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Student Aid Study

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NCES 2006-185

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

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

Statistical Analysis Report



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

Statistical Analysis Report

June 2006

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Executive Summary

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

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

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

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

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

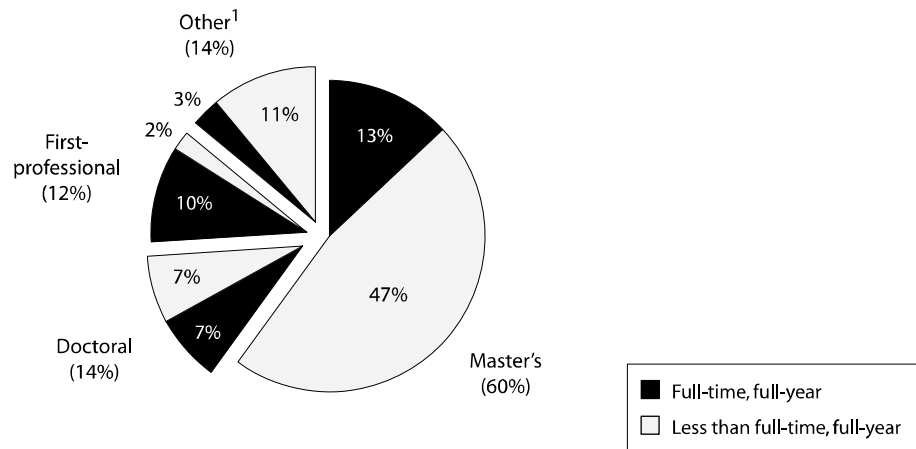
Profile of Graduate and First-Professional Students

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

¹ Graduate Data Analysis System. Not shown in table.

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

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



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

Master’s Degree Students

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

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

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

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

Doctoral Degree Students

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

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

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

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

First-Professional Students

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

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

Paying for Graduate and First-Professional Education

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

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

Part-Time Students

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

Who Enrolls Part Time

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

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

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

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

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

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

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

Enrollment and Work

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

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

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

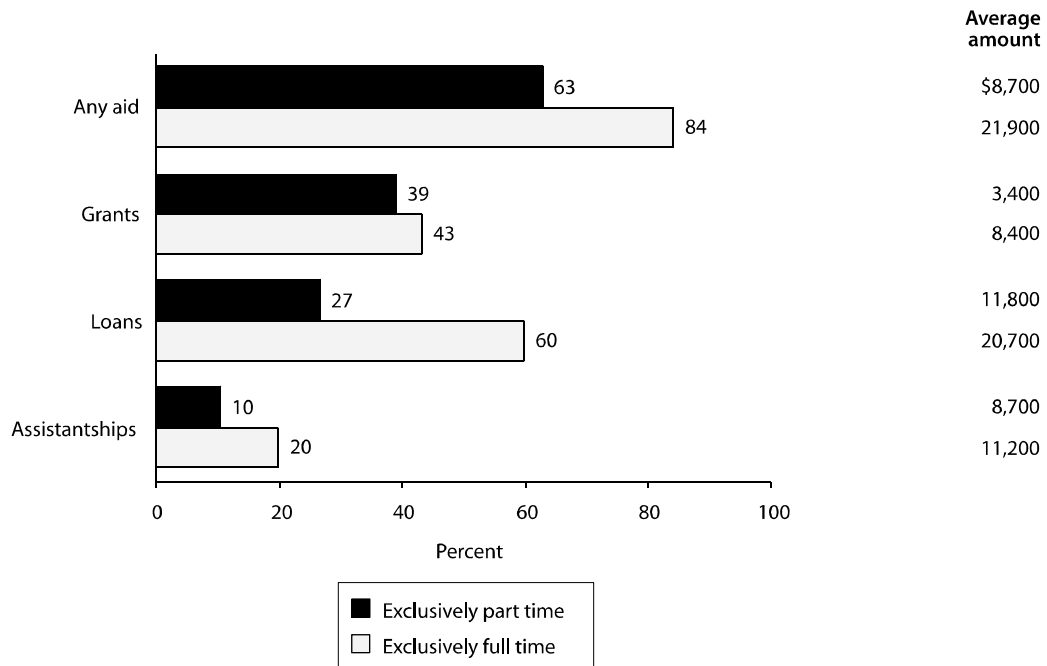
Financial Aid

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

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

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

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



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

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

Summary

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

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

Foreword

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

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

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

Acknowledgments

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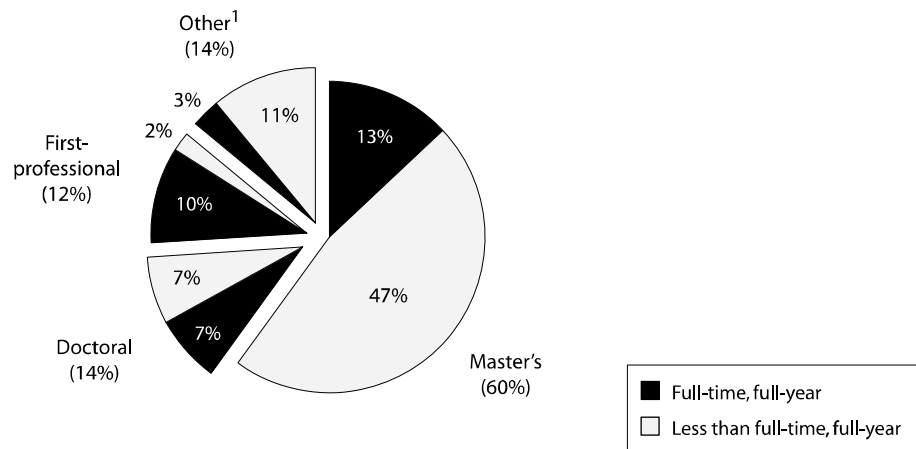
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Profiles of Graduate and First-Professional Students

Introduction

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

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



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

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

¹ Graduate Data Analysis System. Not shown in table.

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

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

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

Data

The report uses data from the 2003–04 National Postsecondary Student Aid Study (NPSAS:04), the sixth administration of the NPSAS survey by the U.S. Department of Education. NPSAS is a nationally representative survey of all students enrolled in postsecondary institutions, including undergraduate, graduate, and first-professional students. The survey, which collects data from institutions, students, and U.S. Department of Education financial aid records, provides detailed information on how students pay for postsecondary education and on their demographic and enrollment characteristics. Students who were enrolled at any time between July 1, 2003, and June 30, 2004, in about 1,400 selected Title IV institutions in the 50 states, the District of Columbia, and Puerto Rico were eligible to participate in NPSAS:04.⁴ Of the 101,000 students selected for participation, approximately 91,000 were study respondents (80,000 undergraduates and 11,000 graduate and first-professional students), resulting in an overall weighted response rate of 91 percent. The weighted response rate for graduate and first-professional students was 95 percent.

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

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

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

Organization of the Report

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

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

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

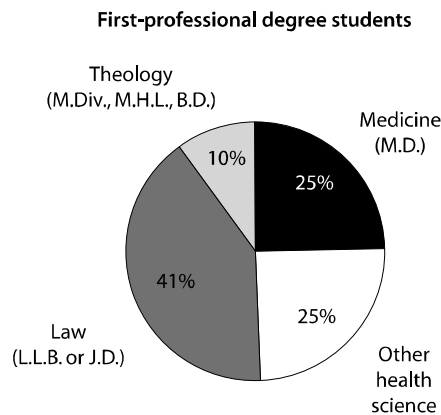
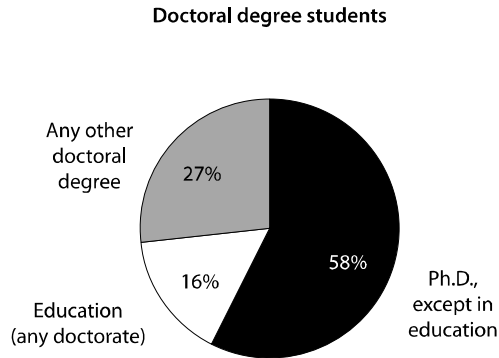
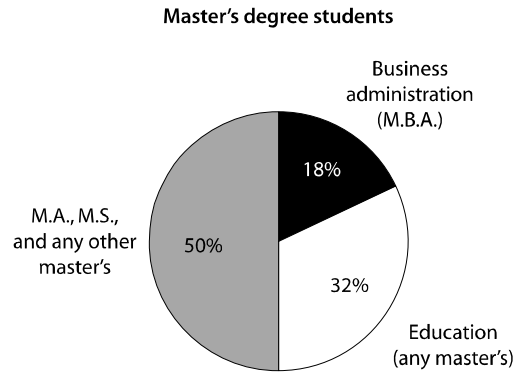
Master's Degree Students

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

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

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

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



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

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

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

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

¹ Based on all students, including those who did not work.

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

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

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

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

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

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

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

Doctoral Degree Students

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

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

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

First-Professional Degree Students

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

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

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

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

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

Rounds to zero.

¹ Based on all students, including those who did not work.

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

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

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

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

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

Paying for Graduate and First-Professional Education

Like undergraduates, graduate and first-professional students pay for their education with a combination of their own financial resources (such as savings or contributions from parents, a spouse, or other relatives or friends), grants, loans, and earnings from work. However, there is an important difference in how eligibility for federal need-based financial aid is determined. At the undergraduate level, parents are usually expected to pay for their children's education to the extent they can until the student reaches age 24.⁸ In contrast, graduate and first-professional students are automatically considered financially independent regardless of their age. Only their own income and assets (or, if they are married, their income and assets and those of their spouse) are considered in calculating need. There is another important difference between graduates and undergraduates in terms of how the federal government provides need-based aid: aid for financially needy graduate students is primarily in the form of loans, while undergraduate aid includes grants (primarily Pell) as well as loans.

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

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

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

Rounds to zero.

¹ Based on all students, including those who did not work.

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

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

Price of Attendance

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

Financial Aid

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

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

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

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

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

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

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

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

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

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

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

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

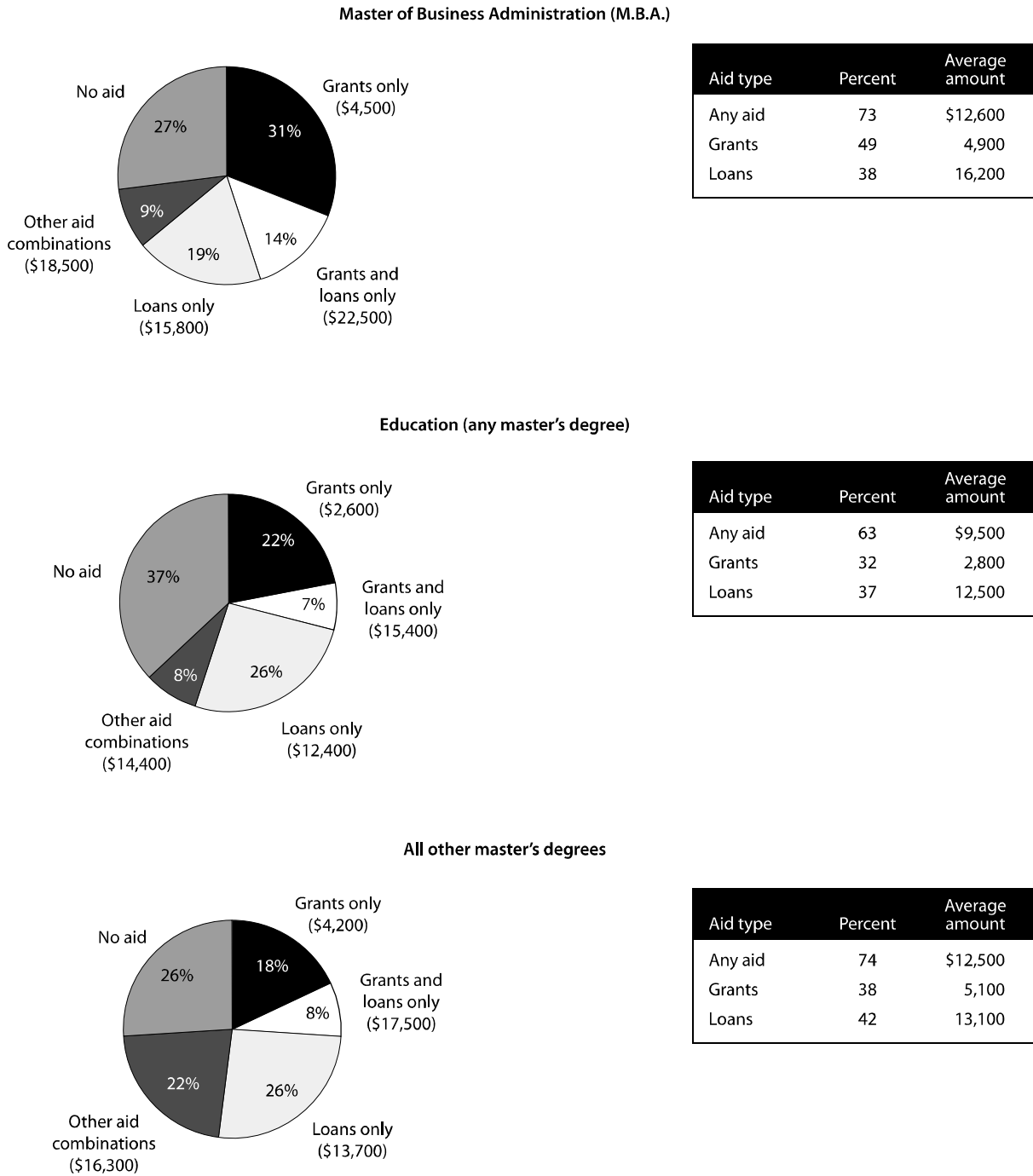
Within each level of graduate education, student financial aid packages varied by type of degree. For example, relative to other master’s students, M.B.A. students were the most likely to receive grants only (31 percent) (figure 3). Master’s students in education were more likely to receive no aid (37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

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

Part-Time Students

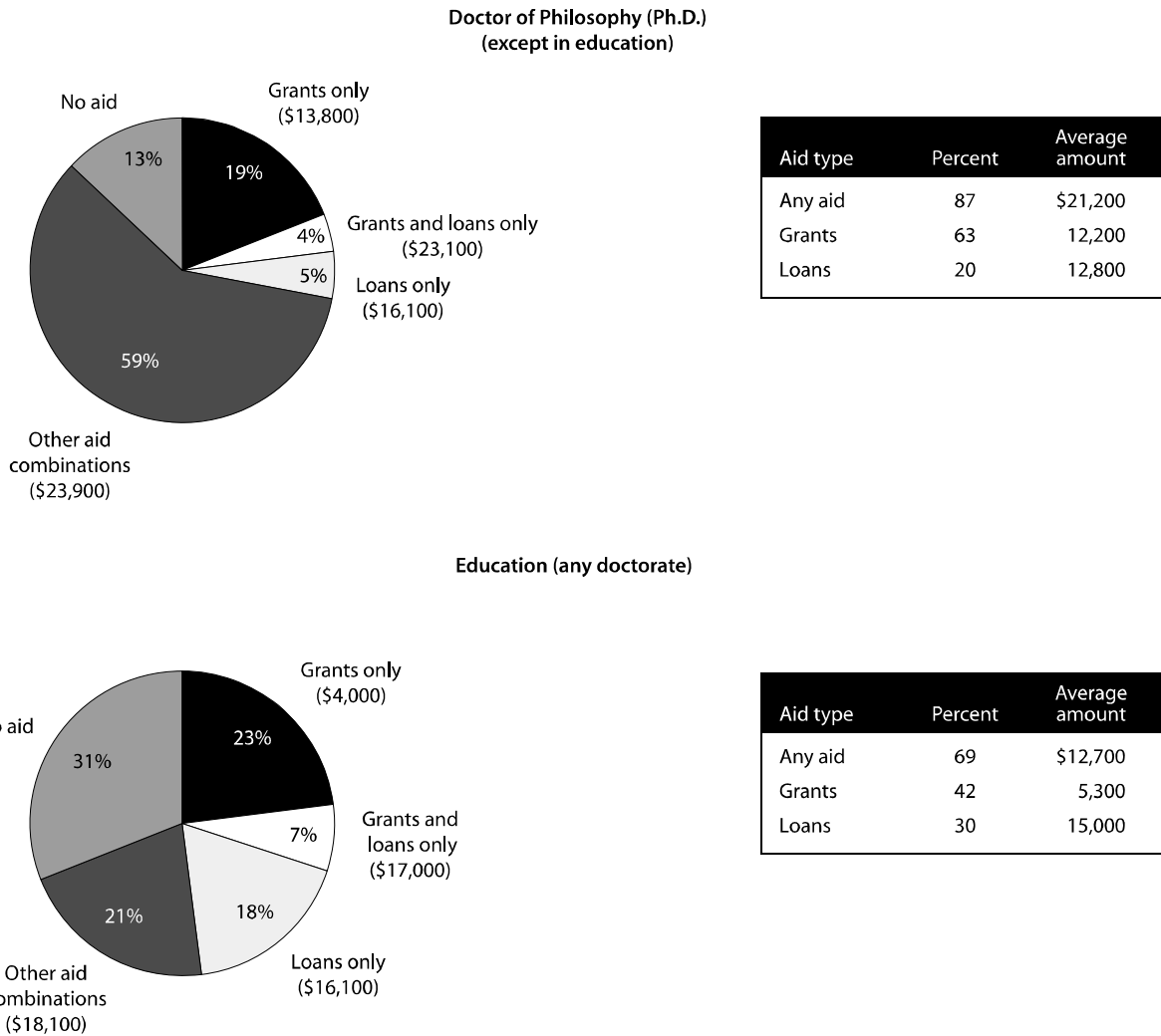
The tables in the compendium of this report present detailed data on all students enrolled in graduate and first-professional education in 2003–04 and on students who attended full time for the full year. However, about half (51 percent) of all graduate and first-professional students in 2003–04 attended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

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



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

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

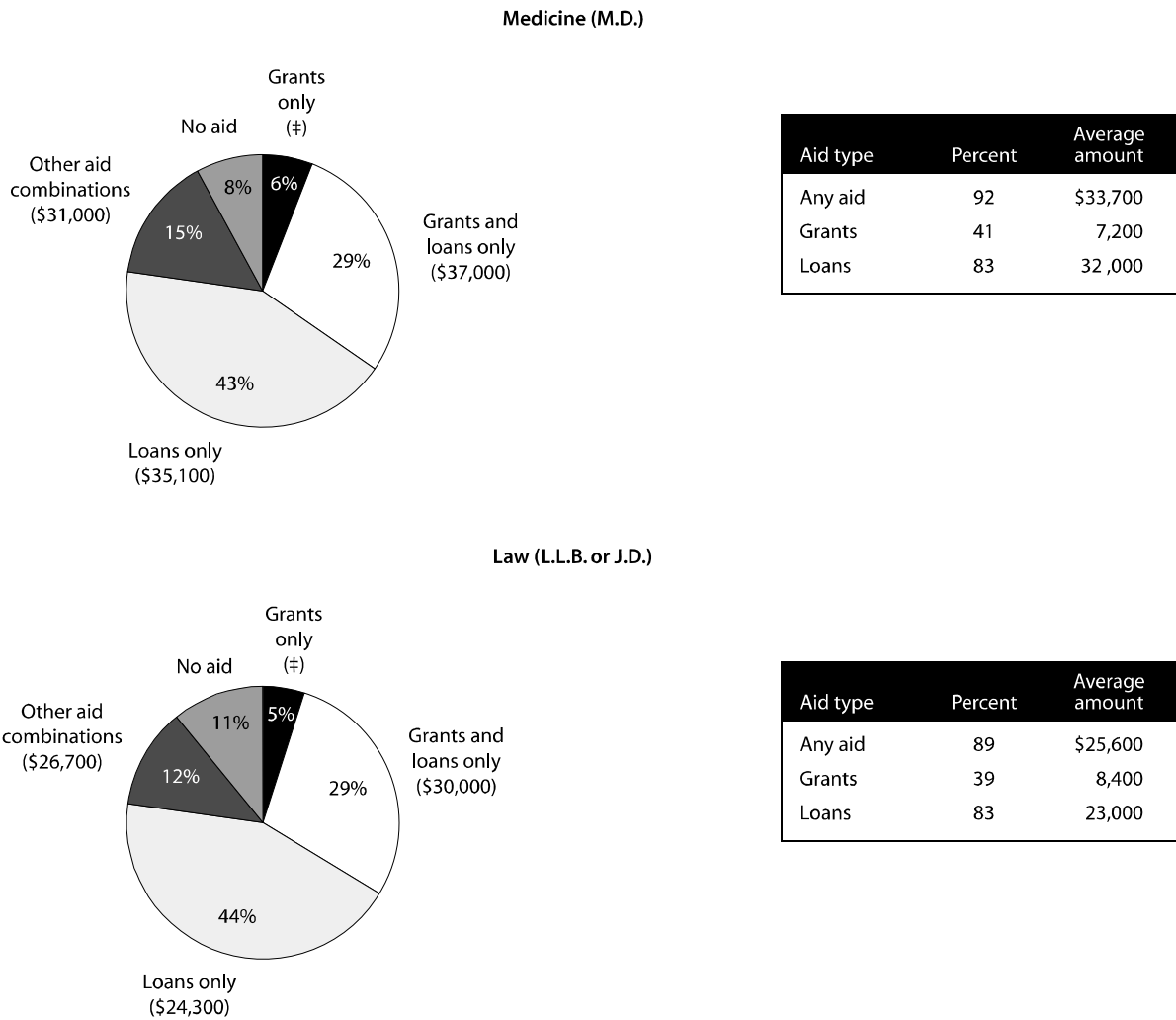


NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid. Detail may not sum to totals because of rounding.
 SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

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

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

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



‡ Reporting standards not met.

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

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

Who Attends Part Time

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

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

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

See notes at end of table.

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

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

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

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

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

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

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

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

Demographic Characteristics

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

Enrollment Characteristics

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

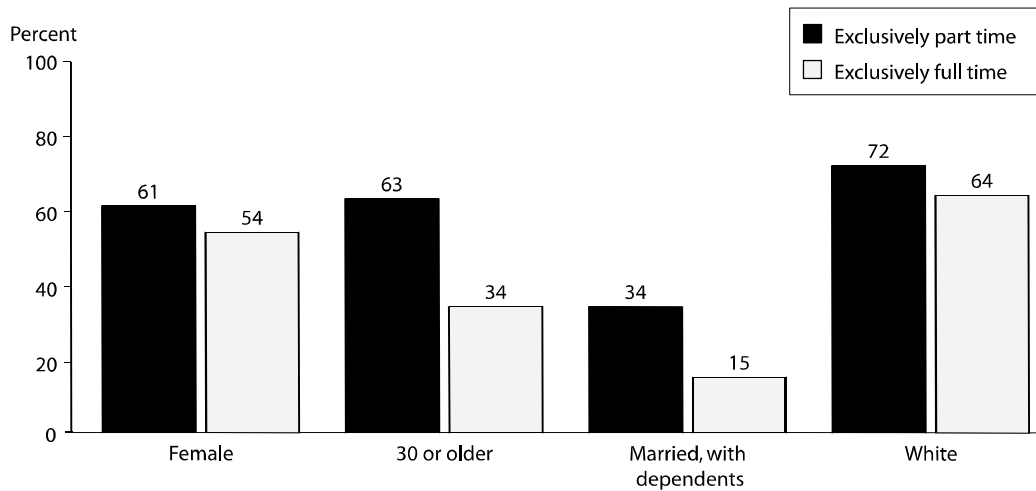
Overall, just over half of all part-time students (54 percent) attended public institutions. However, a majority of M.B.A. students attended private institutions (50 percent attended private not-for-profit institutions, and another 10 percent attended private for-profit institutions). Three percent of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

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

Combining School and Work

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

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



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

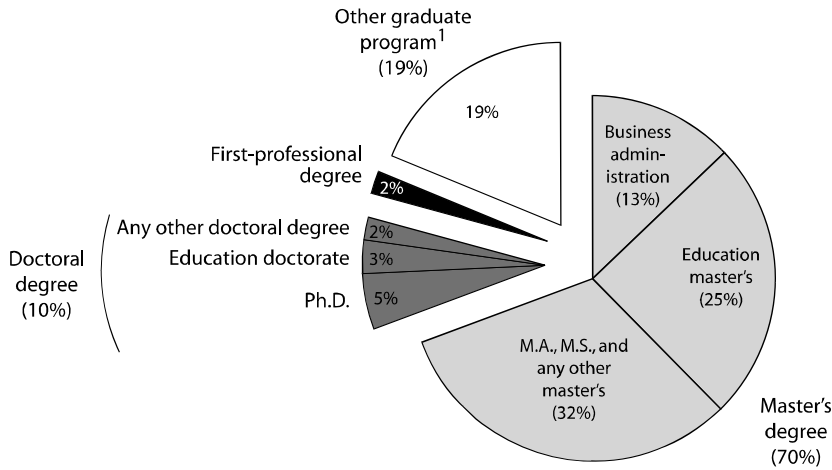
Table 6. Percentage of part- and full-time graduate and first-professional students with selected demographic characteristics, by degree program: 2003–04

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

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

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

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



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

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

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

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

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

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

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

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

¹³ Graduate Data Analysis System. Not shown in table.

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

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

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

Rounds to zero.

¹ Includes part-time students who attended full and part year.

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

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

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

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

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

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

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

Price of Attendance

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

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

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

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

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

¹ Refers to income in 2002, including spouse's, if any.

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

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

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

Financial Aid

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

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

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

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

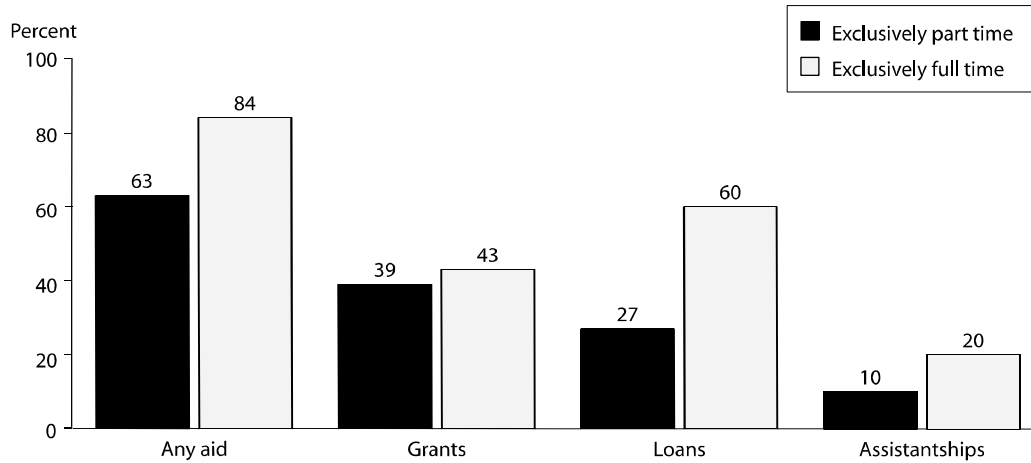
NOTE: Unless specifically excluded, data include students in Puerto Rico. Total rows and attendance pattern include students in first-professional degree programs. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

students received help covering their educational expenses from their employers (figure 9), with an average amount of \$2,800. Employer aid was particularly common for part-time M.B.A. students, with about half of them (48 percent) receiving aid from their employers. Their average amount was \$4,400.¹⁶ Part-time students in other degree programs were less likely to receive employer aid: 17 percent for Ph.D. students in fields other than education and about a fourth of graduate students in each of the other degree programs.

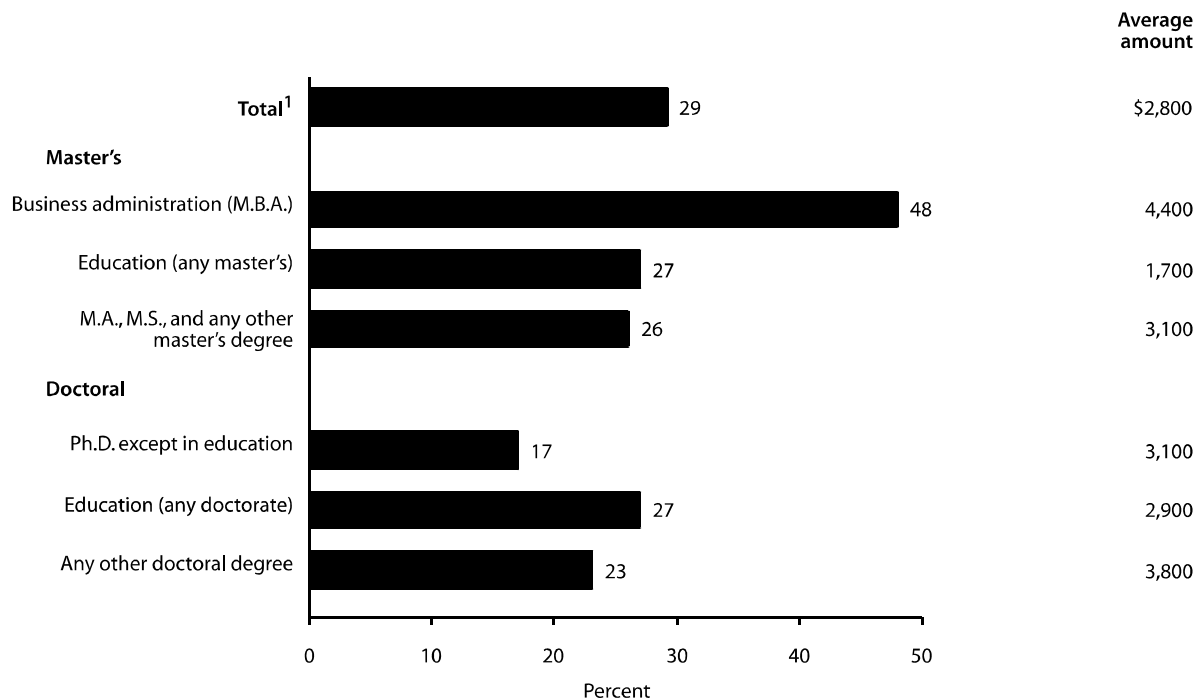
¹⁶ Average tuition and fees for part-time M.B.A. students were \$5,000 (table 10). Thus, M.B.A. students who received employer aid were getting a good part of their tuition covered.

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



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

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



¹Total includes students in graduate programs other than master's and doctoral.

NOTE: Employer aid is considered grant aid.

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

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

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

† Not applicable.

¹ Grants include scholarships, fellowships, tuition waivers, and employer aid.

² Based on amounts reported by students or institutions. See glossary for more detail.

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

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

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

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

† Not applicable.

‡ Reporting standards not met.

¹ Grants include scholarships, fellowships, tuition waivers, and employer aid.

² Based on amounts reported by students or institutions. See glossary for more detail.

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

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

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

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

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

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

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

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

Conclusion

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

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

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

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

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