Independent student income						
Less than \$12,000	11,200	#	2,200	3,200	9,000	8,000
\$12,000–26,999	10,500	200	1,600	2,300	9,000	8,200
\$27,000–51,999	9,700	300	900	1,600	8,700	8,100
\$52,000 or more	8,200	300	500	1,000	7,800	7,200
Full-time/full-year undergraduates in public 4-year institutions						
Total	15,200	400	1,500	3,200	13,700	11,900
Dependency status						
Dependent	15,200	400	1,200	3,100	14,000	12,100
Independent	15,100	200	2,600	3,800	12,500	11,200
Dependent student income						
Less than \$32,000	14,500	100	2,900	5,800	11,600	8,800
\$32,000–59,999	14,800	500	1,200	3,200	13,600	11,500
\$60,000–91,999	15,100	700	800	2,400	14,400	12,800
\$92,000 or more	16,100	300	300	1,700	15,800	14,400
Independent student income						
Less than \$12,000	14,900	#	3,200	4,800	11,700	10,200
\$12,000–26,999	15,200	200	2,500	3,700	12,700	11,400
\$27,000–51,999	15,400	400	1,800	2,900	13,700	12,600
\$52,000 or more	14,800	500	1,000	1,700	13,800	13,100

See notes at end of table.

Table 1.6. Among all undergraduates (aided and unaided) enrolled in postsecondary education, average price of attendance, average federal grants, veterans benefits, and estimated tax benefits, average total grants, veterans benefits, and estimated tax benefits, and average net price of attendance, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Estimated average federal tax benefits	Average federal grants, veterans benefits, and tax benefits	Average total grants, veterans benefits, and tax benefits	Average net price of attendance	
					Price minus federal grants, veterans benefits, and tax benefits	Price minus all grants, veterans benefits, and tax benefits
All undergraduates in private not-for-profit 4-year institutions						
U.S. total (excluding Puerto Rico)	\$22,600	\$500	\$1,400	\$6,400	\$21,200	\$16,200
Total (50 states, DC, and Puerto Rico)	22,200	500	1,400	6,200	20,700	15,900
Attendance status						
Full-time/full-year	28,300	500	1,700	8,300	26,600	20,000
Part-time or part-year	13,600	400	1,000	3,300	12,600	10,300
Dependency status						
Dependent	27,000	600	1,400	7,800	25,600	19,200
Independent	14,200	300	1,500	3,600	12,700	10,600
Dependent student income						
Less than \$32,000	23,800	300	3,100	9,600	20,700	14,200
\$32,000–59,999	25,500	800	1,600	9,000	23,900	16,500
\$60,000–91,999	27,300	1,000	1,100	8,100	26,200	19,200
\$92,000 or more	30,000	300	400	5,600	29,600	24,400
Independent student income						
Less than \$12,000	17,100	#	2,200	4,900	14,800	12,100
\$12,000–26,999	14,900	300	1,700	3,800	13,200	11,100
\$27,000–51,999	13,400	500	1,400	3,400	12,000	10,000
\$52,000 or more	11,700	400	700	2,600	11,100	9,200
Full-time/full-year undergraduates in private not-for-profit 4-year institutions						
Total	28,300	500	1,700	8,300	26,600	20,000
Dependency status						
Dependent	29,600	600	1,500	8,800	28,100	20,700
Independent	23,000	400	2,700	6,100	20,300	16,900
Dependent student income						
Less than \$32,000	26,400	300	3,500	11,200	22,900	15,200
\$32,000–59,999	28,400	800	1,700	10,400	26,700	18,000
\$60,000–91,999	29,500	1,000	1,200	9,000	28,400	20,500
\$92,000 or more	32,400	300	400	6,300	32,000	26,100
Independent student income						
Less than \$12,000	22,800	#	3,300	7,200	19,500	15,600
\$12,000–26,999	22,700	300	2,700	6,100	19,900	16,600
\$27,000–51,999	23,800	800	2,400	5,500	21,400	18,300
\$52,000 or more	23,000	800	1,300	3,900	21,700	19,100

See notes at end of table.

Table 1.6. Among all undergraduates (aided and unaided) enrolled in postsecondary education, average price of attendance, average federal grants, veterans benefits, and estimated tax benefits, average total grants, veterans benefits, and estimated tax benefits, and average net price of attendance, by type of institution and selected student characteristics: 2003–04—Continued

Student characteristics	Average price of attendance	Estimated average federal tax benefits	Average federal grants, veterans benefits, and tax benefits	Average total grants, veterans benefits, and tax benefits	Average net price of attendance	
					Price minus federal grants, veterans benefits, and tax benefits	Price minus all grants, veterans benefits, and tax benefits
All undergraduates in private for-profit institutions						
U.S. total (excluding Puerto Rico)	\$15,000	\$400	\$2,000	\$2,700	\$13,000	\$12,200
Total (50 states, DC, and Puerto Rico)	14,900	400	2,000	2,700	12,900	12,100
Attendance status						
Full-time/full-year	20,300	500	2,500	3,600	17,900	16,700
Part-time or part-year	12,100	400	1,700	2,300	10,400	9,800
Dependency status						
Dependent	16,100	500	1,800	2,800	14,200	13,300
Independent	14,500	400	2,000	2,700	12,500	11,800
Dependent student income						
Less than \$32,000	15,600	200	2,700	3,700	12,900	11,800
\$32,000–59,999	15,700	900	1,500	2,600	14,100	13,000
\$60,000–91,999	17,600	1,000	1,000	1,900	16,500	15,700
\$92,000 or more	16,900	300	300	1,000	16,600	15,900
Independent student income						
Less than \$12,000	14,100	#	2,500	3,000	11,700	11,100
\$12,000–26,999	14,300	400	2,300	2,900	12,000	11,400
\$27,000–51,999	15,000	700	1,800	2,500	13,200	12,400
\$52,000 or more	14,700	700	1,000	2,200	13,700	12,600
Full-time/full-year undergraduates in private for-profit institutions						
Total	20,300	500	2,500	3,600	17,900	16,700
Dependency status						
Dependent	21,000	600	2,200	3,900	18,800	17,100
Independent	20,100	500	2,600	3,500	17,500	16,500
Dependent student income						
Less than \$32,000	20,600	200	3,400	5,200	17,200	15,400
\$32,000–59,999	20,400	900	1,600	3,400	18,800	17,100
\$60,000–91,999	21,600	1,100	1,200	2,800	20,400	18,800
\$92,000 or more	22,800	300	300	1,400	22,500	21,400
Independent student income						
Less than \$12,000	19,800	#	3,300	4,200	16,500	15,700
\$12,000–26,999	20,200	400	3,000	3,800	17,200	16,400
\$27,000–51,999	20,300	900	2,000	3,100	18,300	17,200
\$52,000 or more	19,900	900	1,400	2,500	18,600	17,500

Rounds to zero.

NOTE: Average amounts are for all students, including those who did not receive any aid or federal tax benefits. Federal veterans benefits include any Department of Defense aid programs. Federal education tax benefits are the estimated tax reductions from the Hope and Lifetime Learning tax credits and the Tuition and Fees deductions. Tax benefits were imputed based on eligibility criteria and Internal Revenue Service data. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The total price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. Grants include any grants, scholarships or tuition waivers from federal, state, institutional, or private sources, including employers. 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 2: Tuition and Price of Attendance

Price of Attendance

- A student's price of attendance is equal to the total tuition and fees charged, as well as books and supplies and other living expenses while enrolled. In 2003–04, the average price of attendance was \$11,300 among all undergraduates (full time and part time) at all types of institutions (table 2.1-A). The average price varied with the type of institution students attended as well as their attendance status, ranging from \$6,100 among those enrolled in public 2-year institutions to \$26,800 among those enrolled in private not-for-profit 4-year doctorate-granting institutions.
- Among undergraduates enrolled full time for a full academic year (9 or more months) in 2003–04, the average price of attendance was \$17,200 (table 2.1-B). The average total price was \$10,500 among full-time/full-year undergraduates attending public 2-year institutions, \$15,900 among those at public 4-year doctorate-granting institutions, \$20,300 among those at private for-profit institutions, and \$32,300 among those at private not-for-profit 4-year doctorate-granting institutions.
- Ninety-five percent of undergraduates who were enrolled full time for a full academic year (9 or more months) had a total price of attendance that was \$8,000 or more in 2003–04 (table 2.1-C). Among those who were enrolled part time or for only part of the academic year, 92 percent had a price of attendance of less than \$8,000.

Tuition and Fees

- The average tuition and fees among all undergraduates who were enrolled in 2003–04 was \$4,500 (table 2.2-A). Tuition and fees varied by the type of institution students attended as well as their attendance status, with those enrolled at public 2-year institutions paying the lowest average tuition (\$1,000) and those attending private not-for-profit 4-year doctorate-granting institutions paying the highest (\$17,600).
- Among undergraduates enrolled full time for a full academic year (9 or more months), the average amount of tuition and fees was \$7,700 in 2003–04 (table 2.2-B). Those attending public 2-year institutions were charged an average of \$2,000 in tuition and fees, those attending public 4-year doctorate-granting institutions were charged an average of \$5,900, those enrolled at private for-profit institutions were charged an average of \$10,600, and those attending private not-for-profit 4-year doctorate-granting institutions were charged an average of \$21,800.

- Among undergraduates who were enrolled part time or for only part of the academic year in 2003–04, the average amount of tuition and fees was \$2,400 (table 2.2-C). Students at public 2-year institutions were charged an average of \$800 in tuition and fees, and those attending public 4-year doctorate-granting institutions had average tuition and fees of \$2,900. Among those enrolled at private for-profit institutions, the average tuition was \$6,000, and among those at private not-for-profit 4-year doctorate-granting institutions, it was \$9,800.
- Ninety-five percent of undergraduates enrolled full time for a full academic year (9 or more months) were charged tuition and fees of \$1,000 or more in 2003–04 (table 2.2-D). About three-fourths (74 percent) of those enrolled part time or for only part of the academic year were charged less than \$1,000.

Table 2.1-A. Average price of attendance, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
U.S. total (excluding Puerto Rico)	\$6,100	\$10,800	\$13,200	\$19,700	\$27,300	\$15,000	\$11,300
Total (50 states, DC, and Puerto Rico)	6,100	10,800	13,100	19,400	26,800	14,900	11,300
Attendance status							
Full-time/full-year	10,500	13,700	15,900	25,400	32,300	20,300	17,200
Full-time/part-year	5,700	7,500	9,000	15,600	20,200	12,800	9,800
Part-time/full-year	6,500	9,200	11,100	14,400	18,500	13,800	8,700
Part-time/part-year	3,200	4,400	5,200	6,700	8,800	8,500	4,200
Housing							
On campus	7,100	13,400	15,200	26,900	32,000	17,200	19,900
Off campus	6,100	10,400	12,700	15,100	21,900	14,800	10,000
Living with parents	6,300	9,600	11,100	17,600	21,100	15,000	9,100
Tuition and fees							
Less than \$500	4,000	3,200	3,300	3,100	‡	‡	4,000
\$500–999	5,500	4,500	4,700	4,600	4,100	5,900	5,300
\$1,000–1,999	7,600	7,200	7,200	5,000	5,400	6,400	7,400
\$2,000–3,999	10,100	11,200	11,700	8,700	9,400	8,500	10,800
\$4,000–7,999	13,400	13,700	15,200	13,100	12,600	13,200	14,100
\$8,000 or more	‡	20,800	22,800	25,800	31,400	19,300	25,200
Gender							
Male	6,100	11,000	13,200	19,400	27,100	16,200	11,600
Female	6,200	10,700	13,000	19,400	26,500	14,000	11,000
Race/ethnicity²							
White	6,200	10,900	13,100	20,500	27,500	15,100	11,600
Black	6,300	10,200	13,400	16,700	23,500	14,100	10,500
Hispanic	5,800	10,300	11,900	16,000	21,400	14,600	9,900
Asian	6,600	11,200	14,500	22,800	31,300	17,400	12,500
American Indian	5,800	10,300	11,000	18,600	‡	13,600	9,100
Pacific Islander	4,900	‡	13,800	‡	‡	17,400	9,500
Multiple races	6,100	11,100	13,300	19,500	29,600	15,800	11,400
Other	7,100	11,300	12,500	19,600	26,800	15,700	11,700
Age as of 12/31/03							
18 years or younger	6,900	12,300	14,800	24,900	30,800	16,500	13,500
19–23 years	6,600	11,700	13,900	23,500	29,300	15,200	13,200
24–29 years	6,100	9,400	11,200	14,900	17,200	14,700	9,500
30–39 years	5,900	9,100	9,800	12,900	14,000	14,600	8,600
40 years or older	5,200	8,400	8,700	11,600	13,300	14,300	7,500
Dependency status							
Dependent	6,700	12,000	14,100	24,400	30,000	16,100	13,700
Independent	5,800	9,300	10,700	13,600	16,100	14,500	8,800
Unmarried, no dependents	5,900	9,600	11,300	15,600	17,200	15,300	9,600
Married, no dependents	5,300	8,800	10,600	12,300	15,800	15,000	8,200
Single parent	6,200	9,800	10,700	13,900	16,300	13,900	9,000
Married parents	5,600	8,600	9,700	12,100	14,400	14,200	8,100

See notes at end of table.

Table 2.1-A. Average price of attendance, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$6,700	\$11,200	\$13,600	\$20,300	\$26,800	\$15,200	\$12,100
\$20,000–39,999	6,500	11,600	13,700	22,800	27,900	15,700	12,600
\$40,000–59,999	6,900	11,800	13,500	23,000	28,900	16,000	12,800
\$60,000–79,999	6,900	12,000	14,100	25,000	29,600	17,500	13,600
\$80,000–99,999	6,600	12,600	14,400	26,100	31,300	16,900	15,000
\$100,000 or more	6,500	12,500	15,000	27,500	32,000	17,300	16,100
Independent							
Less than \$10,000	6,500	10,700	11,800	16,900	18,400	14,100	10,000
\$10,000–19,999	6,400	9,800	11,600	14,900	17,100	14,500	9,600
\$20,000–29,999	5,900	9,400	10,200	14,000	16,000	14,300	8,900
\$30,000–49,999	5,600	8,600	10,700	13,000	14,900	15,100	8,400
\$50,000 or more	5,000	7,800	8,700	11,000	14,200	14,600	7,500
Income group							
Lowest 25 percent	6,500	11,000	12,900	19,300	24,600	14,600	11,100
Middle 50 percent	6,300	10,900	13,000	19,300	26,200	15,000	11,100
Highest 25 percent	5,500	10,400	13,600	19,400	28,800	15,000	11,700
Aid status							
No aid	5,200	8,900	11,300	15,200	25,200	11,600	7,800
Received aid	7,200	11,700	13,900	20,100	27,100	15,300	13,300
Grant status							
No grants	5,500	10,000	12,200	15,800	25,500	14,500	9,100
Received grants	7,100	11,600	13,900	20,600	27,300	15,000	13,300
Loan status ³							
No loans	5,700	9,400	12,000	15,800	24,700	11,500	8,700
Received loans	9,200	12,700	14,500	22,000	28,600	16,100	16,100

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.

² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. 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 2.1-B. Average price of attendance for full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
U.S. total (excluding Puerto Rico)	\$10,500	\$13,800	\$15,900	\$26,000	\$32,900	\$20,500	\$17,200
Total (50 states, DC, and Puerto Rico)	10,500	13,700	15,900	25,400	32,300	20,300	17,200
Housing							
On campus	9,400	14,600	16,500	28,100	34,500	25,200	21,800
Off campus	11,600	14,200	16,200	23,200	30,600	20,400	16,600
Living with parents	9,500	11,900	13,400	21,900	25,600	19,600	13,000
Tuition and fees							
Less than \$500	9,900	‡	‡	‡	‡	‡	10,000
\$500–999	9,200	9,400	9,000	‡	‡	‡	9,200
\$1,000–1,999	9,700	11,000	12,200	‡	‡	‡	9,900
\$2,000–3,999	11,300	12,600	13,300	11,400	10,600	13,700	12,400
\$4,000–7,999	14,100	14,000	15,700	16,700	14,000	16,900	15,200
\$8,000 or more	‡	20,900	23,300	26,800	33,300	21,600	26,900
Gender							
Male	10,400	13,900	16,000	25,600	32,600	21,600	17,300
Female	10,500	13,600	15,700	25,200	32,000	19,400	17,000
Race/ethnicity²							
White	10,500	13,800	15,800	26,400	33,100	20,400	17,400
Black	10,500	14,000	16,600	23,600	29,000	19,900	16,500
Hispanic	10,000	13,000	14,500	20,400	26,900	19,800	15,700
Asian	11,300	14,600	17,100	28,100	35,800	22,400	18,800
American Indian	10,400	‡	14,100	‡	‡	‡	15,000
Pacific Islander	‡	‡	15,100	‡	‡	‡	16,200
Multiple races	10,600	13,300	16,000	26,400	34,900	21,500	17,400
Other	11,000	14,900	15,800	26,100	31,600	20,500	17,100
Age as of 12/31/03							
18 years or younger	9,800	13,500	15,900	27,100	32,900	20,400	17,100
19–23 years	10,200	13,700	15,900	26,200	32,800	20,700	17,600
24–29 years	11,500	14,300	15,900	21,500	27,000	20,400	16,200
30–39 years	11,700	14,300	15,600	21,600	24,300	20,100	15,900
40 years or older	11,100	13,600	15,300	22,200	‡	19,800	15,600
Dependency status							
Dependent	10,000	13,600	15,900	26,500	33,000	21,000	17,600
Independent	11,400	14,000	15,800	22,000	26,300	20,100	15,900
Unmarried, no dependents	11,400	14,100	16,000	23,300	28,400	21,500	16,700
Married, no dependents	12,000	13,600	15,800	21,400	27,100	20,100	16,200
Single parent	11,000	14,200	15,700	21,900	24,200	19,100	15,200
Married parents	11,600	14,000	15,100	20,500	23,700	19,600	15,500

See notes at end of table.

Table 2.1-B. Average price of attendance for full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Non-Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$9,800	\$12,800	\$15,400	\$23,300	\$29,200	\$20,000	\$15,800
\$20,000–39,999	9,600	13,200	15,300	25,100	31,000	21,100	16,500
\$40,000–59,999	10,000	13,500	15,500	25,600	31,700	20,500	16,500
\$60,000–79,999	10,300	13,600	15,700	26,800	32,900	21,500	17,300
\$80,000–99,999	9,900	14,200	15,900	27,100	34,300	21,700	18,500
\$100,000 or more	10,200	14,500	16,800	29,400	35,000	23,100	20,200
Independent							
Less than \$10,000	11,300	13,900	15,900	21,900	25,900	19,700	15,600
\$10,000–19,999	11,300	13,900	15,800	21,700	24,400	20,500	15,600
\$20,000–29,999	11,200	14,300	15,500	22,000	26,800	20,200	16,200
\$30,000–49,999	11,500	14,200	16,300	23,100	27,900	20,000	16,400
\$50,000 or more	11,700	14,300	15,200	21,400	28,800	20,000	16,400
Income group							
Lowest 25 percent	10,400	13,300	15,500	23,300	28,900	20,100	15,900
Middle 50 percent	10,500	13,700	15,700	25,300	31,900	20,400	16,800
Highest 25 percent	10,600	14,400	16,500	27,900	34,800	20,500	19,400
Aid status							
No aid	10,200	13,600	15,900	29,100	35,700	18,300	15,100
Received aid	10,700	13,800	15,900	25,000	31,700	20,500	17,800
Grant status							
No grants	10,400	13,900	15,900	27,500	35,100	20,400	15,800
Received grants	10,500	13,600	15,800	25,000	31,400	20,300	18,000
Loan status ³							
No loans	10,200	13,200	15,700	25,100	32,900	17,700	15,200
Received loans	11,400	14,200	16,000	25,500	31,900	21,000	19,100

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.

² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: This table excludes students attending more than one institution. Full-time/full-year students represent 41 percent of all undergraduates attending only one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 2.1-C. Percentage distribution of undergraduates, by price of attendance and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Price of attendance				
	Less than \$4,000	\$4,000–7,999	\$8,000–11,999	\$12,000–15,999	\$16,000 or more
U.S. total (excluding Puerto Rico)	18.5	24.6	19.2	17.4	20.4
Total (50 states, DC, and Puerto Rico)	18.3	24.6	19.4	17.4	20.3
Institution type					
Public					
Less-than-2-year	28.7	29.9	21.9	13.8	5.8
2-year	34.8	39.0	19.3	5.8	1.1
4-year	7.1	15.6	22.9	34.6	19.9
Non-doctorate-granting	9.3	19.8	29.1	32.0	9.8
Doctorate-granting	5.9	13.2	19.3	36.1	25.5
Private not-for-profit					
Less-than-4-year	3.5	16.9	25.0	20.3	34.3
4-year	4.0	8.0	11.6	9.7	66.8
Non-doctorate-granting	5.3	9.5	14.2	10.6	60.5
Doctorate-granting	1.8	5.5	7.4	8.1	77.2
Private for-profit					
	1.5	13.6	19.4	24.1	41.4
Attendance status					
Full-time/full-year	#	4.7	23.1	30.8	41.5
Full-time/part-year	8.9	42.8	21.7	13.9	12.8
Part-time/full-year	4.0	53.2	25.3	11.1	6.4
Part-time/part-year	71.3	20.4	5.6	1.7	1.1
Housing					
On campus	2.2	6.7	13.6	25.0	52.5
Off campus	21.9	26.5	17.7	17.6	16.2
Living with parents	19.4	30.6	26.7	12.3	11.1
Tuition and fees					
Less than \$500	67.8	26.6	4.3	1.1	0.1
\$500–999	40.4	44.3	12.3	2.9	0.2
\$1,000–1,999	9.3	56.8	26.9	6.0	1.1
\$2,000–3,999	0.3	22.0	41.5	29.6	6.6
\$4,000–7,999	#	2.8	24.3	46.2	26.8
\$8,000 or more	#	#	1.0	11.6	87.4
Gender					
Male	18.1	23.5	19.1	17.4	21.9
Female	18.5	25.4	19.6	17.3	19.2
Race/ethnicity¹					
White	17.9	23.2	19.3	18.5	21.2
Black	18.2	27.1	19.9	16.1	18.6
Hispanic	20.8	28.5	20.9	13.8	16.1
Asian	16.4	23.4	17.3	16.5	26.5
American Indian	24.3	31.2	15.7	16.7	12.2
Pacific Islander	29.2	26.9	12.9	13.9	17.1
Multiple races	19.8	24.5	17.5	17.5	20.8
Other	14.5	23.8	21.2	17.0	23.5
Age as of 12/31/03					
18 years or younger	10.5	19.6	23.0	19.8	27.1
19–23 years	11.7	20.4	20.4	20.8	26.7
24–29 years	22.4	28.0	19.6	15.5	14.6
30–39 years	26.4	31.2	17.6	13.1	11.8
40 years or older	35.3	32.4	14.2	9.7	8.5

See notes at end of table.

Section 2: Tuition and Price of Attendance

Table 2.1-C. Percentage distribution of undergraduates, by price of attendance and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Price of attendance				
	Less than \$4,000	\$4,000–7,999	\$8,000–11,999	\$12,000–15,999	\$16,000 or more
Dependency status					
Dependent	10.4	19.1	20.9	21.3	28.4
Independent	26.2	29.9	17.9	13.5	12.5
Unmarried, no dependents	24.2	27.1	18.1	15.0	15.6
Married, no dependents	31.5	30.0	14.7	13.1	10.8
Single parent	22.3	31.1	20.4	13.9	12.3
Married parents	29.4	32.0	16.7	11.8	10.1
Dependency and income in 2002					
Dependent					
Less than \$20,000	10.6	24.3	23.7	19.0	22.3
\$20,000–39,999	11.0	22.7	22.4	20.0	23.9
\$40,000–59,999	10.7	20.6	23.9	20.7	24.2
\$60,000–79,999	10.6	17.7	20.6	23.8	27.4
\$80,000–99,999	9.0	15.3	18.9	23.6	33.3
\$100,000 or more	9.8	14.6	16.6	21.0	37.9
Independent					
Less than \$10,000	19.9	26.5	20.5	17.5	15.7
\$10,000–19,999	20.0	29.2	20.9	15.7	14.3
\$20,000–29,999	23.4	30.8	20.7	13.7	11.3
\$30,000–49,999	28.5	31.6	15.9	12.3	11.7
\$50,000 or more	36.7	31.8	12.9	9.1	9.5
Income group					
Lowest 25 percent	15.3	25.5	21.7	18.4	19.2
Middle 50 percent	17.5	24.8	20.4	17.9	19.4
Highest 25 percent	23.3	23.2	14.9	15.2	23.5
Aid status					
No aid	35.0	31.3	15.4	10.3	8.1
Received aid	8.6	20.7	21.7	21.5	27.5
Grant status					
No grants	27.9	27.9	17.7	14.1	12.4
Received grants	9.2	21.4	21.0	20.5	28.0
Loan status²					
No loans	27.4	31.6	18.1	12.3	10.6
Received loans	1.1	11.1	21.8	27.0	39.0

Rounds to zero.

¹ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

² "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: Detail may not sum to totals because of rounding. This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. 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-A. Average tuition and fees for undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	\$1,000	\$3,400	\$4,700	\$11,900	\$18,000	\$7,600	\$4,500
Total (50 states, DC, and Puerto Rico)	1,000	3,400	4,700	11,500	17,600	7,600	4,500
Attendance status							
Full-time/full-year	2,000	4,600	5,900	15,900	21,800	10,600	7,700
Full-time/part-year	1,000	2,200	3,100	8,900	12,500	6,500	4,100
Part-time/full-year	1,000	2,400	3,600	7,300	10,900	7,300	2,600
Part-time/part-year	400	1,200	1,600	2,800	4,600	3,700	1,000
Housing							
On campus	1,400	5,000	5,900	17,800	21,500	9,100	10,800
Off campus	1,000	2,900	4,300	7,800	13,700	7,300	3,500
Living with parents	1,200	3,100	4,000	10,300	14,100	8,400	3,300
Price of attendance							
Less than \$4,000	400	800	800	900	1,200	1,200	500
\$4,000–7,999	1,000	1,700	2,000	2,300	2,700	2,900	1,300
\$8,000–11,999	1,800	3,100	3,300	4,600	4,900	4,900	2,800
\$12,000–15,999	2,400	4,400	4,500	6,900	6,500	7,500	4,700
\$16,000 or more	3,800	7,300	8,400	16,300	21,500	10,600	13,500
Gender							
Male	1,100	3,600	4,800	11,600	18,000	8,200	4,700
Female	1,000	3,300	4,600	11,500	17,300	7,200	4,400
Race/ethnicity²							
White	1,100	3,500	4,700	12,700	18,200	7,500	4,800
Black	1,100	3,200	5,000	8,900	14,900	7,200	4,000
Hispanic	700	2,700	3,600	7,900	13,400	7,800	3,500
Asian	1,100	3,800	5,600	14,400	21,400	9,100	5,200
American Indian	800	2,400	3,400	10,300	‡	7,300	2,800
Pacific Islander	600	‡	4,600	‡	‡	9,200	3,400
Multiple races	1,000	3,100	4,700	12,000	19,900	8,200	4,500
Other	1,200	3,500	4,400	11,700	17,900	8,000	4,700
Age as of 12/31/03							
18 years or younger	1,300	4,200	5,700	16,200	20,700	9,100	6,100
19–23 years	1,200	3,900	5,200	14,900	19,600	8,300	5,800
24–29 years	1,000	2,600	3,400	7,600	10,000	7,500	3,200
30–39 years	900	2,300	2,800	6,000	7,800	7,000	2,700
40 years or older	700	2,100	2,500	5,400	7,100	6,700	2,200
Dependency status							
Dependent	1,300	4,100	5,300	15,700	20,200	8,900	6,200
Independent	900	2,400	3,200	6,800	9,200	7,200	2,900
Unmarried, no dependents	900	2,600	3,600	8,300	10,200	7,900	3,300
Married, no dependents	800	2,400	3,100	6,100	8,700	7,100	2,500
Single parent	900	2,500	3,200	7,000	9,300	7,000	2,900
Married parents	800	2,200	2,700	5,500	7,800	6,700	2,400

See notes at end of table.

Section 2: Tuition and Price of Attendance

Table 2.2-A. Average tuition and fees for undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Non-doctorate-granting	Doctorate-granting			
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$1,200	\$3,500	\$4,900	\$12,100	\$17,800	\$8,500	\$5,000
\$20,000–39,999	1,200	3,900	5,000	14,100	18,500	8,900	5,400
\$40,000–59,999	1,400	4,200	5,000	14,500	19,400	8,800	5,500
\$60,000–79,999	1,400	4,000	5,300	16,200	19,700	9,600	6,000
\$80,000–99,999	1,300	4,700	5,400	17,200	21,200	9,200	7,100
\$100,000 or more	1,300	4,400	5,900	18,500	21,800	9,300	8,000
Independent							
Less than \$10,000	1,000	2,900	3,900	9,000	10,800	7,400	3,500
\$10,000–19,999	1,000	2,600	3,500	7,900	10,000	7,700	3,200
\$20,000–29,999	900	2,300	2,900	6,800	8,900	7,300	2,900
\$30,000–49,999	800	2,100	3,100	6,300	8,300	7,100	2,600
\$50,000 or more	700	2,100	2,500	4,900	7,900	6,200	2,200
Income group							
Lowest 25 percent	1,100	3,300	4,500	11,200	15,900	7,800	4,300
Middle 50 percent	1,100	3,500	4,600	11,500	17,100	7,700	4,400
Highest 25 percent	900	3,400	5,100	11,900	19,300	6,700	5,100
Aid status							
No aid	900	2,800	4,400	9,500	17,100	6,200	2,600
Received aid	1,200	3,700	4,900	11,900	17,800	7,700	5,700
Grant status							
No grants	900	3,200	4,500	9,200	17,000	7,100	3,200
Received grants	1,200	3,600	4,900	12,300	17,900	7,800	5,800
Loan status ³							
No loans	1,000	2,900	4,500	9,400	16,400	5,900	3,100
Received loans	1,700	4,000	5,000	13,100	18,700	8,200	7,300

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.

² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. 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-B. Average tuition and fees for full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	\$2,000	\$4,700	\$5,900	\$16,500	\$22,400	\$10,700	\$7,800
Total (50 states, DC, and Puerto Rico)	2,000	4,600	5,900	15,900	21,800	10,600	7,700
Attendance status							
Full-time/full-year	2,000	4,600	5,900	15,900	21,800	10,600	7,700
Full-time/part-year	†	†	†	†	†	†	†
Part-time/full-year	†	†	†	†	†	†	†
Part-time/part-year	†	†	†	†	†	†	†
Housing							
On campus	2,100	5,600	6,500	18,700	23,400	14,500	12,000
Off campus	2,200	4,300	5,700	13,000	20,300	10,400	6,600
Living with parents	1,900	4,000	5,000	13,300	17,500	11,000	5,000
Price of attendance							
Less than \$4,000	‡	‡	‡	‡	‡	‡	‡
\$4,000–7,999	1,300	1,400	1,000	‡	‡	‡	1,300
\$8,000–11,999	1,900	3,400	3,400	3,500	4,500	4,700	2,600
\$12,000–15,999	2,500	4,500	4,500	6,500	4,500	7,500	4,300
\$16,000 or more	4,100	7,500	8,500	16,700	22,500	11,200	13,800
Gender							
Male	2,100	4,800	6,000	15,900	22,300	11,600	7,900
Female	2,000	4,500	5,700	15,800	21,500	9,800	7,600
Race/ethnicity²							
White	2,200	4,700	5,900	17,200	22,500	10,500	8,000
Black	1,900	4,700	6,500	13,200	18,900	10,500	7,000
Hispanic	1,500	3,500	4,500	10,200	17,500	10,400	6,300
Asian	2,400	5,400	6,600	18,100	25,000	11,900	8,800
American Indian	1,700	‡	4,700	‡	‡	‡	5,500
Pacific Islander	‡	‡	5,000	‡	‡	‡	6,600
Multiple races	1,900	3,800	6,000	17,000	23,800	10,900	7,800
Other	2,100	4,800	5,700	16,100	21,700	11,200	7,400
Age as of 12/31/03							
18 years or younger	2,000	4,800	6,100	17,900	22,400	11,400	8,000
19–23 years	2,100	4,800	6,000	16,900	22,300	11,400	8,300
24–29 years	2,100	4,200	5,000	11,700	17,000	10,400	6,200
30–39 years	2,000	3,800	4,500	10,900	14,200	9,900	5,700
40 years or older	1,800	3,500	4,800	11,700	‡	9,600	5,600
Dependency status							
Dependent	2,100	4,800	6,000	17,200	22,500	11,800	8,400
Independent	2,000	3,900	5,000	11,900	16,200	10,100	5,900
Unmarried, no dependents	2,100	4,100	5,300	13,400	18,200	11,500	6,600
Married, no dependents	2,200	3,800	5,000	11,700	16,500	9,700	6,000
Single parent	1,900	3,800	4,800	11,700	14,500	9,500	5,500
Married parents	2,000	3,700	4,400	10,100	13,400	9,300	5,400

See notes at end of table.

Table 2.2-B. Average tuition and fees for full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$1,900	\$4,200	\$5,700	\$14,000	\$19,500	\$11,400	\$6,900
\$20,000–39,999	1,900	4,500	5,700	15,700	20,900	11,800	7,500
\$40,000–59,999	2,100	4,900	5,900	16,400	21,400	11,500	7,500
\$60,000–79,999	2,200	4,700	5,900	17,600	22,300	12,200	8,000
\$80,000–99,999	2,100	5,400	5,900	17,900	23,600	12,300	9,100
\$100,000 or more	2,200	5,300	6,700	20,000	24,100	12,700	10,500
Independent							
Less than \$10,000	2,000	4,000	5,200	12,100	16,100	10,400	5,800
\$10,000–19,999	1,900	3,800	5,000	11,900	14,600	10,800	5,800
\$20,000–29,999	2,000	3,900	4,600	11,300	16,300	10,600	6,200
\$30,000–49,999	2,000	3,600	5,100	12,900	16,600	9,500	6,100
\$50,000 or more	2,200	4,200	4,500	11,100	18,300	8,900	6,100
Income group							
Lowest 25 percent	1,900	4,200	5,500	13,700	19,200	11,000	6,600
Middle 50 percent	2,100	4,700	5,800	15,800	21,500	10,600	7,400
Highest 25 percent	2,200	5,200	6,400	18,400	23,900	9,600	9,700
Aid status							
No aid	2,000	4,600	6,200	19,500	24,900	9,200	6,000
Received aid	2,100	4,600	5,700	15,600	21,300	10,700	8,200
Grant status							
No grants	2,100	4,800	6,100	17,600	24,200	10,300	6,500
Received grants	2,000	4,500	5,700	15,600	21,100	10,700	8,400
Loan status³							
No loans	2,000	4,400	5,900	15,800	22,600	8,500	6,200
Received loans	2,300	4,900	5,800	15,900	21,300	11,100	9,300

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.

² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: This table excludes students attending more than one institution. Full-time/full-year students represent 41 percent of all undergraduates attending only one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 2.2-C. Average tuition and fees for part-time or part-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	\$800	\$1,900	\$2,900	\$6,500	\$10,000	\$6,100	\$2,400
Total (50 states, DC, and Puerto Rico)	800	1,900	2,900	6,400	9,800	6,000	2,400
Attendance status							
Full-time/full-year	†	†	†	†	†	†	†
Full-time/part-year	1,000	2,200	3,100	8,900	12,500	6,500	4,100
Part-time/full-year	1,000	2,400	3,600	7,300	10,900	7,300	2,600
Part-time/part-year	400	1,200	1,600	2,800	4,600	3,700	1,000
Housing							
On campus	800	2,500	4,100	13,800	13,900	6,400	6,700
Off campus	700	1,800	2,600	5,000	7,800	5,900	2,100
Living with parents	800	2,000	2,800	6,700	9,100	6,700	2,000
Price of attendance							
Less than \$4,000	400	800	800	900	1,200	1,200	500
\$4,000–7,999	900	1,700	2,000	2,300	2,700	2,900	1,300
\$8,000–11,999	1,500	2,600	3,200	4,800	5,000	5,000	3,100
\$12,000–15,999	1,900	3,400	4,400	7,000	6,600	7,500	5,800
\$16,000 or more	1,800	4,300	7,400	14,600	16,900	9,200	11,800
Gender							
Male	800	1,900	3,000	6,700	9,800	6,100	2,400
Female	800	2,000	2,800	6,100	9,700	6,000	2,300
Race/ethnicity²							
White	800	2,000	2,900	6,800	10,100	5,800	2,400
Black	800	1,900	3,000	5,600	8,500	5,800	2,500
Hispanic	600	1,700	2,300	5,300	6,800	6,500	2,100
Asian	700	2,100	3,500	8,400	13,500	7,200	2,500
American Indian	700	‡	1,600	‡	‡	5,600	1,400
Pacific Islander	500	‡	‡	‡	‡	7,900	1,900
Multiple races	700	1,900	2,900	6,900	‡	6,800	2,400
Other	900	2,100	2,800	8,200	‡	6,500	2,800
Age as of 12/31/03							
18 years or younger	900	2,300	4,000	10,500	13,800	7,200	2,900
19–23 years	900	2,200	3,300	10,000	12,100	6,500	3,000
24–29 years	700	1,800	2,400	5,100	6,800	6,000	2,200
30–39 years	700	1,800	2,000	4,400	6,100	5,700	2,000
40 years or older	600	1,700	2,000	3,900	5,900	5,400	1,600
Dependency status							
Dependent	900	2,200	3,500	10,900	12,800	7,000	3,100
Independent	700	1,800	2,300	4,600	6,400	5,800	2,000
Unmarried, no dependents	700	1,800	2,400	5,500	6,900	6,000	2,200
Married, no dependents	700	1,800	2,200	4,300	6,000	5,800	1,800
Single parent	700	1,700	2,300	4,500	6,300	5,900	2,100
Married parents	700	1,700	2,000	4,100	6,000	5,400	1,800

See notes at end of table.

Table 2.2-C. Average tuition and fees for part-time or part-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$800	\$2,000	\$3,000	\$7,700	\$12,400	\$6,500	\$2,700
\$20,000–39,999	900	2,100	3,400	9,900	11,900	7,100	2,900
\$40,000–59,999	900	2,300	3,200	9,700	12,600	6,900	2,800
\$60,000–79,999	900	2,300	3,400	9,900	10,900	7,400	2,700
\$80,000–99,999	900	2,600	3,900	14,100	14,000	7,600	3,700
\$100,000 or more	800	2,200	3,900	14,100	13,900	7,100	3,900
Independent							
Less than \$10,000	700	1,800	2,600	6,100	6,700	5,900	2,300
\$10,000–19,999	700	1,900	2,300	5,300	7,200	6,100	2,200
\$20,000–29,999	800	1,700	2,200	4,500	5,900	5,900	2,000
\$30,000–49,999	700	1,700	2,300	4,400	6,200	5,900	1,900
\$50,000 or more	600	1,700	1,900	3,900	6,200	5,000	1,700
Income group							
Lowest 25 percent	800	1,900	2,900	7,200	9,600	6,200	2,500
Middle 50 percent	800	2,000	2,800	6,200	9,200	6,200	2,300
Highest 25 percent	700	1,900	3,000	6,200	10,600	5,300	2,300
Aid status							
No aid	700	1,700	2,600	5,300	8,500	5,300	1,400
Received aid	900	2,100	3,100	6,700	10,200	6,200	3,200
Grant status							
No grants	700	1,900	2,800	5,400	8,500	5,800	1,800
Received grants	900	2,000	3,000	7,000	10,500	6,200	3,100
Loan status³							
No loans	700	1,800	2,700	5,300	8,600	5,000	1,600
Received loans	1,200	2,400	3,200	7,800	11,400	6,500	4,600

† Not applicable.

‡ Reporting standards not met.

¹ “All institutions” also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.

² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

³ “Loans” only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: This table excludes students attending more than one institution. Includes full-time/part-year, part-time/full-year, and part-time/part-year students. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the “part-time/full-year” or “part-time/part-year” categories. Part-time or part-year students represent 59 percent of all undergraduates attending only one institution. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 2.2-D. Percentage distribution of all undergraduates, by tuition and fees and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Tuition and fees					
	Less than \$500	\$500–999	\$1,000–1,999	\$2,000–3,999	\$4,000–7,999	\$8,000 or more
U.S. total (excluding Puerto Rico)	16.9	13.4	16.6	19.5	17.4	16.3
Total (50 states, DC, and Puerto Rico)	16.7	13.4	16.6	19.5	17.7	16.1
Institution type						
Public						
Less-than-2-year	31.6	15.9	19.5	14.0	18.6	0.4
2-year	36.0	25.6	25.1	11.6	1.8	0.1
4-year	2.2	5.3	14.4	35.6	35.0	7.6
Non-doctorate-granting	3.0	7.3	19.2	35.7	31.4	3.5
Doctorate-granting	1.8	4.2	11.7	35.5	37.0	9.9
Private not-for-profit						
Less-than-4-year	1.6	1.5	9.2	23.9	37.2	26.5
4-year	0.9	2.4	4.1	9.4	16.8	66.4
Non-doctorate-granting	1.3	3.3	5.1	10.2	21.0	59.2
Doctorate-granting	0.4	0.9	2.4	8.2	9.9	78.2
Private for-profit						
	0.4	1.2	3.3	16.0	33.7	45.4
Attendance status						
Full-time/full-year	1.2	3.8	10.6	25.4	29.1	29.9
Full-time/part-year	8.3	15.5	22.9	18.8	18.3	16.3
Part-time/full-year	16.9	18.3	27.3	20.2	10.8	6.5
Part-time/part-year	49.5	24.4	12.8	8.6	3.8	1.0
Housing						
On campus	1.8	1.8	5.0	17.7	30.1	43.6
Off campus	20.1	15.2	17.4	19.4	16.3	11.7
Living with parents	17.6	16.1	21.5	20.8	13.7	10.3
Gender						
Male	16.2	12.6	16.1	20.0	18.2	16.9
Female	17.1	14.0	17.0	19.1	17.3	15.6
Race/ethnicity¹						
White	14.3	13.0	16.9	20.8	18.4	16.6
Black	13.9	16.4	19.6	16.9	16.6	16.6
Hispanic	27.2	13.9	14.2	16.8	14.9	13.0
Asian	24.0	8.6	11.5	16.7	21.2	18.0
American Indian	25.0	18.0	17.9	23.1	6.8	9.2
Pacific Islander	40.3	4.8	13.4	15.1	15.3	11.1
Multiple races	19.2	14.1	14.1	21.0	15.0	16.7
Other	15.4	11.8	17.3	20.4	18.3	17.0
Age as of 12/31/03						
18 years or younger	10.8	10.6	15.3	21.0	20.2	22.0
19–23 years	10.4	10.0	15.0	21.9	21.5	21.3
24–29 years	19.2	16.2	19.0	19.4	15.2	11.1
30–39 years	25.1	17.4	19.3	16.3	12.8	9.2
40 years or older	32.7	20.2	17.4	13.0	10.0	6.7

See notes at end of table.

Table 2.2-D. Percentage distribution of all undergraduates, by tuition and fees and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Tuition and fees					
	Less than \$500	\$500–999	\$1,000–1,999	\$2,000–3,999	\$4,000–7,999	\$8,000 or more
Dependency status						
Dependent	9.4	9.1	14.5	22.0	22.3	22.6
Independent	23.9	17.6	18.7	17.0	13.1	9.8
Unmarried, no dependents	21.4	15.4	17.9	18.8	14.6	12.0
Married, no dependents	28.3	17.3	17.6	17.6	12.0	7.3
Single parent	21.9	18.1	19.5	16.2	13.1	11.2
Married parents	26.3	19.7	19.3	15.4	11.9	7.3
Dependency and income in 2002						
Dependent						
Less than \$20,000	11.8	10.6	17.8	20.6	21.0	18.1
\$20,000–39,999	10.6	10.5	16.7	21.7	20.6	19.9
\$40,000–59,999	9.2	9.4	17.1	23.8	21.0	19.4
\$60,000–79,999	8.8	9.7	14.0	22.9	23.5	21.1
\$80,000–99,999	7.9	7.2	11.2	22.0	25.9	25.9
\$100,000 or more	8.3	7.4	10.4	21.0	23.0	30.0
Independent						
Less than \$10,000	18.8	15.5	17.4	20.0	15.5	12.8
\$10,000–19,999	19.6	16.5	19.3	18.6	14.0	12.1
\$20,000–29,999	21.0	18.6	19.8	17.7	12.5	10.4
\$30,000–49,999	26.0	17.5	20.5	15.4	12.3	8.3
\$50,000 or more	32.1	19.8	17.1	13.8	11.1	6.2
Income group						
Lowest 25 percent	15.1	13.1	17.7	20.5	17.9	15.7
Middle 50 percent	15.8	13.5	17.4	20.1	17.7	15.5
Highest 25 percent	20.2	13.6	13.8	17.2	17.3	17.8
Aid status						
No aid	30.8	18.4	18.5	15.6	10.5	6.3
Received aid	8.4	10.5	15.5	21.8	21.9	22.0
Grant status						
No grants	24.6	16.0	17.7	18.0	14.7	8.9
Received grants	9.1	10.9	15.6	20.9	20.5	23.1
Loan status²						
No loans	24.6	18.0	19.6	17.4	12.2	8.2
Received loans	1.7	4.5	11.0	23.4	28.1	31.3

¹ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

² "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: Detail may not sum to totals because of rounding. This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. 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).