

Section 3: Financial Aid

NOTE: None of the financial aid totals in this section include the estimated amounts of federal education tax benefits.

All Types of Aid

- Sixty-three percent of all undergraduates in 2003–04 received some type of financial aid (table 3.1-A). About one-half (51 percent) received grants, about one-third (35 percent) took out a student loan, 8 percent received work-study awards, and 7 percent received other types of aid (such as Parent Loans to Undergraduate Students [PLUS] loans, veterans benefits, and job training grants).
- Undergraduates who received any type of financial aid in 2003–04 received an average total amount of \$7,400 (table 3.1-B). Those who took out student loans borrowed an average of \$5,800 for the 2003–04 academic year, grant recipients received an average of \$4,000, and those with work-study jobs were awarded an average of \$2,000.
- The likelihood of receiving aid varied by the type of institution students attended (table 3.1-C). About 9 out of 10 (89 percent) undergraduates enrolled at private for-profit institutions received some type of financial aid. The percentage of students receiving financial aid was 80 percent at private not-for-profit 4-year doctorate-granting institutions, 69 percent at public 4-year doctorate-granting institutions, and 47 percent at public 2-year institutions.
- The average amount of total financial aid students received in 2003–04 also varied by the type of institution they attended (table 3.1-D). Undergraduates enrolled at private not-for-profit 4-year doctorate-granting institutions received, on average, a total of \$15,000 in aid. Those attending private for-profit institutions received an average of \$8,800, students enrolled at public 4-year doctorate-granting institutions received \$8,100, and those attending public 2-year institutions received \$3,200.

Federal Aid

- Forty-six percent of undergraduates received some type of federal aid in 2003–04 (table 3.2-A). About one-third (34 percent) took out federal student loans (primarily subsidized and/or unsubsidized Stafford loans), 28 percent received federal grants (primarily Federal Pell Grants and/or Federal Supplemental Educational Opportunity Grants), and 6 percent of all students received federal work-study aid. Seven percent of dependent students' parents took out federal PLUS loans.

- The average amount of total federal aid received by undergraduates in 2003–04 was \$6,100 (table 3.2-B). Students who took out federal loans borrowed an average of \$5,100. Federal grant recipients received an average of \$2,600 in federal grants, and students with federal work-study jobs were awarded an average of \$1,800 in work-study support. Parents of dependent students who took out federal PLUS loans borrowed an average of \$9,000.
- In 2003–04, about four-fifths (81 percent) of undergraduates enrolled at private for-profit institutions and about three-fifths (59 percent) of those enrolled at private not-for-profit 4-year doctorate-granting institutions received some type of federal aid (table 3.2-C). About one-half (51 percent) of those at public 4-year doctorate-granting institutions and 29 percent of those at public 2-year institutions received federal aid.
- Undergraduates enrolled at private not-for-profit 4-year doctorate-granting institutions received an average of \$8,300 in total federal aid, compared with an average of \$7,500 for those enrolled at private for-profit institutions, \$7,000 for those enrolled at public 4-year doctorate-granting institutions, and \$3,300 among those attending public 2-year institutions (table 3.2-D).

State Aid

- Sixteen percent of all undergraduates received some type of state-funded financial aid in 2003–04 (table 3.3-A). State aid was awarded primarily as grants, with 15 percent of students receiving state-funded grants. This included 3 percent who received state-funded grants based only on merit. Less than 1 percent of undergraduates received loans through state programs or state-funded work-study aid.
- About one-fourth (24 percent) of all full-time/full-year undergraduates received state-funded financial aid in 2003–04 (table 3.3-A). Twenty-three percent received state grants and 5 percent received merit-based grants funded through state sources.
- Undergraduates who were recipients of state-funded aid received an average of \$2,100 in state aid in 2003–04 (table 3.3-B). Those who received state grants were awarded an average of \$2,000. Recipients of state-funded merit-based grants were awarded an average of \$1,800.
- About one-fifth (19 and 20 percent) of undergraduates attending either public or private not-for-profit 4-year doctorate-granting institutions received state-funded aid, while 10 and 12 percent of those at public 2-year and private for-profit institutions did so (table 3.3-C). Undergraduates attending public 2-year institutions who received aid were awarded an average of \$1,100 in total state aid, compared with those attending public 4-year doctorate-granting institutions (\$2,500), those enrolled at private for-profit institutions (\$2,900), and those enrolled at private not-for-profit 4-year doctorate-granting institutions (\$3,200) (table 3.3-D).

Institutional Aid

- About one in five (19 percent) undergraduates received some type of aid from the funds of the institution attended in 2003–04 (table 3.4-A). Institutional aid was awarded primarily as grants, with 18 percent of students receiving institutional grants. Eight percent received grants based only on merit (academic, athletic, or other talents), 2 percent received institutional work-study awards, and less than 1 percent received institutional loans.
- Undergraduates who received institutional aid were awarded, on average, a total of \$4,300 in institutional aid in 2003–04 (table 3.4-B). Those receiving institutional grants based only on merit also received an average of \$4,300. Recipients of any institutional grants were awarded an average of \$4,200, those with institutional loans received \$2,800, and those with institutional work-study awards received \$2,200.
- About one-half (55 percent) of undergraduates enrolled at private not-for-profit 4-year doctorate-granting institutions received some type of institutional aid, compared with about one-fourth (25 percent) of those attending public 4-year doctorate-granting institutions (table 3.4-C). Eight percent of undergraduates at both public 2-year and private for-profit institutions received institutional aid.
- Undergraduates enrolled in private not-for-profit 4-year doctorate-granting institutions received the highest average amount of institutional aid (\$8,300) in 2003–04 (table 3.4-D). Those enrolled at public 4-year doctorate-granting institutions received \$3,200 on average, those at private for-profit institutions received an average of \$2,400, and those at public 2-year institutions received an average of \$1,300.

Aid Packages

- Over one-third (37 percent) of all undergraduates received only grants in their aid packages in 2003–04 (table 3.5-A). Twenty-nine percent received both grants and loans, 13 percent received only loans, and 6 percent received grants, loans, and work-study.
- In 2003–04, undergraduates who received grants, loans, and work-study in their aid packages were awarded an average of \$16,600 in total aid (table 3.5-B). Those with grants and loans received an average of \$9,900, those with only loans received \$5,900, and those with only grants received \$3,100.

Aid by Institution Type

- At public 4-year institutions, 69 percent of undergraduates received an average of \$7,600 in total financial aid in 2003–04 (tables 3.6-A and 3.6-B). About one-half (52 percent) received an average of \$4,000 in grants, and 45 percent took out an average of \$5,600 in student loans.

- At public 2-year institutions, 47 percent of undergraduates received an average of \$3,200 in total financial aid in 2003–04 (tables 3.7-A and 3.7-B). Forty percent received grants averaging \$2,200 each, and 12 percent took out loans averaging \$3,600.
- At private not-for-profit 4-year institutions in 2003–04, 83 percent of undergraduates received some type of financial aid, averaging \$13,100 in total aid received (tables 3.8-A and 3.8-B). About three-fourths (73 percent) received an average of \$7,700 in grant aid, and more than one-half (56 percent) took out an average of \$6,900 in student loans. About one-half (51 percent) received institutional aid averaging \$7,200.

Table 3.1-A. Percentage of undergraduates receiving aid, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loan ¹ | Any other type of aid |
|---|---------|------------|----------------|-----------------------|-----------------------|
| U.S. total (excluding Puerto Rico) | 63.0 | 50.4 | 7.5 | 35.1 | 7.0 |
| Total (50 states, DC, and Puerto Rico) | 63.2 | 50.7 | 7.5 | 35.0 | 6.9 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 49.7 | 37.5 | 3.0 | 12.2 | 11.3 |
| 2-year | 46.8 | 39.8 | 3.5 | 12.1 | 4.1 |
| 4-year | 68.6 | 51.7 | 8.5 | 44.5 | 7.7 |
| Non-doctorate-granting | 67.6 | 50.8 | 8.7 | 42.3 | 6.8 |
| Doctorate-granting | 69.2 | 52.2 | 8.3 | 45.7 | 8.3 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 84.2 | 71.1 | 6.6 | 48.5 | 10.3 |
| 4-year | 83.3 | 73.5 | 21.1 | 56.3 | 10.7 |
| Non-doctorate-granting | 85.1 | 74.8 | 20.1 | 57.9 | 11.0 |
| Doctorate-granting | 80.4 | 71.4 | 22.8 | 53.6 | 10.1 |
| Private for-profit | 89.2 | 65.7 | 2.3 | 73.4 | 10.1 |
| More than one institution | 66.3 | 47.6 | 7.0 | 42.7 | 8.2 |
| Attendance status | | | | | |
| Full-time/full-year | 76.2 | 62.2 | 13.5 | 49.5 | 9.4 |
| Full-time/part-year | 66.2 | 49.4 | 4.6 | 39.8 | 7.7 |
| Part-time/full-year | 60.5 | 49.1 | 4.2 | 27.9 | 4.5 |
| Part-time/part-year | 40.5 | 31.9 | 1.9 | 12.7 | 4.3 |
| Housing² | | | | | |
| On campus | 79.2 | 66.3 | 22.6 | 56.3 | 12.9 |
| Off campus | 62.9 | 49.9 | 5.1 | 33.6 | 6.2 |
| Living with parents | 53.6 | 44.4 | 4.7 | 23.3 | 4.6 |
| Price of attendance² | | | | | |
| Less than \$4,000 | 29.5 | 25.5 | 1.0 | 2.1 | 2.9 |
| \$4,000–7,999 | 53.0 | 44.4 | 2.8 | 15.6 | 3.8 |
| \$8,000–11,999 | 70.5 | 55.1 | 5.7 | 38.6 | 5.5 |
| \$12,000–15,999 | 78.1 | 60.1 | 9.2 | 53.4 | 8.6 |
| \$16,000 or more | 85.3 | 70.0 | 19.7 | 65.9 | 13.7 |
| Gender | | | | | |
| Male | 60.6 | 46.5 | 7.4 | 33.4 | 8.9 |
| Female | 65.2 | 53.7 | 7.6 | 36.2 | 5.4 |
| Race/ethnicity³ | | | | | |
| White | 61.5 | 47.8 | 7.3 | 35.2 | 7.3 |
| Black | 75.8 | 64.3 | 8.5 | 43.1 | 7.5 |
| Hispanic | 63.2 | 53.4 | 6.8 | 29.8 | 5.3 |
| Asian | 51.6 | 41.5 | 9.5 | 24.8 | 4.1 |
| American Indian | 67.4 | 59.1 | 5.1 | 32.4 | 3.6 |
| Pacific Islander | 51.3 | 37.5 | 4.2 | 26.8 | 10.2 |
| Multiple races | 61.9 | 49.9 | 8.3 | 34.9 | 9.1 |
| Other | 66.4 | 53.8 | 8.5 | 35.6 | 7.5 |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 65.5 | 57.2 | 11.1 | 34.0 | 8.8 |
| 19–23 years | 63.9 | 50.3 | 10.6 | 38.1 | 7.6 |
| 24–29 years | 66.8 | 52.7 | 4.1 | 39.5 | 5.8 |
| 30–39 years | 63.3 | 51.4 | 3.3 | 31.5 | 6.4 |
| 40 years or older | 53.9 | 43.3 | 2.8 | 21.3 | 4.8 |

See notes at end of table.

Table 3.1-A. Percentage of undergraduates receiving aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loan ¹ | Any other type of aid |
|---|---------|------------|----------------|-----------------------|-----------------------|
| Dependency status | | | | | |
| Dependent | 63.8 | 50.4 | 11.2 | 38.1 | 8.2 |
| Independent | 62.7 | 51.0 | 4.0 | 32.0 | 5.6 |
| Unmarried, no dependents | 62.1 | 47.1 | 4.9 | 37.1 | 5.5 |
| Married, no dependents | 52.1 | 36.5 | 2.9 | 23.5 | 4.9 |
| Single parent | 71.8 | 66.6 | 4.6 | 35.5 | 4.5 |
| Married parents | 60.3 | 48.3 | 2.9 | 27.3 | 7.1 |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 77.8 | 75.3 | 14.2 | 36.1 | 4.5 |
| \$20,000–39,999 | 76.2 | 69.6 | 15.0 | 42.8 | 6.3 |
| \$40,000–59,999 | 63.2 | 48.4 | 12.2 | 41.0 | 8.4 |
| \$60,000–79,999 | 58.7 | 40.6 | 10.2 | 39.2 | 9.9 |
| \$80,000–99,999 | 60.5 | 39.9 | 9.6 | 40.2 | 10.8 |
| \$100,000 or more | 50.1 | 32.4 | 6.5 | 30.3 | 9.4 |
| Independent | | | | | |
| Less than \$10,000 | 70.5 | 65.7 | 8.0 | 37.8 | 4.2 |
| \$10,000–19,999 | 73.3 | 63.4 | 5.2 | 40.7 | 5.9 |
| \$20,000–29,999 | 68.4 | 53.8 | 3.2 | 38.1 | 6.1 |
| \$30,000–49,999 | 60.6 | 46.3 | 2.6 | 29.6 | 6.4 |
| \$50,000 or more | 45.6 | 30.1 | 0.9 | 18.1 | 5.7 |
| Income group | | | | | |
| Lowest 25 percent | 74.6 | 70.2 | 11.5 | 38.5 | 4.8 |
| Middle 50 percent | 64.6 | 49.9 | 7.3 | 38.3 | 7.6 |
| Highest 25 percent | 48.6 | 32.0 | 3.9 | 24.8 | 7.6 |
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | 100.0 | 80.1 | 11.9 | 55.4 | 10.9 |
| Grant status | | | | | |
| No grants | 25.5 | † | 2.4 | 20.9 | 6.2 |
| Received grants | 100.0 | 100.0 | 12.5 | 48.8 | 7.6 |
| Loan status ¹ | | | | | |
| No loans | 43.4 | 39.9 | 4.0 | † | 4.1 |
| Received loans | 100.0 | 70.6 | 14.2 | 100.0 | 12.1 |

† Not applicable.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS). PLUS loans are included in "any other type of aid."

² Excludes students attending more than one institution.

³ 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.

NOTE: 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. "Any aid" excludes federal education tax benefits. "Any other type of aid" includes PLUS loans, veterans benefits, and WIA job training funds. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 3.1-B. Average amount of aid received by aided undergraduates, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total other type of aid |
|---|------------------|--------------------|-------------------------|--------------------------------|-------------------------|
| U.S. total (excluding Puerto Rico) | \$7,400 | \$4,000 | \$2,000 | \$5,800 | \$6,200 |
| Total (50 states, DC, and Puerto Rico) | 7,400 | 4,000 | 2,000 | 5,800 | 6,200 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 3,800 | 2,200 | 2,600 | 5,400 | 3,000 |
| 2-year | 3,200 | 2,200 | 2,000 | 3,600 | 2,800 |
| 4-year | 7,600 | 4,000 | 2,000 | 5,600 | 6,500 |
| Non-doctorate-granting | 6,700 | 3,500 | 2,000 | 5,300 | 5,400 |
| Doctorate-granting | 8,100 | 4,200 | 2,100 | 5,800 | 7,100 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 7,600 | 4,400 | 1,500 | 5,300 | 5,900 |
| 4-year | 13,100 | 7,700 | 1,800 | 6,900 | 9,600 |
| Non-doctorate-granting | 12,100 | 6,900 | 1,600 | 6,700 | 8,100 |
| Doctorate-granting | 15,000 | 9,000 | 2,100 | 7,300 | 12,200 |
| Private for-profit | 8,800 | 3,300 | 2,500 | 6,800 | 6,400 |
| More than one institution | 7,200 | 3,500 | 1,900 | 5,800 | 6,200 |
| Attendance status | | | | | |
| Full-time/full-year | 9,900 | 5,600 | 1,900 | 6,200 | 7,900 |
| Full-time/part-year | 5,900 | 2,900 | 1,800 | 5,100 | 4,800 |
| Part-time/full-year | 5,400 | 2,700 | 2,100 | 5,800 | 4,600 |
| Part-time/part-year | 3,000 | 1,600 | 2,000 | 4,500 | 2,700 |
| Housing² | | | | | |
| On campus | 12,400 | 7,300 | 1,800 | 5,900 | 9,200 |
| Off campus | 6,400 | 3,200 | 2,100 | 6,100 | 4,800 |
| Living with parents | 5,600 | 3,500 | 1,900 | 4,700 | 5,700 |
| Price of attendance² | | | | | |
| Less than \$4,000 | 1,000 | 900 | 1,200 | 1,700 | 800 |
| \$4,000–7,999 | 2,800 | 1,900 | 1,900 | 3,100 | 2,300 |
| \$8,000–11,999 | 5,400 | 3,100 | 2,000 | 4,600 | 4,000 |
| \$12,000–15,999 | 7,800 | 3,900 | 2,000 | 5,800 | 5,600 |
| \$16,000 or more | 14,000 | 7,600 | 2,000 | 7,400 | 9,700 |
| Gender | | | | | |
| Male | 7,600 | 4,100 | 2,000 | 6,000 | 6,100 |
| Female | 7,200 | 3,900 | 1,900 | 5,700 | 6,300 |
| Race/ethnicity³ | | | | | |
| White | 7,500 | 4,000 | 1,900 | 5,900 | 6,600 |
| Black | 7,200 | 3,800 | 2,000 | 5,700 | 4,900 |
| Hispanic | 6,600 | 3,800 | 2,000 | 5,600 | 5,600 |
| Asian | 8,000 | 5,200 | 2,200 | 5,900 | 7,400 |
| American Indian | 6,400 | 3,700 | 1,700 | 6,000 | 3,800 |
| Pacific Islander | 7,400 | 4,100 | ‡ | 6,300 | 4,200 |
| Multiple races | 8,000 | 4,200 | 2,000 | 6,100 | 6,100 |
| Other | 7,200 | 3,800 | 2,200 | 5,900 | 5,500 |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 8,300 | 5,200 | 1,700 | 4,400 | 9,100 |
| 19–23 years | 8,300 | 4,900 | 2,000 | 5,500 | 7,400 |
| 24–29 years | 6,800 | 3,000 | 2,100 | 6,600 | 4,000 |
| 30–39 years | 5,800 | 2,600 | 2,100 | 6,500 | 3,300 |
| 40 years or older | 5,000 | 2,500 | 2,400 | 6,500 | 3,200 |

See notes at end of table.

Table 3.1-B. Average amount of aid received by aided undergraduates, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total other type of aid |
|---|------------------|--------------------|-------------------------|--------------------------------|-------------------------|
| Dependency status | | | | | |
| Dependent | \$8,600 | \$5,200 | \$1,900 | \$5,300 | \$8,000 |
| Independent | 6,100 | 2,900 | 2,100 | 6,400 | 3,600 |
| Unmarried, no dependents | 7,000 | 3,100 | 2,100 | 6,900 | 4,100 |
| Married, no dependents | 5,300 | 2,500 | 2,000 | 6,900 | 3,500 |
| Single parent | 6,100 | 3,200 | 1,900 | 5,700 | 3,100 |
| Married parents | 5,400 | 2,600 | 2,400 | 6,400 | 3,300 |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 8,400 | 5,600 | 1,900 | 4,900 | 5,900 |
| \$20,000–39,999 | 8,500 | 5,200 | 1,900 | 5,100 | 6,300 |
| \$40,000–59,999 | 8,300 | 4,700 | 1,900 | 5,300 | 6,800 |
| \$60,000–79,999 | 8,600 | 4,900 | 1,900 | 5,300 | 7,800 |
| \$80,000–99,999 | 9,000 | 5,100 | 1,800 | 5,500 | 8,900 |
| \$100,000 or more | 9,100 | 5,400 | 2,100 | 5,600 | 10,300 |
| Independent | | | | | |
| Less than \$10,000 | 7,300 | 3,800 | 2,000 | 6,200 | 3,900 |
| \$10,000–19,999 | 6,500 | 3,000 | 2,400 | 6,300 | 3,800 |
| \$20,000–29,999 | 6,100 | 2,800 | 1,800 | 6,200 | 3,600 |
| \$30,000–49,999 | 5,400 | 2,200 | 2,400 | 6,600 | 3,200 |
| \$50,000 or more | 4,700 | 2,000 | 2,500 | 7,200 | 3,300 |
| Income group | | | | | |
| Lowest 25 percent | 7,900 | 4,600 | 1,900 | 5,600 | 5,000 |
| Middle 50 percent | 7,200 | 3,700 | 2,000 | 5,800 | 5,900 |
| Highest 25 percent | 7,000 | 3,800 | 2,100 | 6,200 | 7,600 |
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | 7,400 | 4,000 | 2,000 | 5,800 | 6,200 |
| Grant status | | | | | |
| No grants | 6,400 | † | 2,200 | 5,800 | 5,800 |
| Received grants | 7,600 | 4,000 | 1,900 | 5,800 | 6,600 |
| Loan status ³ | | | | | |
| No loans | 3,500 | 3,200 | 2,100 | † | 3,900 |
| Received loans | 10,400 | 4,800 | 1,900 | 5,800 | 7,700 |

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS). PLUS loans are included in "other type of aid."² Excludes students attending more than one institution.³ 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.NOTE: 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. Total aid excludes the federal education tax credit and tax deduction 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 3.1-C. Percentage of undergraduates receiving any aid, 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) | 46.8 | 67.5 | 69.1 | 85.1 | 80.1 | 89.2 | 63.0 |
| Total (50 states, DC, and Puerto Rico) | 46.8 | 67.6 | 69.2 | 85.1 | 80.4 | 89.2 | 63.2 |
| Attendance status | | | | | | | |
| Full-time/full-year | 61.3 | 77.4 | 75.8 | 92.0 | 84.2 | 92.3 | 76.2 |
| Full-time/part-year | 49.7 | 62.0 | 61.2 | 84.0 | 74.3 | 88.1 | 66.2 |
| Part-time/full-year | 51.8 | 62.8 | 68.1 | 84.2 | 80.5 | 88.8 | 60.5 |
| Part-time/part-year | 32.4 | 41.8 | 42.9 | 62.4 | 61.7 | 85.5 | 40.5 |
| Housing ² | | | | | | | |
| On campus | 68.2 | 77.6 | 74.5 | 91.0 | 81.9 | 72.0 | 79.2 |
| Off campus | 49.0 | 67.4 | 68.6 | 81.6 | 77.2 | 90.1 | 62.9 |
| Living with parents | 41.6 | 59.9 | 62.1 | 84.2 | 83.3 | 87.6 | 53.6 |
| Tuition and fees ² | | | | | | | |
| Less than \$500 | 31.5 | 34.0 | 28.3 | 60.2 | ‡ | ‡ | 31.7 |
| \$500–999 | 49.4 | 42.8 | 45.4 | 61.8 | 36.0 | 76.7 | 49.2 |
| \$1,000–1,999 | 58.7 | 59.1 | 58.3 | 51.4 | 65.1 | 75.1 | 58.8 |
| \$2,000–3,999 | 62.2 | 71.7 | 71.4 | 79.2 | 73.1 | 83.9 | 70.5 |
| \$4,000–7,999 | 54.1 | 76.1 | 75.1 | 85.1 | 77.4 | 90.0 | 78.0 |
| \$8,000 or more | ‡ | 77.1 | 69.3 | 90.9 | 82.7 | 91.9 | 85.7 |
| Price of attendance ² | | | | | | | |
| Less than \$4,000 | 28.7 | 26.9 | 30.5 | 44.5 | 39.3 | 66.3 | 29.5 |
| \$4,000–7,999 | 50.8 | 56.4 | 48.5 | 67.8 | 59.8 | 75.1 | 53.0 |
| \$8,000–11,999 | 63.6 | 73.7 | 69.9 | 82.1 | 79.4 | 89.1 | 70.5 |
| \$12,000–15,999 | 69.5 | 76.4 | 76.9 | 90.6 | 79.3 | 89.9 | 78.1 |
| \$16,000 or more | 67.1 | 82.6 | 77.3 | 91.1 | 83.0 | 94.3 | 85.3 |
| Gender | | | | | | | |
| Male | 42.3 | 66.1 | 67.2 | 82.3 | 78.9 | 90.7 | 60.6 |
| Female | 50.0 | 68.8 | 70.9 | 87.4 | 81.5 | 88.3 | 65.2 |

See notes at end of table.

Table 3.1-C. Percentage of undergraduates receiving any aid, 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 |
| Race/ethnicity³ | | | | | | | |
| White | 44.5 | 66.5 | 66.6 | 84.5 | 78.5 | 87.4 | 61.5 |
| Black | 64.6 | 73.4 | 82.8 | 88.8 | 89.1 | 92.1 | 75.8 |
| Hispanic | 43.1 | 73.8 | 76.0 | 85.8 | 87.0 | 90.9 | 63.2 |
| Asian | 32.5 | 56.0 | 65.2 | 72.6 | 74.0 | 84.2 | 51.6 |
| American Indian | 54.3 | 71.5 | 76.6 | 97.9 | ‡ | 88.2 | 67.4 |
| Pacific Islander | 31.1 | ‡ | 71.8 | ‡ | ‡ | 93.2 | 51.3 |
| Multiple races | 42.9 | 68.9 | 69.7 | 85.9 | 84.0 | 88.6 | 61.9 |
| Other | 52.3 | 74.8 | 70.1 | 78.6 | 80.2 | 90.7 | 66.4 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 46.4 | 73.9 | 74.0 | 91.8 | 83.1 | 88.3 | 65.5 |
| 19–23 years | 44.9 | 68.4 | 67.9 | 86.9 | 80.6 | 86.7 | 63.9 |
| 24–29 years | 52.2 | 67.3 | 74.0 | 83.4 | 81.6 | 91.2 | 66.8 |
| 30–39 years | 50.1 | 66.8 | 68.1 | 84.2 | 76.8 | 90.8 | 63.3 |
| 40 years or older | 42.4 | 57.8 | 59.9 | 76.3 | 70.4 | 88.8 | 53.9 |
| Dependency status | | | | | | | |
| Dependent | 42.7 | 69.3 | 69.1 | 88.4 | 81.2 | 85.2 | 63.8 |
| Independent | 49.5 | 65.3 | 69.3 | 81.3 | 77.5 | 90.5 | 62.7 |
| Unmarried, no dependents | 45.4 | 66.2 | 70.9 | 80.2 | 76.5 | 89.8 | 62.1 |
| Married, no dependents | 39.2 | 54.7 | 60.3 | 75.4 | 76.9 | 83.0 | 52.1 |
| Single parent | 61.1 | 75.3 | 76.2 | 84.9 | 80.3 | 93.7 | 71.8 |
| Married parents | 47.4 | 63.2 | 68.1 | 82.1 | 77.8 | 89.5 | 60.3 |
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$10,000 | 62.2 | 83.8 | 84.3 | 93.6 | 94.5 | 93.9 | 77.8 |
| \$20,000–39,999 | 60.5 | 83.3 | 82.5 | 92.8 | 90.4 | 91.7 | 76.2 |
| \$40,000–59,999 | 40.2 | 71.2 | 71.8 | 89.6 | 87.8 | 81.9 | 63.2 |
| \$60,000–79,999 | 32.3 | 65.0 | 67.2 | 89.0 | 80.3 | 79.2 | 58.7 |
| \$80,000–99,999 | 31.8 | 63.4 | 67.7 | 90.7 | 77.0 | 72.5 | 60.5 |
| \$100,000 or more | 20.9 | 50.6 | 54.3 | 79.0 | 72.3 | 65.1 | 50.1 |
| Independent | | | | | | | |
| Less than \$10,000 | 58.1 | 76.4 | 74.2 | 83.3 | 80.7 | 91.4 | 70.5 |
| \$10,000–19,999 | 62.9 | 74.2 | 79.8 | 84.9 | 83.1 | 93.9 | 73.3 |
| \$20,000–29,999 | 56.2 | 70.9 | 73.5 | 84.7 | 80.5 | 93.0 | 68.4 |
| \$30,000–49,999 | 47.9 | 63.9 | 66.9 | 81.4 | 76.8 | 90.0 | 60.6 |
| \$50,000 or more | 31.2 | 44.7 | 50.1 | 76.1 | 70.3 | 83.5 | 45.6 |

See notes at end of table.

Table 3.1-C. Percentage of undergraduates receiving any aid, 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 | | |
| Income group | | | | | | |
| Lowest 25 percent | 61.0 | 80.1 | 80.8 | 89.6 | 88.6 | 74.6 |
| Middle 50 percent | 48.2 | 69.7 | 70.8 | 86.4 | 83.4 | 64.6 |
| Highest 25 percent | 28.4 | 48.4 | 55.4 | 78.9 | 71.8 | 48.6 |
| Aid status | | | | | | |
| No aid | † | † | † | † | † | † |
| Received aid | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Grant status | | | | | | |
| No grants | 11.6 | 34.3 | 35.5 | 41.0 | 31.5 | 25.5 |
| Received grants | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Loan status ⁴ | | | | | | |
| No loans | 39.5 | 43.9 | 43.2 | 64.7 | 57.7 | 43.4 |
| Received loans | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

† 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 Excludes students attending more than one institution.³ 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.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: 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. Federal aid excludes veterans benefits and the education tax credit and tax deduction 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 3.1-D. Average amount of total aid received by undergraduates who received any aid, 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) | \$3,200 | \$6,800 | \$8,100 | \$12,500 | \$15,300 | \$8,900 | \$7,400 |
| Total (50 states, DC, and Puerto Rico) | 3,200 | 6,700 | 8,100 | 12,100 | 15,000 | 8,800 | 7,400 |
| Attendance status | | | | | | | |
| Full-time/full-year | 4,900 | 8,000 | 9,100 | 15,400 | 17,600 | 11,100 | 9,900 |
| Full-time/part-year | 2,700 | 4,300 | 5,200 | 8,300 | 10,300 | 7,800 | 5,900 |
| Part-time/full-year | 3,000 | 5,700 | 7,500 | 8,500 | 10,600 | 8,900 | 5,400 |
| Part-time/part-year | 1,500 | 2,900 | 3,800 | 4,900 | 6,100 | 5,500 | 3,000 |
| Housing² | | | | | | | |
| On campus | 4,800 | 8,100 | 9,100 | 17,300 | 18,100 | 12,800 | 12,400 |
| Off campus | 3,200 | 6,700 | 8,100 | 9,100 | 11,800 | 8,600 | 6,400 |
| Living with parents | 3,000 | 5,300 | 6,200 | 9,900 | 11,900 | 9,100 | 5,600 |
| Price of attendance² | | | | | | | |
| Less than \$4,000 | 1,000 | 1,100 | 1,200 | 1,200 | 2,000 | 1,500 | 1,000 |
| \$4,000–7,999 | 2,500 | 3,300 | 3,400 | 3,200 | 3,500 | 3,600 | 2,800 |
| \$8,000–11,999 | 4,600 | 5,800 | 6,000 | 5,500 | 5,400 | 6,400 | 5,400 |
| \$12,000–15,999 | 6,000 | 8,300 | 8,000 | 8,200 | 7,000 | 8,200 | 7,800 |
| \$16,000 or more | 11,100 | 11,200 | 11,800 | 15,700 | 17,400 | 11,700 | 14,000 |
| Gender | | | | | | | |
| Male | 3,100 | 6,700 | 8,100 | 12,100 | 14,700 | 10,000 | 7,600 |
| Female | 3,200 | 6,800 | 8,100 | 12,100 | 15,200 | 8,000 | 7,200 |
| Race/ethnicity³ | | | | | | | |
| White | 3,100 | 6,600 | 7,800 | 12,900 | 14,700 | 8,900 | 7,500 |
| Black | 3,500 | 7,700 | 10,000 | 11,000 | 15,900 | 8,300 | 7,200 |
| Hispanic | 2,900 | 6,400 | 7,600 | 8,500 | 13,700 | 8,400 | 6,600 |
| Asian | 3,100 | 6,800 | 8,200 | 13,200 | 17,500 | 10,900 | 8,000 |
| American Indian | 3,300 | 7,100 | 7,400 | 12,700 | ‡ | 8,800 | 6,400 |
| Pacific Islander | 2,600 | ‡ | 6,700 | ‡ | ‡ | 11,800 | 7,400 |
| Multiple races | 3,700 | 5,800 | 7,100 | 13,300 | 12,900 | 10,100 | 7,200 |
| Other | 3,700 | 7,500 | 8,000 | 13,200 | 17,600 | 9,700 | 8,000 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 3,400 | 6,800 | 7,900 | 15,000 | 16,900 | 10,400 | 8,300 |
| 19–23 years | 3,200 | 6,900 | 8,100 | 14,600 | 16,000 | 9,000 | 8,300 |
| 24–29 years | 3,500 | 6,600 | 8,700 | 9,700 | 11,500 | 8,700 | 6,800 |
| 30–39 years | 3,200 | 6,800 | 7,600 | 7,800 | 8,300 | 8,400 | 5,800 |
| 40 years or older | 2,600 | 6,000 | 6,600 | 6,600 | 7,800 | 8,300 | 5,000 |
| Dependency status | | | | | | | |
| Dependent | 3,200 | 6,800 | 8,000 | 15,000 | 16,400 | 10,000 | 8,600 |
| Independent | 3,200 | 6,600 | 8,300 | 8,500 | 10,100 | 8,400 | 6,100 |
| Unmarried, no dependents | 3,400 | 7,200 | 8,700 | 10,000 | 11,200 | 8,900 | 7,000 |
| Married, no dependents | 2,100 | 5,300 | 7,400 | 7,300 | 9,100 | 8,500 | 5,300 |
| Single parent | 3,600 | 7,900 | 8,500 | 8,700 | 10,300 | 8,000 | 6,100 |
| Married parents | 2,900 | 5,500 | 7,600 | 7,300 | 8,900 | 8,300 | 5,400 |

See notes at end of table.

Table 3.1-D. Average amount of total aid received by undergraduates who received any aid, 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 | \$3,800 | \$7,700 | \$9,700 | \$13,600 | \$17,100 | \$9,400 | \$8,400 |
| \$20,000–39,999 | 3,200 | 7,700 | 9,100 | 15,600 | 17,800 | 9,700 | 8,500 |
| \$40,000–59,999 | 2,900 | 6,200 | 7,500 | 15,400 | 17,900 | 9,800 | 8,300 |
| \$60,000–79,999 | 2,600 | 6,300 | 7,400 | 16,300 | 16,900 | 10,800 | 8,600 |
| \$80,000–99,999 | 2,700 | 6,100 | 7,500 | 15,300 | 17,100 | 10,900 | 9,000 |
| \$100,000 or more | 2,900 | 6,500 | 7,300 | 13,700 | 13,900 | 12,500 | 9,100 |
| Independent | | | | | | | |
| Less than \$10,000 | 4,000 | 8,700 | 9,700 | 11,400 | 12,600 | 8,200 | 7,300 |
| \$10,000–19,999 | 3,700 | 7,000 | 9,100 | 9,700 | 10,600 | 8,500 | 6,500 |
| \$20,000–29,999 | 3,100 | 7,100 | 7,500 | 8,600 | 10,800 | 8,700 | 6,100 |
| \$30,000–49,999 | 2,700 | 4,800 | 7,600 | 7,400 | 9,400 | 8,800 | 5,400 |
| \$50,000 or more | 2,000 | 4,200 | 5,400 | 6,200 | 7,300 | 7,800 | 4,700 |
| Income group | | | | | | | |
| Lowest 25 percent | 3,800 | 8,100 | 9,600 | 13,200 | 16,400 | 8,700 | 7,900 |
| Middle 50 percent | 3,100 | 6,400 | 7,700 | 12,500 | 15,600 | 9,000 | 7,200 |
| Highest 25 percent | 2,200 | 5,400 | 7,000 | 10,300 | 13,100 | 8,400 | 7,000 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 3,200 | 6,700 | 8,100 | 12,100 | 15,000 | 8,800 | 7,400 |
| Grant status | | | | | | | |
| No grants | 3,200 | 6,300 | 7,100 | 7,300 | 10,600 | 8,400 | 6,400 |
| Received grants | 3,200 | 6,900 | 8,400 | 12,800 | 15,500 | 8,900 | 7,600 |
| Loan status ⁴ | | | | | | | |
| No loans | 2,300 | 3,800 | 4,800 | 6,000 | 8,000 | 3,500 | 3,500 |
| Received loans | 5,800 | 8,500 | 9,800 | 15,000 | 18,500 | 9,900 | 10,400 |

† 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 Excludes students attending more than one institution.³ 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.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: 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. Federal aid excludes veterans benefits and the education tax credit and tax deduction 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 3.2-A. Percentage of undergraduates receiving federal aid, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Any federal aid ¹ | Federal grants | Federal work-study | Federal loans | Federal PLUS loans ² |
|---|------------------------------|----------------|--------------------|---------------|---------------------------------|
| U.S. total (excluding Puerto Rico) | 46.1 | 27.1 | 5.6 | 33.8 | 3.4 |
| Total (50 states, DC, and Puerto Rico) | 46.4 | 27.6 | 5.6 | 33.7 | 3.3 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 27.0 | 21.5 | 1.1 | 10.8 | 0.1 |
| 2-year | 29.2 | 23.1 | 2.4 | 11.3 | 0.2 |
| 4-year | 51.9 | 26.6 | 6.1 | 42.8 | 4.9 |
| Non-doctorate-granting | 52.8 | 29.5 | 6.5 | 40.8 | 3.4 |
| Doctorate-granting | 51.3 | 24.9 | 5.9 | 43.9 | 5.7 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 70.6 | 49.1 | 5.4 | 45.1 | 5.4 |
| 4-year | 62.8 | 28.2 | 16.3 | 54.4 | 7.8 |
| Non-doctorate-granting | 65.1 | 31.6 | 15.4 | 56.4 | 7.3 |
| Doctorate-granting | 59.0 | 22.5 | 17.8 | 51.1 | 8.7 |
| Private for-profit | | | | | |
| More than one institution | 50.6 | 27.3 | 5.2 | 41.1 | 4.1 |
| Attendance status | | | | | |
| Full-time/full-year | 60.8 | 33.3 | 10.3 | 47.9 | 6.3 |
| Full-time/part-year | 50.4 | 30.3 | 3.3 | 37.9 | 2.8 |
| Part-time/full-year | 43.3 | 29.5 | 2.7 | 26.9 | 1.1 |
| Part-time/part-year | 20.6 | 13.5 | 1.1 | 11.9 | 0.5 |
| Housing³ | | | | | |
| On campus | 61.7 | 25.7 | 17.2 | 54.5 | 11.2 |
| Off campus | 45.3 | 28.8 | 3.6 | 32.4 | 1.6 |
| Living with parents | 38.5 | 25.8 | 3.5 | 21.9 | 2.6 |
| Price of attendance³ | | | | | |
| Less than \$4,000 | 9.4 | 8.1 | 0.4 | 1.8 | # |
| \$4,000–7,999 | 33.9 | 27.0 | 1.7 | 14.5 | 0.3 |
| \$8,000–11,999 | 55.0 | 35.8 | 4.1 | 37.1 | 1.6 |
| \$12,000–15,999 | 63.2 | 35.9 | 6.7 | 51.7 | 4.6 |
| \$16,000 or more | 70.6 | 31.0 | 15.4 | 64.0 | 10.3 |
| Gender | | | | | |
| Male | 42.0 | 22.8 | 5.3 | 32.0 | 3.6 |
| Female | 49.6 | 31.1 | 5.7 | 34.9 | 3.1 |
| Race/ethnicity⁴ | | | | | |
| White | 42.9 | 21.3 | 5.2 | 33.9 | 3.8 |
| Black | 62.1 | 47.7 | 6.6 | 41.9 | 2.4 |
| Hispanic | 50.4 | 37.7 | 5.4 | 28.5 | 2.3 |
| Asian | 37.0 | 22.9 | 7.4 | 23.0 | 2.5 |
| American Indian | 48.7 | 35.8 | 3.9 | 31.4 | 0.3 |
| Pacific Islander | 36.2 | 20.8 | 3.0 | 25.8 | 3.8 |
| Multiple races | 45.5 | 28.3 | 6.1 | 33.5 | 4.4 |
| Other | 50.7 | 33.6 | 5.7 | 33.8 | 3.5 |

See notes at end of table.

Table 3.2-A. Percentage of undergraduates receiving federal aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any federal aid ¹ | Federal grants | Federal work-study | Federal loans | Federal PLUS loans ² |
|---|------------------------------|----------------|--------------------|---------------|---------------------------------|
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 48.1 | 27.4 | 8.8 | 32.8 | 8.1 |
| 19–23 years | 48.6 | 25.4 | 7.9 | 36.4 | 5.4 |
| 24–29 years | 52.3 | 36.9 | 2.7 | 38.3 | † |
| 30–39 years | 44.7 | 30.9 | 2.3 | 30.6 | † |
| 40 years or older | 30.2 | 19.2 | 1.8 | 20.5 | † |
| Dependency status | | | | | |
| Dependent | 47.8 | 22.8 | 8.5 | 36.4 | 6.7 |
| Independent | 45.0 | 32.3 | 2.7 | 31.0 | † |
| Unmarried, no dependents | 46.4 | 28.3 | 3.4 | 36.0 | † |
| Married, no dependents | 28.1 | 10.7 | 1.7 | 22.5 | † |
| Single parent | 59.6 | 55.2 | 3.5 | 34.5 | † |
| Married parents | 38.5 | 26.7 | 1.7 | 26.4 | † |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 66.8 | 63.7 | 12.0 | 34.8 | 2.9 |
| \$20,000–39,999 | 64.8 | 53.6 | 12.2 | 41.4 | 4.6 |
| \$40,000–59,999 | 47.2 | 18.0 | 9.7 | 39.3 | 6.6 |
| \$60,000–79,999 | 40.2 | 3.3 | 7.5 | 37.2 | 8.4 |
| \$80,000–99,999 | 40.6 | 0.9 | 6.3 | 38.0 | 9.3 |
| \$100,000 or more | 31.1 | 0.9 | 3.7 | 28.7 | 8.1 |
| Independent | | | | | |
| Less than \$10,000 | 60.5 | 56.2 | 6.1 | 36.6 | † |
| \$10,000–19,999 | 60.5 | 49.3 | 3.7 | 39.5 | † |
| \$20,000–29,999 | 53.9 | 37.2 | 1.9 | 37.2 | † |
| \$30,000–49,999 | 38.8 | 23.2 | 1.4 | 28.8 | † |
| \$50,000 or more | 18.2 | 1.8 | 0.4 | 17.2 | † |
| Income group | | | | | |
| Lowest 25 percent | 64.0 | 59.1 | 9.3 | 37.2 | 1.8 |
| Middle 50 percent | 47.8 | 24.4 | 5.3 | 36.9 | 3.7 |
| Highest 25 percent | 25.2 | 1.3 | 2.3 | 23.4 | 4.2 |
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | 73.3 | 43.6 | 8.8 | 53.2 | 5.3 |

See notes at end of table.

Table 3.2-A. Percentage of undergraduates receiving federal aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any federal aid ¹ | Federal grants | Federal work-study | Federal loans | Federal PLUS loans ² |
|---|------------------------------|----------------|--------------------|---------------|---------------------------------|
| Grant status | | | | | |
| No grants | 20.5 | † | 1.5 | 19.4 | 2.5 |
| Received grants | 71.6 | 54.4 | 9.5 | 47.6 | 4.1 |
| Loan status ⁵ | | | | | |
| No loans | 19.1 | 17.6 | 2.4 | † | 0.4 |
| Received loans | 97.0 | 46.0 | 11.4 | 96.2 | 8.8 |

† Not applicable.

Rounds to zero.

¹ Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.

² "PLUS" loans are federal Parent Loans to Undergraduate Students.

³ Excludes students attending more than one institution.

⁴ 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.

⁵ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: 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 3.2-B. Average amount of federal aid received by undergraduates who received federal aid, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Total federal aid ¹ | Total federal grants | Total federal work-study | Total federal loans | Federal PLUS loans ² |
|---|--------------------------------|----------------------|--------------------------|---------------------|---------------------------------|
| U.S. total (excluding Puerto Rico) | \$6,100 | \$2,600 | \$1,800 | \$5,100 | \$9,000 |
| Total (50 states, DC, and Puerto Rico) | 6,100 | 2,600 | 1,800 | 5,100 | 9,000 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 3,800 | 2,100 | 2,600 | 4,900 | ‡ |
| 2-year | 3,300 | 2,300 | 2,000 | 3,400 | 5,600 |
| 4-year | 6,600 | 2,800 | 1,900 | 5,100 | 7,800 |
| Non-doctorate-granting | 5,900 | 2,800 | 1,800 | 4,800 | 6,600 |
| Doctorate-granting | 7,000 | 2,800 | 1,900 | 5,200 | 8,100 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 5,600 | 2,800 | 1,400 | 4,700 | 6,600 |
| 4-year | 7,800 | 3,000 | 1,700 | 5,300 | 11,400 |
| Non-doctorate-granting | 7,600 | 2,900 | 1,500 | 5,400 | 10,400 |
| Doctorate-granting | 8,300 | 3,200 | 2,000 | 5,300 | 12,800 |
| Private for-profit | 7,500 | 2,600 | 2,500 | 5,900 | 8,800 |
| More than one institution | 6,500 | 2,600 | 1,700 | 5,200 | 8,400 |
| Attendance status | | | | | |
| Full-time/full-year | 7,200 | 3,200 | 1,800 | 5,300 | 9,400 |
| Full-time/part-year | 5,000 | 2,100 | 1,700 | 4,300 | 7,600 |
| Part-time/full-year | 5,200 | 2,200 | 2,100 | 5,400 | 8,000 |
| Part-time/part-year | 3,500 | 1,300 | 2,000 | 4,100 | 8,200 |
| Housing³ | | | | | |
| On campus | 7,400 | 3,000 | 1,600 | 4,500 | 9,800 |
| Off campus | 6,000 | 2,500 | 2,100 | 5,500 | 8,700 |
| Living with parents | 4,800 | 2,600 | 1,800 | 4,100 | 7,900 |
| Price of attendance³ | | | | | |
| Less than \$4,000 | 1,300 | 1,100 | 1,300 | 1,700 | ‡ |
| \$4,000–7,999 | 2,900 | 1,900 | 1,700 | 3,000 | 3,300 |
| \$8,000–11,999 | 5,000 | 2,700 | 1,900 | 4,400 | 4,800 |
| \$12,000–15,999 | 6,800 | 3,000 | 1,900 | 5,400 | 6,500 |
| \$16,000 or more | 8,700 | 3,300 | 1,800 | 5,800 | 10,900 |
| Gender | | | | | |
| Male | 6,300 | 2,600 | 1,800 | 5,100 | 9,400 |
| Female | 5,900 | 2,600 | 1,800 | 5,000 | 8,700 |
| Race/ethnicity⁴ | | | | | |
| White | 6,200 | 2,500 | 1,800 | 5,000 | 9,100 |
| Black | 6,100 | 2,700 | 1,800 | 5,300 | 8,600 |
| Hispanic | 5,400 | 2,700 | 1,900 | 4,900 | 8,600 |
| Asian | 6,000 | 3,000 | 2,000 | 5,000 | 9,300 |
| American Indian | 5,800 | 2,900 | 1,500 | 5,400 | ‡ |
| Pacific Islander | 6,200 | 2,600 | ‡ | 5,300 | ‡ |
| Multiple races | 6,400 | 2,500 | 1,900 | 5,000 | 9,300 |
| Other | 5,900 | 2,700 | 2,000 | 5,100 | 7,400 |

See notes at end of table.

Table 3.2-B. Average amount of federal aid received by undergraduates who received federal aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Total federal aid ¹ | Total federal grants | Total federal work-study | Total federal loans | Federal PLUS loans ² |
|---|--------------------------------|----------------------|--------------------------|---------------------|---------------------------------|
| Age as of 12/31/03 | | | | | |
| 18 years or younger | \$5,700 | \$2,800 | \$1,600 | \$3,300 | \$9,400 |
| 19–23 years | 6,100 | 2,700 | 1,800 | 4,500 | 8,900 |
| 24–29 years | 6,400 | 2,500 | 2,100 | 6,100 | † |
| 30–39 years | 6,000 | 2,400 | 2,100 | 6,200 | † |
| 40 years or older | 5,900 | 2,500 | 2,200 | 6,200 | † |
| Dependency status | | | | | |
| Dependent | 6,100 | 2,700 | 1,800 | 4,200 | 9,000 |
| Independent | 6,100 | 2,500 | 2,000 | 6,100 | † |
| Unmarried, no dependents | 6,600 | 2,500 | 2,000 | 6,300 | † |
| Married, no dependents | 6,200 | 2,200 | 1,900 | 6,500 | † |
| Single parent | 5,800 | 2,700 | 1,800 | 5,500 | † |
| Married parents | 5,900 | 2,300 | 2,500 | 6,100 | † |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 6,200 | 3,500 | 1,700 | 4,300 | 7,000 |
| \$20,000–39,999 | 5,800 | 2,600 | 1,800 | 4,300 | 7,300 |
| \$40,000–59,999 | 5,500 | 1,600 | 1,700 | 4,200 | 7,700 |
| \$60,000–79,999 | 6,000 | 1,400 | 1,700 | 4,100 | 8,500 |
| \$80,000–99,999 | 6,400 | 2,000 | 1,700 | 4,100 | 9,600 |
| \$100,000 or more | 7,000 | 1,500 | 1,800 | 4,100 | 11,300 |
| Independent | | | | | |
| Less than \$10,000 | 6,500 | 3,000 | 1,800 | 5,800 | † |
| \$10,000–19,999 | 6,000 | 2,400 | 2,300 | 5,900 | † |
| \$20,000–29,999 | 5,900 | 2,500 | 1,800 | 5,900 | † |
| \$30,000–49,999 | 5,600 | 1,600 | 2,400 | 6,200 | † |
| \$50,000 or more | 6,600 | 1,200 | 2,400 | 6,800 | † |
| Income group | | | | | |
| Lowest 25 percent | 6,200 | 3,000 | 1,800 | 5,100 | 6,900 |
| Middle 50 percent | 5,800 | 2,100 | 1,800 | 5,000 | 8,400 |
| Highest 25 percent | 6,800 | 1,300 | 1,800 | 5,100 | 11,100 |
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | 6,100 | 2,600 | 1,800 | 5,100 | 9,000 |

See notes at end of table.

Table 3.2-B. Average amount of federal aid received by undergraduates who received federal aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Total federal aid ¹ | Total federal grants | Total federal work-study | Total federal loans | Federal PLUS loans ² |
|---|--------------------------------|----------------------|--------------------------|---------------------|---------------------------------|
| Grant status | | | | | |
| No grants | \$6,100 | † | \$2,000 | \$5,000 | \$9,500 |
| Received grants | 6,100 | 2,600 | 1,800 | 5,100 | 8,700 |
| Loan status ⁵ | | | | | |
| No loans | 2,600 | 2,400 | 2,000 | † | 10,400 |
| Received loans | 7,300 | 2,800 | 1,800 | 5,100 | 8,900 |

† Not applicable.

‡ Reporting standards not met.

¹ Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.

² "PLUS" loans are federal Parent Loans to Undergraduate Students.

³ Excludes students attending more than one institution.

⁴ 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.

⁵ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

NOTE: 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 3.2-C. Percentage of undergraduates receiving federal aid, 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) | 29.2 | 52.6 | 51.2 | 64.3 | 58.1 | 81.2 | 46.1 |
| Total (50 states, DC, and Puerto Rico) | 29.2 | 52.8 | 51.3 | 65.1 | 59.0 | 81.4 | 46.4 |
| Attendance status | | | | | | | |
| Full-time/full-year | 46.2 | 63.4 | 57.6 | 78.0 | 66.3 | 86.3 | 60.8 |
| Full-time/part-year | 32.2 | 49.7 | 44.6 | 62.9 | 48.2 | 80.2 | 50.4 |
| Part-time/full-year | 33.9 | 47.5 | 51.7 | 60.4 | 52.1 | 80.1 | 43.3 |
| Part-time/part-year | 13.3 | 23.3 | 23.5 | 25.3 | 32.4 | 73.8 | 20.6 |
| Housing | | | | | | | |
| On campus | 55.6 | 63.2 | 55.4 | 74.3 | 62.1 | 65.5 | 61.7 |
| Off campus | 30.0 | 52.3 | 51.2 | 58.8 | 52.7 | 81.6 | 45.3 |
| Living with parents | 26.3 | 45.3 | 44.9 | 66.1 | 64.3 | 81.9 | 38.5 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 9.6 | 6.8 | 7.5 | 5.4 | 10.9 | 35.8 | 9.4 |
| \$4,000–7,999 | 32.7 | 38.1 | 30.7 | 27.1 | 28.1 | 58.9 | 33.9 |
| \$8,000–11,999 | 48.7 | 58.4 | 53.5 | 59.0 | 55.3 | 80.3 | 55.0 |
| \$12,000–15,999 | 54.5 | 65.4 | 59.1 | 72.9 | 50.0 | 83.7 | 63.2 |
| \$16,000 or more | 53.6 | 69.0 | 59.5 | 76.4 | 63.6 | 89.5 | 70.6 |
| Gender | | | | | | | |
| Male | 22.5 | 49.7 | 49.2 | 59.1 | 55.8 | 81.3 | 42.0 |
| Female | 33.9 | 55.2 | 53.1 | 69.8 | 61.5 | 81.4 | 49.6 |
| Race/ethnicity² | | | | | | | |
| White | 25.3 | 50.4 | 47.5 | 62.4 | 54.7 | 78.9 | 42.9 |
| Black | 47.8 | 62.9 | 71.8 | 73.9 | 73.0 | 85.2 | 62.1 |
| Hispanic | 28.8 | 63.0 | 61.2 | 72.9 | 73.7 | 84.5 | 50.4 |
| Asian | 19.6 | 46.0 | 46.5 | 49.6 | 54.4 | 72.3 | 37.0 |
| American Indian | 33.9 | 47.0 | 62.5 | 59.4 | ‡ | 82.7 | 48.7 |
| Pacific Islander | 14.7 | ‡ | 52.2 | ‡ | ‡ | 83.4 | 36.2 |
| Multiple races | 28.9 | 51.1 | 49.4 | 63.5 | 64.1 | 78.0 | 45.5 |
| Other | 40.2 | 51.7 | 49.2 | 56.4 | 57.5 | 83.6 | 50.7 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 30.1 | 58.1 | 51.7 | 72.7 | 61.8 | 85.8 | 48.1 |
| 19–23 years | 30.3 | 54.9 | 50.1 | 70.4 | 60.4 | 81.6 | 48.6 |
| 24–29 years | 34.6 | 54.8 | 61.2 | 68.2 | 61.5 | 85.5 | 52.3 |
| 30–39 years | 30.7 | 47.6 | 50.1 | 62.2 | 48.5 | 80.0 | 44.7 |
| 40 years or older | 19.3 | 36.6 | 35.9 | 39.4 | 36.8 | 73.8 | 30.2 |
| Dependency status | | | | | | | |
| Dependent | 28.0 | 55.1 | 50.4 | 71.5 | 60.8 | 80.0 | 47.8 |
| Independent | 30.0 | 49.7 | 53.6 | 57.7 | 52.9 | 81.8 | 45.0 |
| Unmarried, no dependents | 27.2 | 52.4 | 56.8 | 63.0 | 52.2 | 82.5 | 46.4 |
| Married, no dependents | 10.9 | 39.4 | 43.5 | 45.1 | 52.3 | 65.8 | 28.1 |
| Single parent | 47.9 | 65.1 | 61.2 | 65.4 | 63.0 | 89.5 | 59.6 |
| Married parents | 25.2 | 40.7 | 49.0 | 52.0 | 47.5 | 75.9 | 38.5 |

See notes at end of table.

Table 3.2-C. Percentage of undergraduates receiving federal aid, 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 | 51.9 | 75.2 | 69.3 | 81.7 | 75.1 | 92.0 | 66.8 |
| \$20,000–39,999 | 47.7 | 72.8 | 70.5 | 82.7 | 75.5 | 87.8 | 64.8 |
| \$40,000–59,999 | 24.3 | 53.8 | 54.6 | 74.4 | 72.6 | 74.1 | 47.2 |
| \$60,000–79,999 | 14.0 | 49.1 | 44.8 | 72.4 | 61.2 | 72.9 | 40.2 |
| \$80,000–99,999 | 13.0 | 45.7 | 45.3 | 68.4 | 57.8 | 64.3 | 40.6 |
| \$100,000 or more | 6.9 | 36.4 | 33.1 | 55.5 | 45.6 | 55.6 | 31.1 |
| Independent | | | | | | | |
| Less than \$10,000 | 45.6 | 69.9 | 64.1 | 73.8 | 65.5 | 87.1 | 60.5 |
| \$10,000–19,999 | 46.8 | 64.3 | 69.7 | 69.7 | 69.9 | 89.1 | 60.5 |
| \$20,000–29,999 | 38.5 | 59.7 | 57.9 | 71.5 | 59.0 | 88.0 | 53.9 |
| \$30,000–49,999 | 25.0 | 43.0 | 47.8 | 54.1 | 46.2 | 80.2 | 38.8 |
| \$50,000 or more | 5.8 | 16.3 | 23.1 | 34.6 | 32.4 | 61.8 | 18.2 |
| Income group | | | | | | | |
| Lowest 25 percent | 49.1 | 71.7 | 68.5 | 78.8 | 72.4 | 88.3 | 64.0 |
| Middle 50 percent | 29.8 | 54.0 | 53.0 | 69.1 | 64.7 | 83.8 | 47.8 |
| Highest 25 percent | 6.2 | 28.4 | 32.2 | 46.2 | 43.7 | 60.8 | 25.2 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 62.4 | 78.1 | 74.2 | 76.5 | 73.3 | 91.2 | 73.3 |
| Grant status | | | | | | | |
| No grants | 6.9 | 30.3 | 31.3 | 31.8 | 25.6 | 62.1 | 20.5 |
| Received grants | 62.9 | 74.7 | 69.6 | 76.3 | 72.3 | 91.4 | 71.6 |
| Loan status ³ | | | | | | | |
| No loans | 20.1 | 20.4 | 13.1 | 19.9 | 15.5 | 34.1 | 19.1 |
| Received loans | 95.5 | 97.1 | 96.7 | 97.9 | 96.6 | 98.5 | 97.0 |

† 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. 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. Federal aid excludes veterans benefits and the education tax credit and tax deduction 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 3.2-D. Average amount of federal aid received by undergraduates who received federal aid, 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) | \$3,300 | \$5,900 | \$7,000 | \$7,800 | \$8,400 | \$7,500 | \$6,100 |
| Total (50 states, DC, and Puerto Rico) | 3,300 | 5,900 | 7,000 | 7,600 | 8,300 | 7,500 | 6,100 |
| Attendance status | | | | | | | |
| Full-time/full-year | 4,500 | 6,500 | 7,500 | 8,300 | 8,900 | 9,100 | 7,200 |
| Full-time/part-year | 2,700 | 3,800 | 4,500 | 5,900 | 5,900 | 6,600 | 5,000 |
| Part-time/full-year | 3,100 | 5,700 | 7,000 | 6,900 | 8,000 | 8,000 | 5,200 |
| Part-time/part-year | 1,800 | 3,200 | 4,000 | 5,300 | 5,000 | 4,900 | 3,500 |
| Housing | | | | | | | |
| On campus | 4,200 | 6,300 | 7,100 | 8,300 | 8,900 | 8,200 | 7,400 |
| Off campus | 3,500 | 6,300 | 7,400 | 7,300 | 7,800 | 7,400 | 6,000 |
| Living with parents | 2,900 | 4,400 | 5,200 | 6,800 | 7,100 | 7,500 | 4,800 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 1,300 | 1,200 | 1,300 | ‡ | ‡ | 1,600 | 1,300 |
| \$4,000–7,999 | 2,600 | 3,300 | 3,600 | 3,300 | 3,200 | 3,400 | 2,900 |
| \$8,000–11,999 | 4,300 | 5,000 | 5,600 | 5,200 | 5,200 | 6,000 | 5,000 |
| \$12,000–15,999 | 5,000 | 6,900 | 7,200 | 6,600 | 5,800 | 7,200 | 6,800 |
| \$16,000 or more | 6,400 | 8,300 | 8,700 | 8,500 | 8,900 | 9,200 | 8,700 |
| Gender | | | | | | | |
| Male | 3,300 | 5,800 | 7,000 | 7,800 | 8,000 | 8,100 | 6,300 |
| Female | 3,300 | 6,000 | 7,000 | 7,400 | 8,500 | 7,000 | 5,900 |
| Race/ethnicity² | | | | | | | |
| White | 3,400 | 5,900 | 6,900 | 7,800 | 8,500 | 7,600 | 6,200 |
| Black | 3,400 | 6,700 | 8,100 | 8,000 | 9,100 | 7,300 | 6,100 |
| Hispanic | 3,000 | 5,200 | 6,200 | 5,700 | 7,200 | 7,000 | 5,400 |
| Asian | 3,200 | 5,400 | 6,200 | 7,900 | 7,900 | 8,800 | 6,000 |
| American Indian | 3,800 | ‡ | 6,200 | ‡ | ‡ | 7,700 | 5,800 |
| Pacific Islander | 3,400 | ‡ | ‡ | ‡ | ‡ | 8,400 | 6,200 |
| Multiple races | 3,600 | 6,200 | 7,400 | 8,600 | 8,600 | 7,600 | 6,400 |
| Other | 3,300 | 5,200 | 6,500 | 8,800 | 7,300 | 8,600 | 5,900 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 2,900 | 5,000 | 6,000 | 7,500 | 8,600 | 8,300 | 5,700 |
| 19–23 years | 3,100 | 5,600 | 6,600 | 7,800 | 8,300 | 7,400 | 6,100 |
| 24–29 years | 3,700 | 6,400 | 8,200 | 7,800 | 8,300 | 7,400 | 6,400 |
| 30–39 years | 3,600 | 7,100 | 8,100 | 6,900 | 7,600 | 7,300 | 6,000 |
| 40 years or older | 3,400 | 7,100 | 8,400 | 7,000 | 8,300 | 7,500 | 5,900 |
| Dependency status | | | | | | | |
| Dependent | 2,900 | 5,400 | 6,400 | 7,700 | 8,400 | 8,000 | 6,100 |
| Independent | 3,600 | 6,600 | 8,200 | 7,400 | 8,000 | 7,300 | 6,100 |
| Unmarried, no dependents | 3,700 | 6,700 | 8,200 | 7,700 | 8,900 | 7,200 | 6,600 |
| Married, no dependents | 3,100 | 5,600 | 7,500 | 7,300 | 6,200 | 7,300 | 6,200 |
| Single parent | 3,600 | 7,400 | 8,600 | 7,600 | 8,200 | 7,200 | 5,800 |
| Married parents | 3,400 | 6,200 | 8,000 | 7,000 | 7,500 | 7,600 | 5,900 |

See notes at end of table.

Table 3.2-D. Average amount of federal aid received by undergraduates who received federal aid, 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 | \$3,400 | \$5,800 | \$7,200 | \$8,400 | \$10,000 | \$7,500 | \$6,200 |
| \$20,000–39,999 | 2,700 | 5,700 | 6,600 | 8,000 | 8,700 | 7,800 | 5,800 |
| \$40,000–59,999 | 2,500 | 4,900 | 5,800 | 7,100 | 7,900 | 7,700 | 5,500 |
| \$60,000–79,999 | 2,600 | 5,100 | 6,100 | 7,800 | 7,100 | 8,800 | 6,000 |
| \$80,000–99,999 | 3,000 | 5,500 | 6,400 | 7,500 | 8,000 | 8,200 | 6,400 |
| \$100,000 or more | 3,500 | 5,400 | 6,700 | 7,400 | 8,600 | 9,800 | 7,000 |
| Independent | | | | | | | |
| Less than \$10,000 | 3,900 | 7,500 | 8,700 | 8,500 | 8,800 | 7,100 | 6,500 |
| \$10,000–19,999 | 3,700 | 6,400 | 8,200 | 7,500 | 7,500 | 7,200 | 6,000 |
| \$20,000–29,999 | 3,200 | 6,700 | 7,600 | 7,300 | 7,500 | 7,600 | 5,900 |
| \$30,000–49,999 | 3,100 | 5,200 | 7,800 | 6,400 | 8,100 | 7,500 | 5,600 |
| \$50,000 or more | 3,700 | 6,400 | 7,700 | 7,000 | 7,400 | 7,400 | 6,600 |
| Income group | | | | | | | |
| Lowest 25 percent | 3,500 | 6,400 | 7,600 | 8,300 | 9,400 | 7,300 | 6,200 |
| Middle 50 percent | 3,200 | 5,600 | 6,600 | 7,300 | 7,600 | 7,500 | 5,800 |
| Highest 25 percent | 3,600 | 5,600 | 6,900 | 7,200 | 8,500 | 7,700 | 6,800 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 3,300 | 5,900 | 7,000 | 7,600 | 8,300 | 7,500 | 6,100 |
| Grant status | | | | | | | |
| No grants | 3,200 | 5,600 | 6,600 | 7,000 | 8,700 | 7,300 | 6,100 |
| Received grants | 3,300 | 6,000 | 7,100 | 7,700 | 8,200 | 7,500 | 6,100 |
| Loan status ³ | | | | | | | |
| No loans | 2,300 | 2,900 | 3,400 | 3,200 | 4,500 | 2,200 | 2,600 |
| Received loans | 4,900 | 6,800 | 7,600 | 8,200 | 8,800 | 8,100 | 7,300 |

† 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. 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. Federal aid excludes veterans benefits and the education tax credit and tax deduction 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 3.3-A. Percentage of undergraduates receiving state aid, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Any state aid | State grants | State loans | State work-study | State merit-only grants |
|---|---------------|--------------|-------------|------------------|-------------------------|
| U.S. total (excluding Puerto Rico) | 15.6 | 14.6 | 0.3 | 0.3 | 3.2 |
| Total (50 states, DC, and Puerto Rico) | 15.7 | 14.7 | 0.3 | 0.3 | 3.2 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 13.8 | 3.8 | # | 0.7 | 0.4 |
| 2-year | 12.3 | 11.3 | 0.1 | 0.3 | 3.0 |
| 4-year | 19.7 | 18.6 | 0.6 | 0.2 | 4.6 |
| Non-doctorate-granting | 21.0 | 19.5 | 0.9 | 0.3 | 3.4 |
| Doctorate-granting | 19.0 | 18.1 | 0.4 | 0.2 | 5.3 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 25.2 | 22.2 | 0.2 | # | 1.7 |
| 4-year | 22.8 | 22.1 | 0.5 | 0.4 | 2.5 |
| Non-doctorate-granting | 24.6 | 24.0 | 0.5 | 0.4 | 2.8 |
| Doctorate-granting | 19.7 | 19.1 | 0.5 | 0.5 | 2.1 |
| Private for-profit | 9.8 | 8.3 | 0.1 | 0.1 | 0.4 |
| More than one institution | 10.9 | 10.3 | 0.2 | 0.2 | 2.4 |
| Attendance status | | | | | |
| Full-time/full-year | 23.7 | 22.6 | 0.5 | 0.4 | 4.6 |
| Full-time/part-year | 12.4 | 10.7 | 0.3 | 0.2 | 2.3 |
| Part-time/full-year | 13.1 | 12.2 | 0.1 | 0.2 | 2.6 |
| Part-time/part-year | 5.6 | 5.1 | # | 0.1 | 1.6 |
| Housing¹ | | | | | |
| On campus | 24.5 | 23.5 | 0.7 | 0.5 | 6.0 |
| Off campus | 13.8 | 12.5 | 0.3 | 0.2 | 2.4 |
| Living with parents | 16.5 | 15.9 | 0.2 | 0.2 | 3.5 |
| Price of attendance¹ | | | | | |
| Less than \$4,000 | 4.7 | 4.3 | # | 0.1 | 1.8 |
| \$4,000–7,999 | 11.2 | 10.3 | # | 0.2 | 2.7 |
| \$8,000–11,999 | 19.2 | 17.9 | 0.3 | 0.3 | 3.9 |
| \$12,000–15,999 | 23.0 | 21.5 | 0.6 | 0.4 | 4.8 |
| \$16,000 or more | 23.4 | 22.3 | 0.7 | 0.4 | 3.1 |
| Gender | | | | | |
| Male | 13.9 | 12.9 | 0.3 | 0.3 | 3.0 |
| Female | 17.0 | 15.9 | 0.3 | 0.3 | 3.3 |

See notes at end of table.

Table 3.3-A. Percentage of undergraduates receiving state aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any state aid | State grants | State loans | State work-study | State merit-only grants |
|---|---------------|--------------|-------------|------------------|-------------------------|
| Race/ethnicity² | | | | | |
| White | 15.0 | 13.8 | 0.4 | 0.3 | 3.5 |
| Black | 19.1 | 18.2 | 0.2 | 0.2 | 3.8 |
| Hispanic | 15.5 | 14.8 | 0.1 | 0.2 | 1.5 |
| Asian | 15.7 | 15.1 | 0.2 | 0.2 | 2.1 |
| American Indian | 17.9 | 15.8 | 0.6 | 0.5 | 0.9 |
| Pacific Islander | 10.8 | 10.7 | 0.2 | # | 1.4 |
| Multiple races | 14.7 | 13.5 | 0.5 | 0.3 | 3.3 |
| Other | 17.6 | 16.3 | 0.1 | 0.7 | 2.7 |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 22.0 | 21.4 | 0.5 | 0.3 | 6.6 |
| 19–23 years | 17.6 | 16.8 | 0.4 | 0.3 | 4.1 |
| 24–29 years | 12.9 | 11.9 | 0.2 | 0.3 | 1.3 |
| 30–39 years | 12.8 | 11.3 | 0.1 | 0.1 | 1.5 |
| 40 years or older | 10.5 | 8.7 | 0.1 | 0.1 | 1.4 |
| Dependency status | | | | | |
| Dependent | 18.7 | 17.9 | 0.5 | 0.3 | 4.7 |
| Independent | 12.7 | 11.5 | 0.1 | 0.2 | 1.7 |
| Unmarried, no dependents | 12.5 | 11.4 | 0.2 | 0.3 | 1.3 |
| Married, no dependents | 7.8 | 6.6 | 0.1 | 0.2 | 2.1 |
| Single parent | 17.2 | 15.9 | 0.1 | 0.2 | 1.8 |
| Married parents | 11.4 | 9.9 | 0.1 | 0.1 | 1.7 |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 28.0 | 27.4 | 0.3 | 0.4 | 3.9 |
| \$20,000–39,999 | 28.8 | 27.9 | 0.5 | 0.7 | 4.5 |
| \$40,000–59,999 | 21.6 | 20.8 | 0.5 | 0.4 | 4.7 |
| \$60,000–79,999 | 15.6 | 14.7 | 0.6 | 0.3 | 5.1 |
| \$80,000–99,999 | 11.5 | 10.8 | 0.5 | 0.1 | 5.4 |
| \$100,000 or more | 7.6 | 6.8 | 0.4 | 0.1 | 4.6 |
| Independent | | | | | |
| Less than \$10,000 | 17.8 | 16.5 | 0.1 | 0.4 | 1.5 |
| \$10,000–19,999 | 18.0 | 16.5 | 0.1 | 0.4 | 2.1 |
| \$20,000–29,999 | 14.1 | 12.5 | 0.2 | 0.1 | 2.0 |
| \$30,000–49,999 | 10.7 | 9.6 | 0.2 | 0.2 | 2.0 |
| \$50,000 or more | 4.9 | 3.9 | 0.1 | # | 1.0 |
| Income group | | | | | |
| Lowest 25 percent | 23.6 | 22.6 | 0.2 | 0.4 | 2.9 |
| Middle 50 percent | 16.2 | 15.0 | 0.4 | 0.3 | 3.4 |
| Highest 25 percent | 6.5 | 5.7 | 0.3 | 0.1 | 2.9 |

See notes at end of table.

Table 3.3-A. Percentage of undergraduates receiving state aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any state aid | State grants | State loans | State work-study | State merit-only grants |
|---|---------------|--------------|-------------|------------------|-------------------------|
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | 24.8 | 23.2 | 0.5 | 0.4 | 5.0 |
| Grant status | | | | | |
| No grants | 0.9 | † | 0.2 | # | # |
| Received grants | 30.1 | 28.9 | 0.4 | 0.5 | 6.2 |
| Loan status³ | | | | | |
| No loans | 11.3 | 10.5 | † | 0.2 | 3.4 |
| Received loans | 23.8 | 22.4 | 0.8 | 0.4 | 2.7 |

† Not applicable.

Rounds to zero.

¹ Excludes students attending more than one institution.

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: 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 3.3-B. Average amount of state aid received by undergraduates who received state aid, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | State aid total | State grant total | State loan total | State work-study total | State merit-only grants |
|---|-----------------|-------------------|------------------|------------------------|-------------------------|
| U.S. total (excluding Puerto Rico) | \$2,100 | \$2,000 | \$4,300 | \$2,100 | \$1,800 |
| Total (50 states, DC, and Puerto Rico) | 2,100 | 2,000 | 4,300 | 2,100 | 1,800 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 2,300 | 1,200 | ‡ | ‡ | ‡ |
| 2-year | 1,100 | 1,000 | 3,200 | 1,900 | 1,000 |
| 4-year | 2,400 | 2,200 | 4,600 | 2,600 | 2,400 |
| Non-doctorate-granting | 2,200 | 2,000 | 4,800 | ‡ | 2,000 |
| Doctorate-granting | 2,500 | 2,400 | 4,300 | ‡ | 2,600 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 2,800 | 2,400 | ‡ | ‡ | 2,500 |
| 4-year | 2,900 | 2,800 | 4,000 | 1,900 | 2,300 |
| Non-doctorate-granting | 2,700 | 2,700 | 3,800 | 1,400 | 2,200 |
| Doctorate-granting | 3,200 | 3,000 | 4,400 | 2,500 | 2,600 |
| Private for-profit | 2,900 | 2,500 | ‡ | ‡ | 2,000 |
| More than one institution | 1,900 | 1,800 | ‡ | ‡ | 1,600 |
| Attendance status | | | | | |
| Full-time/full-year | 2,500 | 2,400 | 4,400 | 2,300 | 2,300 |
| Full-time/part-year | 1,700 | 1,400 | 4,100 | 1,500 | 1,000 |
| Part-time/full-year | 1,400 | 1,400 | ‡ | 1,900 | 1,500 |
| Part-time/part-year | 900 | 800 | ‡ | ‡ | 600 |
| Housing¹ | | | | | |
| On campus | 2,800 | 2,700 | 4,400 | 2,000 | 2,400 |
| Off campus | 1,900 | 1,700 | 4,100 | 2,000 | 1,700 |
| Living with parents | 1,900 | 1,800 | 4,700 | 2,400 | 1,500 |
| Price of attendance¹ | | | | | |
| Less than \$4,000 | 600 | 600 | ‡ | ‡ | 600 |
| \$4,000–7,999 | 1,000 | 900 | ‡ | 1,600 | 1,000 |
| \$8,000–11,999 | 1,600 | 1,500 | 3,200 | 2,200 | 1,600 |
| \$12,000–15,999 | 2,300 | 2,100 | 3,900 | 2,400 | 2,500 |
| \$16,000 or more | 3,200 | 3,000 | 5,000 | 2,100 | 2,700 |
| Gender | | | | | |
| Male | 2,100 | 2,000 | 4,200 | 2,300 | 1,900 |
| Female | 2,000 | 1,900 | 4,300 | 1,900 | 1,800 |

See notes at end of table.

Table 3.3-B. Average amount of state aid received by undergraduates who received state aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | State aid total | State grant total | State loan total | State work-study total | State merit-only grants |
|---|-----------------|-------------------|------------------|------------------------|-------------------------|
| Race/ethnicity² | | | | | |
| White | \$2,000 | \$1,900 | \$4,000 | \$2,100 | \$1,900 |
| Black | 1,900 | 1,800 | ‡ | ‡ | 1,400 |
| Hispanic | 2,200 | 2,100 | ‡ | ‡ | 2,000 |
| Asian | 2,800 | 2,600 | ‡ | ‡ | 2,000 |
| American Indian | 1,700 | 1,600 | ‡ | ‡ | ‡ |
| Pacific Islander | 3,000 | 3,000 | ‡ | ‡ | ‡ |
| Multiple races | 2,300 | 2,100 | ‡ | ‡ | 1,900 |
| Other | 2,300 | 2,100 | ‡ | ‡ | ‡ |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 2,300 | 2,200 | 4,200 | 1,400 | 2,000 |
| 19–23 years | 2,300 | 2,200 | 4,400 | 2,300 | 2,000 |
| 24–29 years | 1,700 | 1,600 | ‡ | 2,000 | 1,100 |
| 30–39 years | 1,500 | 1,300 | ‡ | ‡ | 1,100 |
| 40 years or older | 1,700 | 1,400 | ‡ | ‡ | 1,000 |
| Dependency status | | | | | |
| Dependent | 2,300 | 2,200 | 4,400 | 2,100 | 2,000 |
| Independent | 1,700 | 1,500 | 3,600 | 2,000 | 1,200 |
| Unmarried, no dependents | 1,800 | 1,600 | ‡ | 1,900 | 1,300 |
| Married, no dependents | 1,900 | 1,600 | ‡ | ‡ | 1,500 |
| Single parent | 1,600 | 1,500 | ‡ | ‡ | 1,000 |
| Married parents | 1,500 | 1,300 | ‡ | ‡ | 1,100 |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 2,600 | 2,500 | ‡ | ‡ | 1,900 |
| \$20,000–39,999 | 2,400 | 2,400 | 3,400 | 2,200 | 1,900 |
| \$40,000–59,999 | 2,200 | 2,100 | 4,100 | 2,200 | 1,800 |
| \$60,000–79,999 | 2,100 | 1,900 | 4,600 | ‡ | 2,000 |
| \$80,000–99,999 | 2,100 | 2,000 | 5,500 | ‡ | 2,300 |
| \$100,000 or more | 2,400 | 2,200 | 5,500 | ‡ | 2,400 |
| Independent | | | | | |
| Less than \$10,000 | 1,800 | 1,700 | ‡ | 2,100 | 1,300 |
| \$10,000–19,999 | 1,600 | 1,500 | ‡ | ‡ | 1,100 |
| \$20,000–29,999 | 1,600 | 1,400 | ‡ | ‡ | 1,200 |
| \$30,000–49,999 | 1,600 | 1,400 | ‡ | ‡ | 1,200 |
| \$50,000 or more | 1,500 | 1,100 | ‡ | ‡ | 1,200 |
| Income group | | | | | |
| Lowest 25 percent | 2,200 | 2,200 | 3,200 | 2,000 | 1,800 |
| Middle 50 percent | 1,900 | 1,800 | 4,300 | 2,200 | 1,700 |
| Highest 25 percent | 2,100 | 1,800 | 5,200 | ‡ | 2,200 |

See notes at end of table.

Table 3.3-B. Average amount of state aid received by undergraduates who received state aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | State aid total | State grant total | State loan total | State work-study total | State merit-only grants |
|---|-----------------|-------------------|------------------|------------------------|-------------------------|
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | \$2,100 | \$2,000 | \$4,300 | \$2,100 | \$1,800 |
| Grant status | | | | | |
| No grants | 3,300 | † | 5,100 | ‡ | ‡ |
| Received grants | 2,000 | 2,000 | 3,900 | 2,100 | 1,800 |
| Loan status³ | | | | | |
| No loans | 1,800 | 1,700 | † | 2,100 | 1,700 |
| Received loans | 2,300 | 2,200 | 4,300 | 2,100 | 2,000 |

† Not applicable.

‡ Reporting standards not met.

¹ Excludes students attending more than one institution.

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: 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 3.3-C. Percentage of undergraduates receiving state aid, 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 | | |
| U.S. total (excluding Puerto Rico) | 12.3 | 20.9 | 18.9 | 25.3 | 19.6 | 15.6 |
| Total (50 states, DC, and Puerto Rico) | 12.3 | 21.0 | 19.0 | 24.6 | 19.7 | 15.7 |
| Attendance status | | | | | | |
| Full-time/full-year | 20.6 | 29.5 | 24.0 | 33.6 | 23.9 | 23.7 |
| Full-time/part-year | 13.8 | 13.2 | 12.0 | 17.9 | 14.1 | 12.4 |
| Part-time/full-year | 13.0 | 12.6 | 14.8 | 17.8 | 15.1 | 13.1 |
| Part-time/part-year | 5.9 | 6.3 | 4.5 | 5.9 | 5.3 | 5.6 |
| Housing² | | | | | | |
| On campus | 16.3 | 28.3 | 24.0 | 29.4 | 20.2 | 24.5 |
| Off campus | 12.1 | 16.8 | 16.3 | 20.2 | 14.7 | 13.8 |
| Living with parents | 12.5 | 24.1 | 19.5 | 28.6 | 31.7 | 16.5 |
| Price of attendance² | | | | | | |
| Less than \$4,000 | 5.1 | 3.7 | 2.7 | 1.0 | 1.0 | 4.7 |
| \$4,000–7,999 | 12.6 | 10.7 | 8.7 | 5.5 | 4.8 | 11.2 |
| \$8,000–11,999 | 21.0 | 25.0 | 17.6 | 13.8 | 12.6 | 19.2 |
| \$12,000–15,999 | 22.8 | 27.8 | 25.1 | 22.3 | 14.5 | 23.0 |
| \$16,000 or more | 18.8 | 24.2 | 20.3 | 32.6 | 22.5 | 23.4 |
| Gender | | | | | | |
| Male | 10.1 | 18.6 | 17.3 | 19.9 | 17.5 | 13.9 |
| Female | 13.8 | 22.8 | 20.4 | 28.3 | 21.5 | 17.0 |
| Race/ethnicity³ | | | | | | |
| White | 11.9 | 19.7 | 16.8 | 24.1 | 16.3 | 15.0 |
| Black | 17.9 | 22.8 | 21.7 | 28.9 | 31.8 | 19.1 |
| Hispanic | 9.5 | 27.2 | 27.9 | 22.9 | 27.4 | 15.5 |
| Asian | 8.2 | 26.5 | 26.3 | 19.6 | 20.8 | 15.7 |
| American Indian | 16.2 | 18.2 | 17.1 | 39.8 | ‡ | 17.9 |
| Pacific Islander | 6.5 | ‡ | 20.7 | ‡ | ‡ | 10.8 |
| Multiple races | 10.1 | 17.5 | 18.5 | 24.4 | 24.3 | 14.7 |
| Other | 15.1 | 21.0 | 22.2 | 17.6 | 28.6 | 17.6 |
| Age as of 12/31/03 | | | | | | |
| 18 years or younger | 12.7 | 23.7 | 19.7 | 27.7 | 20.6 | 17.6 |
| 19–23 years | 11.9 | 14.4 | 13.3 | 22.5 | 20.5 | 12.9 |
| 24–29 years | 12.1 | 16.1 | 14.0 | 20.2 | 10.3 | 12.8 |
| 30–39 years | 10.0 | 12.9 | 10.3 | 15.0 | 12.4 | 10.5 |
| 40 years or older | | | | | | |
| Dependency status | | | | | | |
| Dependent | 13.0 | 25.0 | 21.1 | 28.9 | 20.7 | 18.7 |
| Independent | 11.8 | 15.6 | 14.0 | 19.6 | 16.6 | 12.7 |
| Unmarried, no dependents | 10.5 | 16.2 | 14.7 | 17.1 | 15.7 | 12.5 |
| Married, no dependents | 6.6 | 10.8 | 7.9 | 10.4 | 10.4 | 7.8 |
| Single parent | 16.6 | 21.8 | 19.4 | 30.9 | 27.7 | 17.2 |
| Married parents | 11.1 | 13.1 | 13.3 | 16.7 | 15.3 | 11.4 |

See notes at end of table.

Table 3.3-C. Percentage of undergraduates receiving state aid, 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 | | | |
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | 18.3 | 42.1 | 39.8 | 32.1 | 43.8 | 15.4 | 28.0 |
| \$20,000–39,999 | 20.8 | 40.1 | 35.8 | 42.6 | 31.9 | 14.6 | 28.8 |
| \$40,000–59,999 | 12.6 | 30.2 | 23.6 | 39.7 | 32.3 | 12.9 | 21.6 |
| \$60,000–79,999 | 9.5 | 18.7 | 16.5 | 31.4 | 18.8 | 11.5 | 15.6 |
| \$80,000–99,999 | 7.2 | 11.1 | 13.5 | 19.5 | 13.3 | 4.5 | 11.5 |
| \$100,000 or more | 5.1 | 7.0 | 9.3 | 11.0 | 7.4 | 3.4 | 7.6 |
| Independent | | | | | | | |
| Less than \$10,000 | 15.9 | 27.1 | 20.7 | 24.3 | 22.2 | 12.2 | 17.8 |
| \$10,000–19,999 | 18.2 | 18.5 | 19.8 | 28.7 | 21.3 | 11.7 | 18.0 |
| \$20,000–29,999 | 14.2 | 14.7 | 10.6 | 25.7 | 19.8 | 8.4 | 14.1 |
| \$30,000–49,999 | 10.7 | 12.4 | 9.1 | 17.0 | 11.3 | 6.9 | 10.7 |
| \$50,000 or more | 4.0 | 4.9 | 5.4 | 9.6 | 10.6 | 3.9 | 4.9 |
| Income group | | | | | | | |
| Lowest 25 percent | 18.1 | 34.5 | 32.3 | 31.4 | 34.3 | 13.0 | 23.6 |
| Middle 50 percent | 12.9 | 20.8 | 17.6 | 29.0 | 22.3 | 9.7 | 16.2 |
| Highest 25 percent | 4.5 | 6.1 | 9.4 | 10.8 | 7.9 | 3.8 | 6.5 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 26.2 | 31.0 | 27.4 | 28.9 | 24.6 | 11.0 | 24.8 |
| Grant status | | | | | | | |
| No grants | 0.7 | 1.2 | 0.6 | 0.1 | 0.3 | 2.1 | 0.9 |
| Received grants | 29.7 | 40.2 | 35.7 | 32.9 | 27.6 | 13.8 | 30.1 |
| Loan status ⁴ | | | | | | | |
| No loans | 10.8 | 15.0 | 13.4 | 11.2 | 7.6 | 10.0 | 11.3 |
| Received loans | 23.3 | 29.2 | 25.5 | 34.3 | 30.2 | 9.7 | 23.8 |

† 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 Excludes students attending more than one institution.³ 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.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: 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 3.3-D. Average amount of state aid received by undergraduates who received state aid, 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) | \$1,100 | \$2,200 | \$2,500 | \$2,800 | \$3,200 | \$3,000 | \$2,100 |
| Total (50 states, DC, and Puerto Rico) | 1,100 | 2,200 | 2,500 | 2,700 | 3,200 | 2,900 | 2,100 |
| Attendance status | | | | | | | |
| Full-time/full-year | 1,400 | 2,400 | 2,600 | 3,000 | 3,300 | 3,200 | 2,500 |
| Full-time/part-year | 1,000 | 1,500 | 1,700 | 1,900 | 2,300 | 2,900 | 1,700 |
| Part-time/full-year | 1,000 | 1,600 | 2,100 | 2,200 | 2,800 | 2,000 | 1,400 |
| Part-time/part-year | 600 | 1,100 | 1,400 | 1,500 | 1,900 | 2,300 | 900 |
| Housing² | | | | | | | |
| On campus | 1,200 | 2,300 | 2,600 | 3,200 | 3,500 | 2,900 | 2,800 |
| Off campus | 1,100 | 2,100 | 2,400 | 2,200 | 2,900 | 2,900 | 1,900 |
| Living with parents | 1,100 | 2,200 | 2,400 | 2,800 | 2,700 | 2,900 | 1,900 |
| Price of attendance² | | | | | | | |
| Less than \$4,000 | 600 | ‡ | ‡ | ‡ | ‡ | ‡ | 600 |
| \$4,000–7,999 | 900 | 1,200 | 1,200 | 1,100 | ‡ | 1,600 | 1,000 |
| \$8,000–11,999 | 1,300 | 2,100 | 1,900 | 1,300 | 900 | 1,600 | 1,600 |
| \$12,000–15,999 | 1,600 | 2,300 | 2,500 | 1,900 | 2,200 | 2,700 | 2,300 |
| \$16,000 or more | 2,400 | 3,300 | 3,100 | 3,000 | 3,400 | 3,400 | 3,200 |
| Gender | | | | | | | |
| Male | 1,100 | 2,300 | 2,500 | 2,700 | 3,100 | 3,000 | 2,100 |
| Female | 1,100 | 2,200 | 2,500 | 2,700 | 3,200 | 2,800 | 2,000 |
| Race/ethnicity³ | | | | | | | |
| White | 1,100 | 2,100 | 2,300 | 2,600 | 3,000 | 2,700 | 2,000 |
| Black | 1,000 | 2,300 | 2,500 | 2,800 | 3,100 | 2,900 | 1,900 |
| Hispanic | 1,100 | 2,300 | 2,600 | 2,800 | 3,200 | 2,800 | 2,200 |
| Asian | 1,400 | 2,500 | 3,200 | 3,600 | 3,800 | 3,700 | 2,800 |
| American Indian | 700 | ‡ | ‡ | ‡ | ‡ | ‡ | 1,700 |
| Pacific Islander | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ | 3,000 |
| Multiple races | 1,400 | ‡ | 2,400 | 2,700 | ‡ | ‡ | 2,300 |
| Other | 1,200 | ‡ | 2,400 | ‡ | ‡ | ‡ | 2,300 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 1,300 | 2,400 | 2,600 | 3,100 | 3,000 | 2,800 | 2,300 |
| 19–23 years | 1,200 | 2,300 | 2,600 | 3,000 | 3,300 | 2,900 | 2,300 |
| 24–29 years | 1,100 | 1,900 | 1,900 | 2,400 | 2,500 | 2,300 | 1,700 |
| 30–39 years | 900 | 1,800 | 1,800 | 1,900 | ‡ | 3,000 | 1,500 |
| 40 years or older | 1,100 | 2,100 | 1,700 | 2,200 | ‡ | 4,000 | 1,700 |
| Dependency status | | | | | | | |
| Dependent | 1,200 | 2,300 | 2,600 | 3,000 | 3,300 | 3,000 | 2,300 |
| Independent | 1,100 | 1,900 | 2,000 | 2,300 | 2,500 | 2,800 | 1,700 |
| Unmarried, no dependents | 1,100 | 2,000 | 2,100 | 2,300 | 2,600 | 2,500 | 1,800 |
| Married, no dependents | 1,100 | 2,100 | 2,300 | 2,500 | ‡ | 4,000 | 1,900 |
| Single parent | 1,000 | 2,100 | 1,800 | 2,500 | 2,800 | 2,700 | 1,600 |
| Married parents | 1,000 | 1,700 | 1,800 | 2,000 | 2,100 | 3,000 | 1,500 |

See notes at end of table.

Table 3.3-D. Average amount of state aid received by undergraduates who received state aid, 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 | \$1,400 | \$2,500 | \$3,000 | \$3,300 | \$3,800 | \$2,800 | \$2,600 |
| \$20,000–39,999 | 1,200 | 2,700 | 2,600 | 3,300 | 3,900 | 3,500 | 2,400 |
| \$40,000–59,999 | 1,100 | 1,900 | 2,300 | 3,100 | 3,500 | 2,900 | 2,200 |
| \$60,000–79,999 | 1,200 | 1,800 | 2,300 | 2,800 | 2,600 | 2,000 | 2,100 |
| \$80,000–99,999 | 1,200 | 2,500 | 2,400 | 2,100 | 2,300 | ‡ | 2,100 |
| \$100,000 or more | 1,000 | 3,000 | 2,900 | 2,400 | 2,600 | ‡ | 2,400 |
| Independent | | | | | | | |
| Less than \$10,000 | 1,100 | 2,100 | 2,100 | 2,800 | 2,700 | 2,700 | 1,800 |
| \$10,000–19,999 | 1,000 | 1,800 | 1,800 | 2,600 | 2,700 | 2,400 | 1,600 |
| \$20,000–29,999 | 1,000 | 2,000 | 1,900 | 2,100 | ‡ | 2,700 | 1,600 |
| \$30,000–49,999 | 1,000 | 1,800 | 2,100 | 2,400 | ‡ | 3,300 | 1,600 |
| \$50,000 or more | 1,000 | 1,500 | ‡ | 1,300 | ‡ | 4,100 | 1,500 |
| Income group | | | | | | | |
| Lowest 25 percent | 1,200 | 2,400 | 2,600 | 3,100 | 3,600 | 2,900 | 2,200 |
| Middle 50 percent | 1,000 | 2,000 | 2,300 | 2,700 | 3,000 | 2,700 | 1,900 |
| Highest 25 percent | 1,100 | 2,400 | 2,600 | 1,800 | 2,400 | 4,200 | 2,100 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 1,100 | 2,200 | 2,500 | 2,700 | 3,200 | 2,900 | 2,100 |
| Grant status | | | | | | | |
| No grants | 2,100 | 4,900 | 3,400 | ‡ | ‡ | 5,400 | 3,300 |
| Received grants | 1,100 | 2,100 | 2,400 | 2,700 | 3,100 | 2,700 | 2,000 |
| Loan status ⁴ | | | | | | | |
| No loans | 1,100 | 2,200 | 2,700 | 2,600 | 2,600 | 3,400 | 1,800 |
| Received loans | 1,200 | 2,200 | 2,300 | 2,800 | 3,300 | 2,700 | 2,300 |

† 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 Excludes students attending more than one institution.³ 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.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: 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 3.4-A. Percentage of undergraduates receiving institutional aid, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Any institutional aid | Institutional grants | Institutional loans | Institutional work-study | Institutional merit-only grants |
|---|-----------------------|----------------------|---------------------|--------------------------|---------------------------------|
| U.S. total (excluding Puerto Rico) | 18.9 | 17.6 | 0.7 | 1.9 | 7.9 |
| Total (50 states, DC, and Puerto Rico) | 18.8 | 17.6 | 0.7 | 1.9 | 7.9 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 4.9 | 3.5 | 0.2 | 1.4 | 0.8 |
| 2-year | 8.3 | 7.5 | 0.1 | 0.9 | 1.7 |
| 4-year | 22.6 | 20.8 | 0.6 | 2.2 | 9.1 |
| Non-doctorate-granting | 17.4 | 15.8 | 0.4 | 2.0 | 8.0 |
| Doctorate-granting | 25.5 | 23.6 | 0.8 | 2.4 | 9.8 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 28.5 | 26.0 | 3.2 | 1.3 | 13.0 |
| 4-year | 51.2 | 49.6 | 2.4 | 4.9 | 28.2 |
| Non-doctorate-granting | 48.8 | 47.1 | 2.1 | 4.8 | 28.0 |
| Doctorate-granting | 55.2 | 53.6 | 2.9 | 4.9 | 28.4 |
| Private for-profit | 8.2 | 6.9 | 1.0 | 0.5 | 2.5 |
| More than one institution | 13.6 | 12.3 | 0.3 | 1.6 | 5.5 |
| Attendance status | | | | | |
| Full-time/full-year | 31.4 | 29.6 | 1.1 | 3.1 | 15.4 |
| Full-time/part-year | 14.1 | 12.9 | 0.8 | 1.2 | 5.2 |
| Part-time/full-year | 12.3 | 11.2 | 0.4 | 1.3 | 2.7 |
| Part-time/part-year | 5.4 | 4.8 | 0.1 | 0.7 | 1.0 |
| Housing¹ | | | | | |
| On campus | 46.9 | 44.8 | 2.1 | 5.4 | 25.5 |
| Off campus | 14.0 | 12.7 | 0.5 | 1.3 | 4.5 |
| Living with parents | 15.5 | 14.6 | 0.4 | 1.1 | 6.2 |
| Price of attendance¹ | | | | | |
| Less than \$4,000 | 3.5 | 3.0 | # | 0.5 | 0.3 |
| \$4,000–7,999 | 9.0 | 8.1 | 0.1 | 0.9 | 1.7 |
| \$8,000–11,999 | 15.3 | 14.1 | 0.4 | 1.3 | 5.4 |
| \$12,000–15,999 | 23.6 | 21.5 | 0.9 | 2.3 | 9.6 |
| \$16,000 or more | 46.0 | 44.1 | 2.0 | 4.4 | 24.1 |
| Gender | | | | | |
| Male | 18.5 | 17.2 | 0.7 | 1.9 | 7.9 |
| Female | 19.1 | 17.9 | 0.6 | 1.8 | 7.9 |

See notes at end of table.

Table 3.4-A. Percentage of undergraduates receiving institutional aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any institutional aid | Institutional grants | Institutional loans | Institutional work-study | Institutional merit-only grants |
|---|-----------------------|----------------------|---------------------|--------------------------|---------------------------------|
| Race/ethnicity² | | | | | |
| White | 19.6 | 18.4 | 0.7 | 1.9 | 9.5 |
| Black | 16.7 | 15.0 | 0.8 | 1.8 | 5.8 |
| Hispanic | 17.3 | 16.1 | 0.6 | 1.4 | 4.2 |
| Asian | 19.8 | 18.7 | 0.7 | 2.1 | 5.6 |
| American Indian | 17.0 | 16.1 | 0.3 | 0.7 | 5.0 |
| Pacific Islander | 13.7 | 13.4 | 0.4 | 1.2 | 3.6 |
| Multiple races | 18.5 | 17.1 | 0.4 | 2.3 | 6.8 |
| Other | 19.9 | 18.1 | 0.4 | 2.4 | 5.9 |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 30.3 | 29.2 | 0.9 | 2.2 | 15.4 |
| 19–23 years | 24.4 | 22.9 | 0.9 | 2.5 | 11.7 |
| 24–29 years | 11.7 | 10.4 | 0.4 | 1.2 | 2.5 |
| 30–39 years | 10.0 | 8.9 | 0.4 | 0.9 | 2.0 |
| 40 years or older | 8.6 | 7.6 | 0.2 | 1.0 | 1.5 |
| Dependency status | | | | | |
| Dependent | 26.9 | 25.5 | 0.9 | 2.6 | 13.4 |
| Independent | 10.9 | 9.7 | 0.4 | 1.1 | 2.5 |
| Unmarried, no dependents | 13.4 | 12.2 | 0.6 | 1.3 | 3.2 |
| Married, no dependents | 9.5 | 8.6 | 0.4 | 1.1 | 3.1 |
| Single parent | 10.5 | 9.3 | 0.4 | 1.0 | 2.0 |
| Married parents | 9.1 | 7.9 | 0.3 | 1.1 | 1.9 |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 28.5 | 27.2 | 0.8 | 2.2 | 10.7 |
| \$20,000–39,999 | 30.6 | 29.2 | 1.2 | 2.4 | 12.3 |
| \$40,000–59,999 | 26.0 | 24.8 | 1.0 | 2.2 | 12.6 |
| \$60,000–79,999 | 27.2 | 25.6 | 1.0 | 2.7 | 15.0 |
| \$80,000–99,999 | 26.3 | 25.0 | 1.0 | 3.3 | 15.5 |
| \$100,000 or more | 23.2 | 21.7 | 0.6 | 2.8 | 14.2 |
| Independent | | | | | |
| Less than \$10,000 | 15.6 | 14.2 | 0.6 | 1.6 | 3.7 |
| \$10,000–19,999 | 14.0 | 12.6 | 0.7 | 1.2 | 3.1 |
| \$20,000–29,999 | 11.4 | 10.1 | 0.4 | 1.3 | 2.3 |
| \$30,000–49,999 | 9.1 | 8.0 | 0.3 | 1.1 | 2.2 |
| \$50,000 or more | 5.3 | 4.6 | 0.2 | 0.6 | 1.3 |
| Income group | | | | | |
| Lowest 25 percent | 22.5 | 21.0 | 0.8 | 2.0 | 7.6 |
| Middle 50 percent | 19.1 | 17.8 | 0.7 | 1.9 | 8.1 |
| Highest 25 percent | 14.5 | 13.4 | 0.4 | 1.7 | 7.8 |

See notes at end of table.

Table 3.4-A. Percentage of undergraduates receiving institutional aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any institutional aid | Institutional grants | Institutional loans | Institutional work-study | Institutional merit-only grants |
|---|-----------------------|----------------------|---------------------|--------------------------|---------------------------------|
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | 29.8 | 27.8 | 1.1 | 2.9 | 12.5 |
| Grant status | | | | | |
| No grants | 1.2 | † | 0.3 | 0.9 | † |
| Received grants | 36.0 | 34.7 | 1.0 | 2.8 | 15.6 |
| Loan status³ | | | | | |
| No loans | 12.8 | 11.9 | † | 1.4 | 5.4 |
| Received loans | 30.1 | 28.0 | 1.9 | 2.7 | 12.6 |

† Not applicable.

Rounds to zero.

¹ Excludes students attending more than one institution.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: 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 3.4-B. Average amount of institutional aid received by undergraduates who received institutional aid, by type of aid and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Institutional aid total | Institutional grant amount | Institutional loan amount | Institutional work-study amount | Institutional merit-only grants |
|---|-------------------------|----------------------------|---------------------------|---------------------------------|---------------------------------|
| U.S. total (excluding Puerto Rico) | \$4,300 | \$4,200 | \$2,800 | \$2,200 | \$4,300 |
| Total (50 states, DC, and Puerto Rico) | 4,300 | 4,200 | 2,800 | 2,200 | 4,300 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 1,500 | 1,000 | ‡ | 2,900 | ‡ |
| 2-year | 1,300 | 1,200 | ‡ | 2,100 | 1,800 |
| 4-year | 3,000 | 2,900 | 2,700 | 2,300 | 3,300 |
| Non-doctorate-granting | 2,400 | 2,300 | ‡ | 2,300 | 2,700 |
| Doctorate-granting | 3,200 | 3,100 | 2,800 | 2,300 | 3,500 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 3,500 | 3,300 | 3,900 | 2,100 | 3,000 |
| 4-year | 7,200 | 7,100 | 3,100 | 2,100 | 5,600 |
| Non-doctorate-granting | 6,400 | 6,300 | 2,900 | 2,000 | 5,300 |
| Doctorate-granting | 8,300 | 8,200 | 3,400 | 2,400 | 6,100 |
| Private for-profit | 2,400 | 2,300 | 2,300 | 2,600 | 2,100 |
| More than one institution | 3,700 | 3,700 | 2,600 | 2,500 | 4,000 |
| Attendance status | | | | | |
| Full-time/full-year | 5,100 | 5,000 | 3,000 | 2,300 | 4,600 |
| Full-time/part-year | 3,100 | 3,100 | 2,000 | 2,000 | 3,100 |
| Part-time/full-year | 2,300 | 2,100 | 2,700 | 2,300 | 3,000 |
| Part-time/part-year | 1,700 | 1,600 | ‡ | 2,000 | 2,600 |
| Housing¹ | | | | | |
| On campus | 6,700 | 6,600 | 3,300 | 2,300 | 5,200 |
| Off campus | 2,900 | 2,900 | 2,500 | 2,200 | 3,600 |
| Living with parents | 2,900 | 2,800 | 2,200 | 2,000 | 3,400 |
| Price of attendance¹ | | | | | |
| Less than \$4,000 | 600 | 500 | ‡ | 1,000 | 600 |
| \$4,000–7,999 | 1,000 | 900 | ‡ | 2,300 | 1,100 |
| \$8,000–11,999 | 1,700 | 1,600 | 2,100 | 2,300 | 2,000 |
| \$12,000–15,999 | 2,500 | 2,300 | 2,600 | 2,300 | 2,600 |
| \$16,000 or more | 6,900 | 6,800 | 3,200 | 2,300 | 5,700 |
| Gender | | | | | |
| Male | 4,400 | 4,400 | 3,100 | 2,400 | 4,200 |
| Female | 4,100 | 4,100 | 2,600 | 2,100 | 4,300 |

See notes at end of table.

Table 3.4-B. Average amount of institutional aid received by undergraduates who received institutional aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Institutional aid total | Institutional grant amount | Institutional loan amount | Institutional work-study amount | Institutional merit-only grants |
|---|-------------------------|----------------------------|---------------------------|---------------------------------|---------------------------------|
| Race/ethnicity² | | | | | |
| White | \$4,600 | \$4,500 | \$2,900 | \$2,200 | \$4,400 |
| Black | 4,000 | 3,900 | 3,400 | 2,400 | 4,200 |
| Hispanic | 3,000 | 2,900 | 1,600 | 2,200 | 3,500 |
| Asian | 4,600 | 4,500 | 2,600 | 2,400 | 4,600 |
| American Indian | 2,900 | 2,900 | ‡ | ‡ | 2,700 |
| Pacific Islander | 4,500 | 4,100 | ‡ | ‡ | ‡ |
| Multiple races | 4,300 | 4,400 | ‡ | 1,900 | 3,800 |
| Other | 3,200 | 3,200 | ‡ | 2,400 | 3,900 |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 5,000 | 4,900 | 3,800 | 1,800 | 4,400 |
| 19–23 years | 5,000 | 4,900 | 2,800 | 2,300 | 4,600 |
| 24–29 years | 2,300 | 2,200 | 2,600 | 2,200 | 2,800 |
| 30–39 years | 1,600 | 1,500 | 2,300 | 2,100 | 1,700 |
| 40 years or older | 1,700 | 1,500 | 2,300 | 2,800 | 1,800 |
| Dependency status | | | | | |
| Dependent | 5,100 | 5,100 | 3,100 | 2,200 | 4,600 |
| Independent | 2,100 | 2,000 | 2,300 | 2,300 | 2,500 |
| Unmarried, no dependents | 2,400 | 2,300 | 2,100 | 2,600 | 2,900 |
| Married, no dependents | 2,400 | 2,300 | 3,000 | 2,000 | 2,900 |
| Single parent | 1,700 | 1,600 | 2,600 | 2,200 | 1,900 |
| Married parents | 1,800 | 1,700 | 1,800 | 2,300 | 2,000 |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 4,200 | 4,100 | 2,700 | 2,200 | 4,500 |
| \$20,000–39,999 | 4,500 | 4,400 | 2,600 | 2,100 | 4,100 |
| \$40,000–59,999 | 5,100 | 5,100 | 3,200 | 2,300 | 4,300 |
| \$60,000–79,999 | 5,300 | 5,300 | 2,900 | 2,100 | 4,500 |
| \$80,000–99,999 | 6,000 | 5,900 | 3,700 | 1,900 | 5,000 |
| \$100,000 or more | 5,900 | 6,000 | 3,400 | 2,400 | 5,100 |
| Independent | | | | | |
| Less than \$10,000 | 2,300 | 2,200 | 2,000 | 2,400 | 2,900 |
| \$10,000–19,999 | 2,000 | 1,900 | 2,200 | 2,600 | 2,300 |
| \$20,000–29,999 | 1,700 | 1,700 | 2,000 | 1,800 | 2,400 |
| \$30,000–49,999 | 2,100 | 1,900 | 2,800 | 2,300 | 2,200 |
| \$50,000 or more | 2,200 | 2,100 | 3,500 | 2,400 | 2,200 |
| Income group | | | | | |
| Lowest 25 percent | 3,600 | 3,600 | 2,400 | 2,300 | 4,000 |
| Middle 50 percent | 4,200 | 4,200 | 2,900 | 2,100 | 4,100 |
| Highest 25 percent | 5,300 | 5,300 | 3,700 | 2,300 | 5,000 |

See notes at end of table.

Table 3.4-B. Average amount of institutional aid received by undergraduates who received institutional aid, by type of aid and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Institutional aid total | Institutional grant amount | Institutional loan amount | Institutional work-study amount | Institutional merit-only grants |
|---|-------------------------|----------------------------|---------------------------|---------------------------------|---------------------------------|
| Aid status | | | | | |
| No aid | † | † | † | † | † |
| Received aid | \$4,300 | \$4,200 | \$2,800 | \$2,200 | \$4,300 |
| Grant status | | | | | |
| No grants | 2,600 | † | 3,500 | 2,300 | † |
| Received grants | 4,300 | 4,200 | 2,600 | 2,200 | 4,300 |
| Loan status³ | | | | | |
| No loans | 3,500 | 3,500 | † | 2,200 | 4,400 |
| Received loans | 4,800 | 4,800 | 2,800 | 2,200 | 4,200 |

† Not applicable.

‡ Reporting standards not met.

¹ Excludes students attending more than one institution.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: 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 3.4-C. Percentage of undergraduates receiving institutional aid, 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) | 8.2 | 17.6 | 25.5 | 50.3 | 56.4 | 8.2 | 18.9 |
| Total (50 states, DC, and Puerto Rico) | 8.3 | 17.4 | 25.5 | 48.8 | 55.2 | 8.2 | 18.8 |
| Attendance status | | | | | | | |
| Full-time/full-year | 15.2 | 24.3 | 32.2 | 67.7 | 64.0 | 11.2 | 31.4 |
| Full-time/part-year | 5.4 | 10.9 | 16.0 | 41.3 | 52.6 | 7.2 | 14.1 |
| Part-time/full-year | 9.7 | 10.6 | 17.4 | 23.9 | 37.2 | 7.3 | 12.3 |
| Part-time/part-year | 3.5 | 6.0 | 10.1 | 12.5 | 23.3 | 4.5 | 5.4 |
| Housing² | | | | | | | |
| On campus | 22.6 | 25.3 | 35.1 | 78.3 | 66.3 | 13.2 | 46.9 |
| Off campus | 7.2 | 16.0 | 21.9 | 30.2 | 42.4 | 6.8 | 14.0 |
| Living with parents | 9.6 | 14.1 | 21.0 | 47.2 | 49.9 | 13.0 | 15.5 |
| Price of attendance² | | | | | | | |
| Less than \$4,000 | 3.2 | 3.1 | 5.8 | 3.8 | 12.7 | 8.6 | 3.5 |
| \$4,000–7,999 | 8.8 | 8.9 | 10.7 | 11.1 | 13.3 | 4.7 | 9.0 |
| \$8,000–11,999 | 12.9 | 16.1 | 20.1 | 23.7 | 21.8 | 5.7 | 15.3 |
| \$12,000–15,999 | 17.3 | 23.6 | 27.4 | 35.6 | 42.6 | 7.1 | 23.6 |
| \$16,000 or more | 19.7 | 32.2 | 38.9 | 66.8 | 63.7 | 11.1 | 46.0 |
| Gender | | | | | | | |
| Male | 7.5 | 17.3 | 23.9 | 46.3 | 55.2 | 8.7 | 18.5 |
| Female | 8.8 | 17.5 | 26.8 | 50.7 | 55.2 | 7.8 | 19.1 |
| Race/ethnicity³ | | | | | | | |
| White | 7.5 | 16.4 | 24.4 | 53.9 | 56.8 | 7.7 | 19.6 |
| Black | 9.2 | 17.2 | 28.1 | 36.9 | 54.5 | 7.1 | 16.7 |
| Hispanic | 10.9 | 21.5 | 28.3 | 32.9 | 44.6 | 9.5 | 17.3 |
| Asian | 7.9 | 18.9 | 30.2 | 55.0 | 55.2 | 13.2 | 19.8 |
| American Indian | 5.7 | 21.3 | 31.9 | 71.4 | ‡ | 4.9 | 17.0 |
| Pacific Islander | 6.3 | ‡ | 20.7 | ‡ | ‡ | 4.3 | 13.7 |
| Multiple races | 6.5 | 29.4 | 20.1 | 53.0 | 62.3 | 7.9 | 18.5 |
| Other | 11.4 | 21.5 | 25.3 | 42.4 | 59.1 | 11.2 | 19.9 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 14.6 | 26.8 | 35.8 | 74.3 | 64.9 | 17.5 | 30.3 |
| 19–23 years | 8.8 | 18.9 | 26.9 | 65.6 | 62.2 | 10.7 | 24.4 |
| 24–29 years | 6.5 | 12.6 | 19.0 | 29.5 | 31.8 | 6.5 | 11.7 |
| 30–39 years | 7.2 | 13.6 | 15.9 | 20.6 | 19.5 | 6.7 | 10.0 |
| 40 years or older | 6.5 | 12.2 | 13.2 | 18.2 | 17.6 | 4.7 | 8.6 |
| Dependency status | | | | | | | |
| Dependent | 10.1 | 20.6 | 28.7 | 69.0 | 63.6 | 14.5 | 26.9 |
| Independent | 7.1 | 13.2 | 17.9 | 25.6 | 27.6 | 6.2 | 10.9 |
| Unmarried, no dependents | 7.5 | 16.6 | 19.6 | 33.6 | 31.2 | 8.2 | 13.4 |
| Married, no dependents | 5.1 | 9.1 | 14.2 | 27.8 | 29.6 | 7.3 | 9.5 |
| Single parent | 8.4 | 13.3 | 16.0 | 26.1 | 25.4 | 4.9 | 10.5 |
| Married parents | 6.4 | 11.0 | 19.1 | 16.4 | 21.4 | 5.3 | 9.1 |

See notes at end of table.

Table 3.4-C. Percentage of undergraduates receiving institutional aid, 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 | 15.5 | 25.6 | 38.8 | 58.1 | 67.9 | 13.9 | 28.5 |
| \$20,000–39,999 | 14.3 | 28.6 | 39.6 | 66.2 | 71.7 | 15.5 | 30.6 |
| \$40,000–59,999 | 9.8 | 17.9 | 29.0 | 71.8 | 71.1 | 13.8 | 26.0 |
| \$60,000–79,999 | 8.7 | 20.9 | 29.0 | 74.9 | 66.3 | 18.3 | 27.2 |
| \$80,000–99,999 | 6.2 | 16.6 | 24.3 | 76.9 | 61.9 | 6.3 | 26.3 |
| \$100,000 or more | 3.8 | 13.7 | 19.1 | 65.7 | 54.9 | 15.1 | 23.2 |
| Independent | | | | | | | |
| Less than \$10,000 | 9.7 | 19.6 | 25.1 | 43.4 | 35.6 | 6.4 | 15.6 |
| \$10,000–19,999 | 9.5 | 18.7 | 20.2 | 33.2 | 37.0 | 8.2 | 14.0 |
| \$20,000–29,999 | 9.0 | 10.3 | 17.9 | 23.2 | 27.0 | 6.0 | 11.4 |
| \$30,000–49,999 | 6.2 | 10.6 | 13.8 | 19.2 | 30.4 | 5.6 | 9.1 |
| \$50,000 or more | 3.0 | 6.3 | 8.7 | 14.8 | 12.9 | 4.4 | 5.3 |
| Income group | | | | | | | |
| Lowest 25 percent | 12.0 | 23.5 | 34.1 | 53.5 | 58.3 | 9.3 | 22.5 |
| Middle 50 percent | 8.6 | 17.5 | 25.5 | 50.2 | 60.4 | 8.2 | 19.1 |
| Highest 25 percent | 3.4 | 10.3 | 17.4 | 42.2 | 47.0 | 6.0 | 14.5 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 17.6 | 25.8 | 36.8 | 57.3 | 68.7 | 9.2 | 29.8 |
| Grant status | | | | | | | |
| No grants | 0.5 | 1.3 | 1.8 | 2.5 | 3.4 | 1.6 | 1.2 |
| Received grants | 19.9 | 33.1 | 47.1 | 64.4 | 76.0 | 11.6 | 36.0 |
| Loan status ⁴ | | | | | | | |
| No loans | 7.7 | 13.9 | 20.3 | 31.0 | 37.1 | 5.6 | 12.8 |
| Received loans | 12.2 | 22.2 | 31.6 | 61.7 | 71.0 | 9.1 | 30.1 |

† 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 Excludes students attending more than one institution.³ 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.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: 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 3.4-D. Average amount of institutional aid received by undergraduates who received institutional aid, by type of institution and selected 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) | \$1,300 | \$2,400 | \$3,200 | \$6,500 | \$8,400 | \$2,400 | \$4,300 |
| Total (50 states, DC, and Puerto Rico) | 1,300 | 2,400 | 3,200 | 6,400 | 8,300 | 2,400 | 4,300 |
| Attendance status | | | | | | | |
| Full-time/full-year | 1,900 | 2,600 | 3,400 | 7,300 | 9,200 | 3,100 | 5,100 |
| Full-time/part-year | 1,200 | 1,500 | 2,100 | 3,700 | 6,200 | 1,800 | 3,100 |
| Part-time/full-year | 900 | 1,900 | 2,600 | 4,600 | 5,800 | 1,900 | 2,300 |
| Part-time/part-year | 800 | 1,500 | 2,400 | 2,700 | 3,500 | 1,200 | 1,700 |
| Housing² | | | | | | | |
| On campus | 2,200 | 2,900 | 3,700 | 8,400 | 9,800 | 2,100 | 6,700 |
| Off campus | 1,100 | 2,200 | 3,000 | 4,100 | 6,500 | 2,300 | 2,900 |
| Living with parents | 1,500 | 2,200 | 2,900 | 4,500 | 5,900 | 2,400 | 2,900 |
| Price of attendance² | | | | | | | |
| Less than \$4,000 | 600 | ‡ | 900 | ‡ | ‡ | ‡ | 600 |
| \$4,000–7,999 | 900 | 1,300 | 1,200 | 1,500 | 1,800 | 800 | 1,000 |
| \$8,000–11,999 | 1,500 | 2,000 | 1,800 | 2,000 | 2,000 | 1,400 | 1,700 |
| \$12,000–15,999 | 1,800 | 2,300 | 2,600 | 2,800 | 3,100 | 1,500 | 2,500 |
| \$16,000 or more | 6,700 | 3,900 | 4,700 | 7,300 | 9,100 | 3,200 | 6,900 |
| Gender | | | | | | | |
| Male | 1,500 | 2,500 | 3,400 | 6,500 | 8,100 | 2,800 | 4,400 |
| Female | 1,200 | 2,300 | 3,100 | 6,400 | 8,500 | 2,100 | 4,100 |
| Race/ethnicity³ | | | | | | | |
| White | 1,500 | 2,400 | 3,100 | 6,800 | 8,100 | 2,600 | 4,600 |
| Black | 1,400 | 3,100 | 4,400 | 5,300 | 8,500 | 2,200 | 4,000 |
| Hispanic | 900 | 1,800 | 2,600 | 4,400 | 8,300 | 1,800 | 3,000 |
| Asian | 1,300 | 2,200 | 3,200 | 6,800 | 10,500 | 2,400 | 4,600 |
| American Indian | ‡ | ‡ | 2,200 | ‡ | ‡ | ‡ | 2,864 |
| Pacific Islander | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ | 4,454 |
| Multiple races | 1,200 | 2,200 | 3,000 | 5,800 | 9,500 | ‡ | 4,326 |
| Other | 800 | ‡ | 2,900 | 5,200 | 6,100 | ‡ | 3,204 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 2,100 | 2,300 | 3,500 | 7,600 | 9,700 | 2,600 | 5,000 |
| 19–23 years | 1,300 | 2,800 | 3,500 | 7,100 | 8,500 | 2,800 | 5,000 |
| 24–29 years | 1,000 | 1,600 | 2,000 | 3,700 | 5,000 | 1,900 | 2,300 |
| 30–39 years | 800 | 1,600 | 1,500 | 2,500 | 4,500 | 2,000 | 1,600 |
| 40 years or older | 1,100 | 1,800 | 1,400 | 3,000 | 3,800 | 2,000 | 1,700 |
| Dependency status | | | | | | | |
| Dependent | 1,700 | 2,700 | 3,500 | 7,400 | 8,800 | 3,000 | 5,100 |
| Independent | 1,000 | 1,800 | 2,100 | 3,300 | 5,100 | 1,900 | 2,100 |
| Unmarried, no dependents | 1,000 | 1,800 | 2,200 | 4,300 | 5,200 | 1,800 | 2,400 |
| Married, no dependents | 900 | 2,400 | 2,700 | 2,800 | 5,400 | 2,000 | 2,400 |
| Single parent | 1,000 | 1,500 | 1,900 | 2,700 | 4,500 | 1,800 | 1,700 |
| Married parents | 1,000 | 1,700 | 1,700 | 2,800 | 4,700 | 2,000 | 1,800 |

See notes at end of table.

Table 3.4-D. Average amount of institutional aid received by undergraduates who received institutional aid, by type of institution and selected 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 | \$2,600 | \$3,600 | \$6,300 | \$8,900 | \$3,000 | \$4,200 |
| \$20,000–39,999 | 1,400 | 2,500 | 3,100 | 7,500 | 8,800 | 3,100 | 4,500 |
| \$40,000–59,999 | 2,100 | 2,900 | 3,100 | 7,400 | 9,600 | 3,300 | 5,100 |
| \$60,000–79,999 | 2,000 | 2,500 | 3,500 | 7,800 | 9,500 | 2,400 | 5,300 |
| \$80,000–99,999 | 1,900 | 2,400 | 3,600 | 8,000 | 9,300 | ‡ | 6,000 |
| \$100,000 or more | 2,500 | 3,300 | 4,300 | 7,100 | 7,700 | 2,900 | 5,900 |
| Independent | | | | | | | |
| Less than \$10,000 | 900 | 1,800 | 2,400 | 3,900 | 5,500 | 1,500 | 2,300 |
| \$10,000–19,999 | 1,000 | 1,600 | 2,100 | 3,600 | 4,300 | 1,900 | 2,000 |
| \$20,000–29,999 | 800 | 2,400 | 1,700 | 2,400 | 4,600 | 1,800 | 1,700 |
| \$30,000–49,999 | 1,100 | 1,500 | 2,200 | 2,700 | 5,200 | 2,500 | 2,100 |
| \$50,000 or more | 1,300 | 1,800 | 1,500 | 3,200 | 5,300 | 1,900 | 2,200 |
| Income group | | | | | | | |
| Lowest 25 percent | 1,100 | 2,300 | 3,100 | 5,900 | 8,200 | 2,400 | 3,600 |
| Middle 50 percent | 1,400 | 2,300 | 3,100 | 6,500 | 8,700 | 2,300 | 4,200 |
| Highest 25 percent | 1,600 | 2,800 | 3,900 | 6,700 | 7,800 | 2,300 | 5,300 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 1,300 | 2,400 | 3,200 | 6,400 | 8,300 | 2,400 | 4,300 |
| Grant status | | | | | | | |
| No grants | 2,100 | 2,100 | 3,000 | 2,200 | 3,300 | 2,700 | 2,600 |
| Received grants | 1,300 | 2,400 | 3,200 | 6,500 | 8,400 | 2,300 | 4,300 |
| Loan status ⁴ | | | | | | | |
| No loans | 1,200 | 2,700 | 3,900 | 6,000 | 7,600 | 1,800 | 3,500 |
| Received loans | 1,600 | 2,100 | 2,700 | 6,600 | 8,700 | 2,500 | 4,800 |

† 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 Excludes students attending more than one institution.³ 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.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: 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 3.5-A. Percentage distribution of aided undergraduates, by combination of financial aid received and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Grant only | Grant and work-study | Grant, loan, and work-study ¹ | Grant and loan ¹ | Loan only ¹ | Loan and work-study | Other combinations ² |
|---|------------|----------------------|--|-----------------------------|------------------------|---------------------|---------------------------------|
| U.S. total (excluding Puerto Rico) | 36.2 | 2.8 | 6.2 | 28.7 | 13.5 | 0.7 | 12.0 |
| Total (50 states, DC, and Puerto Rico) | 36.6 | 2.9 | 6.1 | 28.5 | 13.4 | 0.7 | 11.9 |
| Institution type | | | | | | | |
| Public | | | | | | | |
| Less-than-2-year | 50.7 | 2.8 | 0.4 | 11.6 | 9.7 | # | 24.7 |
| 2-year | 61.4 | 4.1 | 1.3 | 14.7 | 8.1 | 0.2 | 10.2 |
| 4-year | 29.0 | 2.5 | 6.7 | 31.0 | 17.6 | 1.0 | 12.2 |
| Non-doctorate-granting | 31.0 | 2.6 | 6.9 | 29.0 | 18.5 | 1.2 | 10.8 |
| Doctorate-granting | 27.9 | 2.4 | 6.7 | 32.0 | 17.2 | 0.9 | 12.9 |
| Private not-for-profit | | | | | | | |
| Less-than-4-year | 34.5 | 2.7 | 3.4 | 35.8 | 10.4 | 0.5 | 12.7 |
| 4-year | 25.4 | 3.6 | 16.7 | 32.6 | 7.4 | 0.7 | 13.5 |
| Non-doctorate-granting | 25.0 | 3.4 | 15.9 | 34.0 | 7.8 | 0.6 | 13.4 |
| Doctorate-granting | 26.3 | 4.1 | 18.1 | 30.1 | 6.8 | 1.0 | 13.7 |
| Private for-profit | 14.9 | 0.2 | 1.5 | 50.9 | 20.8 | 0.3 | 11.5 |
| More than one institution | 28.0 | 1.9 | 5.1 | 30.8 | 19.3 | 1.2 | 13.7 |
| Attendance status | | | | | | | |
| Full-time/full-year | 27.9 | 3.4 | 10.2 | 32.0 | 12.1 | 1.0 | 13.3 |
| Full-time/part-year | 31.9 | 1.8 | 3.0 | 32.5 | 17.8 | 0.6 | 12.4 |
| Part-time/full-year | 45.9 | 2.8 | 2.3 | 26.3 | 14.0 | 0.3 | 8.4 |
| Part-time/part-year | 57.0 | 2.1 | 0.9 | 15.9 | 12.3 | 0.2 | 11.8 |
| Housing³ | | | | | | | |
| On campus | 21.5 | 4.1 | 17.8 | 28.6 | 9.5 | 1.2 | 17.3 |
| Off campus | 38.2 | 2.2 | 3.8 | 30.3 | 14.3 | 0.5 | 10.8 |
| Living with parents | 48.3 | 3.9 | 3.0 | 22.9 | 11.9 | 0.4 | 9.7 |
| Price of attendance³ | | | | | | | |
| Less than \$4,000 | 79.8 | 1.7 | # | 3.0 | 4.1 | # | 11.5 |
| \$4,000–7,999 | 59.9 | 3.2 | 0.6 | 17.4 | 10.4 | 0.1 | 8.4 |
| \$8,000–11,999 | 36.9 | 3.5 | 3.0 | 30.7 | 17.0 | 0.5 | 8.5 |
| \$12,000–15,999 | 24.7 | 2.7 | 6.4 | 37.0 | 16.4 | 0.8 | 11.9 |
| \$16,000 or more | 17.1 | 2.9 | 14.8 | 35.8 | 11.4 | 1.1 | 16.9 |
| Gender | | | | | | | |
| Male | 34.4 | 2.8 | 6.0 | 25.8 | 14.3 | 0.7 | 15.9 |
| Female | 38.0 | 2.9 | 6.2 | 30.4 | 12.7 | 0.6 | 9.2 |

See notes at end of table.

Table 3.5-A. Percentage distribution of aided undergraduates, by combination of financial aid received and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Grant only | Grant and work-study | Grant, loan, and work-study ¹ | Grant and loan ¹ | Loan only ¹ | Loan and work-study | Other combinations ² |
|---|------------|----------------------|--|-----------------------------|------------------------|---------------------|---------------------------------|
| Race/ethnicity⁴ | | | | | | | |
| White | 35.2 | 2.3 | 6.3 | 27.4 | 15.2 | 0.8 | 12.8 |
| Black | 34.7 | 3.0 | 6.2 | 35.3 | 9.9 | 0.5 | 10.4 |
| Hispanic | 44.2 | 3.9 | 4.8 | 27.0 | 10.3 | 0.4 | 9.3 |
| Asian | 40.2 | 6.3 | 8.3 | 21.9 | 12.2 | 0.5 | 10.6 |
| American Indian | 43.7 | 2.4 | 3.1 | 36.5 | 7.7 | # | 6.7 |
| Pacific Islander | 32.8 | 2.9 | 3.0 | 24.9 | 16.3 | 0.3 | 19.8 |
| Multiple races | 34.0 | 2.1 | 6.4 | 29.4 | 10.8 | 1.1 | 16.2 |
| Other | 36.6 | 5.2 | 4.0 | 28.1 | 12.8 | 0.8 | 12.6 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 41.8 | 4.2 | 8.6 | 23.3 | 7.5 | 0.8 | 13.9 |
| 19–23 years | 32.5 | 3.6 | 9.0 | 26.8 | 14.1 | 1.0 | 13.2 |
| 24–29 years | 33.1 | 1.7 | 3.2 | 37.1 | 15.3 | 0.3 | 9.3 |
| 30–39 years | 41.0 | 1.9 | 1.8 | 31.3 | 12.8 | 0.2 | 11.0 |
| 40 years or older | 50.6 | 1.7 | 1.8 | 22.8 | 13.1 | 0.2 | 9.9 |
| Dependency status | | | | | | | |
| Dependent | 33.1 | 3.7 | 9.5 | 24.7 | 13.9 | 1.1 | 14.0 |
| Independent | 40.0 | 2.1 | 2.7 | 32.4 | 12.8 | 0.3 | 9.8 |
| Unmarried, no dependents | 31.9 | 2.2 | 3.9 | 33.6 | 18.2 | 0.6 | 9.7 |
| Married, no dependents | 44.3 | 2.1 | 1.5 | 19.9 | 21.1 | 0.3 | 10.8 |
| Single parent | 43.1 | 2.5 | 2.7 | 40.4 | 4.1 | 0.1 | 7.1 |
| Married parents | 43.8 | 1.5 | 1.9 | 27.5 | 12.6 | 0.1 | 12.6 |
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | 46.1 | 5.2 | 11.1 | 29.4 | 1.8 | 0.1 | 6.4 |
| \$20,000–39,999 | 36.7 | 4.6 | 12.3 | 31.1 | 5.8 | 0.5 | 9.1 |
| \$40,000–59,999 | 28.5 | 3.2 | 10.7 | 25.7 | 16.0 | 1.7 | 14.2 |
| \$60,000–79,999 | 26.8 | 3.0 | 8.2 | 21.6 | 20.7 | 1.8 | 18.1 |
| \$80,000–99,999 | 26.5 | 2.3 | 8.7 | 18.5 | 23.8 | 1.1 | 19.1 |
| \$100,000 or more | 31.1 | 2.9 | 4.6 | 17.5 | 21.8 | 1.4 | 20.7 |
| Independent | | | | | | | |
| Less than \$10,000 | 38.3 | 3.7 | 6.0 | 41.1 | 4.0 | 0.2 | 6.8 |
| \$10,000–19,999 | 35.9 | 2.5 | 2.9 | 40.8 | 8.8 | 0.3 | 9.0 |
| \$20,000–29,999 | 36.6 | 1.4 | 1.7 | 34.2 | 15.8 | 0.4 | 9.8 |
| \$30,000–49,999 | 41.3 | 1.5 | 1.4 | 28.0 | 16.2 | 0.3 | 11.4 |
| \$50,000 or more | 49.2 | 0.6 | 0.3 | 12.7 | 23.7 | 0.2 | 13.5 |
| Income group | | | | | | | |
| Lowest 25 percent | 40.5 | 4.4 | 9.0 | 35.3 | 3.4 | 0.2 | 7.3 |
| Middle 50 percent | 33.1 | 2.4 | 5.6 | 29.5 | 15.8 | 0.9 | 12.8 |
| Highest 25 percent | 39.6 | 1.7 | 3.0 | 15.1 | 22.7 | 0.8 | 17.0 |

See notes at end of table.

Table 3.5-A. Percentage distribution of aided undergraduates, by combination of financial aid received and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Grant only | Grant and work-study | Grant, loan, and work-study ¹ | Grant and loan ¹ | Loan only ¹ | Loan and work-study | Other combinations ² |
|---|------------|----------------------|--|-----------------------------|------------------------|---------------------|---------------------------------|
| Grant status | | | | | | | |
| No grants | † | † | † | † | 67.2 | 3.3 | 29.5 |
| Received grants | 45.6 | 3.6 | 7.7 | 35.6 | † | † | 7.6 |
| Loan status¹ | | | | | | | |
| No loans | 81.9 | 6.4 | † | † | † | † | 11.7 |
| Received loans | † | † | 11.1 | 51.6 | 24.1 | 1.2 | 12.1 |

† Not applicable.

Rounds to zero.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).

² Includes federal Parent Loans to Undergraduate Students (PLUS).

³ Excludes students attending more than one institution.

⁴ 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.

NOTE: Detail may not sum to totals because of rounding. 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 3.5-B. Average amount of financial aid received by undergraduates who received various combinations of financial aid, by selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Grant only | Grant and work-study | Grant, and loan, and work-study ¹ | Grant and loan ¹ | Loan only ¹ | Loan and work-study | Other combinations ² | Total aid |
|---|------------|----------------------|--|-----------------------------|------------------------|---------------------|---------------------------------|-----------|
| U.S. total (excluding Puerto Rico) | \$3,100 | \$7,400 | \$16,700 | \$9,900 | \$6,000 | \$8,800 | \$11,200 | \$7,400 |
| Total (50 states, DC, and Puerto Rico) | 3,100 | 7,300 | 16,600 | 9,900 | 5,900 | 8,800 | 11,200 | 7,400 |
| Institution type | | | | | | | | |
| Public | | | | | | | | |
| Less-than-2-year | 2,000 | 5,700 | ‡ | 6,900 | 5,800 | ‡ | 4,900 | 3,800 |
| 2-year | 1,900 | 4,800 | 9,100 | 6,400 | 3,500 | 7,400 | 4,200 | 3,200 |
| 4-year | 3,900 | 7,900 | 12,700 | 9,400 | 5,900 | 8,400 | 11,300 | 7,600 |
| Non-doctorate-granting | 3,400 | 6,800 | 11,600 | 8,700 | 5,500 | 8,700 | 9,900 | 6,700 |
| Doctorate-granting | 4,300 | 8,500 | 13,400 | 9,800 | 6,000 | 8,200 | 12,000 | 8,100 |
| Private not-for-profit | | | | | | | | |
| Less-than-4-year | 3,900 | 6,000 | 12,900 | 9,900 | 5,700 | ‡ | 12,100 | 7,600 |
| 4-year | 5,900 | 11,400 | 21,100 | 13,600 | 7,500 | 10,500 | 19,700 | 13,100 |
| Non-doctorate-granting | 5,300 | 11,000 | 20,100 | 12,600 | 6,900 | 11,500 | 17,300 | 12,100 |
| Doctorate-granting | 6,800 | 12,100 | 22,500 | 15,600 | 8,700 | 9,500 | 23,600 | 15,000 |
| Private for-profit | 3,000 | 5,300 | 15,100 | 9,800 | 7,900 | ‡ | 12,300 | 8,800 |
| More than one institution | 2,800 | 7,400 | 13,200 | 9,400 | 5,900 | 8,500 | 10,400 | 7,200 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 4,800 | 8,800 | 17,500 | 11,300 | 6,600 | 8,800 | 14,800 | 9,900 |
| Full-time/part-year | 2,500 | 6,100 | 12,600 | 8,100 | 5,300 | 8,300 | 8,200 | 5,900 |
| Part-time/full-year | 2,300 | 5,300 | 13,700 | 8,800 | 6,000 | 9,000 | 7,700 | 5,400 |
| Part-time/part-year | 1,400 | 4,300 | 9,900 | 6,300 | 4,800 | ‡ | 3,800 | 3,000 |
| Housing³ | | | | | | | | |
| On campus | 6,200 | 10,700 | 19,200 | 12,000 | 6,200 | 9,500 | 17,600 | 12,400 |
| Off campus | 2,500 | 6,200 | 14,400 | 9,600 | 6,400 | 8,500 | 8,600 | 6,400 |
| Living with parents | 3,100 | 5,900 | 13,600 | 8,700 | 4,300 | 8,100 | 9,500 | 5,600 |
| Price of attendance³ | | | | | | | | |
| Less than \$4,000 | 900 | 1,900 | ‡ | 2,500 | 1,900 | ‡ | 1,100 | 1,000 |
| \$4,000–7,999 | 2,000 | 4,200 | 5,700 | 4,600 | 3,600 | ‡ | 3,100 | 2,800 |
| \$8,000–11,999 | 3,400 | 5,900 | 8,500 | 7,300 | 5,000 | 7,000 | 6,700 | 5,400 |
| \$12,000–15,999 | 4,100 | 7,300 | 11,500 | 9,700 | 6,400 | 8,100 | 9,800 | 7,800 |
| \$16,000 or more | 7,500 | 12,100 | 20,400 | 14,100 | 8,600 | 10,300 | 19,000 | 14,000 |
| Gender | | | | | | | | |
| Male | 3,200 | 7,600 | 16,700 | 10,200 | 6,100 | 9,200 | 10,700 | 7,600 |
| Female | 3,000 | 7,100 | 16,600 | 9,700 | 5,800 | 8,400 | 11,700 | 7,200 |

See notes at end of table.

Table 3.5-B. Average amount of financial aid received by undergraduates who received various combinations of financial aid, by selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Grant only | Grant and work-study | Grant, loan, and work-study ¹ | Grant and loan ¹ | Loan only ¹ | Loan and work-study | Other combinations ² | Total aid |
|---|------------|----------------------|--|-----------------------------|------------------------|---------------------|---------------------------------|-----------|
| Race/ethnicity⁴ | | | | | | | | |
| White | \$3,000 | \$7,700 | \$16,800 | \$10,000 | \$5,900 | \$8,400 | \$11,800 | \$7,500 |
| Black | 3,100 | 7,100 | 15,800 | 9,400 | 6,000 | 10,300 | 9,400 | 7,200 |
| Hispanic | 3,000 | 6,100 | 16,500 | 9,800 | 5,800 | ‡ | 9,700 | 6,600 |
| Asian | 3,900 | 8,200 | 18,000 | 11,300 | 6,500 | ‡ | 11,100 | 8,000 |
| American Indian | 2,900 | ‡ | ‡ | 10,400 | 5,400 | ‡ | 5,200 | 6,400 |
| Pacific Islander | 2,800 | ‡ | ‡ | 11,000 | 7,000 | ‡ | 8,400 | 7,400 |
| Multiple races | 3,200 | ‡ | 16,400 | 10,000 | 7,200 | ‡ | 11,200 | 8,000 |
| Other | 3,100 | 6,500 | 14,600 | 10,200 | 6,000 | ‡ | 11,500 | 7,200 |
| Age as of 12/31/03 | | | | | | | | |
| 18 years or younger | 4,000 | 8,100 | 16,500 | 9,700 | 4,100 | 7,700 | 16,300 | 8,300 |
| 19–23 years | 3,800 | 8,100 | 17,300 | 10,100 | 5,200 | 8,500 | 13,100 | 8,300 |
| 24–29 years | 2,300 | 5,300 | 14,700 | 9,900 | 7,000 | ‡ | 7,400 | 6,800 |
| 30–39 years | 2,100 | 4,800 | 13,100 | 9,400 | 7,200 | ‡ | 6,800 | 5,800 |
| 40 years or older | 2,000 | 5,400 | 12,600 | 9,800 | 6,700 | ‡ | 5,400 | 5,000 |
| Dependency status | | | | | | | | |
| Dependent | 4,000 | 8,300 | 17,300 | 10,100 | 5,100 | 8,400 | 14,300 | 8,600 |
| Independent | 2,200 | 5,500 | 14,300 | 9,700 | 6,900 | 10,400 | 6,600 | 6,100 |
| Unmarried, no dependents | 2,300 | 5,700 | 15,800 | 10,200 | 7,200 | 11,100 | 7,500 | 7,000 |
| Married, no dependents | 1,900 | 6,500 | 14,400 | 10,000 | 6,900 | ‡ | 5,400 | 5,300 |
| Single parent | 2,500 | 5,200 | 13,300 | 9,400 | 5,900 | ‡ | 6,800 | 6,100 |
| Married parents | 2,100 | 5,200 | 12,000 | 9,300 | 6,900 | ‡ | 6,200 | 5,400 |
| Dependency and income in 2002 | | | | | | | | |
| Dependent | | | | | | | | |
| Less than \$20,000 | 4,300 | 8,600 | 17,000 | 10,500 | 4,400 | ‡ | 13,800 | 8,400 |
| \$20,000–39,999 | 3,900 | 8,200 | 17,300 | 9,800 | 4,700 | ‡ | 13,600 | 8,500 |
| \$40,000–59,999 | 3,400 | 7,900 | 16,900 | 9,400 | 4,800 | 8,200 | 13,400 | 8,300 |
| \$60,000–79,999 | 3,800 | 7,600 | 17,600 | 9,800 | 4,800 | 9,600 | 14,400 | 8,600 |
| \$80,000–99,999 | 4,100 | 9,500 | 18,200 | 10,600 | 5,100 | 7,400 | 14,700 | 9,000 |
| \$100,000 or more | 4,700 | 8,700 | 17,300 | 11,600 | 5,700 | 8,400 | 15,300 | 9,100 |
| Independent | | | | | | | | |
| Less than \$10,000 | 2,900 | 6,200 | 15,100 | 10,200 | 7,300 | ‡ | 8,300 | 7,300 |
| \$10,000–19,999 | 2,400 | 5,300 | 13,800 | 9,600 | 6,800 | ‡ | 6,900 | 6,500 |
| \$20,000–29,999 | 2,200 | 3,800 | 12,600 | 9,400 | 6,800 | ‡ | 6,900 | 6,100 |
| \$30,000–49,999 | 1,800 | 5,300 | 13,300 | 9,200 | 6,800 | ‡ | 5,900 | 5,400 |
| \$50,000 or more | 1,900 | ‡ | ‡ | 9,900 | 7,100 | ‡ | 5,500 | 4,700 |
| Income group | | | | | | | | |
| Lowest 25 percent | 3,600 | 7,300 | 16,600 | 10,200 | 6,000 | 9,000 | 11,000 | 7,900 |
| Middle 50 percent | 2,700 | 7,000 | 16,600 | 9,500 | 5,800 | 8,900 | 11,000 | 7,200 |
| Highest 25 percent | 3,000 | 8,400 | 16,900 | 11,000 | 6,300 | 8,500 | 11,700 | 7,000 |

See notes at end of table.

Table 3.5-B. Average amount of financial aid received by undergraduates who received various combinations of financial aid, by selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Grant only | Grant and work-study | Grant, loan, and work-study ¹ | Grant and loan ¹ | Loan only ¹ | Loan and work-study | Other combinations ² | Total aid |
|---|------------|----------------------|--|-----------------------------|------------------------|---------------------|---------------------------------|-----------|
| Aid status | | | | | | | | |
| No aid | † | † | † | † | † | † | † | † |
| Received aid | \$3,100 | \$7,300 | \$16,600 | \$9,900 | \$5,900 | \$8,800 | \$11,200 | \$7,400 |
| Grant status | | | | | | | | |
| No grants | † | † | † | † | 5,900 | 8,800 | 7,100 | 6,400 |
| Received grants | 3,100 | 7,300 | 16,600 | 9,900 | † | † | 15,100 | 7,600 |
| Loan status¹ | | | | | | | | |
| No loans | 3,100 | 7,314 | † | † | † | † | 4,700 | 3,500 |
| Received loans | † | † | 16,600 | 9,900 | 5,900 | 8,800 | 16,200 | 10,400 |

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes federal Parent Loans to Undergraduate Students (PLUS).³ Excludes students attending more than one institution.⁴ 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.

NOTE: Averages are for those who received the specified combinations. 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 3.6-A. Percentage of undergraduates in public 4-year institutions receiving financial aid, by type and source of aid and selected student characteristics: 2003–04

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loans ¹ | Any federal aid ² | Any state aid | Any institution aid |
|---|---------|------------|----------------|------------------------|------------------------------|---------------|---------------------|
| U.S. total (excluding Puerto Rico) | 68.5 | 51.5 | 8.4 | 44.8 | 51.7 | 19.6 | 22.7 |
| Total (50 states, DC, and Puerto Rico) | 68.6 | 51.7 | 8.5 | 44.5 | 51.9 | 19.7 | 22.6 |
| Attendance status | | | | | | | |
| Full-time/full-year | 76.3 | 59.1 | 11.6 | 51.4 | 59.5 | 25.8 | 29.5 |
| Full-time/part-year | 61.5 | 39.5 | 4.9 | 41.4 | 46.3 | 12.4 | 14.3 |
| Part-time/full-year | 65.9 | 48.4 | 4.6 | 42.3 | 49.9 | 13.9 | 14.6 |
| Part-time/part-year | 42.5 | 31.9 | 2.1 | 17.7 | 23.4 | 5.3 | 8.3 |
| Housing³ | | | | | | | |
| On campus | 75.4 | 58.2 | 13.5 | 52.1 | 57.7 | 25.2 | 32.3 |
| Off campus | 68.2 | 50.2 | 7.4 | 45.6 | 51.6 | 16.5 | 19.8 |
| Living with parents | 61.1 | 47.5 | 4.8 | 31.5 | 45.1 | 21.5 | 17.9 |
| Price of attendance³ | | | | | | | |
| Less than \$4,000 | 28.8 | 25.4 | 0.7 | 2.5 | 7.2 | 3.2 | 4.5 |
| \$4,000–7,999 | 52.1 | 39.2 | 2.5 | 25.1 | 34.1 | 9.6 | 9.9 |
| \$8,000–11,999 | 71.6 | 52.6 | 6.1 | 45.1 | 55.7 | 21.0 | 18.3 |
| \$12,000–15,999 | 76.7 | 58.0 | 10.5 | 54.5 | 61.2 | 26.0 | 26.2 |
| \$16,000 or more | 78.3 | 58.9 | 15.0 | 56.6 | 61.1 | 21.0 | 37.7 |
| Gender | | | | | | | |
| Male | 66.8 | 48.7 | 7.9 | 43.4 | 49.4 | 17.7 | 21.6 |
| Female | 70.1 | 54.3 | 8.9 | 45.4 | 53.9 | 21.3 | 23.4 |
| Race/ethnicity⁴ | | | | | | | |
| White | 66.5 | 48.3 | 7.3 | 44.0 | 48.6 | 17.8 | 21.5 |
| Black | 79.3 | 64.8 | 13.8 | 57.5 | 68.5 | 22.1 | 24.1 |
| Hispanic | 75.1 | 62.0 | 10.1 | 41.3 | 61.9 | 27.6 | 25.6 |
| Asian | 62.8 | 50.3 | 11.3 | 33.1 | 46.3 | 26.4 | 27.2 |
| American Indian | 75.1 | 64.9 | 2.5 | 48.2 | 57.7 | 17.4 | 28.6 |
| Pacific Islander | 64.9 | 47.1 | 7.0 | 39.1 | 50.1 | 14.6 | 20.6 |
| Multiple races | 69.5 | 54.6 | 9.0 | 43.4 | 50.0 | 18.2 | 23.1 |
| Other | 71.8 | 52.7 | 10.3 | 40.8 | 50.1 | 21.8 | 23.9 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 74.0 | 61.8 | 10.6 | 41.8 | 53.8 | 28.9 | 32.9 |
| 19–23 years | 68.1 | 49.5 | 9.8 | 44.9 | 51.6 | 21.0 | 24.3 |
| 24–29 years | 71.3 | 54.4 | 5.7 | 50.9 | 58.6 | 13.7 | 16.4 |
| 30–39 years | 67.5 | 53.3 | 4.3 | 42.6 | 48.9 | 15.0 | 14.8 |
| 40 years or older | 58.8 | 46.7 | 3.9 | 30.8 | 36.3 | 11.7 | 12.7 |
| Dependency status | | | | | | | |
| Dependent | 69.2 | 50.8 | 10.0 | 44.7 | 51.9 | 22.3 | 26.1 |
| Independent | 67.5 | 53.5 | 5.6 | 44.1 | 51.9 | 14.7 | 15.8 |
| Unmarried, no dependents | 69.0 | 52.5 | 6.5 | 48.7 | 55.1 | 15.3 | 18.4 |
| Married, no dependents | 57.9 | 37.7 | 4.3 | 36.5 | 41.7 | 9.1 | 12.0 |
| Single parent | 75.8 | 70.0 | 6.6 | 50.0 | 63.1 | 20.6 | 14.7 |
| Married parents | 65.6 | 53.8 | 4.1 | 36.9 | 44.8 | 13.2 | 15.0 |

See notes at end of table.

Table 3.6-A. Percentage of undergraduates in public 4-year institutions receiving financial aid, by type and source of aid and selected student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loans ¹ | Any federal aid ² | Any state aid | Any institution aid |
|---|---------|------------|----------------|------------------------|------------------------------|---------------|---------------------|
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | 84.1 | 81.2 | 16.8 | 45.0 | 71.4 | 40.6 | 34.1 |
| \$20,000–39,999 | 82.8 | 75.2 | 16.8 | 52.9 | 71.3 | 37.3 | 35.7 |
| \$40,000–59,999 | 71.6 | 53.3 | 11.7 | 49.2 | 54.3 | 25.9 | 25.2 |
| \$60,000–79,999 | 66.5 | 42.0 | 8.1 | 46.1 | 46.2 | 17.1 | 26.4 |
| \$80,000–99,999 | 66.4 | 38.8 | 6.1 | 44.9 | 45.4 | 12.8 | 22.0 |
| \$100,000 or more | 53.4 | 29.5 | 3.8 | 33.4 | 33.9 | 8.8 | 17.8 |
| Independent | | | | | | | |
| Less than \$10,000 | 75.0 | 70.4 | 10.7 | 53.1 | 66.4 | 23.2 | 22.9 |
| \$10,000–19,999 | 77.3 | 64.4 | 7.1 | 55.6 | 67.3 | 19.2 | 19.5 |
| \$20,000–29,999 | 72.3 | 51.0 | 4.1 | 50.7 | 58.7 | 12.4 | 14.5 |
| \$30,000–49,999 | 65.6 | 45.8 | 3.4 | 40.1 | 45.7 | 10.6 | 12.4 |
| \$50,000 or more | 47.4 | 30.6 | 0.6 | 20.8 | 19.7 | 5.1 | 7.5 |
| Income group | | | | | | | |
| Lowest 25 percent | 80.5 | 76.3 | 14.6 | 50.1 | 69.7 | 33.1 | 30.1 |
| Middle 50 percent | 70.4 | 49.9 | 8.1 | 48.4 | 53.4 | 18.7 | 22.6 |
| Highest 25 percent | 53.1 | 31.0 | 3.1 | 30.8 | 31.0 | 8.3 | 15.1 |
| Undergraduate class level | | | | | | | |
| First year | 69.7 | 56.9 | 7.8 | 40.2 | 51.7 | 24.2 | 24.2 |
| Second year | 69.3 | 53.3 | 9.0 | 42.4 | 51.0 | 22.5 | 22.0 |
| Third year | 69.7 | 50.7 | 8.5 | 47.2 | 53.5 | 20.4 | 22.7 |
| Fourth year or more | 68.8 | 49.8 | 8.9 | 48.5 | 53.9 | 16.2 | 22.8 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 100.0 | 75.4 | 12.3 | 64.8 | 75.6 | 28.7 | 32.9 |
| Grant status | | | | | | | |
| No grants | 35.0 | † | 3.2 | 31.7 | 30.9 | 0.9 | 1.7 |
| Received grants | 100.0 | 100.0 | 13.3 | 56.5 | 71.4 | 37.3 | 42.2 |
| Loan status ¹ | | | | | | | |
| No loans | 43.5 | 40.6 | 4.4 | † | 15.8 | 14.0 | 17.9 |
| Received loans | 100.0 | 65.6 | 13.5 | 100.0 | 96.8 | 26.8 | 28.4 |

† Not applicable.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ 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.NOTE: 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 3.6-B. Average amount of financial aid received by aided undergraduates in public 4-year institutions, by type and source of aid and selected student characteristics: 2003–04

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total federal aid amount ² | Total state aid amount | Total institution aid amount |
|---|------------------|--------------------|-------------------------|--------------------------------|---------------------------------------|------------------------|------------------------------|
| U.S. total (excluding Puerto Rico) | \$7,600 | \$4,000 | \$2,000 | \$5,600 | \$6,600 | \$2,400 | \$3,000 |
| Total (50 states, DC, and Puerto Rico) | 7,600 | 4,000 | 2,000 | 5,600 | 6,600 | 2,400 | 3,000 |
| Attendance status | | | | | | | |
| Full-time/full-year | 8,700 | 4,600 | 2,000 | 5,800 | 7,200 | 2,600 | 3,200 |
| Full-time/part-year | 4,900 | 2,500 | 1,700 | 4,100 | 4,300 | 1,600 | 2,000 |
| Part-time/full-year | 6,800 | 3,100 | 2,300 | 6,200 | 6,500 | 1,900 | 2,400 |
| Part-time/part-year | 3,400 | 1,800 | 2,200 | 4,000 | 3,600 | 1,200 | 2,200 |
| Housing³ | | | | | | | |
| On campus | 8,800 | 4,700 | 1,900 | 5,200 | 6,800 | 2,500 | 3,500 |
| Off campus | 7,600 | 3,700 | 2,100 | 6,100 | 7,000 | 2,300 | 2,700 |
| Living with parents | 5,800 | 3,800 | 2,100 | 4,500 | 4,900 | 2,300 | 2,600 |
| Price of attendance³ | | | | | | | |
| Less than \$4,000 | 1,200 | 1,000 | ‡ | ‡ | 1,300 | 900 | 800 |
| \$4,000–7,999 | 3,300 | 1,900 | 1,600 | 3,300 | 3,400 | 1,200 | 1,200 |
| \$8,000–11,999 | 5,900 | 3,300 | 1,900 | 4,700 | 5,300 | 2,000 | 1,900 |
| \$12,000–15,999 | 8,100 | 4,100 | 2,000 | 5,800 | 7,100 | 2,400 | 2,500 |
| \$16,000 or more | 11,700 | 6,000 | 2,200 | 6,900 | 8,700 | 3,100 | 4,600 |
| Gender | | | | | | | |
| Male | 7,600 | 4,000 | 2,100 | 5,600 | 6,600 | 2,400 | 3,100 |
| Female | 7,600 | 4,000 | 2,000 | 5,600 | 6,600 | 2,300 | 2,900 |
| Race/ethnicity⁴ | | | | | | | |
| White | 7,400 | 3,700 | 2,000 | 5,600 | 6,600 | 2,200 | 2,900 |
| Black | 9,200 | 4,800 | 2,000 | 6,000 | 7,600 | 2,400 | 4,100 |
| Hispanic | 7,100 | 4,300 | 2,000 | 5,100 | 5,800 | 2,500 | 2,300 |
| Asian | 7,900 | 5,400 | 2,000 | 5,100 | 6,000 | 3,000 | 3,100 |
| American Indian | 7,300 | 3,900 | ‡ | 5,700 | 6,200 | 2,100 | 2,300 |
| Pacific Islander | 6,900 | 3,700 | ‡ | ‡ | 5,900 | ‡ | ‡ |
| Multiple races | 7,800 | 3,800 | 2,100 | 5,600 | 7,000 | 2,700 | 2,600 |
| Other | 6,600 | 3,600 | 2,500 | 5,500 | 6,000 | 2,500 | 2,700 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 7,500 | 4,600 | 1,700 | 4,000 | 5,700 | 2,500 | 3,200 |
| 19–23 years | 7,700 | 4,300 | 2,100 | 5,200 | 6,300 | 2,500 | 3,300 |
| 24–29 years | 7,900 | 3,300 | 2,000 | 6,800 | 7,500 | 1,900 | 1,900 |
| 30–39 years | 7,200 | 2,900 | 2,200 | 7,000 | 7,700 | 1,800 | 1,500 |
| 40 years or older | 6,300 | 2,700 | 2,300 | 7,100 | 7,700 | 1,900 | 1,600 |
| Dependency status | | | | | | | |
| Dependent | 7,600 | 4,400 | 2,000 | 5,000 | 6,100 | 2,500 | 3,300 |
| Independent | 7,600 | 3,300 | 2,100 | 6,800 | 7,500 | 2,000 | 2,000 |
| Unmarried, no dependents | 8,100 | 3,400 | 2,200 | 7,000 | 7,700 | 2,000 | 2,000 |
| Married, no dependents | 6,500 | 2,800 | 2,200 | 6,900 | 6,700 | 2,200 | 2,600 |
| Single parent | 8,200 | 3,800 | 1,800 | 6,500 | 8,000 | 2,000 | 1,700 |
| Married parents | 6,600 | 2,900 | 2,000 | 6,600 | 7,200 | 1,700 | 1,700 |

See notes at end of table.

Table 3.6-B. Average amount of financial aid received by aided undergraduates in public 4-year institutions, by type and source of aid and selected student characteristics: 2003–04—Continued

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total federal aid amount ² | Total state aid amount | Total institution aid amount |
|---|------------------|--------------------|-------------------------|--------------------------------|---------------------------------------|------------------------|------------------------------|
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | \$8,900 | \$6,100 | \$1,900 | \$4,500 | \$6,700 | \$2,800 | \$3,300 |
| \$20,000–39,999 | 8,600 | 5,100 | 2,100 | 4,900 | 6,300 | 2,700 | 3,000 |
| \$40,000–59,999 | 7,100 | 3,400 | 1,900 | 5,000 | 5,500 | 2,200 | 3,000 |
| \$60,000–79,999 | 7,100 | 3,400 | 2,100 | 5,000 | 5,800 | 2,100 | 3,300 |
| \$80,000–99,999 | 7,100 | 3,400 | 1,900 | 5,200 | 6,100 | 2,400 | 3,400 |
| \$100,000 or more | 7,100 | 3,900 | 2,500 | 5,000 | 6,300 | 2,900 | 4,100 |
| Independent | | | | | | | |
| Less than \$10,000 | 9,300 | 4,400 | 2,000 | 6,500 | 8,200 | 2,100 | 2,200 |
| \$10,000–19,999 | 8,200 | 3,100 | 2,300 | 6,900 | 7,500 | 1,800 | 1,900 |
| \$20,000–29,999 | 7,300 | 3,000 | 1,800 | 6,700 | 7,200 | 2,000 | 1,900 |
| \$30,000–49,999 | 6,400 | 2,400 | 2,100 | 7,100 | 6,700 | 2,000 | 1,900 |
| \$50,000 or more | 4,800 | 1,900 | ‡ | 7,200 | 7,100 | 1,800 | 1,600 |
| Income group | | | | | | | |
| Lowest 25 percent | 9,000 | 5,200 | 2,000 | 5,500 | 7,200 | 2,500 | 2,900 |
| Middle 50 percent | 7,200 | 3,300 | 2,000 | 5,700 | 6,200 | 2,200 | 2,900 |
| Highest 25 percent | 6,500 | 3,200 | 2,400 | 5,500 | 6,500 | 2,600 | 3,600 |
| Undergraduate class level | | | | | | | |
| First year | 6,900 | 4,100 | 1,700 | 4,000 | 5,500 | 2,300 | 3,000 |
| Second year | 7,200 | 4,200 | 2,100 | 4,700 | 5,900 | 2,400 | 3,300 |
| Third year | 8,100 | 4,100 | 2,100 | 6,100 | 7,000 | 2,400 | 3,200 |
| Fourth year or more | 8,100 | 3,800 | 2,100 | 6,500 | 7,200 | 2,300 | 2,700 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 7,600 | 4,000 | 2,000 | 5,600 | 6,600 | 2,400 | 3,000 |
| Grant status | | | | | | | |
| No grants | 6,800 | † | 2,200 | 5,700 | 6,300 | 4,200 | 2,800 |
| Received grants | 7,900 | 4,000 | 2,000 | 5,600 | 6,700 | 2,300 | 3,000 |
| Loan status ¹ | | | | | | | |
| No loans | 4,400 | 4,100 | 2,300 | † | 3,200 | 2,500 | 3,600 |
| Received loans | 9,300 | 3,900 | 2,000 | 5,600 | 7,300 | 2,300 | 2,500 |

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ 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.NOTE: 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 3.7-A. Percentage of undergraduates in public 2-year institutions receiving financial aid, by type and source of aid and selected student characteristics: 2003–04

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loans ¹ | Any federal aid ² | Any state aid | Any institution aid |
|---|---------|------------|----------------|------------------------|------------------------------|---------------|---------------------|
| U.S. total (excluding Puerto Rico) | 46.8 | 39.8 | 3.5 | 12.1 | 29.2 | 12.3 | 8.2 |
| Total (50 states, DC, and Puerto Rico) | 46.8 | 39.8 | 3.5 | 12.1 | 29.2 | 12.3 | 8.3 |
| Attendance status | | | | | | | |
| Full-time/full-year | 61.3 | 52.7 | 6.7 | 22.8 | 46.2 | 20.6 | 15.2 |
| Full-time/part-year | 49.7 | 39.8 | 2.3 | 13.7 | 32.2 | 13.8 | 5.4 |
| Part-time/full-year | 51.8 | 45.1 | 3.8 | 12.5 | 33.9 | 13.0 | 9.7 |
| Part-time/part-year | 32.4 | 27.1 | 1.6 | 4.5 | 13.3 | 5.9 | 3.5 |
| Housing³ | | | | | | | |
| On campus | 68.2 | 53.6 | 10.9 | 43.7 | 55.6 | 16.3 | 22.6 |
| Off campus | 49.0 | 41.8 | 3.2 | 12.7 | 30.0 | 12.1 | 7.2 |
| Living with parents | 41.6 | 35.4 | 3.7 | 9.3 | 26.3 | 12.5 | 9.6 |
| Price of attendance³ | | | | | | | |
| Less than \$4,000 | 28.7 | 24.9 | 1.0 | 2.0 | 9.6 | 5.1 | 3.2 |
| \$4,000–7,999 | 50.8 | 44.1 | 3.0 | 10.6 | 32.7 | 12.6 | 8.8 |
| \$8,000–11,999 | 63.6 | 52.8 | 6.5 | 26.2 | 48.7 | 21.0 | 12.9 |
| \$12,000–15,999 | 69.5 | 55.6 | 9.9 | 30.0 | 54.5 | 22.8 | 17.3 |
| \$16,000 or more | 67.1 | 52.0 | 13.1 | 43.2 | 53.6 | 18.8 | 19.7 |
| Gender | | | | | | | |
| Male | 42.3 | 33.7 | 3.5 | 9.9 | 22.5 | 10.1 | 7.5 |
| Female | 50.0 | 44.1 | 3.5 | 13.6 | 33.9 | 13.8 | 8.8 |
| Race/ethnicity⁴ | | | | | | | |
| White | 44.5 | 37.1 | 2.8 | 12.7 | 25.3 | 11.9 | 7.5 |
| Black | 64.6 | 57.0 | 4.9 | 17.0 | 47.8 | 17.9 | 9.2 |
| Hispanic | 43.1 | 37.6 | 4.1 | 7.1 | 28.8 | 9.5 | 10.9 |
| Asian | 32.5 | 27.8 | 5.3 | 4.4 | 19.6 | 8.2 | 7.9 |
| American Indian | 54.3 | 48.8 | 5.9 | 12.6 | 33.9 | 16.2 | 5.7 |
| Pacific Islander | 31.1 | 25.3 | 0.6 | 4.9 | 14.7 | 6.5 | 6.3 |
| Multiple races | 42.9 | 36.1 | 3.6 | 12.3 | 28.9 | 10.1 | 6.5 |
| Other | 52.3 | 45.4 | 6.5 | 14.4 | 40.2 | 15.1 | 11.4 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 46.4 | 41.9 | 4.1 | 10.8 | 30.1 | 15.7 | 14.6 |
| 19–23 years | 44.9 | 37.0 | 4.0 | 12.8 | 30.3 | 12.7 | 8.8 |
| 24–29 years | 52.2 | 43.7 | 3.2 | 15.6 | 34.6 | 11.9 | 6.5 |
| 30–39 years | 50.1 | 43.9 | 3.2 | 12.0 | 30.7 | 12.1 | 7.2 |
| 40 years or older | 42.4 | 36.8 | 2.8 | 7.5 | 19.3 | 10.0 | 6.5 |
| Dependency status | | | | | | | |
| Dependent | 42.7 | 35.4 | 3.7 | 12.3 | 28.0 | 13.0 | 10.1 |
| Independent | 49.5 | 42.7 | 3.4 | 11.9 | 30.0 | 11.8 | 7.1 |
| Unmarried, no dependents | 45.4 | 36.9 | 3.4 | 13.8 | 27.2 | 10.5 | 7.5 |
| Married, no dependents | 39.2 | 30.3 | 2.1 | 6.7 | 10.9 | 6.6 | 5.1 |
| Single parent | 61.1 | 57.2 | 4.8 | 14.4 | 47.9 | 16.6 | 8.4 |
| Married parents | 47.4 | 40.5 | 2.7 | 10.5 | 25.2 | 11.1 | 6.4 |

See notes at end of table.

Table 3.7-A. Percentage of undergraduates in public 2-year institutions receiving financial aid, by type and source of aid and selected student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loans ¹ | Any federal aid ² | Any state aid | Any institution aid |
|---|---------|------------|----------------|------------------------|------------------------------|---------------|---------------------|
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | 62.2 | 60.2 | 7.0 | 9.6 | 51.9 | 18.3 | 15.5 |
| \$20,000–39,999 | 60.5 | 55.4 | 5.8 | 14.8 | 47.7 | 20.8 | 14.3 |
| \$40,000–59,999 | 40.2 | 30.1 | 3.1 | 15.8 | 24.3 | 12.6 | 9.8 |
| \$60,000–79,999 | 32.3 | 23.2 | 2.4 | 11.9 | 14.0 | 9.5 | 8.7 |
| \$80,000–99,999 | 31.8 | 20.6 | 1.6 | 13.2 | 13.0 | 7.2 | 6.2 |
| \$100,000 or more | 20.9 | 13.0 | 1.0 | 7.4 | 6.9 | 5.1 | 3.8 |
| Independent | | | | | | | |
| Less than \$10,000 | 58.1 | 54.4 | 6.2 | 14.2 | 45.6 | 15.9 | 9.7 |
| \$10,000–19,999 | 62.9 | 55.9 | 4.9 | 17.9 | 46.8 | 18.2 | 9.5 |
| \$20,000–29,999 | 56.2 | 47.9 | 3.3 | 14.5 | 38.5 | 14.2 | 9.0 |
| \$30,000–49,999 | 47.9 | 40.0 | 2.2 | 12.0 | 25.0 | 10.7 | 6.2 |
| \$50,000 or more | 31.2 | 23.9 | 1.2 | 4.7 | 5.8 | 4.0 | 3.0 |
| Income group | | | | | | | |
| Lowest 25 percent | 61.0 | 57.3 | 6.5 | 13.5 | 49.1 | 18.1 | 12.0 |
| Middle 50 percent | 48.2 | 39.8 | 3.1 | 14.4 | 29.8 | 12.9 | 8.6 |
| Highest 25 percent | 28.4 | 20.9 | 1.2 | 5.6 | 6.2 | 4.5 | 3.4 |
| Undergraduate class level | | | | | | | |
| First year | 51.2 | 43.8 | 3.2 | 12.0 | 33.1 | 13.6 | 8.7 |
| Second year | 51.7 | 43.8 | 4.9 | 15.3 | 33.4 | 15.0 | 9.5 |
| Third year | 47.6 | 39.1 | 4.5 | 17.3 | 33.2 | 12.4 | 9.6 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 100.0 | 85.0 | 7.5 | 25.8 | 62.4 | 26.2 | 17.6 |
| Grant status | | | | | | | |
| No grants | 11.6 | † | 1.4 | 6.8 | 6.9 | 0.7 | 0.5 |
| Received grants | 100.0 | 100.0 | 6.6 | 20.1 | 62.9 | 29.7 | 19.9 |
| Loan status ¹ | | | | | | | |
| No loans | 39.5 | 36.2 | 3.1 | † | 20.1 | 10.8 | 7.7 |
| Received loans | 100.0 | 66.2 | 6.3 | 100.0 | 95.5 | 23.3 | 12.2 |

† Not applicable.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ 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.NOTE: 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 3.7-B. Average amount of financial aid received by aided undergraduates in public 2-year institutions, by type and source of aid and selected student characteristics: 2003–04

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total federal aid amount ² | Total state aid amount | Total institution aid amount |
|---|------------------|--------------------|-------------------------|--------------------------------|---------------------------------------|------------------------|------------------------------|
| U.S. total (excluding Puerto Rico) | \$3,200 | \$2,200 | \$2,100 | \$3,600 | \$3,300 | \$1,100 | \$1,300 |
| Total (50 states, DC, and Puerto Rico) | 3,200 | 2,200 | 2,000 | 3,600 | 3,300 | 1,100 | 1,300 |
| Attendance status | | | | | | | |
| Full-time/full-year | 4,900 | 3,400 | 2,000 | 4,100 | 4,500 | 1,400 | 1,900 |
| Full-time/part-year | 2,700 | 1,800 | 1,800 | 3,000 | 2,700 | 1,000 | 1,200 |
| Part-time/full-year | 3,000 | 2,000 | 2,200 | 3,700 | 3,100 | 1,000 | 900 |
| Part-time/part-year | 1,500 | 1,000 | 2,000 | 2,800 | 1,800 | 600 | 800 |
| Housing³ | | | | | | | |
| On campus | 4,800 | 3,000 | 1,400 | 3,000 | 4,200 | 1,200 | 2,200 |
| Off campus | 3,200 | 2,000 | 2,200 | 4,000 | 3,500 | 1,100 | 1,100 |
| Living with parents | 3,000 | 2,400 | 1,800 | 2,800 | 2,900 | 1,100 | 1,500 |
| Price of attendance³ | | | | | | | |
| Less than \$4,000 | 1,000 | 800 | 1,200 | 1,700 | 1,300 | 600 | 600 |
| \$4,000–7,999 | 2,500 | 1,900 | 2,000 | 2,700 | 2,600 | 900 | 900 |
| \$8,000–11,999 | 4,600 | 3,000 | 2,200 | 3,900 | 4,300 | 1,300 | 1,500 |
| \$12,000–15,999 | 6,000 | 3,600 | 2,200 | 5,000 | 5,000 | 1,600 | 1,800 |
| \$16,000 or more | 11,100 | 6,000 | 2,900 | 6,700 | 6,400 | 2,400 | 6,700 |
| Gender | | | | | | | |
| Male | 3,100 | 2,100 | 2,100 | 3,600 | 3,300 | 1,100 | 1,500 |
| Female | 3,200 | 2,200 | 2,000 | 3,600 | 3,300 | 1,100 | 1,200 |
| Race/ethnicity⁴ | | | | | | | |
| White | 3,100 | 2,000 | 2,000 | 3,700 | 3,400 | 1,100 | 1,500 |
| Black | 3,500 | 2,400 | 2,000 | 3,500 | 3,400 | 1,000 | 1,400 |
| Hispanic | 2,900 | 2,300 | 2,000 | 3,200 | 3,000 | 1,100 | 900 |
| Asian | 3,100 | 2,400 | 2,500 | 3,900 | 3,200 | 1,400 | 1,300 |
| American Indian | 3,300 | 2,100 | ‡ | 4,500 | 3,800 | 700 | ‡ |
| Pacific Islander | 2,600 | 2,000 | ‡ | ‡ | 3,400 | ‡ | ‡ |
| Multiple races | 3,700 | 2,400 | ‡ | 4,300 | 3,600 | 1,400 | 1,200 |
| Other | 3,700 | 2,500 | ‡ | 3,700 | 3,300 | 1,200 | 800 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 3,400 | 2,800 | 1,800 | 2,600 | 2,900 | 1,300 | 2,100 |
| 19–23 years | 3,200 | 2,300 | 1,900 | 3,100 | 3,100 | 1,200 | 1,300 |
| 24–29 years | 3,500 | 2,100 | 2,200 | 4,300 | 3,700 | 1,100 | 1,000 |
| 30–39 years | 3,200 | 2,000 | 2,100 | 4,300 | 3,600 | 900 | 800 |
| 40 years or older | 2,600 | 1,800 | 2,400 | 3,900 | 3,400 | 1,100 | 1,100 |
| Dependency status | | | | | | | |
| Dependent | 3,200 | 2,400 | 1,900 | 2,900 | 2,900 | 1,200 | 1,700 |
| Independent | 3,200 | 2,000 | 2,100 | 4,200 | 3,600 | 1,100 | 1,000 |
| Unmarried, no dependents | 3,400 | 1,900 | 2,200 | 4,400 | 3,700 | 1,100 | 1,000 |
| Married, no dependents | 2,100 | 1,400 | 1,700 | 4,200 | 3,100 | 1,100 | 900 |
| Single parent | 3,600 | 2,500 | 2,000 | 4,000 | 3,600 | 1,000 | 1,000 |
| Married parents | 2,900 | 1,800 | 2,500 | 4,000 | 3,400 | 1,000 | 1,000 |

See notes at end of table.

Table 3.7-B. Average amount of financial aid received by aided undergraduates in public 2-year institutions, by type and source of aid and selected student characteristics: 2003–04—Continued

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total federal aid amount ² | Total state aid amount | Total institution aid amount |
|---|------------------|--------------------|-------------------------|--------------------------------|---------------------------------------|------------------------|------------------------------|
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | \$3,800 | \$3,200 | \$1,600 | \$2,600 | \$3,400 | \$1,400 | \$1,200 |
| \$20,000–39,999 | 3,200 | 2,500 | 2,000 | 2,600 | 2,700 | 1,200 | 1,400 |
| \$40,000–59,999 | 2,900 | 1,900 | 2,000 | 2,900 | 2,500 | 1,100 | 2,100 |
| \$60,000–79,999 | 2,600 | 1,800 | 1,800 | 2,600 | 2,600 | 1,200 | 2,000 |
| \$80,000–99,999 | 2,700 | 1,500 | ‡ | 3,100 | 3,000 | 1,200 | 1,900 |
| \$100,000 or more | 2,900 | 1,700 | ‡ | 3,800 | 3,500 | 1,000 | 2,500 |
| Independent | | | | | | | |
| Less than \$10,000 | 4,000 | 2,700 | 2,000 | 4,200 | 3,900 | 1,100 | 900 |
| \$10,000–19,999 | 3,700 | 2,300 | 2,500 | 4,100 | 3,700 | 1,000 | 1,000 |
| \$20,000–29,999 | 3,100 | 2,000 | 1,500 | 3,800 | 3,200 | 1,000 | 800 |
| \$30,000–49,999 | 2,700 | 1,500 | 2,300 | 4,300 | 3,100 | 1,000 | 1,100 |
| \$50,000 or more | 2,000 | 1,100 | 2,300 | 4,400 | 3,700 | 1,000 | 1,300 |
| Income group | | | | | | | |
| Lowest 25 percent | 3,800 | 2,800 | 1,900 | 3,500 | 3,500 | 1,200 | 1,100 |
| Middle 50 percent | 3,100 | 1,900 | 2,100 | 3,600 | 3,200 | 1,000 | 1,400 |
| Highest 25 percent | 2,200 | 1,200 | 2,400 | 4,100 | 3,600 | 1,100 | 1,600 |
| Undergraduate class level | | | | | | | |
| First year | 2,900 | 2,100 | 1,800 | 3,200 | 2,900 | 1,100 | 1,300 |
| Second year | 3,600 | 2,300 | 2,200 | 3,800 | 3,700 | 1,200 | 1,300 |
| Third year | 4,000 | 2,200 | 2,600 | 4,400 | 3,900 | 1,100 | 1,200 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 3,200 | 2,200 | 2,000 | 3,600 | 3,300 | 1,100 | 1,300 |
| Grant status | | | | | | | |
| No grants | 3,200 | † | 2,200 | 3,500 | 3,200 | 2,100 | 2,100 |
| Received grants | 3,200 | 2,200 | 2,000 | 3,700 | 3,300 | 1,100 | 1,300 |
| Loan status ¹ | | | | | | | |
| No loans | 2,300 | 2,000 | 2,000 | † | 2,300 | 1,100 | 1,200 |
| Received loans | 5,800 | 2,700 | 2,100 | 3,600 | 4,900 | 1,200 | 1,600 |

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ 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.NOTE: 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 3.8-A. Percentage of undergraduates in private not-for-profit 4-year institutions receiving financial aid, by type and source of aid and selected student characteristics: 2003–04

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loans ¹ | Any federal aid ² | Any state aid | Any institution aid |
|---|---------|------------|----------------|------------------------|------------------------------|---------------|---------------------|
| U.S. total (excluding Puerto Rico) | 83.2 | 73.1 | 21.7 | 57.4 | 61.9 | 23.1 | 52.6 |
| Total (50 states, DC, and Puerto Rico) | 83.3 | 73.5 | 21.1 | 56.3 | 62.8 | 22.8 | 51.2 |
| Attendance status | | | | | | | |
| Full-time/full-year | 88.7 | 81.5 | 30.1 | 65.8 | 73.0 | 29.5 | 66.1 |
| Full-time/part-year | 80.9 | 68.6 | 13.0 | 51.2 | 58.3 | 16.7 | 44.9 |
| Part-time/full-year | 82.9 | 67.4 | 8.5 | 51.2 | 57.5 | 16.8 | 28.6 |
| Part-time/part-year | 62.2 | 49.5 | 3.7 | 24.3 | 27.3 | 5.7 | 15.5 |
| Housing³ | | | | | | | |
| On campus | 86.7 | 80.3 | 37.9 | 64.4 | 68.4 | 25.0 | 72.6 |
| Off campus | 80.2 | 66.9 | 9.9 | 50.3 | 56.9 | 18.5 | 33.9 |
| Living with parents | 83.9 | 75.6 | 11.8 | 53.4 | 65.5 | 29.6 | 48.1 |
| Price of attendance³ | | | | | | | |
| Less than \$4,000 | 43.6 | 32.3 | 1.1 | 3.3 | 6.3 | 1.0 | 5.3 |
| \$4,000–7,999 | 65.8 | 55.1 | 2.2 | 19.2 | 27.4 | 5.3 | 11.7 |
| \$8,000–11,999 | 81.4 | 65.9 | 4.4 | 44.0 | 58.1 | 13.5 | 23.2 |
| \$12,000–15,999 | 87.0 | 72.9 | 9.2 | 57.0 | 65.6 | 19.8 | 37.8 |
| \$16,000 or more | 87.6 | 79.5 | 29.2 | 65.9 | 70.8 | 28.2 | 65.5 |
| Gender | | | | | | | |
| Male | 81.0 | 71.0 | 19.9 | 52.0 | 57.9 | 19.0 | 49.7 |
| Female | 85.1 | 75.5 | 22.1 | 59.7 | 66.6 | 25.7 | 52.4 |
| Race/ethnicity⁴ | | | | | | | |
| White | 82.3 | 72.6 | 22.2 | 55.8 | 59.5 | 21.1 | 55.0 |
| Black | 88.9 | 76.1 | 18.6 | 66.3 | 73.7 | 29.6 | 41.4 |
| Hispanic | 86.2 | 77.7 | 16.0 | 50.0 | 73.2 | 24.6 | 37.4 |
| Asian | 73.6 | 66.4 | 26.9 | 49.2 | 52.9 | 20.4 | 55.2 |
| American Indian | 98.6 | 97.1 | 12.7 | 62.9 | 63.5 | 35.5 | 69.6 |
| Pacific Islander | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ |
| Multiple races | 85.1 | 71.9 | 26.3 | 59.6 | 63.8 | 24.4 | 57.0 |
| Other | 79.3 | 71.5 | 13.6 | 50.5 | 56.9 | 22.9 | 50.4 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 87.5 | 82.0 | 31.4 | 59.2 | 67.4 | 26.6 | 69.7 |
| 19–23 years | 84.1 | 76.5 | 28.9 | 59.6 | 65.9 | 24.5 | 64.1 |
| 24–29 years | 82.9 | 67.1 | 6.7 | 58.6 | 66.2 | 21.9 | 30.2 |
| 30–39 years | 82.8 | 65.8 | 3.5 | 52.6 | 59.6 | 18.3 | 20.4 |
| 40 years or older | 75.2 | 63.1 | 2.8 | 35.8 | 39.0 | 14.5 | 18.1 |
| Dependency status | | | | | | | |
| Dependent | 85.1 | 77.7 | 30.3 | 60.3 | 66.5 | 25.1 | 66.5 |
| Independent | 80.5 | 66.5 | 6.0 | 49.7 | 56.6 | 18.9 | 26.0 |
| Unmarried, no dependents | 79.1 | 64.2 | 9.5 | 54.6 | 59.7 | 16.6 | 32.8 |
| Married, no dependents | 75.8 | 60.3 | 6.0 | 40.8 | 47.1 | 10.4 | 28.3 |
| Single parent | 84.1 | 76.8 | 5.4 | 53.2 | 65.0 | 30.4 | 26.0 |
| Married parents | 81.3 | 63.6 | 2.6 | 46.1 | 51.2 | 16.4 | 17.4 |

See notes at end of table.

Table 3.8-A. Percentage of undergraduates in private not-for-profit 4-year institutions receiving financial aid, by type and source of aid and selected student characteristics: 2003–04—Continued

| Institutional and student characteristics | Any aid | Any grants | Any work-study | Any loans ¹ | Any federal aid ² | Any state aid | Any institution aid |
|---|---------|------------|----------------|------------------------|------------------------------|---------------|---------------------|
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | 94.0 | 92.2 | 33.5 | 60.0 | 78.9 | 37.0 | 62.2 |
| \$20,000–39,999 | 91.8 | 88.8 | 37.3 | 67.4 | 79.6 | 38.0 | 68.6 |
| \$40,000–59,999 | 88.9 | 82.4 | 37.4 | 66.6 | 73.6 | 36.7 | 71.5 |
| \$60,000–79,999 | 85.2 | 76.7 | 33.8 | 66.4 | 67.6 | 26.0 | 71.1 |
| \$80,000–99,999 | 84.3 | 74.7 | 31.1 | 62.2 | 63.4 | 16.6 | 69.9 |
| \$100,000 or more | 75.2 | 64.2 | 18.0 | 47.6 | 49.9 | 9.0 | 59.6 |
| Independent | | | | | | | |
| Less than \$10,000 | 82.6 | 78.2 | 16.8 | 57.3 | 71.5 | 23.7 | 41.2 |
| \$10,000–19,999 | 84.5 | 74.4 | 6.5 | 57.7 | 69.7 | 26.9 | 34.1 |
| \$20,000–29,999 | 83.9 | 66.6 | 3.8 | 61.3 | 69.0 | 24.6 | 24.0 |
| \$30,000–49,999 | 80.4 | 64.7 | 3.3 | 47.0 | 52.4 | 15.8 | 21.6 |
| \$50,000 or more | 74.8 | 54.4 | 0.6 | 35.0 | 34.1 | 9.8 | 14.3 |
| Income group | | | | | | | |
| Lowest 25 percent | 89.3 | 85.7 | 28.3 | 60.9 | 76.5 | 32.5 | 55.2 |
| Middle 50 percent | 85.4 | 75.3 | 22.9 | 61.9 | 67.6 | 26.6 | 53.8 |
| Highest 25 percent | 75.8 | 61.6 | 13.0 | 44.1 | 45.1 | 9.6 | 44.3 |
| Undergraduate class level | | | | | | | |
| First year | 82.8 | 75.6 | 22.6 | 54.1 | 63.3 | 22.2 | 55.4 |
| Second year | 84.0 | 76.7 | 23.4 | 56.2 | 64.6 | 26.2 | 54.5 |
| Third year | 85.7 | 73.5 | 21.9 | 60.0 | 65.8 | 23.3 | 51.8 |
| Fourth year or more | 84.0 | 72.1 | 19.7 | 59.6 | 63.9 | 22.3 | 48.8 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 100.0 | 88.2 | 25.3 | 67.5 | 75.3 | 27.3 | 61.5 |
| Grant status | | | | | | | |
| No grants | 37.1 | † | 5.4 | 29.8 | 29.2 | 0.2 | 2.8 |
| Received grants | 100.0 | 100.0 | 26.8 | 65.8 | 74.9 | 30.9 | 68.7 |
| Loan status ¹ | | | | | | | |
| No loans | 61.9 | 57.4 | 8.7 | † | 18.1 | 9.8 | 33.5 |
| Received loans | 100.0 | 86.0 | 30.8 | 100.0 | 97.4 | 32.9 | 65.0 |

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ 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.NOTE: 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 3.8-B. Average amount of financial aid received by aided undergraduates in private not-for-profit 4-year institutions, by type and source of aid and selected student characteristics: 2003–04

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total federal aid amount ² | Total state aid amount | Total institution aid amount |
|---|------------------|--------------------|-------------------------|--------------------------------|---------------------------------------|------------------------|------------------------------|
| U.S. total (excluding Puerto Rico) | \$13,500 | \$7,900 | \$1,800 | \$7,000 | \$8,000 | \$2,900 | \$7,300 |
| Total (50 states, DC, and Puerto Rico) | 13,100 | 7,700 | 1,800 | 6,900 | 7,800 | 2,900 | 7,200 |
| Attendance status | | | | | | | |
| Full-time/full-year | 16,300 | 9,400 | 1,800 | 7,200 | 8,600 | 3,100 | 8,100 |
| Full-time/part-year | 8,800 | 5,000 | 1,800 | 5,500 | 5,900 | 2,000 | 4,600 |
| Part-time/full-year | 9,200 | 4,800 | 2,000 | 7,400 | 7,300 | 2,400 | 5,200 |
| Part-time/part-year | 5,300 | 3,200 | 1,600 | 5,900 | 5,200 | 1,600 | 3,100 |
| Housing³ | | | | | | | |
| On campus | 17,700 | 10,500 | 1,800 | 7,000 | 8,600 | 3,300 | 9,000 |
| Off campus | 9,900 | 5,300 | 2,000 | 7,300 | 7,500 | 2,400 | 5,000 |
| Living with parents | 10,600 | 6,200 | 1,800 | 5,800 | 6,900 | 2,800 | 5,000 |
| Price of attendance³ | | | | | | | |
| Less than \$4,000 | 1,300 | 1,300 | ‡ | ‡ | ‡ | ‡ | ‡ |
| \$4,000–7,999 | 3,300 | 2,500 | ‡ | 3,300 | 3,300 | 1,100 | 1,600 |
| \$8,000–11,999 | 5,500 | 3,200 | 1,500 | 4,700 | 5,200 | 1,200 | 2,000 |
| \$12,000–15,999 | 7,800 | 4,000 | 1,600 | 6,000 | 6,400 | 2,000 | 2,900 |
| \$16,000 or more | 16,400 | 9,400 | 1,800 | 7,500 | 8,600 | 3,100 | 8,000 |
| Gender | | | | | | | |
| Male | 13,100 | 7,600 | 1,900 | 7,100 | 7,900 | 2,800 | 7,200 |
| Female | 13,200 | 7,700 | 1,800 | 6,800 | 7,800 | 2,900 | 7,200 |
| Race/ethnicity⁴ | | | | | | | |
| White | 13,600 | 7,800 | 1,800 | 7,100 | 8,000 | 2,700 | 7,300 |
| Black | 12,300 | 6,900 | 1,900 | 6,600 | 8,300 | 2,900 | 6,400 |
| Hispanic | 10,500 | 6,600 | 1,900 | 6,300 | 6,300 | 3,000 | 6,200 |
| Asian | 16,200 | 10,800 | 2,100 | 7,200 | 7,900 | 3,700 | 9,300 |
| American Indian | 14,900 | 9,000 | ‡ | 9,100 | 9,500 | ‡ | 5,900 |
| Pacific Islander | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ |
| Multiple races | 15,100 | 8,900 | 1,600 | 7,800 | 8,600 | 3,100 | 7,500 |
| Other | 13,100 | 7,100 | ‡ | 8,100 | 8,100 | 3,600 | 5,700 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 15,900 | 9,800 | 1,600 | 5,500 | 8,000 | 3,100 | 8,500 |
| 19–23 years | 15,200 | 8,900 | 1,900 | 7,000 | 8,000 | 3,100 | 7,700 |
| 24–29 years | 10,300 | 5,200 | 1,900 | 7,800 | 7,900 | 2,400 | 4,100 |
| 30–39 years | 7,900 | 3,800 | 1,700 | 7,100 | 7,100 | 2,000 | 2,900 |
| 40 years or older | 6,800 | 3,900 | 2,600 | 6,900 | 7,200 | 2,200 | 3,100 |
| Dependency status | | | | | | | |
| Dependent | 15,600 | 9,200 | 1,800 | 6,700 | 8,000 | 3,100 | 8,000 |
| Independent | 8,800 | 4,700 | 2,000 | 7,400 | 7,500 | 2,400 | 3,800 |
| Unmarried, no dependents | 10,400 | 5,400 | 2,000 | 8,100 | 8,000 | 2,400 | 4,500 |
| Married, no dependents | 7,900 | 4,200 | 1,900 | 7,500 | 6,900 | 2,500 | 3,600 |
| Single parent | 8,900 | 4,800 | 1,900 | 6,600 | 7,700 | 2,500 | 3,000 |
| Married parents | 7,600 | 4,000 | 2,100 | 7,100 | 7,000 | 2,000 | 3,300 |

See notes at end of table.

Table 3.8-B. Average amount of financial aid received by aided undergraduates in private not-for-profit 4-year institutions, by type and source of aid and selected student characteristics: 2003–04—Continued

| Institutional and student characteristics | Total aid amount | Total grant amount | Total work-study amount | Total loan amount ¹ | Total federal aid amount ² | Total state aid amount | Total institution aid amount |
|---|------------------|--------------------|-------------------------|--------------------------------|---------------------------------------|------------------------|------------------------------|
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | \$15,000 | \$10,000 | \$2,000 | \$5,900 | \$9,100 | \$3,500 | \$7,500 |
| \$20,000–39,999 | 16,500 | 10,300 | 1,800 | 6,600 | 8,300 | 3,500 | 8,000 |
| \$40,000–59,999 | 16,400 | 9,500 | 1,900 | 7,000 | 7,400 | 3,200 | 8,300 |
| \$60,000–79,999 | 16,500 | 9,500 | 1,700 | 6,900 | 7,600 | 2,800 | 8,400 |
| \$80,000–99,999 | 16,100 | 8,900 | 1,800 | 7,000 | 7,700 | 2,200 | 8,600 |
| \$100,000 or more | 13,800 | 7,700 | 1,800 | 6,700 | 8,000 | 2,500 | 7,400 |
| Independent | | | | | | | |
| Less than \$10,000 | 11,700 | 6,300 | 1,900 | 7,600 | 8,600 | 2,700 | 4,300 |
| \$10,000–19,999 | 9,900 | 5,100 | 1,900 | 7,400 | 7,500 | 2,600 | 3,800 |
| \$20,000–29,999 | 9,100 | 4,400 | ‡ | 7,000 | 7,400 | 2,200 | 2,900 |
| \$30,000–49,999 | 7,800 | 3,800 | 2,300 | 7,100 | 6,700 | 2,500 | 3,500 |
| \$50,000 or more | 6,400 | 3,500 | ‡ | 7,500 | 7,100 | 1,400 | 3,700 |
| Income group | | | | | | | |
| Lowest 25 percent | 14,300 | 8,800 | 1,800 | 6,900 | 8,700 | 3,300 | 6,700 |
| Middle 50 percent | 13,500 | 7,700 | 1,800 | 7,000 | 7,400 | 2,800 | 7,400 |
| Highest 25 percent | 11,500 | 6,600 | 1,800 | 7,000 | 7,800 | 2,000 | 7,200 |
| Undergraduate class level | | | | | | | |
| First year | 13,100 | 8,100 | 1,700 | 5,400 | 7,200 | 2,900 | 7,600 |
| Second year | 13,500 | 8,100 | 1,800 | 6,400 | 7,500 | 3,000 | 7,500 |
| Third year | 13,600 | 7,900 | 1,900 | 7,500 | 8,200 | 2,800 | 7,400 |
| Fourth year or more | 13,100 | 7,200 | 1,900 | 7,900 | 8,300 | 2,800 | 6,600 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 13,100 | 7,700 | 1,800 | 6,900 | 7,800 | 2,900 | 7,200 |
| Grant status | | | | | | | |
| No grants | 8,400 | † | 2,000 | 7,400 | 7,600 | ‡ | 2,700 |
| Received grants | 13,800 | 7,700 | 1,800 | 6,900 | 7,900 | 2,900 | 7,300 |
| Loan status ¹ | | | | | | | |
| No loans | 6,700 | 6,300 | 1,900 | † | 3,600 | 2,600 | 6,700 |
| Received loans | 16,200 | 8,400 | 1,800 | 6,900 | 8,400 | 2,900 | 7,400 |

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ 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.NOTE: 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).

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Section 4: Net Price and Need

NOTE: None of the net price and need amounts in this section include the estimated amounts of federal education tax benefits.

Net Price

- Among all undergraduates enrolled in any type of institution in 2003–04, the average out-of-pocket net price (total price of attendance minus total financial aid received) was \$6,600 (table 4.1-A). This net price was related to several factors, including attendance status, the type of institution attended, and income level. Undergraduates who were enrolled part time for only part of the academic year had an average out-of-pocket net price of \$3,000 while those attending full time for 9 months or more had an average net price of \$9,500. When analyzed by institution type, those attending private not-for-profit 4-year doctorate-granting institutions had the highest average out-of-pocket net price of attendance (\$14,700), while the lowest average was found among those attending public 2-year institutions (\$4,700). Students in the lowest 25 percent of the income range, who were more likely to receive grant aid, had an average out-of-pocket net price of \$5,300, while the average out-of-pocket net price was \$8,300 among those in the highest 25 percent.
- Using a more restrictive definition of net total price (price minus grants only), the average net price among all undergraduates was \$9,200 in 2003–04, and it varied by the type of institution students attended and their income level (table 4.1-B). Those attending public 2-year institutions had an average net price less grants of \$5,300, while those at public 4-year doctorate-granting institutions averaged \$10,900 and those at private for-profit institutions averaged \$12,700. Undergraduates enrolled in private not-for-profit 4-year doctorate-granting institutions had the highest average net price less grants (\$20,400). Differences were also observed by students' income. Undergraduates in the lowest 25 percent of the income range had an average net price less grants of \$7,800, while those in the highest 25 percent averaged \$10,500.
- Using an even more restrictive definition of net price (price minus federal grants only), the average net price also varied by the type of institution students attended. The average net price among all undergraduates was \$10,500 in 2003–04 (table 4.1-C), ranging from \$5,600 among those in public 2-year institutions to \$26,100 among those in private not-for-profit 4-year doctorate-granting institutions.
- The average net tuition (tuition minus all grants) was \$2,900 among all undergraduates in 2003–04 (table 4.1-D). Undergraduates in the highest 25 percent of the income range had an average net tuition of \$4,000, while those in the middle 50 percent had an

average of \$2,900 and those in the lowest 25 percent had an average of \$2,000. Average net tuition ranged from \$11,400 among those in private not-for-profit 4-year doctorate-granting institutions to \$700 among those in public 2-year institutions.

- Among dependent undergraduates, the average out-of-pocket net price (price minus total aid) was \$8,200 in 2003–04 (table 4.1-E). The average out-of-pocket net price increased as income increased, ranging from \$5,500 among those with annual incomes of less than \$20,000 to \$11,500 among those with incomes of \$100,000 or more.
- Among independent undergraduates, the average out-of-pocket net price (price minus total aid) was \$5,100 in 2003–04, with some variation by students' income level (table 4.1-F). Those with incomes higher than \$50,000 had an average out-of-pocket net price of \$5,400, while those with incomes of less than \$10,000 averaged \$4,900.
- Among undergraduates enrolled full time for a full academic year (9 or more months), the average out-of-pocket net price (price minus total aid) was \$9,500 in 2003–04 (table 4.1-G). Undergraduates who were enrolled full time for the full year in public 2-year institutions had an average out-of-pocket net price of \$7,400, compared with \$8,900 for those in public 4-year doctorate-granting institutions and \$10,100 for those in private for-profit institutions. Those enrolled in private not-for-profit 4-year doctorate-granting institutions had the highest average out-of-pocket net price (\$17,500).
- Average net tuition (tuition and fees minus total grants) among full-time/full-year undergraduates was \$4,800 in 2003–04 (table 4.1-H). The average net tuition was \$1,200 among those attending public 2-year institutions; \$3,800 among those enrolled in public 4-year doctorate-granting institutions; \$7,800 at private for-profit institutions; and \$14,000 at private not-for-profit 4-year doctorate-granting institutions.

Financial Aid Need

- Dependent students from families with incomes of less than \$20,000 had an average expected family contribution (EFC)¹ of \$600 while those from families with incomes of \$100,000 or more were expected to pay \$33,300 in 2003–04 (table 4.2). Similarly, independent students with incomes of less than \$10,000 had an average EFC of \$300 while those with incomes of \$50,000 or more were expected to contribute \$19,500.
- In 2003–04, 68 percent of all undergraduates were determined by federal need analysis to have some financial need (table 4.3-A).² Among undergraduates with family incomes in the lowest 25 percent of the income range, nearly all of them (98 percent) had some financial need while about three-fourths (74 percent) of those with incomes

¹ The federal expected family contribution (EFC) is an estimate of the amount that students and families can contribute toward the financing of a postsecondary education and is used to determine eligibility for need-based financial aid. The EFC is based on annual income and other factors affecting a family's ability to pay. There can be large differences in the average EFC depending upon income level.

² The level of financial need is determined by subtracting the EFC from the student budget (price of attendance). Those with a negative or zero balance after subtraction are considered to have "zero need." All others are considered to have financial need.

in the middle and about one-fourth (26 percent) of those in the highest 25 percent had some financial need.

- The likelihood of an undergraduate having any financial need also varied by the type of institution attended because both the average EFC and the average price of attendance vary by institution type (table 4.3-A). Undergraduates enrolled in private for-profit institutions were the most likely to have financial need (91 percent). Eighty-two percent of those enrolled in private not-for-profit 4-year doctorate-granting institutions had financial need, while 69 percent of those at public 4-year doctorate-granting and 58 percent of those at public 2-year institutions did so.
- Among all undergraduates with financial need in 2003–04, their total need averaged \$9,200 (table 4.3-B). The average amount of financial need was related to family income. Undergraduates in the lowest 25 percent of the income range had an average financial need of \$10,600 while middle-income students had an average of \$8,600 in financial need, and those in the highest 25 percent had an average of \$7,500 in financial need. Average financial need also varied by institution type. Those enrolled in private not-for-profit 4-year doctorate-granting institutions had the greatest need, with an average of \$19,100. Those enrolled in private for-profit institutions averaged \$12,000 in financial need, compared with \$9,300 for those in public 4-year doctorate-granting institutions and \$5,300 for those in public 2-year institutions.
- In 2003–04, one-half (50 percent) of all undergraduates had some remaining need whether or not they had received any financial aid (table 4.4-A).³ The proportion of those having any remaining need varied by income level, ranging from 82 percent of those in the lowest 25 percent of the income range to 13 percent among those in the highest 25 percent.
- Among all undergraduates with remaining financial need, the average amount of remaining need after financial aid was \$5,300 in 2003–04 (table 4.4-B). Among those with remaining need, the average varied by the type of institution attended, reflecting differences in tuition. Those enrolled in public 2-year institutions had an average remaining need of \$3,800; those in public 4-year doctorate-granting institutions averaged \$5,600 in remaining need; those attending private for-profit institutions averaged \$6,600; and those enrolled in private not-for-profit 4-year doctorate-granting institutions averaged \$10,900 in remaining need.
- Among all undergraduates who had any financial need in 2003–04, three-fourths (75 percent) received some financial aid (table 4.5-A). The likelihood of receiving financial aid among those with need varied by institution type. Among those enrolled in private for-profit institutions, about 9 out of 10 (92 percent) undergraduates with financial need had received some type of aid. The likelihood of having received aid for those with need was 84 percent among those who attended private not-for-profit 4-year doctorate-granting institutions, 78 percent among those at public 4-year doctorate-granting institutions, and 62 percent among those at public 2-year institutions.

³ The price of attendance less the EFC less total financial aid is a student's "remaining" (also known as "unmet") financial need. This is the amount of a student's financial need that is not covered by any type of financial aid (including loans and work-study).

- Aided undergraduates with financial need in 2003–04 received an average of \$8,100 in financial aid (table 4.5-B). Those attending private not-for-profit 4-year doctorate-granting institutions received the most aid, an average of \$15,900. Those at private for-profit institutions and public 4-year doctorate-granting institutions received an average of about \$8,800 in aid, while those attending public 2-year institutions received an average of \$3,600.

Table 4.1-A. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among 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) | \$4,700 | \$6,300 | \$7,500 | \$9,100 | \$15,000 | \$7,100 | \$6,600 |
| Total (50 states, DC, and Puerto Rico) | 4,700 | 6,300 | 7,500 | 9,100 | 14,700 | 7,000 | 6,600 |
| Attendance status | | | | | | | |
| Full-time/full-year | 7,400 | 7,600 | 8,900 | 11,200 | 17,500 | 10,100 | 9,500 |
| Full-time/part-year | 4,400 | 4,800 | 5,900 | 8,600 | 12,600 | 5,900 | 5,900 |
| Part-time/full-year | 4,900 | 5,600 | 6,000 | 7,200 | 10,000 | 5,900 | 5,500 |
| Part-time/part-year | 2,700 | 3,200 | 3,600 | 3,600 | 5,000 | 3,800 | 3,000 |
| Housing | | | | | | | |
| On campus | 3,800 | 7,100 | 8,400 | 11,100 | 17,200 | 8,000 | 10,100 |
| Off campus | 4,500 | 5,900 | 7,100 | 7,700 | 12,800 | 7,000 | 6,000 |
| Living with parents | 5,000 | 6,400 | 7,200 | 9,200 | 11,200 | 7,000 | 6,100 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 2,600 | 2,900 | 2,800 | 2,800 | 2,600 | 2,400 | 2,600 |
| \$4,000–7,999 | 4,700 | 4,400 | 4,600 | 3,700 | 3,900 | 3,400 | 4,500 |
| \$8,000–11,999 | 6,700 | 5,900 | 6,000 | 5,600 | 5,800 | 4,400 | 6,100 |
| \$12,000–15,999 | 9,400 | 7,600 | 7,800 | 6,500 | 8,200 | 6,600 | 7,800 |
| \$16,000 or more | 10,400 | 9,900 | 10,900 | 11,700 | 17,300 | 9,900 | 12,200 |
| Gender | | | | | | | |
| Male | 4,800 | 6,500 | 7,800 | 9,400 | 15,500 | 7,200 | 6,900 |
| Female | 4,600 | 6,000 | 7,300 | 8,800 | 14,100 | 7,000 | 6,400 |
| Race/ethnicity² | | | | | | | |
| White | 4,800 | 6,500 | 7,900 | 9,600 | 16,000 | 7,300 | 7,000 |
| Black | 4,100 | 4,600 | 5,100 | 7,000 | 9,400 | 6,500 | 5,100 |
| Hispanic | 4,500 | 5,600 | 6,100 | 8,700 | 9,500 | 7,000 | 5,800 |
| Asian | 5,600 | 7,300 | 9,200 | 13,200 | 18,300 | 8,300 | 8,200 |
| American Indian | 4,000 | 5,200 | 5,400 | 6,200 | ‡ | 5,900 | 4,800 |
| Pacific Islander | 4,100 | ‡ | 9,000 | ‡ | ‡ | 6,500 | 5,800 |
| Multiple races | 4,500 | 6,000 | 7,700 | 8,100 | 14,800 | 7,300 | 6,400 |
| Other | 5,200 | 7,000 | 7,500 | 9,100 | 16,500 | 6,500 | 7,000 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 5,300 | 7,300 | 9,000 | 11,100 | 16,800 | 7,300 | 8,000 |
| 19–23 years | 5,100 | 7,000 | 8,400 | 10,800 | 16,400 | 7,300 | 7,800 |
| 24–29 years | 4,200 | 4,900 | 4,700 | 6,800 | 7,800 | 6,800 | 5,100 |
| 30–39 years | 4,300 | 4,600 | 4,600 | 6,300 | 7,700 | 6,900 | 5,000 |
| 40 years or older | 4,100 | 4,900 | 4,800 | 6,500 | 7,900 | 7,000 | 4,800 |
| Dependency status | | | | | | | |
| Dependent | 5,300 | 7,200 | 8,600 | 11,100 | 16,700 | 7,500 | 8,200 |
| Independent | 4,200 | 4,900 | 5,000 | 6,800 | 8,300 | 6,900 | 5,100 |
| Unmarried, no dependents | 4,300 | 4,900 | 5,100 | 7,600 | 8,600 | 7,300 | 5,300 |
| Married, no dependents | 4,500 | 5,900 | 6,100 | 6,700 | 8,800 | 8,000 | 5,500 |
| Single parent | 4,000 | 3,900 | 4,200 | 6,600 | 8,000 | 6,300 | 4,700 |
| Married parents | 4,200 | 5,200 | 4,500 | 6,200 | 7,500 | 6,700 | 4,900 |

See notes at end of table.

Table 4.1-A. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among 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 | \$4,400 | \$4,800 | \$5,500 | \$7,600 | \$10,600 | \$6,400 | \$5,500 |
| \$20,000–39,999 | 4,500 | 5,200 | 6,100 | 8,300 | 11,800 | 6,800 | 6,000 |
| \$40,000–59,999 | 5,700 | 7,300 | 8,100 | 9,200 | 13,200 | 7,900 | 7,500 |
| \$60,000–79,999 | 6,000 | 7,900 | 9,100 | 10,500 | 16,000 | 8,900 | 8,500 |
| \$80,000–99,999 | 5,800 | 8,800 | 9,300 | 12,200 | 18,200 | 9,000 | 9,400 |
| \$100,000 or more | 5,900 | 9,200 | 11,100 | 16,700 | 22,000 | 9,200 | 11,500 |
| Independent | | | | | | | |
| Less than \$10,000 | 4,100 | 4,000 | 4,600 | 7,400 | 8,200 | 6,600 | 4,900 |
| \$10,000–19,999 | 4,000 | 4,700 | 4,400 | 6,700 | 8,300 | 6,500 | 4,800 |
| \$20,000–29,999 | 4,200 | 4,400 | 4,700 | 6,700 | 7,300 | 6,200 | 4,800 |
| \$30,000–49,999 | 4,300 | 5,600 | 5,600 | 7,000 | 7,700 | 7,200 | 5,200 |
| \$50,000 or more | 4,400 | 5,900 | 6,000 | 6,200 | 9,100 | 8,100 | 5,400 |
| Income group | | | | | | | |
| Lowest 25 percent | 4,200 | 4,500 | 5,100 | 7,500 | 10,100 | 6,600 | 5,300 |
| Middle 50 percent | 4,800 | 6,400 | 7,500 | 8,600 | 13,200 | 6,900 | 6,500 |
| Highest 25 percent | 4,900 | 7,800 | 9,700 | 11,300 | 19,400 | 8,300 | 8,300 |
| Aid status | | | | | | | |
| No aid | 5,200 | 8,900 | 11,300 | 15,200 | 25,200 | 11,600 | 7,800 |
| Received aid | 4,000 | 5,000 | 5,800 | 8,000 | 12,200 | 6,500 | 5,900 |
| Grant status | | | | | | | |
| No grants | 5,100 | 7,900 | 9,700 | 12,800 | 22,200 | 8,700 | 7,500 |
| Received grants | 3,900 | 4,700 | 5,500 | 7,800 | 11,700 | 6,200 | 5,700 |
| Loan status ³ | | | | | | | |
| No loans | 4,800 | 7,800 | 9,900 | 11,900 | 20,100 | 9,500 | 7,200 |
| Received loans | 3,400 | 4,200 | 4,700 | 7,000 | 10,100 | 6,200 | 5,500 |

‡ 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. 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 4.1-B. Average net price (price of attendance minus all grants) among 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) | \$5,300 | \$9,100 | \$10,900 | \$14,400 | \$20,800 | \$12,800 | \$9,200 |
| Total (50 states, DC, and Puerto Rico) | 5,300 | 9,000 | 10,900 | 14,200 | 20,400 | 12,700 | 9,200 |
| Attendance status | | | | | | | |
| Full-time/full-year | 8,700 | 11,200 | 13,000 | 17,900 | 24,300 | 17,400 | 13,600 |
| Full-time/part-year | 5,000 | 6,700 | 8,000 | 12,500 | 16,000 | 11,000 | 8,300 |
| Part-time/full-year | 5,600 | 7,900 | 9,500 | 11,500 | 14,600 | 11,600 | 7,400 |
| Part-time/part-year | 3,000 | 3,900 | 4,600 | 5,200 | 6,900 | 7,300 | 3,700 |
| Housing | | | | | | | |
| On campus | 5,500 | 11,100 | 12,300 | 18,200 | 23,800 | 15,200 | 15,000 |
| Off campus | 5,200 | 8,800 | 10,700 | 12,000 | 17,500 | 12,700 | 8,400 |
| Living with parents | 5,400 | 7,800 | 9,200 | 13,200 | 15,900 | 12,600 | 7,500 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 2,600 | 2,900 | 2,900 | 2,900 | 2,800 | 2,700 | 2,700 |
| \$4,000–7,999 | 5,100 | 5,400 | 5,500 | 4,500 | 4,600 | 5,000 | 5,100 |
| \$8,000–11,999 | 8,000 | 8,200 | 8,600 | 8,100 | 7,800 | 8,400 | 8,200 |
| \$12,000–15,999 | 11,600 | 11,600 | 11,600 | 10,900 | 11,000 | 11,900 | 11,600 |
| \$16,000 or more | 14,700 | 16,100 | 16,300 | 18,700 | 24,100 | 18,100 | 18,800 |
| Gender | | | | | | | |
| Male | 5,400 | 9,300 | 11,200 | 14,400 | 21,000 | 14,100 | 9,600 |
| Female | 5,200 | 8,800 | 10,700 | 14,000 | 19,900 | 11,900 | 8,900 |
| Race/ethnicity² | | | | | | | |
| White | 5,400 | 9,400 | 11,200 | 15,000 | 21,600 | 13,200 | 9,700 |
| Black | 5,000 | 7,700 | 9,900 | 12,200 | 16,000 | 11,600 | 8,000 |
| Hispanic | 4,900 | 7,800 | 9,100 | 12,000 | 14,600 | 12,200 | 7,900 |
| Asian | 5,900 | 9,200 | 11,600 | 17,200 | 23,400 | 15,500 | 10,200 |
| American Indian | 4,800 | 8,600 | 8,200 | 11,600 | ‡ | 11,600 | 7,000 |
| Pacific Islander | 4,400 | ‡ | 11,900 | ‡ | ‡ | 14,300 | 7,900 |
| Multiple races | 5,200 | 8,700 | 11,400 | 14,100 | 21,900 | 13,400 | 9,200 |
| Other | 5,900 | 9,400 | 10,700 | 15,100 | 21,100 | 13,200 | 9,700 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 5,700 | 9,800 | 11,800 | 17,000 | 22,700 | 13,600 | 10,500 |
| 19–23 years | 5,700 | 9,900 | 11,600 | 16,800 | 22,300 | 12,900 | 10,700 |
| 24–29 years | 5,200 | 7,800 | 9,200 | 11,600 | 13,300 | 12,600 | 7,900 |
| 30–39 years | 5,000 | 7,500 | 8,300 | 10,400 | 11,300 | 12,500 | 7,200 |
| 40 years or older | 4,500 | 7,100 | 7,500 | 9,100 | 10,800 | 12,500 | 6,400 |
| Dependency status | | | | | | | |
| Dependent | 5,800 | 10,000 | 11,800 | 17,200 | 22,700 | 13,800 | 11,100 |
| Independent | 4,900 | 7,600 | 8,900 | 10,700 | 12,500 | 12,400 | 7,300 |
| Unmarried, no dependents | 5,200 | 8,100 | 9,400 | 12,200 | 13,600 | 13,600 | 8,100 |
| Married, no dependents | 4,900 | 7,900 | 9,400 | 10,100 | 12,400 | 13,600 | 7,300 |
| Single parent | 4,800 | 7,100 | 8,000 | 10,300 | 12,000 | 11,000 | 6,900 |
| Married parents | 4,900 | 7,200 | 8,000 | 9,800 | 11,200 | 12,300 | 6,900 |

See notes at end of table.

Table 4.1-B. Average net price (price of attendance minus all grants) among 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 | \$4,800 | \$6,800 | \$8,300 | \$12,300 | \$15,900 | \$11,500 | \$7,800 |
| \$20,000–39,999 | 5,100 | 8,200 | 9,600 | 14,000 | 18,200 | 12,900 | 8,900 |
| \$40,000–59,999 | 6,300 | 10,200 | 11,600 | 15,600 | 20,300 | 14,500 | 10,500 |
| \$60,000–79,999 | 6,400 | 11,100 | 12,500 | 17,700 | 22,300 | 16,500 | 11,500 |
| \$80,000–99,999 | 6,300 | 11,900 | 12,800 | 19,300 | 24,900 | 16,200 | 12,800 |
| \$100,000 or more | 6,300 | 11,800 | 13,700 | 22,300 | 27,300 | 16,600 | 14,300 |
| Independent | | | | | | | |
| Less than \$10,000 | 5,000 | 7,500 | 8,800 | 11,900 | 13,500 | 11,200 | 7,500 |
| \$10,000–19,999 | 5,100 | 8,000 | 9,500 | 11,200 | 13,300 | 12,100 | 7,700 |
| \$20,000–29,999 | 4,900 | 7,800 | 8,700 | 11,300 | 12,300 | 12,000 | 7,400 |
| \$30,000–49,999 | 5,000 | 7,700 | 9,500 | 10,800 | 11,600 | 13,600 | 7,400 |
| \$50,000 or more | 4,800 | 7,300 | 8,000 | 9,100 | 11,900 | 13,500 | 6,800 |
| Income group | | | | | | | |
| Lowest 25 percent | 4,900 | 7,300 | 8,700 | 12,500 | 15,900 | 11,500 | 7,800 |
| Middle 50 percent | 5,500 | 9,500 | 11,200 | 14,200 | 19,300 | 13,100 | 9,300 |
| Highest 25 percent | 5,300 | 9,800 | 12,400 | 15,700 | 24,400 | 13,900 | 10,500 |
| Aid status | | | | | | | |
| No aid | 5,200 | 8,900 | 11,300 | 15,200 | 25,200 | 11,600 | 7,800 |
| Received aid | 5,400 | 9,100 | 10,700 | 14,000 | 19,200 | 12,800 | 10,000 |
| Grant status | | | | | | | |
| No grants | 5,500 | 10,000 | 12,200 | 15,800 | 25,500 | 14,500 | 9,100 |
| Received grants | 4,900 | 8,000 | 9,700 | 13,600 | 18,300 | 11,800 | 9,300 |
| Loan status ³ | | | | | | | |
| No loans | 5,000 | 8,000 | 10,200 | 12,300 | 20,700 | 9,900 | 7,400 |
| Received loans | 7,400 | 10,400 | 11,800 | 15,500 | 20,100 | 13,700 | 12,500 |

‡ 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. 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 4.1-C. Average net price after federal grants among 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) | \$5,600 | \$10,000 | \$12,500 | \$18,800 | \$26,600 | \$13,600 | \$10,600 |
| Total (50 states, DC, and Puerto Rico) | 5,600 | 10,000 | 12,400 | 18,400 | 26,100 | 13,500 | 10,500 |
| Attendance status | | | | | | | |
| Full-time/full-year | 9,400 | 12,600 | 15,000 | 24,100 | 31,400 | 18,500 | 16,100 |
| Full-time/part-year | 5,300 | 7,100 | 8,700 | 14,900 | 19,800 | 11,500 | 9,200 |
| Part-time/full-year | 5,900 | 8,500 | 10,500 | 13,600 | 17,900 | 12,400 | 8,100 |
| Part-time/part-year | 3,100 | 4,300 | 5,100 | 6,500 | 8,600 | 7,800 | 4,000 |
| Housing | | | | | | | |
| On campus | 6,200 | 12,600 | 14,400 | 26,000 | 31,300 | 16,200 | 19,100 |
| Off campus | 5,500 | 9,600 | 12,000 | 14,300 | 21,300 | 13,400 | 9,300 |
| Living with parents | 5,800 | 8,700 | 10,500 | 16,500 | 20,000 | 13,500 | 8,400 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 2,800 | 3,100 | 3,100 | 3,200 | 3,300 | 3,100 | 2,800 |
| \$4,000–7,999 | 5,400 | 5,800 | 5,900 | 5,600 | 5,600 | 5,500 | 5,500 |
| \$8,000–11,999 | 8,600 | 9,200 | 9,500 | 9,300 | 9,000 | 8,900 | 9,000 |
| \$12,000–15,999 | 12,400 | 12,800 | 13,100 | 12,900 | 13,200 | 12,400 | 12,800 |
| \$16,000 or more | 17,000 | 18,200 | 19,200 | 24,900 | 31,000 | 19,300 | 23,100 |
| Gender | | | | | | | |
| Male | 5,800 | 10,300 | 12,600 | 18,500 | 26,500 | 15,000 | 11,000 |
| Female | 5,500 | 9,800 | 12,300 | 18,400 | 25,700 | 12,500 | 10,200 |
| Race/ethnicity² | | | | | | | |
| White | 5,800 | 10,300 | 12,600 | 19,800 | 27,100 | 14,000 | 11,100 |
| Black | 5,300 | 8,900 | 11,900 | 15,400 | 22,200 | 12,300 | 9,200 |
| Hispanic | 5,200 | 8,800 | 10,700 | 14,400 | 19,800 | 12,900 | 8,900 |
| Asian | 6,200 | 10,200 | 13,600 | 21,800 | 30,400 | 16,400 | 11,800 |
| American Indian | 5,100 | 10,000 | 9,700 | 16,900 | ‡ | 12,000 | 8,100 |
| Pacific Islander | 4,600 | ‡ | 13,200 | ‡ | ‡ | 15,900 | 9,000 |
| Multiple races | 5,600 | 10,100 | 12,700 | 18,600 | 28,900 | 14,500 | 10,700 |
| Other | 6,300 | 10,500 | 11,900 | 18,700 | 26,000 | 13,900 | 10,900 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 6,300 | 11,300 | 14,100 | 23,900 | 30,100 | 14,700 | 12,800 |
| 19–23 years | 6,000 | 11,000 | 13,300 | 22,500 | 28,600 | 13,700 | 12,500 |
| 24–29 years | 5,400 | 8,400 | 10,100 | 13,700 | 16,200 | 13,200 | 8,600 |
| 30–39 years | 5,300 | 8,200 | 9,000 | 12,000 | 13,400 | 13,300 | 7,900 |
| 40 years or older | 4,900 | 7,700 | 8,200 | 11,100 | 13,000 | 13,400 | 7,000 |
| Dependency status | | | | | | | |
| Dependent | 6,200 | 11,300 | 13,600 | 23,500 | 29,300 | 14,800 | 13,100 |
| Independent | 5,200 | 8,300 | 9,700 | 12,700 | 15,200 | 13,100 | 8,000 |
| Unmarried, no dependents | 5,400 | 8,800 | 10,300 | 14,700 | 16,400 | 14,300 | 8,900 |
| Married, no dependents | 5,200 | 8,400 | 10,200 | 11,900 | 15,200 | 14,700 | 8,000 |
| Single parent | 5,100 | 7,900 | 8,900 | 12,300 | 14,500 | 11,600 | 7,500 |
| Married parents | 5,200 | 7,800 | 8,800 | 11,500 | 13,700 | 13,100 | 7,500 |

See notes at end of table.

Table 4.1-C. Average net price after federal grants among 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 | | | |
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | \$5,300 | \$8,600 | \$11,100 | \$17,100 | \$23,700 | \$12,400 | \$9,900 |
| \$20,000–39,999 | 5,600 | 10,000 | 12,000 | 20,600 | 26,200 | 14,100 | 11,200 |
| \$40,000–59,999 | 6,700 | 11,500 | 13,200 | 22,500 | 28,400 | 15,600 | 12,500 |
| \$60,000–79,999 | 6,800 | 12,000 | 14,100 | 24,900 | 29,500 | 17,400 | 13,500 |
| \$80,000–99,999 | 6,600 | 12,600 | 14,300 | 26,100 | 31,300 | 16,800 | 15,000 |
| \$100,000 or more | 6,500 | 12,500 | 15,000 | 27,400 | 32,000 | 17,300 | 16,100 |
| Independent | | | | | | | |
| Less than \$10,000 | 5,300 | 8,500 | 9,900 | 14,600 | 16,400 | 11,800 | 8,300 |
| \$10,000–19,999 | 5,400 | 8,700 | 10,400 | 13,500 | 16,000 | 12,700 | 8,400 |
| \$20,000–29,999 | 5,200 | 8,400 | 9,400 | 12,900 | 15,100 | 12,600 | 8,000 |
| \$30,000–49,999 | 5,300 | 8,300 | 10,300 | 12,500 | 14,500 | 14,400 | 8,100 |
| \$50,000 or more | 5,000 | 7,800 | 8,600 | 10,900 | 14,200 | 14,500 | 7,400 |
| Income group | | | | | | | |
| Lowest 25 percent | 5,300 | 8,800 | 10,800 | 16,800 | 22,200 | 12,200 | 9,300 |
| Middle 50 percent | 5,800 | 10,400 | 12,600 | 18,700 | 25,700 | 13,800 | 10,600 |
| Highest 25 percent | 5,500 | 10,400 | 13,500 | 19,400 | 28,800 | 14,900 | 11,700 |
| Aid status | | | | | | | |
| No aid | 5,200 | 8,900 | 11,300 | 15,200 | 25,200 | 11,600 | 7,800 |
| Received aid | 6,100 | 10,500 | 12,900 | 19,000 | 26,300 | 13,700 | 12,200 |
| Grant status | | | | | | | |
| No grants | 5,500 | 10,000 | 12,200 | 15,800 | 25,500 | 14,500 | 9,100 |
| Received grants | 5,800 | 10,000 | 12,600 | 19,300 | 26,300 | 12,900 | 11,900 |
| Loan status ³ | | | | | | | |
| No loans | 5,300 | 8,900 | 11,700 | 15,300 | 24,400 | 10,900 | 8,300 |
| Received loans | 7,900 | 11,500 | 13,300 | 20,700 | 27,500 | 14,400 | 14,800 |

‡ 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. 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 4.1-D. Average net tuition (tuition and fees minus total grants) among 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) | \$700 | \$2,200 | \$3,100 | \$6,900 | \$11,800 | \$5,600 | \$2,900 |
| Total (50 states, DC, and Puerto Rico) | 700 | 2,200 | 3,100 | 6,600 | 11,400 | 5,600 | 2,900 |
| Attendance status | | | | | | | |
| Full-time/full-year | 1,200 | 2,900 | 3,800 | 8,700 | 14,000 | 7,800 | 4,800 |
| Full-time/part-year | 700 | 1,600 | 2,400 | 6,000 | 8,600 | 4,800 | 2,900 |
| Part-time/full-year | 600 | 1,600 | 2,500 | 4,700 | 7,200 | 5,300 | 1,700 |
| Part-time/part-year | 300 | 900 | 1,200 | 1,800 | 3,200 | 2,800 | 800 |
| Housing | | | | | | | |
| On campus | 700 | 3,400 | 3,800 | 9,500 | 13,500 | 7,400 | 6,500 |
| Off campus | 600 | 1,800 | 2,900 | 4,900 | 9,500 | 5,400 | 2,300 |
| Living with parents | 800 | 2,000 | 2,700 | 6,200 | 9,200 | 6,200 | 2,200 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 300 | 600 | 700 | 700 | 800 | 700 | 400 |
| \$4,000–7,999 | 600 | 1,200 | 1,500 | 1,500 | 1,800 | 2,000 | 900 |
| \$8,000–11,999 | 1,000 | 1,800 | 2,200 | 2,900 | 2,900 | 3,400 | 1,800 |
| \$12,000–15,999 | 1,400 | 2,700 | 2,800 | 4,100 | 4,100 | 5,500 | 3,000 |
| \$16,000 or more | 2,700 | 5,100 | 5,700 | 9,300 | 14,000 | 8,000 | 8,700 |
| Gender | | | | | | | |
| Male | 700 | 2,400 | 3,300 | 7,000 | 12,100 | 6,300 | 3,200 |
| Female | 600 | 2,000 | 2,900 | 6,400 | 10,900 | 5,200 | 2,700 |
| Race/ethnicity² | | | | | | | |
| White | 700 | 2,400 | 3,300 | 7,400 | 12,400 | 5,800 | 3,200 |
| Black | 500 | 1,400 | 2,600 | 4,800 | 7,800 | 4,900 | 2,200 |
| Hispanic | 400 | 1,300 | 1,900 | 4,200 | 7,000 | 5,500 | 2,100 |
| Asian | 800 | 2,700 | 3,600 | 9,100 | 13,800 | 7,300 | 3,500 |
| American Indian | 500 | 1,400 | 1,600 | 3,900 | ‡ | 5,200 | 1,400 |
| Pacific Islander | 400 | ‡ | 3,100 | ‡ | ‡ | 6,400 | 2,200 |
| Multiple races | 600 | 1,700 | 3,200 | 6,900 | 12,400 | 6,000 | 2,900 |
| Other | 800 | 2,200 | 3,000 | 7,300 | 12,300 | 5,600 | 3,100 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 800 | 2,600 | 3,500 | 8,600 | 12,800 | 6,500 | 3,700 |
| 19–23 years | 800 | 2,600 | 3,600 | 8,600 | 12,900 | 6,200 | 3,800 |
| 24–29 years | 500 | 1,500 | 1,900 | 4,500 | 6,400 | 5,400 | 2,000 |
| 30–39 years | 500 | 1,300 | 1,600 | 3,800 | 5,200 | 5,100 | 1,700 |
| 40 years or older | 400 | 1,200 | 1,700 | 3,400 | 4,800 | 5,000 | 1,500 |
| Dependency status | | | | | | | |
| Dependent | 900 | 2,800 | 3,600 | 8,900 | 13,100 | 6,900 | 4,000 |
| Independent | 500 | 1,300 | 1,900 | 4,100 | 5,900 | 5,200 | 1,800 |
| Unmarried, no dependents | 600 | 1,500 | 2,100 | 5,200 | 6,800 | 6,300 | 2,300 |
| Married, no dependents | 600 | 1,700 | 2,300 | 4,100 | 5,600 | 5,800 | 1,900 |
| Single parent | 400 | 800 | 1,300 | 3,800 | 5,400 | 4,300 | 1,500 |
| Married parents | 500 | 1,200 | 1,500 | 3,500 | 4,800 | 4,900 | 1,600 |

See notes at end of table.

Table 4.1-D. Average net tuition (tuition and fees minus total grants) among 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 | \$500 | \$1,000 | \$1,600 | \$4,600 | \$7,400 | \$5,100 | \$2,000 |
| \$20,000–39,999 | 600 | 1,600 | 2,300 | 6,000 | 9,300 | 6,300 | 2,600 |
| \$40,000–59,999 | 1,000 | 2,900 | 3,500 | 7,400 | 11,000 | 7,500 | 3,500 |
| \$60,000–79,999 | 1,100 | 3,300 | 4,000 | 9,100 | 12,700 | 8,700 | 4,200 |
| \$80,000–99,999 | 1,100 | 4,100 | 4,200 | 10,600 | 14,800 | 8,700 | 5,200 |
| \$100,000 or more | 1,200 | 3,800 | 4,900 | 13,500 | 17,100 | 8,800 | 6,400 |
| Independent | | | | | | | |
| Less than \$10,000 | 400 | 1,000 | 1,600 | 4,500 | 6,300 | 4,700 | 1,800 |
| \$10,000–19,999 | 400 | 1,400 | 1,800 | 4,500 | 6,300 | 5,300 | 1,900 |
| \$20,000–29,999 | 500 | 1,200 | 1,800 | 4,200 | 5,600 | 5,200 | 1,800 |
| \$30,000–49,999 | 500 | 1,400 | 2,200 | 4,300 | 5,300 | 5,700 | 1,800 |
| \$50,000 or more | 600 | 1,700 | 2,100 | 3,500 | 5,800 | 5,300 | 1,700 |
| Income group | | | | | | | |
| Lowest 25 percent | 500 | 1,100 | 1,700 | 4,800 | 7,600 | 5,000 | 2,000 |
| Middle 50 percent | 700 | 2,400 | 3,200 | 6,500 | 10,500 | 5,900 | 2,900 |
| Highest 25 percent | 800 | 3,000 | 4,200 | 8,400 | 15,000 | 5,900 | 4,000 |
| Aid status | | | | | | | |
| No aid | 900 | 2,800 | 4,400 | 9,500 | 17,100 | 6,200 | 2,600 |
| Received aid | 400 | 1,900 | 2,600 | 6,200 | 10,100 | 5,500 | 3,100 |
| Grant status | | | | | | | |
| No grants | 900 | 3,200 | 4,500 | 9,200 | 17,000 | 7,100 | 3,200 |
| Received grants | 200 | 1,200 | 1,800 | 5,800 | 9,200 | 4,800 | 2,600 |
| Loan status ³ | | | | | | | |
| No loans | 600 | 2,000 | 3,300 | 6,400 | 12,700 | 4,500 | 2,200 |
| Received loans | 800 | 2,400 | 2,900 | 6,900 | 10,400 | 6,000 | 4,300 |

‡ 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. If the grant amount is greater than tuition and fees, the net tuition was set to zero. Averages include students who received no aid. 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 4.1-E. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among dependent undergraduates, by dependent student family income and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Less than \$20,000 | \$20,000–39,999 | \$40,000–59,999 | \$60,000–79,999 | \$80,000–99,999 | \$100,000 or more | All dependent students |
|---|--------------------|-----------------|-----------------|-----------------|-----------------|-------------------|------------------------|
| U.S. total (excluding Puerto Rico) | \$5,500 | \$6,000 | \$7,500 | \$8,500 | \$9,400 | \$11,500 | \$8,200 |
| Total (50 states, DC, and Puerto Rico) | 5,500 | 6,000 | 7,500 | 8,500 | 9,400 | 11,500 | 8,200 |
| Institution type | | | | | | | |
| Public | | | | | | | |
| Less-than-2-year | 4,600 | 5,500 | 5,300 | 7,400 | ‡ | 6,000 | 5,800 |
| 2-year | 4,400 | 4,500 | 5,700 | 6,000 | 5,800 | 5,900 | 5,300 |
| 4-year | 5,200 | 5,800 | 7,900 | 8,700 | 9,100 | 10,600 | 8,200 |
| Non-doctorate-granting | 4,800 | 5,200 | 7,300 | 7,900 | 8,800 | 9,200 | 7,200 |
| Doctorate-granting | 5,500 | 6,100 | 8,100 | 9,100 | 9,300 | 11,100 | 8,600 |
| Private not-for-profit | | | | | | | |
| Less-than-4-year | 6,200 | 6,900 | 7,800 | 7,800 | 9,400 | 11,500 | 7,900 |
| 4-year | 8,900 | 9,800 | 10,800 | 12,800 | 15,000 | 19,700 | 13,700 |
| Non-doctorate-granting | 7,600 | 8,300 | 9,200 | 10,500 | 12,200 | 16,700 | 11,100 |
| Doctorate-granting | 10,600 | 11,800 | 13,200 | 16,000 | 18,200 | 22,000 | 16,700 |
| Private for-profit | 6,400 | 6,800 | 7,900 | 8,900 | 9,000 | 9,200 | 7,500 |
| Attendance status | | | | | | | |
| Full-time/full-year | 6,600 | 7,300 | 9,300 | 10,400 | 11,100 | 14,100 | 10,100 |
| Full-time/part-year | 5,300 | 5,500 | 6,100 | 6,200 | 8,100 | 9,500 | 6,800 |
| Part-time/full-year | 4,400 | 4,800 | 6,100 | 6,500 | 7,400 | 7,900 | 6,100 |
| Part-time/part-year | 2,700 | 2,800 | 3,200 | 3,300 | 3,500 | 3,400 | 3,100 |
| Housing | | | | | | | |
| On campus | 6,400 | 6,700 | 8,600 | 10,200 | 11,600 | 15,100 | 10,500 |
| Off campus | 6,000 | 6,200 | 8,100 | 8,900 | 9,600 | 11,200 | 8,500 |
| Living with parents | 4,900 | 5,500 | 6,500 | 7,100 | 7,200 | 7,700 | 6,400 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 2,100 | 2,400 | 2,600 | 2,600 | 2,300 | 2,600 | 2,400 |
| \$4,000–7,999 | 3,800 | 4,100 | 5,000 | 5,300 | 5,300 | 5,500 | 4,700 |
| \$8,000–11,999 | 5,000 | 5,700 | 7,100 | 7,800 | 7,600 | 8,400 | 6,900 |
| \$12,000–15,999 | 6,100 | 6,200 | 8,500 | 9,400 | 9,700 | 10,600 | 8,600 |
| \$16,000 or more | 9,100 | 9,700 | 11,400 | 12,700 | 14,100 | 17,900 | 13,300 |
| Gender | | | | | | | |
| Male | 5,800 | 6,100 | 7,700 | 8,500 | 9,600 | 11,000 | 8,300 |
| Female | 5,300 | 5,900 | 7,400 | 8,500 | 9,200 | 12,000 | 8,100 |

See notes at end of table.

Table 4.1-E. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among dependent undergraduates, by dependent student family income and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Less than \$20,000 | \$20,000–39,999 | \$40,000–59,999 | \$60,000–79,999 | \$80,000–99,999 | \$100,000 or more | All dependent students |
|---|--------------------|-----------------|-----------------|-----------------|-----------------|-------------------|------------------------|
| Race/ethnicity¹ | | | | | | | |
| White | \$6,100 | \$6,500 | \$7,700 | \$8,500 | \$9,700 | \$11,600 | \$8,800 |
| Black | 4,600 | 4,400 | 6,500 | 6,800 | 7,300 | 8,300 | 5,600 |
| Hispanic | 5,100 | 5,400 | 6,800 | 7,600 | 7,800 | 9,900 | 6,400 |
| Asian | 6,700 | 7,600 | 9,300 | 11,800 | 10,900 | 14,300 | 9,700 |
| American Indian | 4,400 | 4,400 | 5,900 | 9,200 | ‡ | 6,300 | 6,200 |
| Pacific Islander | ‡ | 4,400 | 6,100 | ‡ | ‡ | 7,200 | 6,700 |
| Multiple races | 4,600 | 5,100 | 7,700 | 8,100 | 8,100 | 13,000 | 7,900 |
| Other | 5,200 | 6,100 | 7,600 | 9,400 | 10,400 | 14,000 | 8,500 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 5,400 | 5,700 | 7,200 | 8,200 | 9,100 | 12,100 | 8,100 |
| 19–23 years | 5,600 | 6,100 | 7,600 | 8,600 | 9,500 | 11,300 | 8,200 |
| 24–29 years | † | † | † | † | † | † | † |
| 30–39 years | † | † | † | † | † | † | † |
| 40 years or older | † | † | † | † | † | † | † |
| Income group | | | | | | | |
| Lowest 25 percent | 5,500 | 5,600 | † | † | † | † | 5,600 |
| Middle 50 percent | † | 6,700 | 7,500 | 8,500 | 9,100 | † | 8,000 |
| Highest 25 percent | † | † | † | † | 10,100 | 11,500 | 11,300 |
| Aid status | | | | | | | |
| No aid | 7,500 | 8,000 | 8,700 | 9,600 | 10,600 | 12,000 | 9,900 |
| Received aid | 5,000 | 5,400 | 6,800 | 7,800 | 8,600 | 11,000 | 7,200 |
| Grant status | | | | | | | |
| No grants | 7,600 | 7,800 | 8,200 | 9,000 | 9,700 | 11,300 | 9,400 |
| Received grants | 4,900 | 5,300 | 6,800 | 7,800 | 9,000 | 11,800 | 7,000 |
| Loan status² | | | | | | | |
| No loans | 6,300 | 6,900 | 8,500 | 9,400 | 10,500 | 12,300 | 9,200 |
| Received loans | 4,200 | 4,800 | 6,100 | 7,100 | 7,900 | 9,500 | 6,500 |

† Not applicable.

‡ Reporting standards not met.

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: Federal education tax benefits are not included in this table. Students age 24 or older are independent. This table excludes students attending more than one institution. Averages include students who received no aid. 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 4.1-F. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among independent undergraduates, by independent student income and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Less than \$10,000 | \$10,000–19,999 | \$20,000–29,999 | \$30,000–49,999 | \$50,000 or more | All independent students |
|---|--------------------|-----------------|-----------------|-----------------|------------------|--------------------------|
| U.S. total (excluding Puerto Rico) | \$4,900 | \$4,800 | \$4,800 | \$5,200 | \$5,400 | \$5,100 |
| Total (50 states, DC, and Puerto Rico) | 4,900 | 4,800 | 4,800 | 5,200 | 5,400 | 5,100 |
| Institution type | | | | | | |
| Public | | | | | | |
| Less-than-2-year | 4,900 | 5,600 | 5,000 | 6,500 | 6,100 | 5,700 |
| 2-year | 4,100 | 4,000 | 4,200 | 4,300 | 4,400 | 4,200 |
| 4-year | 4,400 | 4,500 | 4,500 | 5,600 | 5,900 | 5,000 |
| Non-doctorate-granting | 4,000 | 4,700 | 4,400 | 5,600 | 5,900 | 4,900 |
| Doctorate-granting | 4,600 | 4,400 | 4,700 | 5,600 | 6,000 | 5,000 |
| Private not-for-profit | | | | | | |
| Less-than-4-year | 6,700 | 6,100 | 5,800 | 5,900 | 6,800 | 6,300 |
| 4-year | 7,600 | 7,100 | 6,800 | 7,100 | 6,900 | 7,100 |
| Non-doctorate-granting | 7,400 | 6,700 | 6,700 | 7,000 | 6,200 | 6,800 |
| Doctorate-granting | 8,200 | 8,300 | 7,300 | 7,700 | 9,100 | 8,300 |
| Private for-profit | 6,600 | 6,500 | 6,200 | 7,200 | 8,100 | 6,900 |
| Attendance status | | | | | | |
| Full-time/full-year | 6,700 | 6,900 | 8,000 | 9,300 | 11,000 | 7,900 |
| Full-time/part-year | 4,700 | 4,800 | 4,600 | 5,600 | 6,100 | 5,100 |
| Part-time/full-year | 4,900 | 4,700 | 4,700 | 5,400 | 6,100 | 5,200 |
| Part-time/part-year | 2,700 | 2,800 | 3,000 | 3,100 | 3,200 | 3,000 |
| Housing | | | | | | |
| On campus | 5,100 | 4,000 | 6,000 | 5,800 | 7,900 | 5,300 |
| Off campus | 4,900 | 4,900 | 4,900 | 5,200 | 5,400 | 5,100 |
| Living with parents | 5,000 | 4,800 | 4,500 | 5,200 | 5,000 | 4,900 |
| Price of attendance | | | | | | |
| Less than \$4,000 | 2,500 | 2,600 | 2,600 | 2,600 | 2,800 | 2,700 |
| \$4,000–7,999 | 3,900 | 3,900 | 4,300 | 4,600 | 5,000 | 4,400 |
| \$8,000–11,999 | 4,600 | 4,600 | 4,900 | 5,800 | 6,700 | 5,300 |
| \$12,000–15,999 | 5,900 | 5,900 | 5,800 | 7,200 | 8,800 | 6,600 |
| \$16,000 or more | 9,000 | 9,000 | 9,700 | 10,400 | 11,700 | 9,800 |
| Gender | | | | | | |
| Male | 5,100 | 5,100 | 5,100 | 5,400 | 5,400 | 5,200 |
| Female | 4,800 | 4,700 | 4,700 | 5,100 | 5,400 | 5,000 |
| Race/ethnicity¹ | | | | | | |
| White | 4,800 | 4,800 | 4,800 | 5,200 | 5,300 | 5,000 |
| Black | 4,600 | 4,600 | 4,600 | 5,100 | 5,500 | 4,800 |
| Hispanic | 5,100 | 5,200 | 5,000 | 5,300 | 5,600 | 5,200 |
| Asian | 7,300 | 6,200 | 6,000 | 6,100 | 6,000 | 6,400 |
| American Indian | 3,100 | 3,500 | 4,700 | 4,600 | 4,500 | 4,100 |
| Pacific Islander | 4,800 | ‡ | ‡ | ‡ | ‡ | 4,600 |
| Multiple races | 5,100 | 4,600 | 4,900 | 4,900 | 5,100 | 4,900 |
| Other | 5,400 | 5,200 | 5,500 | 5,600 | 6,200 | 5,600 |

See notes at end of table.

Table 4.1-F. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among independent undergraduates, by independent student income and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Less than \$10,000 | \$10,000–19,999 | \$20,000–29,999 | \$30,000–49,999 | \$50,000 or more | All independent students |
|---|--------------------|-----------------|-----------------|-----------------|------------------|--------------------------|
| Age as of 12/31/03 | | | | | | |
| 18 years or younger | \$5,100 | \$6,200 | ‡ | ‡ | ‡ | \$5,500 |
| 19–23 years | 5,300 | 5,400 | 5,400 | 6,700 | 7,000 | 5,700 |
| 24–29 years | 5,000 | 5,000 | 4,800 | 5,500 | 5,200 | 5,100 |
| 30–39 years | 4,900 | 4,600 | 4,800 | 4,900 | 5,400 | 5,000 |
| 40 years or older | 4,400 | 4,400 | 4,600 | 4,800 | 5,200 | 4,800 |
| Independent students | | | | | | |
| Unmarried, no dependents | 5,000 | 5,200 | 5,600 | 5,900 | 5,600 | 5,300 |
| Married, no dependents | 5,700 | 5,300 | 5,100 | 5,900 | 5,400 | 5,500 |
| Single parent | 4,800 | 4,500 | 4,400 | 5,000 | 5,600 | 4,700 |
| Married parents | 4,600 | 4,600 | 4,300 | 4,600 | 5,300 | 4,900 |
| Income group | | | | | | |
| Lowest 25 percent | 4,900 | 5,000 | † | † | † | 4,900 |
| Middle 50 percent | † | 4,800 | 4,800 | 5,200 | † | 5,000 |
| Highest 25 percent | † | † | † | † | 5,400 | 5,400 |
| Aid status | | | | | | |
| No aid | 6,700 | 5,900 | 5,600 | 5,600 | 5,500 | 5,800 |
| Received aid | 4,200 | 4,500 | 4,500 | 5,000 | 5,300 | 4,600 |
| Grant status | | | | | | |
| No grants | 6,500 | 5,600 | 5,600 | 5,600 | 5,500 | 5,700 |
| Received grants | 4,100 | 4,400 | 4,200 | 4,800 | 5,000 | 4,500 |
| Loan status² | | | | | | |
| No loans | 5,800 | 5,400 | 5,200 | 5,400 | 5,300 | 5,400 |
| Received loans | 3,400 | 3,900 | 4,300 | 4,800 | 6,000 | 4,300 |

† Not applicable.

‡ Reporting standards not met.

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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. 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 4.1-G. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among 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) | \$7,500 | \$7,600 | \$9,000 | \$11,300 | \$17,900 | \$10,200 | \$9,500 |
| Total (50 states, DC, and Puerto Rico) | 7,400 | 7,600 | 8,900 | 11,200 | 17,500 | 10,100 | 9,500 |
| Housing | | | | | | | |
| On campus | 4,600 | 7,700 | 9,100 | 11,100 | 18,300 | 13,200 | 10,900 |
| Off campus | 7,600 | 7,400 | 8,900 | 11,500 | 17,700 | 10,300 | 9,200 |
| Living with parents | 7,500 | 7,600 | 8,700 | 11,200 | 13,200 | 9,300 | 8,400 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ |
| \$4,000–7,999 | 4,900 | 3,700 | 4,600 | ‡ | ‡ | ‡ | 4,900 |
| \$8,000–11,999 | 7,100 | 6,100 | 6,600 | 5,600 | 4,900 | 7,300 | 6,700 |
| \$12,000–15,999 | 9,800 | 7,800 | 7,900 | 6,100 | 7,000 | 8,400 | 8,200 |
| \$16,000 or more | 11,400 | 10,000 | 11,100 | 11,600 | 18,000 | 10,500 | 12,500 |
| Gender | | | | | | | |
| Male | 7,800 | 7,800 | 9,300 | 11,700 | 18,400 | 10,000 | 9,800 |
| Female | 7,200 | 7,400 | 8,700 | 10,900 | 16,800 | 10,200 | 9,200 |
| Race/ethnicity² | | | | | | | |
| White | 7,600 | 7,900 | 9,400 | 11,600 | 18,900 | 10,400 | 9,900 |
| Black | 6,100 | 5,200 | 6,100 | 8,600 | 10,300 | 9,600 | 7,000 |
| Hispanic | 7,400 | 6,500 | 7,100 | 10,900 | 11,800 | 9,700 | 8,400 |
| Asian | 9,200 | 9,300 | 10,600 | 16,200 | 21,100 | 11,300 | 11,800 |
| American Indian | 6,500 | ‡ | 6,300 | ‡ | ‡ | ‡ | 7,000 |
| Pacific Islander | ‡ | ‡ | 9,700 | ‡ | ‡ | ‡ | 8,900 |
| Multiple races | 7,800 | 6,500 | 9,100 | 10,000 | 18,300 | 10,900 | 9,400 |
| Other | 8,600 | 9,000 | 9,400 | 11,200 | 19,000 | 9,900 | 10,300 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 7,300 | 7,900 | 9,500 | 11,500 | 17,400 | 9,400 | 9,700 |
| 19–23 years | 7,700 | 7,900 | 9,400 | 11,500 | 18,100 | 10,100 | 10,000 |
| 24–29 years | 6,900 | 6,300 | 5,600 | 9,000 | 11,000 | 10,300 | 7,500 |
| 30–39 years | 7,200 | 5,600 | 6,300 | 10,300 | 13,400 | 9,900 | 8,000 |
| 40 years or older | 7,300 | 6,000 | 6,100 | 12,300 | ‡ | 10,500 | 8,600 |
| Dependency status | | | | | | | |
| Dependent | 7,700 | 8,000 | 9,500 | 11,500 | 18,100 | 10,000 | 10,100 |
| Independent | 7,000 | 6,200 | 6,400 | 10,300 | 12,600 | 10,200 | 7,900 |
| Unmarried, no dependents | 7,600 | 6,000 | 6,400 | 10,900 | 13,500 | 11,000 | 8,100 |
| Married, no dependents | 9,300 | 8,400 | 8,600 | 11,100 | 13,900 | 10,900 | 9,600 |
| Single parent | 5,900 | 4,300 | 5,000 | 9,700 | 11,100 | 9,300 | 6,900 |
| Married parents | 7,200 | 7,400 | 5,600 | 10,000 | 11,400 | 10,000 | 8,100 |

See notes at end of table.

Table 4.1-G. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among 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 | Doctorate-granting | | | |
| Dependency and income in 2002 | | | | | | | |
| Dependent | | | | | | | |
| Less than \$20,000 | \$6,100 | \$5,200 | \$5,800 | \$7,900 | \$10,700 | \$8,500 | \$6,600 |
| \$20,000–39,999 | 6,400 | 5,600 | 6,700 | 8,400 | 12,600 | 9,100 | 7,300 |
| \$40,000–59,999 | 8,000 | 8,100 | 9,200 | 10,000 | 14,000 | 11,100 | 9,300 |
| \$60,000–79,999 | 9,000 | 8,700 | 10,200 | 11,100 | 17,700 | 10,500 | 10,400 |
| \$80,000–99,999 | 8,400 | 9,800 | 10,100 | 11,800 | 19,600 | 11,800 | 11,100 |
| \$100,000 or more | 8,900 | 10,500 | 12,200 | 17,300 | 23,800 | 12,600 | 14,100 |
| Independent | | | | | | | |
| Less than \$10,000 | 6,500 | 4,400 | 5,400 | 8,700 | 10,600 | 9,800 | 6,700 |
| \$10,000–19,999 | 5,800 | 5,700 | 5,400 | 8,900 | 11,300 | 9,700 | 6,900 |
| \$20,000–29,999 | 7,000 | 5,800 | 6,400 | 11,100 | 11,700 | 9,700 | 8,000 |
| \$30,000–49,999 | 7,800 | 9,000 | 7,900 | 12,800 | 14,300 | 10,200 | 9,300 |
| \$50,000 or more | 9,600 | 10,900 | 10,000 | 12,500 | 20,000 | 11,600 | 11,000 |
| Income group | | | | | | | |
| Lowest 25 percent | 6,200 | 5,000 | 5,700 | 8,100 | 10,900 | 9,500 | 6,700 |
| Middle 50 percent | 7,700 | 7,900 | 9,100 | 10,700 | 15,800 | 10,000 | 9,300 |
| Highest 25 percent | 9,100 | 10,500 | 11,700 | 15,800 | 23,500 | 11,800 | 13,300 |
| Aid status | | | | | | | |
| No aid | 10,200 | 13,600 | 15,900 | 29,100 | 35,700 | 18,300 | 15,100 |
| Received aid | 5,700 | 5,800 | 6,700 | 9,700 | 14,100 | 9,400 | 7,800 |
| Grant status | | | | | | | |
| No grants | 9,600 | 10,800 | 12,700 | 22,800 | 30,800 | 12,700 | 12,900 |
| Received grants | 5,500 | 5,400 | 6,300 | 9,200 | 13,300 | 9,000 | 7,500 |
| Loan status ³ | | | | | | | |
| No loans | 8,400 | 10,600 | 12,800 | 18,700 | 26,700 | 15,100 | 12,300 |
| Received loans | 4,300 | 4,800 | 5,300 | 8,000 | 11,400 | 8,800 | 6,600 |

‡ 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.1-H. Average net tuition (tuition and fees minus total grants) among 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) | \$1,200 | \$2,900 | \$3,800 | \$9,100 | \$14,400 | \$7,900 | \$4,800 |
| Total (50 states, DC, and Puerto Rico) | 1,200 | 2,900 | 3,800 | 8,700 | 14,000 | 7,800 | 4,800 |
| Housing | | | | | | | |
| On campus | 1,000 | 3,800 | 4,100 | 9,600 | 14,600 | 12,000 | 7,100 |
| Off campus | 1,200 | 2,500 | 3,700 | 8,000 | 14,100 | 7,700 | 4,300 |
| Living with parents | 1,200 | 2,400 | 3,200 | 7,500 | 11,100 | 7,800 | 3,100 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ | ‡ |
| \$4,000–7,999 | 700 | 300 | 400 | ‡ | ‡ | ‡ | 700 |
| \$8,000–11,999 | 1,100 | 1,800 | 2,100 | 700 | 800 | 1,900 | 1,400 |
| \$12,000–15,999 | 1,500 | 2,700 | 2,700 | 3,000 | 2,600 | 4,900 | 2,600 |
| \$16,000 or more | 3,000 | 5,200 | 5,700 | 9,200 | 14,500 | 8,400 | 8,800 |
| Gender | | | | | | | |
| Male | 1,400 | 3,100 | 4,000 | 9,100 | 14,900 | 8,900 | 5,100 |
| Female | 1,100 | 2,600 | 3,600 | 8,400 | 13,400 | 6,900 | 4,500 |
| Race/ethnicity² | | | | | | | |
| White | 1,400 | 3,100 | 4,000 | 9,700 | 15,200 | 8,100 | 5,200 |
| Black | 700 | 1,800 | 3,200 | 6,300 | 9,100 | 7,200 | 3,500 |
| Hispanic | 800 | 1,500 | 2,200 | 5,000 | 9,000 | 7,200 | 3,400 |
| Asian | 1,800 | 3,700 | 4,100 | 11,400 | 16,000 | 9,400 | 5,700 |
| American Indian | 900 | ‡ | 2,100 | ‡ | ‡ | ‡ | 2,500 |
| Pacific Islander | ‡ | ‡ | 3,300 | ‡ | ‡ | ‡ | 4,000 |
| Multiple races | 1,100 | 1,900 | 4,000 | 8,700 | 15,200 | 8,000 | 4,700 |
| Other | 1,400 | 2,900 | 3,600 | 9,100 | 14,900 | 7,600 | 4,800 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 1,100 | 2,900 | 3,700 | 9,300 | 13,800 | 8,100 | 4,700 |
| 19–23 years | 1,400 | 3,100 | 4,000 | 9,200 | 14,500 | 8,300 | 5,200 |
| 24–29 years | 1,000 | 2,000 | 2,500 | 6,200 | 10,100 | 7,600 | 3,600 |
| 30–39 years | 900 | 1,800 | 2,400 | 7,000 | 9,800 | 7,300 | 3,500 |
| 40 years or older | 800 | 1,400 | 2,700 | 7,500 | ‡ | 7,400 | 3,600 |
| Dependency status | | | | | | | |
| Dependent | 1,400 | 3,200 | 4,000 | 9,300 | 14,500 | 8,800 | 5,300 |
| Independent | 900 | 1,700 | 2,600 | 6,900 | 10,000 | 7,400 | 3,500 |
| Unmarried, no dependents | 1,300 | 2,000 | 2,800 | 7,700 | 11,700 | 9,300 | 4,200 |
| Married, no dependents | 1,700 | 2,300 | 3,400 | 7,700 | 10,700 | 8,100 | 4,300 |
| Single parent | 500 | 900 | 1,600 | 6,100 | 7,500 | 5,700 | 2,600 |
| Married parents | 900 | 1,700 | 2,100 | 6,400 | 8,500 | 6,800 | 3,300 |

See notes at end of table.

Table 4.1-H. Average net tuition (tuition and fees minus total grants) among 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 | \$700 | \$1,100 | \$1,700 | \$4,600 | \$7,600 | \$6,700 | \$2,500 |
| \$20,000–39,999 | 800 | 1,800 | 2,500 | 6,000 | 10,300 | 8,000 | 3,400 |
| \$40,000–59,999 | 1,500 | 3,300 | 4,000 | 8,000 | 11,800 | 9,800 | 4,600 |
| \$60,000–79,999 | 1,800 | 3,700 | 4,400 | 9,800 | 14,400 | 10,700 | 5,400 |
| \$80,000–99,999 | 1,700 | 4,600 | 4,500 | 10,600 | 16,200 | 11,200 | 6,400 |
| \$100,000 or more | 2,000 | 4,600 | 5,500 | 14,200 | 18,800 | 11,600 | 8,200 |
| Independent | | | | | | | |
| Less than \$10,000 | 800 | 1,000 | 1,900 | 5,400 | 8,800 | 6,500 | 2,600 |
| \$10,000–19,999 | 600 | 1,600 | 2,400 | 6,100 | 8,800 | 7,500 | 3,100 |
| \$20,000–29,999 | 800 | 1,700 | 2,700 | 6,900 | 9,700 | 7,700 | 3,800 |
| \$30,000–49,999 | 1,100 | 2,300 | 3,600 | 9,300 | 11,600 | 7,500 | 4,400 |
| \$50,000 or more | 1,700 | 3,400 | 3,800 | 9,000 | 14,200 | 7,900 | 5,100 |
| Income group | | | | | | | |
| Lowest 25 percent | 700 | 1,200 | 1,800 | 5,200 | 8,600 | 6,900 | 2,700 |
| Middle 50 percent | 1,300 | 3,200 | 4,000 | 8,600 | 13,000 | 8,100 | 4,700 |
| Highest 25 percent | 1,900 | 4,500 | 5,200 | 12,900 | 18,500 | 8,600 | 7,500 |
| Aid status | | | | | | | |
| No aid | 2,000 | 4,600 | 6,200 | 19,500 | 24,900 | 9,200 | 6,000 |
| Received aid | 700 | 2,400 | 3,000 | 7,800 | 12,000 | 7,700 | 4,400 |
| Grant status | | | | | | | |
| No grants | 2,100 | 4,800 | 6,100 | 17,600 | 24,200 | 10,300 | 6,500 |
| Received grants | 400 | 1,500 | 2,100 | 7,200 | 10,900 | 6,700 | 3,800 |
| Loan status ³ | | | | | | | |
| No loans | 1,200 | 2,900 | 4,200 | 10,500 | 17,500 | 6,400 | 4,400 |
| Received loans | 1,100 | 2,800 | 3,300 | 7,900 | 11,700 | 8,100 | 5,200 |

‡ 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. If the grant amount is greater than tuition and fees, the net tuition was set to zero. Averages include students who received no aid. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.2. Average federal expected family contribution (EFC) among 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 | Non-doctorate-granting | Non-doctorate-granting | | | |
| U.S. total (excluding Puerto Rico) | \$8,900 | \$9,400 | \$11,400 | \$10,500 | \$14,700 | \$5,500 | \$9,600 |
| Total (50 states, DC, and Puerto Rico) | 8,900 | 9,300 | 11,300 | 10,100 | 14,300 | 5,400 | 9,600 |
| Attendance status | | | | | | | |
| Full-time/full-year | 7,600 | 9,100 | 11,800 | 10,400 | 15,300 | 5,600 | 10,100 |
| Full-time/part-year | 7,800 | 8,200 | 11,100 | 9,400 | 13,800 | 4,800 | 8,200 |
| Part-time/full-year | 8,400 | 9,400 | 10,400 | 8,100 | 11,400 | 5,800 | 8,700 |
| Part-time/part-year | 10,500 | 10,400 | 10,400 | 11,600 | 11,900 | 5,900 | 10,300 |
| Housing | | | | | | | |
| On campus | 9,900 | 10,800 | 13,100 | 12,700 | 16,600 | 8,900 | 13,100 |
| Off campus | 8,300 | 8,900 | 10,600 | 8,600 | 12,800 | 5,400 | 8,600 |
| Living with parents | 10,000 | 8,800 | 10,700 | 9,300 | 10,000 | 5,100 | 9,600 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 10,800 | 10,500 | 10,900 | 13,700 | 9,100 | 7,300 | 10,800 |
| \$4,000–7,999 | 8,100 | 9,400 | 10,300 | 10,300 | 11,200 | 5,400 | 8,500 |
| \$8,000–11,999 | 7,600 | 8,500 | 10,400 | 7,100 | 9,800 | 4,400 | 8,100 |
| \$12,000–15,999 | 6,600 | 9,500 | 11,200 | 7,300 | 10,500 | 4,500 | 9,100 |
| \$16,000 or more | 8,300 | 9,500 | 12,800 | 10,900 | 15,500 | 6,300 | 11,400 |
| Gender | | | | | | | |
| Male | 10,400 | 9,900 | 12,000 | 9,900 | 15,100 | 6,400 | 10,600 |
| Female | 7,800 | 8,800 | 10,800 | 10,200 | 13,700 | 4,800 | 8,800 |
| Race/ethnicity² | | | | | | | |
| White | 10,700 | 10,700 | 12,700 | 12,300 | 16,400 | 7,100 | 11,400 |
| Black | 4,700 | 5,400 | 6,600 | 5,100 | 7,900 | 3,100 | 4,900 |
| Hispanic | 6,200 | 5,300 | 7,800 | 4,900 | 8,000 | 3,500 | 6,100 |
| Asian | 7,800 | 6,400 | 9,800 | 7,800 | 13,000 | 6,700 | 8,600 |
| American Indian | 6,900 | 9,700 | 6,800 | 5,300 | ‡ | 4,800 | 6,900 |
| Pacific Islander | 15,700 | ‡ | 9,200 | ‡ | ‡ | 7,500 | 12,700 |
| Multiple races | 8,500 | 9,200 | 10,900 | 9,200 | 17,200 | 6,600 | 9,400 |
| Other | 7,600 | 5,900 | 10,100 | 7,700 | 15,500 | 5,600 | 8,200 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 10,600 | 10,700 | 13,800 | 13,700 | 18,500 | 4,800 | 12,100 |
| 19–23 years | 10,000 | 10,400 | 12,800 | 10,900 | 15,100 | 5,200 | 11,100 |
| 24–29 years | 6,000 | 5,600 | 4,800 | 4,900 | 6,100 | 3,700 | 5,400 |
| 30–39 years | 7,600 | 7,800 | 8,100 | 6,900 | 9,900 | 5,700 | 7,400 |
| 40 years or older | 9,800 | 10,000 | 10,500 | 13,000 | 11,900 | 8,400 | 10,000 |
| Dependency status | | | | | | | |
| Dependent | 11,500 | 11,000 | 13,500 | 12,300 | 16,200 | 6,900 | 12,400 |
| Independent | 7,200 | 7,000 | 6,300 | 7,500 | 8,000 | 4,900 | 6,800 |
| Unmarried, no dependents | 6,300 | 5,600 | 4,500 | 6,400 | 7,200 | 5,600 | 5,800 |
| Married, no dependents | 18,000 | 14,500 | 14,000 | 19,500 | 13,300 | 14,300 | 16,600 |
| Single parent | 1,500 | 1,400 | 1,400 | 1,200 | 2,000 | 900 | 1,300 |
| Married parents | 8,200 | 8,400 | 7,500 | 8,400 | 9,500 | 6,300 | 7,900 |

See notes at end of table.

Table 4.2. Average federal expected family contribution (EFC) among 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 | \$600 | \$400 | \$600 | \$600 | \$1,000 | \$700 | \$600 |
| \$20,000–39,999 | 2,700 | 2,400 | 2,600 | 2,700 | 3,200 | 2,200 | 2,700 |
| \$40,000–59,999 | 6,600 | 6,100 | 6,000 | 5,900 | 6,300 | 6,100 | 6,300 |
| \$60,000–79,999 | 10,900 | 10,400 | 10,700 | 10,300 | 10,800 | 10,600 | 10,700 |
| \$80,000–99,999 | 16,200 | 15,500 | 15,400 | 15,500 | 16,000 | 15,100 | 15,700 |
| \$100,000 or more | 36,900 | 30,400 | 32,100 | 31,400 | 33,500 | 28,300 | 33,300 |
| Independent | | | | | | | |
| Less than \$10,000 | 300 | 400 | 300 | 200 | 800 | 200 | 300 |
| \$10,000–19,999 | 1,500 | 2,000 | 2,200 | 1,600 | 2,300 | 1,400 | 1,700 |
| \$20,000–29,999 | 2,800 | 3,400 | 4,000 | 3,200 | 4,100 | 2,600 | 3,100 |
| \$30,000–49,999 | 6,000 | 6,500 | 6,900 | 6,100 | 7,400 | 6,400 | 6,200 |
| \$50,000 or more | 19,900 | 20,100 | 20,800 | 19,300 | 20,400 | 16,200 | 19,500 |
| Income group | | | | | | | |
| Lowest 25 percent | 800 | 900 | 1,000 | 900 | 1,500 | 500 | 800 |
| Middle 50 percent | 5,800 | 6,900 | 7,700 | 6,500 | 8,300 | 4,300 | 6,400 |
| Highest 25 percent | 24,400 | 24,500 | 27,900 | 24,300 | 29,400 | 17,900 | 25,200 |
| Aid status | | | | | | | |
| No aid | 12,100 | 14,100 | 16,000 | 15,000 | 19,800 | 10,400 | 13,300 |
| Received aid | 5,200 | 6,900 | 9,300 | 9,200 | 13,000 | 4,800 | 7,400 |
| Grant status | | | | | | | |
| No grants | 11,800 | 13,400 | 15,600 | 13,700 | 20,600 | 10,600 | 13,100 |
| Received grants | 4,500 | 5,200 | 7,400 | 8,800 | 11,800 | 2,700 | 6,200 |
| Loan status ³ | | | | | | | |
| No loans | 9,400 | 11,000 | 13,800 | 12,600 | 17,400 | 7,300 | 10,800 |
| Received loans | 5,000 | 7,000 | 8,400 | 8,200 | 11,600 | 4,700 | 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 4.3-A. Percentage of undergraduates who have need for federal aid, 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) | 58.0 | 69.6 | 69.3 | 81.0 | 81.9 | 90.7 | 67.9 |
| Total (50 states, DC, and Puerto Rico) | 58.0 | 69.9 | 69.4 | 81.7 | 82.3 | 90.8 | 68.2 |
| Attendance status | | | | | | | |
| Full-time/full-year | 74.9 | 77.4 | 73.7 | 90.2 | 87.5 | 94.2 | 79.4 |
| Full-time/part-year | 61.5 | 70.3 | 64.7 | 80.7 | 78.7 | 91.3 | 72.6 |
| Part-time/full-year | 62.9 | 68.7 | 71.0 | 82.4 | 79.0 | 88.6 | 67.8 |
| Part-time/part-year | 41.8 | 43.8 | 48.4 | 50.8 | 56.2 | 83.7 | 45.9 |
| Housing | | | | | | | |
| On campus | 59.7 | 71.8 | 69.4 | 87.1 | 84.5 | 83.2 | 75.8 |
| Off campus | 60.4 | 70.4 | 70.2 | 77.5 | 78.7 | 91.0 | 68.9 |
| Living with parents | 53.3 | 67.2 | 66.7 | 83.4 | 84.2 | 90.9 | 62.2 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 38.9 | 33.1 | 36.0 | 30.2 | 40.2 | 59.3 | 38.4 |
| \$4,000–7,999 | 61.6 | 60.0 | 54.7 | 56.2 | 49.6 | 77.6 | 61.2 |
| \$8,000–11,999 | 74.8 | 73.7 | 69.3 | 78.6 | 73.3 | 90.0 | 75.1 |
| \$12,000–15,999 | 86.1 | 78.3 | 73.1 | 87.2 | 76.3 | 94.1 | 79.6 |
| \$16,000 or more | 90.8 | 86.3 | 79.5 | 89.9 | 87.1 | 94.8 | 87.3 |
| Gender | | | | | | | |
| Male | 53.0 | 68.0 | 67.8 | 80.6 | 81.2 | 90.1 | 65.4 |
| Female | 61.4 | 71.4 | 70.8 | 82.5 | 83.2 | 91.2 | 70.3 |
| Race/ethnicity² | | | | | | | |
| White | 50.9 | 66.2 | 65.3 | 78.2 | 79.7 | 87.3 | 63.0 |
| Black | 77.0 | 78.7 | 83.4 | 89.8 | 88.3 | 94.4 | 82.4 |
| Hispanic | 65.5 | 81.5 | 78.1 | 88.6 | 89.1 | 94.8 | 75.9 |
| Asian | 61.9 | 79.0 | 77.0 | 88.0 | 89.0 | 92.7 | 72.8 |
| American Indian | 63.4 | 68.5 | 77.8 | 83.7 | ‡ | 83.1 | 70.8 |
| Pacific Islander | 41.9 | ‡ | 76.3 | ‡ | ‡ | 82.4 | 57.3 |
| Multiple races | 57.4 | 68.9 | 70.6 | 85.3 | 79.6 | 89.3 | 67.7 |
| Other | 68.5 | 83.8 | 71.4 | 82.6 | 77.4 | 94.0 | 75.1 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 56.4 | 70.4 | 66.5 | 83.1 | 81.0 | 92.3 | 66.8 |
| 19–23 years | 54.9 | 69.0 | 66.9 | 86.5 | 84.5 | 90.9 | 67.5 |
| 24–29 years | 66.7 | 76.6 | 83.9 | 84.0 | 86.4 | 95.0 | 76.7 |
| 30–39 years | 62.1 | 68.9 | 72.0 | 80.0 | 69.9 | 89.7 | 69.4 |
| 40 years or older | 52.3 | 63.0 | 61.3 | 61.7 | 64.0 | 84.0 | 58.5 |
| Dependency status | | | | | | | |
| Dependent | 50.2 | 67.5 | 65.4 | 85.1 | 83.4 | 87.9 | 64.9 |
| Independent | 62.9 | 73.1 | 78.7 | 77.7 | 78.8 | 91.7 | 71.4 |
| Unmarried, no dependents | 60.4 | 76.0 | 84.4 | 78.7 | 81.4 | 92.4 | 72.7 |
| Married, no dependents | 24.9 | 51.9 | 59.1 | 49.4 | 64.1 | 72.7 | 40.2 |
| Single parent | 92.2 | 93.3 | 95.5 | 97.2 | 97.3 | 98.8 | 94.2 |
| Married parents | 56.7 | 67.1 | 69.8 | 73.3 | 72.5 | 87.9 | 64.7 |

See notes at end of table.

Table 4.3-A. Percentage of undergraduates who have need for federal aid, 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 | 95.7 | 99.2 | 98.4 | 99.4 | 99.6 | 99.3 | 97.7 |
| \$20,000–39,999 | 83.3 | 95.8 | 96.5 | 97.3 | 98.2 | 99.6 | 91.7 |
| \$40,000–59,999 | 54.5 | 86.8 | 89.9 | 94.6 | 96.5 | 94.0 | 77.2 |
| \$60,000–79,999 | 25.7 | 65.7 | 71.5 | 94.2 | 92.3 | 84.9 | 59.2 |
| \$80,000–99,999 | 12.9 | 37.3 | 45.6 | 84.2 | 92.1 | 64.8 | 44.6 |
| \$100,000 or more | 5.2 | 16.3 | 20.7 | 52.9 | 58.6 | 32.5 | 24.7 |
| Independent | | | | | | | |
| Less than \$10,000 | 99.4 | 99.7 | 99.8 | 100.0 | 99.2 | 99.8 | 99.6 |
| \$10,000–19,999 | 89.2 | 95.1 | 96.7 | 95.1 | 95.7 | 99.8 | 93.0 |
| \$20,000–29,999 | 74.7 | 83.6 | 85.1 | 91.2 | 92.9 | 98.4 | 82.2 |
| \$30,000–49,999 | 58.0 | 69.3 | 75.1 | 84.2 | 78.2 | 93.1 | 67.9 |
| \$50,000 or more | 14.5 | 25.1 | 26.9 | 40.7 | 43.0 | 63.9 | 25.1 |
| Income group | | | | | | | |
| Lowest 25 percent | 96.1 | 98.8 | 98.4 | 99.1 | 99.1 | 99.7 | 97.7 |
| Middle 50 percent | 60.1 | 76.3 | 78.8 | 91.3 | 92.9 | 95.7 | 73.5 |
| Highest 25 percent | 11.8 | 22.0 | 24.3 | 49.4 | 59.3 | 59.2 | 26.3 |
| Aid status | | | | | | | |
| No aid | 41.1 | 48.0 | 49.6 | 57.7 | 67.4 | 66.8 | 45.4 |
| Received aid | 77.1 | 80.4 | 78.2 | 85.9 | 86.0 | 93.7 | 81.6 |
| Grant status | | | | | | | |
| No grants | 43.6 | 54.7 | 54.4 | 65.7 | 68.5 | 80.8 | 51.3 |
| Received grants | 79.7 | 84.7 | 83.1 | 87.0 | 87.9 | 96.0 | 84.5 |
| Loan status³ | | | | | | | |
| No loans | 54.4 | 59.6 | 58.3 | 68.1 | 72.7 | 77.0 | 58.1 |
| Received loans | 83.9 | 83.9 | 82.5 | 91.5 | 90.7 | 95.8 | 87.5 |

‡ 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. Need is defined as the total price of attendance minus the expected family contribution (EFC). Those with a negative or zero balance after subtraction are considered to have zero need. 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 4.3-B. Average financial need among undergraduates who have need, 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) | \$5,300 | \$8,100 | \$9,400 | \$15,300 | \$19,400 | \$12,000 | \$9,200 |
| Total (50 states, DC, and Puerto Rico) | 5,300 | 8,100 | 9,300 | 15,100 | 19,100 | 12,000 | 9,200 |
| Attendance status | | | | | | | |
| Full-time/full-year | 8,100 | 9,800 | 10,900 | 18,700 | 22,200 | 16,600 | 12,800 |
| Full-time/part-year | 4,400 | 4,900 | 5,800 | 11,500 | 13,600 | 10,100 | 7,700 |
| Part-time/full-year | 5,100 | 6,600 | 7,900 | 10,700 | 13,300 | 10,900 | 6,800 |
| Part-time/part-year | 2,600 | 3,400 | 3,900 | 5,600 | 6,800 | 6,000 | 3,500 |
| Housing | | | | | | | |
| On campus | 5,700 | 8,900 | 10,200 | 19,100 | 21,900 | 13,700 | 14,300 |
| Off campus | 5,400 | 8,100 | 9,300 | 12,800 | 16,200 | 11,800 | 8,500 |
| Living with parents | 5,000 | 7,300 | 7,800 | 13,600 | 15,800 | 12,200 | 7,600 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 2,300 | 2,400 | 2,400 | 2,400 | 2,800 | 2,800 | 2,300 |
| \$4,000–7,999 | 4,500 | 4,400 | 4,600 | 4,200 | 4,200 | 5,000 | 4,500 |
| \$8,000–11,999 | 7,200 | 7,000 | 6,800 | 7,700 | 7,500 | 8,100 | 7,200 |
| \$12,000–15,999 | 10,300 | 9,800 | 9,300 | 10,100 | 9,600 | 11,100 | 9,900 |
| \$16,000 or more | 12,400 | 13,100 | 13,500 | 18,900 | 21,600 | 16,300 | 17,200 |
| Gender | | | | | | | |
| Male | 5,100 | 8,000 | 9,300 | 15,300 | 19,100 | 12,400 | 9,400 |
| Female | 5,400 | 8,200 | 9,300 | 15,000 | 19,000 | 11,700 | 9,100 |
| Race/ethnicity² | | | | | | | |
| White | 5,100 | 7,800 | 8,800 | 15,300 | 18,600 | 11,200 | 9,100 |
| Black | 5,800 | 9,200 | 11,100 | 14,700 | 19,600 | 12,300 | 9,500 |
| Hispanic | 5,000 | 8,400 | 9,300 | 13,900 | 17,100 | 12,500 | 8,800 |
| Asian | 5,700 | 9,200 | 11,300 | 19,200 | 23,900 | 13,500 | 10,700 |
| American Indian | 5,700 | 6,900 | 8,600 | 17,000 | ‡ | 13,100 | 8,300 |
| Pacific Islander | 5,300 | ‡ | 9,900 | ‡ | ‡ | 15,000 | 9,400 |
| Multiple races | 5,300 | 8,600 | 8,800 | 15,100 | 20,800 | 13,400 | 9,400 |
| Other | 5,900 | 7,800 | 8,400 | 16,700 | 21,000 | 13,000 | 9,400 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 5,400 | 8,500 | 9,800 | 17,200 | 20,600 | 13,700 | 10,300 |
| 19–23 years | 5,300 | 8,200 | 9,400 | 17,200 | 20,300 | 12,400 | 10,300 |
| 24–29 years | 5,500 | 8,000 | 9,600 | 13,900 | 15,000 | 12,300 | 8,700 |
| 30–39 years | 5,400 | 7,800 | 8,200 | 10,800 | 12,300 | 11,400 | 7,700 |
| 40 years or older | 4,700 | 7,800 | 7,600 | 10,000 | 10,300 | 10,400 | 6,700 |
| Dependency status | | | | | | | |
| Dependent | 5,200 | 8,100 | 9,300 | 17,300 | 20,500 | 12,500 | 10,500 |
| Independent | 5,300 | 8,100 | 9,400 | 12,400 | 14,200 | 11,800 | 8,200 |
| Unmarried, no dependents | 5,200 | 8,200 | 9,700 | 14,500 | 15,200 | 11,400 | 8,600 |
| Married, no dependents | 4,200 | 6,500 | 7,700 | 10,400 | 13,900 | 8,800 | 7,100 |
| Single parent | 5,900 | 9,600 | 10,200 | 13,300 | 14,900 | 13,300 | 8,700 |
| Married parents | 4,900 | 7,300 | 8,800 | 9,700 | 11,700 | 10,900 | 7,200 |

See notes at end of table.

Table 4.3-B. Average financial need among undergraduates who have need, 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 | \$6,600 | \$10,900 | \$13,300 | \$20,000 | \$26,100 | \$14,900 | \$11,900 |
| \$20,000–39,999 | 5,200 | 9,800 | 11,600 | 21,000 | 25,400 | 13,600 | 11,200 |
| \$40,000–59,999 | 4,200 | 7,200 | 9,000 | 18,400 | 23,700 | 10,900 | 9,800 |
| \$60,000–79,999 | 3,300 | 5,400 | 7,000 | 16,100 | 20,700 | 9,100 | 9,200 |
| \$80,000–99,999 | 3,000 | 5,000 | 5,900 | 13,900 | 17,700 | 7,100 | 9,700 |
| \$100,000 or more | 4,300 | 5,100 | 5,400 | 12,100 | 13,000 | 8,300 | 9,300 |
| Independent | | | | | | | |
| Less than \$10,000 | 6,200 | 10,400 | 11,600 | 16,700 | 17,900 | 13,900 | 9,800 |
| \$10,000–19,999 | 5,700 | 8,300 | 9,900 | 14,100 | 15,600 | 13,100 | 8,600 |
| \$20,000–29,999 | 5,200 | 7,700 | 7,800 | 12,300 | 13,000 | 12,000 | 7,900 |
| \$30,000–49,999 | 4,100 | 5,700 | 7,000 | 9,800 | 11,500 | 9,900 | 6,400 |
| \$50,000 or more | 3,200 | 4,700 | 5,300 | 6,800 | 8,500 | 7,000 | 5,400 |
| Income group | | | | | | | |
| Lowest 25 percent | 6,100 | 10,300 | 12,200 | 18,800 | 23,500 | 14,200 | 10,600 |
| Middle 50 percent | 4,800 | 7,100 | 8,300 | 14,700 | 19,900 | 11,500 | 8,600 |
| Highest 25 percent | 3,300 | 4,800 | 5,500 | 10,200 | 13,100 | 7,100 | 7,500 |
| Aid status | | | | | | | |
| No aid | 4,000 | 6,100 | 7,400 | 12,900 | 17,200 | 8,900 | 6,100 |
| Received aid | 6,000 | 8,700 | 9,900 | 15,400 | 19,400 | 12,200 | 10,300 |
| Grant status | | | | | | | |
| No grants | 4,100 | 5,900 | 7,100 | 11,400 | 16,000 | 8,300 | 6,300 |
| Received grants | 6,200 | 9,500 | 10,700 | 16,100 | 20,000 | 13,600 | 11,000 |
| Loan status³ | | | | | | | |
| No loans | 4,900 | 7,300 | 8,400 | 12,800 | 16,900 | 9,900 | 7,200 |
| Received loans | 6,800 | 8,900 | 10,200 | 16,400 | 20,600 | 12,600 | 11,900 |

‡ 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 and students who have no need. Need is defined as the total price of attendance minus the expected family contribution (EFC). 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 4.4-A. Percentage of undergraduates who have remaining need after receiving financial aid (if any), 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) | 49.0 | 46.3 | 44.1 | 52.2 | 55.2 | 63.2 | 49.6 |
| Total (50 states, DC, and Puerto Rico) | 49.0 | 46.8 | 44.4 | 54.2 | 56.2 | 63.6 | 50.0 |
| Attendance status | | | | | | | |
| Full-time/full-year | 64.0 | 52.4 | 48.8 | 60.3 | 61.7 | 76.9 | 57.7 |
| Full-time/part-year | 51.7 | 46.7 | 40.0 | 55.6 | 53.3 | 61.2 | 52.2 |
| Part-time/full-year | 52.9 | 44.3 | 39.8 | 53.9 | 49.1 | 57.1 | 50.2 |
| Part-time/part-year | 35.3 | 29.6 | 31.0 | 30.4 | 32.1 | 44.9 | 34.7 |
| Housing | | | | | | | |
| On campus | 32.6 | 40.6 | 41.8 | 48.0 | 56.1 | 55.6 | 45.2 |
| Off campus | 51.0 | 46.0 | 44.6 | 55.3 | 54.4 | 62.9 | 51.2 |
| Living with parents | 46.0 | 53.7 | 47.7 | 62.5 | 61.6 | 67.3 | 50.1 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 36.1 | 29.7 | 33.4 | 28.4 | 38.3 | 49.3 | 35.5 |
| \$4,000–7,999 | 52.9 | 46.5 | 42.3 | 39.6 | 34.2 | 56.9 | 50.7 |
| \$8,000–11,999 | 59.0 | 48.3 | 41.6 | 58.5 | 54.9 | 56.8 | 53.3 |
| \$12,000–15,999 | 67.6 | 50.1 | 46.5 | 55.6 | 51.5 | 65.2 | 53.4 |
| \$16,000 or more | 48.2 | 48.5 | 47.1 | 57.4 | 58.8 | 68.6 | 56.3 |
| Gender | | | | | | | |
| Male | 44.4 | 45.0 | 43.1 | 55.0 | 56.7 | 57.3 | 47.0 |
| Female | 52.2 | 48.2 | 45.5 | 53.5 | 55.8 | 67.6 | 52.3 |
| Race/ethnicity² | | | | | | | |
| White | 42.1 | 42.7 | 40.9 | 47.5 | 52.6 | 54.8 | 44.0 |
| Black | 64.5 | 55.6 | 48.8 | 66.5 | 61.2 | 73.2 | 62.7 |
| Hispanic | 58.8 | 60.0 | 54.5 | 74.0 | 64.6 | 72.7 | 62.0 |
| Asian | 56.5 | 62.5 | 58.9 | 69.8 | 68.7 | 60.1 | 59.6 |
| American Indian | 50.5 | 32.0 | 50.7 | 49.1 | ‡ | 67.5 | 50.5 |
| Pacific Islander | 37.9 | ‡ | 55.0 | ‡ | ‡ | 62.6 | 44.1 |
| Multiple races | 45.0 | 44.7 | 46.7 | 46.9 | 50.3 | 68.3 | 47.9 |
| Other | 58.7 | 57.8 | 44.7 | 58.2 | 61.9 | 68.0 | 56.9 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 47.5 | 50.2 | 45.9 | 49.7 | 53.7 | 69.0 | 49.3 |
| 19–23 years | 46.6 | 46.2 | 43.8 | 55.0 | 58.0 | 67.8 | 48.7 |
| 24–29 years | 55.0 | 50.5 | 49.2 | 63.2 | 60.2 | 68.4 | 56.1 |
| 30–39 years | 52.5 | 42.2 | 40.4 | 54.3 | 50.3 | 59.9 | 51.8 |
| 40 years or older | 45.3 | 44.5 | 38.4 | 44.4 | 38.6 | 49.8 | 45.2 |
| Dependency status | | | | | | | |
| Dependent | 41.9 | 45.0 | 42.6 | 51.8 | 56.4 | 61.5 | 45.6 |
| Independent | 53.5 | 49.3 | 48.5 | 56.9 | 55.4 | 64.3 | 54.4 |
| Unmarried, no dependents | 47.8 | 47.6 | 50.8 | 56.1 | 54.3 | 56.7 | 50.4 |
| Married, no dependents | 19.4 | 33.6 | 34.6 | 31.6 | 48.6 | 33.8 | 26.4 |
| Single parent | 83.1 | 69.2 | 64.6 | 84.2 | 74.8 | 84.3 | 80.8 |
| Married parents | 48.1 | 46.1 | 42.2 | 46.2 | 49.0 | 56.3 | 48.4 |

See notes at end of table.

Table 4.4-A. Percentage of undergraduates who have remaining need after receiving financial aid (if any), 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 | 87.1 | 82.0 | 79.2 | 87.3 | 88.5 | 86.7 | 84.7 |
| \$20,000–39,999 | 71.2 | 69.9 | 70.5 | 75.3 | 79.0 | 79.2 | 72.3 |
| \$40,000–59,999 | 42.7 | 60.1 | 61.0 | 61.3 | 70.2 | 55.6 | 54.4 |
| \$60,000–79,999 | 18.6 | 34.1 | 39.5 | 43.4 | 61.4 | 38.6 | 33.5 |
| \$80,000–99,999 | 7.9 | 17.0 | 22.2 | 32.0 | 49.6 | 18.1 | 21.2 |
| \$100,000 or more | 3.4 | 5.9 | 9.9 | 23.3 | 31.0 | 9.8 | 11.9 |
| Independent | | | | | | | |
| Less than \$10,000 | 90.0 | 74.6 | 73.0 | 87.3 | 82.6 | 86.4 | 84.8 |
| \$10,000–19,999 | 75.3 | 67.9 | 57.5 | 80.3 | 73.1 | 80.1 | 73.3 |
| \$20,000–29,999 | 64.1 | 48.7 | 46.3 | 67.1 | 59.6 | 69.9 | 61.4 |
| \$30,000–49,999 | 46.4 | 41.6 | 41.0 | 56.9 | 52.0 | 49.1 | 46.8 |
| \$50,000 or more | 10.5 | 15.4 | 11.1 | 17.2 | 19.6 | 24.5 | 13.5 |
| Income group | | | | | | | |
| Lowest 25 percent | 86.3 | 76.4 | 73.5 | 83.8 | 83.5 | 86.1 | 82.3 |
| Middle 50 percent | 49.0 | 47.6 | 47.8 | 58.5 | 63.3 | 62.9 | 51.4 |
| Highest 25 percent | 8.5 | 11.0 | 10.9 | 21.1 | 31.0 | 22.2 | 13.3 |
| Aid status | | | | | | | |
| No aid | 41.1 | 48.0 | 49.6 | 57.7 | 67.4 | 66.8 | 45.4 |
| Received aid | 58.0 | 46.2 | 42.1 | 53.5 | 53.5 | 63.2 | 52.7 |
| Grant status | | | | | | | |
| No grants | 39.8 | 39.3 | 40.4 | 51.2 | 58.7 | 43.9 | 41.3 |
| Received grants | 63.0 | 54.1 | 48.0 | 55.2 | 55.2 | 73.9 | 58.4 |
| Loan status ³ | | | | | | | |
| No loans | 50.5 | 54.1 | 51.5 | 58.7 | 63.7 | 72.1 | 53.0 |
| Received loans | 38.1 | 36.8 | 35.9 | 50.9 | 49.7 | 60.5 | 44.4 |

‡ 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Remaining need is defined as the total price of attendance minus the expected family contribution (EFC) minus all types of financial aid. Averages include students who received no aid. 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 4.4-B. Average amount of remaining financial need among undergraduates who have need after receiving financial aid (if any), 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) | \$3,800 | \$4,600 | \$5,600 | \$7,600 | \$11,200 | \$6,600 | \$5,300 |
| Total (50 states, DC, and Puerto Rico) | 3,800 | 4,600 | 5,600 | 7,600 | 10,900 | 6,600 | 5,300 |
| Attendance status | | | | | | | |
| Full-time/full-year | 5,400 | 5,300 | 6,300 | 8,800 | 12,000 | 8,500 | 7,000 |
| Full-time/part-year | 3,300 | 3,400 | 4,100 | 6,800 | 9,300 | 5,700 | 4,800 |
| Part-time/full-year | 3,700 | 4,200 | 4,900 | 6,100 | 8,600 | 5,500 | 4,300 |
| Part-time/part-year | 2,100 | 2,400 | 2,800 | 3,400 | 4,300 | 3,800 | 2,400 |
| Housing | | | | | | | |
| On campus | 2,900 | 4,700 | 6,000 | 8,900 | 12,200 | 7,300 | 7,700 |
| Off campus | 3,800 | 4,700 | 5,500 | 7,100 | 10,000 | 6,700 | 5,100 |
| Living with parents | 3,700 | 4,400 | 5,100 | 7,200 | 8,500 | 6,400 | 4,600 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 2,000 | 2,200 | 2,100 | 2,100 | 2,400 | 2,100 | 2,000 |
| \$4,000–7,999 | 3,300 | 2,900 | 3,300 | 2,800 | 2,700 | 3,300 | 3,300 |
| \$8,000–11,999 | 4,900 | 4,000 | 4,300 | 4,500 | 4,500 | 4,600 | 4,600 |
| \$12,000–15,999 | 7,700 | 5,400 | 5,100 | 5,400 | 6,400 | 6,200 | 5,900 |
| \$16,000 or more | 10,100 | 8,700 | 8,700 | 9,500 | 12,300 | 8,700 | 9,800 |
| Gender | | | | | | | |
| Male | 3,800 | 4,800 | 5,800 | 8,000 | 11,200 | 6,700 | 5,600 |
| Female | 3,700 | 4,500 | 5,400 | 7,300 | 10,600 | 6,600 | 5,200 |
| Race/ethnicity² | | | | | | | |
| White | 3,600 | 4,600 | 5,600 | 7,700 | 11,500 | 6,600 | 5,400 |
| Black | 3,800 | 4,000 | 5,100 | 6,700 | 8,100 | 6,400 | 4,900 |
| Hispanic | 3,700 | 4,600 | 4,700 | 7,900 | 7,700 | 6,800 | 5,100 |
| Asian | 4,600 | 6,300 | 7,100 | 12,200 | 14,200 | 8,000 | 6,900 |
| American Indian | 4,000 | ‡ | 3,700 | ‡ | ‡ | 6,100 | 4,200 |
| Pacific Islander | 4,000 | ‡ | ‡ | ‡ | ‡ | 6,400 | 5,500 |
| Multiple races | 3,900 | 4,500 | 5,200 | 7,400 | 9,900 | 6,900 | 5,200 |
| Other | 3,900 | 5,000 | 5,400 | 9,000 | 12,600 | 6,100 | 5,600 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 3,700 | 4,600 | 5,600 | 8,200 | 11,200 | 6,600 | 5,500 |
| 19–23 years | 3,900 | 4,800 | 5,800 | 8,600 | 11,600 | 6,800 | 5,900 |
| 24–29 years | 3,800 | 4,600 | 5,200 | 6,800 | 8,000 | 6,700 | 5,000 |
| 30–39 years | 3,800 | 3,900 | 4,400 | 6,200 | 7,700 | 6,400 | 4,600 |
| 40 years or older | 3,500 | 4,600 | 4,400 | 5,900 | 7,300 | 6,300 | 4,300 |
| Dependency status | | | | | | | |
| Dependent | 3,700 | 4,700 | 5,700 | 8,500 | 11,600 | 6,500 | 5,900 |
| Independent | 3,800 | 4,600 | 5,200 | 6,800 | 8,300 | 6,700 | 4,800 |
| Unmarried, no dependents | 3,900 | 4,800 | 5,600 | 8,100 | 9,200 | 6,800 | 5,300 |
| Married, no dependents | 3,500 | 4,600 | 5,000 | 5,700 | 7,900 | 6,100 | 4,700 |
| Single parent | 3,900 | 4,500 | 5,300 | 6,800 | 8,700 | 6,900 | 4,900 |
| Married parents | 3,400 | 4,500 | 4,400 | 5,500 | 6,200 | 6,200 | 4,300 |

See notes at end of table.

Table 4.4-B. Average amount of remaining financial need among undergraduates who have need after receiving financial aid (if any), 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 | \$4,500 | \$5,400 | \$6,400 | \$8,400 | \$11,300 | \$7,000 | \$6,100 |
| \$20,000–39,999 | 3,500 | 4,800 | 5,800 | 8,500 | 11,800 | 6,400 | 5,600 |
| \$40,000–59,999 | 3,300 | 4,400 | 5,900 | 8,000 | 11,600 | 6,600 | 5,600 |
| \$60,000–79,999 | 2,700 | 4,000 | 5,300 | 8,300 | 12,300 | 5,000 | 5,900 |
| \$80,000–99,999 | 2,800 | 3,800 | 4,700 | 8,400 | 13,200 | 5,800 | 7,000 |
| \$100,000 or more | 3,800 | 4,800 | 5,000 | 9,700 | 10,300 | 7,000 | 7,700 |
| Independent | | | | | | | |
| Less than \$10,000 | 4,300 | 5,000 | 6,100 | 8,300 | 9,500 | 7,500 | 5,600 |
| \$10,000–19,999 | 3,800 | 4,500 | 5,100 | 6,700 | 8,900 | 6,800 | 4,900 |
| \$20,000–29,999 | 3,700 | 4,200 | 4,500 | 6,600 | 7,500 | 6,100 | 4,600 |
| \$30,000–49,999 | 3,000 | 4,500 | 4,100 | 5,800 | 6,200 | 5,900 | 4,000 |
| \$50,000 or more | 2,400 | 3,800 | 3,800 | 4,300 | 6,900 | 5,100 | 3,600 |
| Income group | | | | | | | |
| Lowest 25 percent | 4,200 | 5,100 | 6,000 | 8,300 | 10,800 | 7,300 | 5,600 |
| Middle 50 percent | 3,500 | 4,400 | 5,300 | 7,300 | 11,000 | 6,200 | 5,100 |
| Highest 25 percent | 2,600 | 3,900 | 4,700 | 7,100 | 10,600 | 5,200 | 5,600 |
| Aid status | | | | | | | |
| No aid | 4,000 | 6,100 | 7,400 | 12,900 | 17,200 | 8,900 | 6,100 |
| Received aid | 3,500 | 3,900 | 4,600 | 6,600 | 8,900 | 6,300 | 5,000 |
| Grant status | | | | | | | |
| No grants | 4,000 | 5,600 | 6,900 | 11,000 | 15,900 | 7,100 | 5,900 |
| Received grants | 3,500 | 4,000 | 4,600 | 6,600 | 8,700 | 6,500 | 5,000 |
| Loan status ³ | | | | | | | |
| No loans | 3,900 | 5,500 | 6,700 | 10,100 | 14,000 | 8,300 | 5,600 |
| Received loans | 2,800 | 2,900 | 3,600 | 5,500 | 7,400 | 5,900 | 4,700 |

‡ 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 and students who have no need. Remaining need is defined as the total price of attendance minus the expected family contribution (EFC) minus all types of financial aid. 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 4.5-A. Among undergraduates with financial need, the percentage who received any financial aid, 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) | 62.3 | 77.7 | 78.0 | 89.5 | 83.7 | 92.0 | 75.2 |
| Total (50 states, DC, and Puerto Rico) | 62.3 | 77.8 | 78.0 | 89.5 | 83.9 | 92.1 | 75.3 |
| Attendance status | | | | | | | |
| Full-time/full-year | 71.1 | 83.1 | 81.2 | 92.9 | 85.8 | 93.6 | 82.3 |
| Full-time/part-year | 64.9 | 73.5 | 73.6 | 87.4 | 78.4 | 91.0 | 77.7 |
| Part-time/full-year | 65.0 | 72.3 | 76.8 | 86.4 | 83.6 | 92.6 | 71.8 |
| Part-time/part-year | 47.3 | 59.7 | 59.9 | 76.1 | 75.0 | 90.6 | 56.6 |
| Housing | | | | | | | |
| On campus | 88.6 | 85.4 | 81.9 | 92.3 | 84.5 | 82.2 | 85.6 |
| Off campus | 63.4 | 77.2 | 77.6 | 87.9 | 81.9 | 92.6 | 74.9 |
| Living with parents | 58.4 | 72.2 | 72.5 | 88.4 | 87.1 | 90.9 | 69.2 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 40.7 | 36.5 | 40.4 | 52.7 | 33.3 | 79.0 | 41.0 |
| \$4,000–7,999 | 64.8 | 67.9 | 60.2 | 77.5 | 75.4 | 82.4 | 66.2 |
| \$8,000–11,999 | 73.2 | 81.4 | 78.9 | 85.2 | 85.8 | 91.7 | 78.8 |
| \$12,000–15,999 | 75.5 | 81.9 | 82.5 | 92.0 | 83.3 | 91.9 | 83.2 |
| \$16,000 or more | 70.3 | 85.1 | 81.9 | 92.2 | 84.7 | 95.2 | 87.8 |
| Gender | | | | | | | |
| Male | 57.3 | 76.6 | 76.5 | 86.8 | 82.8 | 93.0 | 73.3 |
| Female | 65.2 | 78.6 | 79.2 | 91.5 | 84.8 | 91.5 | 76.7 |
| Race/ethnicity² | | | | | | | |
| White | 61.3 | 77.3 | 76.1 | 88.8 | 82.4 | 91.6 | 74.7 |
| Black | 74.9 | 83.0 | 87.4 | 92.8 | 91.5 | 93.2 | 83.1 |
| Hispanic | 55.8 | 82.3 | 82.0 | 91.5 | 90.1 | 93.0 | 74.0 |
| Asian | 43.3 | 63.2 | 73.3 | 73.5 | 76.3 | 86.3 | 62.0 |
| American Indian | 66.4 | 80.6 | 83.2 | 100.0 | ‡ | 88.0 | 77.1 |
| Pacific Islander | 50.4 | ‡ | 82.1 | ‡ | ‡ | 96.1 | 68.7 |
| Multiple races | 64.1 | 75.4 | 77.1 | 89.9 | 88.0 | 90.2 | 75.5 |
| Other | 64.1 | 78.0 | 77.5 | 84.5 | 82.1 | 93.1 | 75.2 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 65.4 | 81.8 | 81.9 | 93.6 | 88.0 | 91.2 | 78.6 |
| 19–23 years | 62.3 | 78.8 | 76.7 | 89.5 | 83.5 | 90.5 | 76.1 |
| 24–29 years | 64.0 | 76.8 | 81.2 | 89.6 | 84.6 | 93.1 | 76.6 |
| 30–39 years | 64.6 | 77.9 | 78.1 | 89.6 | 78.5 | 93.0 | 75.3 |
| 40 years or older | 55.4 | 68.5 | 71.9 | 84.9 | 81.7 | 92.2 | 67.0 |
| Dependency status | | | | | | | |
| Dependent | 62.8 | 79.8 | 78.1 | 91.1 | 84.4 | 89.7 | 77.3 |
| Independent | 62.0 | 75.3 | 77.7 | 87.5 | 82.4 | 92.8 | 73.6 |
| Unmarried, no dependents | 58.5 | 75.1 | 76.8 | 87.2 | 81.9 | 92.3 | 73.0 |
| Married, no dependents | 60.3 | 75.0 | 74.2 | 87.0 | 82.4 | 89.9 | 73.7 |
| Single parent | 64.5 | 77.8 | 78.9 | 85.4 | 80.4 | 93.9 | 74.2 |
| Married parents | 62.0 | 73.0 | 81.4 | 90.3 | 85.3 | 92.5 | 73.6 |

See notes at end of table.

Table 4.5-A. Among undergraduates with financial need, the percentage who received any financial aid, 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 | 64.5 | 84.2 | 84.6 | 93.5 | 94.5 | 94.0 | 78.9 |
| \$20,000–39,999 | 67.4 | 85.1 | 84.2 | 93.3 | 90.6 | 91.9 | 80.3 |
| \$40,000–59,999 | 56.6 | 76.4 | 75.4 | 91.2 | 88.5 | 84.0 | 74.0 |
| \$60,000–79,999 | 52.8 | 74.1 | 73.8 | 90.8 | 82.2 | 85.2 | 74.8 |
| \$80,000–99,999 | 61.0 | 73.9 | 75.5 | 93.1 | 78.2 | 85.8 | 78.7 |
| \$100,000 or more | 66.1 | 80.5 | 68.5 | 83.3 | 76.9 | 84.0 | 75.7 |
| Independent | | | | | | | |
| Less than \$10,000 | 58.4 | 76.4 | 74.2 | 83.3 | 81.0 | 91.6 | 70.2 |
| \$10,000–19,999 | 68.0 | 76.5 | 81.2 | 88.7 | 85.7 | 94.0 | 77.0 |
| \$20,000–29,999 | 64.9 | 79.5 | 79.8 | 88.9 | 83.2 | 93.8 | 76.0 |
| \$30,000–49,999 | 61.0 | 73.8 | 77.4 | 88.5 | 81.2 | 92.9 | 73.0 |
| \$50,000 or more | 51.2 | 60.6 | 80.4 | 89.7 | 81.7 | 91.7 | 73.0 |
| Income group | | | | | | | |
| Lowest 25 percent | 62.6 | 80.6 | 81.1 | 89.8 | 88.8 | 92.0 | 75.3 |
| Middle 50 percent | 62.8 | 76.9 | 76.8 | 89.8 | 85.2 | 92.4 | 75.4 |
| Highest 25 percent | 54.1 | 70.3 | 73.8 | 87.9 | 76.7 | 90.7 | 75.2 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Grant status | | | | | | | |
| No grants | 16.7 | 42.3 | 41.2 | 48.2 | 32.5 | 74.0 | 33.2 |
| Received grants | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Loan status ³ | | | | | | | |
| No loans | 54.3 | 54.9 | 51.8 | 70.1 | 60.8 | 64.8 | 55.9 |
| Received loans | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

† 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 unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution and students who have no need. Need is defined as the total price of attendance minus the expected family contribution (EFC). 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 4.5-B. Average amount of financial aid received by undergraduates who had need, 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) | \$3,600 | \$7,400 | \$8,700 | \$13,400 | \$16,300 | \$9,000 | \$8,100 |
| Total (50 states, DC, and Puerto Rico) | 3,600 | 7,300 | 8,700 | 12,900 | 15,900 | 8,900 | 8,100 |
| Attendance status | | | | | | | |
| Full-time/full-year | 5,200 | 8,500 | 9,700 | 15,800 | 18,200 | 11,200 | 10,600 |
| Full-time/part-year | 2,900 | 4,500 | 5,600 | 8,800 | 11,300 | 7,900 | 6,300 |
| Part-time/full-year | 3,400 | 6,200 | 8,000 | 9,000 | 11,500 | 9,100 | 5,800 |
| Part-time/part-year | 1,900 | 3,500 | 4,600 | 6,100 | 7,200 | 5,600 | 3,500 |
| Housing | | | | | | | |
| On campus | 5,200 | 8,800 | 9,700 | 18,100 | 19,000 | 12,700 | 13,400 |
| Off campus | 3,700 | 7,300 | 8,700 | 9,800 | 12,900 | 8,800 | 7,100 |
| Living with parents | 3,300 | 5,700 | 6,600 | 10,500 | 12,400 | 9,200 | 6,200 |
| Price of attendance | | | | | | | |
| Less than \$4,000 | 1,100 | 1,200 | 1,200 | 1,000 | ‡ | 1,500 | 1,200 |
| \$4,000–7,999 | 2,700 | 3,500 | 3,700 | 3,300 | 3,600 | 3,600 | 3,000 |
| \$8,000–11,999 | 4,900 | 6,100 | 6,300 | 5,700 | 5,500 | 6,400 | 5,600 |
| \$12,000–15,999 | 6,100 | 8,700 | 8,500 | 8,300 | 7,400 | 8,300 | 8,100 |
| \$16,000 or more | 11,300 | 11,500 | 12,200 | 16,100 | 18,100 | 11,700 | 14,300 |
| Gender | | | | | | | |
| Male | 3,700 | 7,300 | 8,800 | 13,100 | 15,800 | 10,200 | 8,500 |
| Female | 3,600 | 7,300 | 8,700 | 12,800 | 16,100 | 8,100 | 7,800 |
| Race/ethnicity² | | | | | | | |
| White | 3,700 | 7,300 | 8,500 | 14,100 | 15,800 | 9,100 | 8,500 |
| Black | 3,600 | 8,200 | 10,400 | 11,300 | 16,700 | 8,400 | 7,500 |
| Hispanic | 3,100 | 6,700 | 8,100 | 8,600 | 14,100 | 8,500 | 6,900 |
| Asian | 3,500 | 7,100 | 8,500 | 14,000 | 18,400 | 10,800 | 8,800 |
| American Indian | 3,900 | ‡ | 8,100 | 14,600 | ‡ | 9,600 | 7,400 |
| Pacific Islander | 3,500 | ‡ | ‡ | ‡ | ‡ | 11,800 | 8,400 |
| Multiple races | 4,100 | 8,500 | 8,500 | 14,200 | 19,300 | 9,900 | 8,700 |
| Other | 4,000 | 6,000 | 7,600 | 14,700 | 14,400 | 10,100 | 7,700 |
| Age as of 12/31/03 | | | | | | | |
| 18 years or younger | 3,700 | 7,400 | 8,600 | 15,800 | 17,700 | 10,500 | 9,100 |
| 19–23 years | 3,500 | 7,300 | 8,700 | 15,200 | 16,900 | 9,100 | 9,100 |
| 24–29 years | 4,000 | 7,100 | 9,100 | 10,300 | 12,300 | 8,800 | 7,300 |
| 30–39 years | 3,600 | 7,600 | 8,600 | 8,400 | 9,600 | 8,700 | 6,300 |
| 40 years or older | 3,300 | 7,200 | 7,600 | 7,600 | 9,000 | 8,600 | 5,800 |
| Dependency status | | | | | | | |
| Dependent | 3,500 | 7,300 | 8,600 | 15,700 | 17,300 | 10,200 | 9,600 |
| Independent | 3,700 | 7,300 | 8,900 | 9,200 | 11,200 | 8,600 | 6,700 |
| Unmarried, no dependents | 4,000 | 7,800 | 9,200 | 10,900 | 12,200 | 9,000 | 7,700 |
| Married, no dependents | 3,200 | 5,900 | 8,400 | 9,000 | 10,900 | 9,300 | 6,900 |
| Single parent | 3,700 | 8,100 | 8,600 | 8,800 | 10,500 | 8,100 | 6,100 |
| Married parents | 3,400 | 6,400 | 8,500 | 8,100 | 10,100 | 8,600 | 6,100 |

See notes at end of table.

Table 4.5-B. Average amount of financial aid received by undergraduates who had need, 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 | \$3,800 | \$7,700 | \$9,700 | \$13,600 | \$17,100 | \$9,400 | \$8,500 |
| \$20,000–39,999 | 3,400 | 7,800 | 9,200 | 15,900 | 18,000 | 9,700 | 8,800 |
| \$40,000–59,999 | 3,200 | 6,500 | 7,700 | 15,800 | 18,300 | 10,000 | 8,900 |
| \$60,000–79,999 | 3,400 | 7,100 | 8,100 | 16,700 | 17,500 | 11,400 | 10,400 |
| \$80,000–99,999 | 3,600 | 7,600 | 8,800 | 16,400 | 17,700 | 12,100 | 12,200 |
| \$100,000 or more | 5,700 | 8,200 | 8,200 | 15,800 | 15,400 | 15,300 | 12,500 |
| Independent | | | | | | | |
| Less than \$10,000 | 4,000 | 8,700 | 9,700 | 11,400 | 12,700 | 8,200 | 7,200 |
| \$10,000–19,999 | 3,800 | 7,100 | 9,200 | 9,700 | 10,700 | 8,500 | 6,600 |
| \$20,000–29,999 | 3,400 | 7,500 | 7,900 | 8,900 | 11,000 | 8,800 | 6,400 |
| \$30,000–49,999 | 3,200 | 5,300 | 8,200 | 7,600 | 10,600 | 8,900 | 6,000 |
| \$50,000 or more | 3,700 | 5,600 | 7,300 | 7,900 | 9,600 | 8,600 | 6,900 |
| Income group | | | | | | | |
| Lowest 25 percent | 3,800 | 8,100 | 9,600 | 13,200 | 16,400 | 8,700 | 7,900 |
| Middle 50 percent | 3,400 | 6,900 | 8,200 | 12,800 | 16,100 | 9,100 | 7,900 |
| Highest 25 percent | 3,900 | 6,800 | 8,200 | 12,600 | 15,000 | 9,100 | 9,800 |
| Aid status | | | | | | | |
| No aid | † | † | † | † | † | † | † |
| Received aid | 3,600 | 7,300 | 8,700 | 12,900 | 15,900 | 8,900 | 8,100 |
| Grant status | | | | | | | |
| No grants | 3,600 | 6,600 | 7,200 | 7,900 | 10,400 | 8,600 | 6,700 |
| Received grants | 3,600 | 7,500 | 9,100 | 13,500 | 16,500 | 9,000 | 8,300 |
| Loan status ³ | | | | | | | |
| No loans | 2,600 | 4,300 | 5,300 | 6,600 | 8,600 | 3,400 | 3,900 |
| Received loans | 6,200 | 8,900 | 10,200 | 15,300 | 19,000 | 10,000 | 11,000 |

† 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: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Need is defined as the total price of attendance minus the expected family contribution (EFC). 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).

Section 5: Student Characteristics

Dependency Status

- In 2003–04, one-half (50 percent) of all undergraduates were considered dependent students for financial aid purposes (table 5.1-A). Sixteen percent were independent and single with no dependents, 14 percent were married with children, 13 percent were single parents, and 7 percent were married with no children.

Attendance Status

- Forty-one percent of all undergraduates in 2003–04 were enrolled in postsecondary institutions full time for a full academic year (9 or more months) (table 5.1-B). Fourteen percent were enrolled full time but for only part of the academic year (less than 9 months); 23 percent were enrolled at least part time for a full academic year (with less than 9 months of full-time enrollment); and 22 percent were enrolled only part time and for only part of the academic year.

Student Housing

- Sixty percent of all undergraduates lived in off-campus housing in 2003–04, one-fourth (25 percent) lived with their parents or other relatives, and 15 percent lived in on-campus housing arrangements (table 5.1-C). About one-half (49 percent) of the undergraduates at private not-for-profit 4-year doctorate-granting institutions lived on-campus, compared with about one-fourth (28 percent) of undergraduates at public 4-year doctorate-granting institutions.

Race/Ethnicity

- Sixty-three percent of all undergraduates in 2003–04 were White, 14 percent were Black, 13 percent were Hispanic, and 5 percent were Asian (table 5.2-A). Two percent reported that they were more than one race, and 1 percent identified themselves as “Other.” Both American Indians and Pacific Islanders each constituted under 1 percent of the undergraduate student population.

Gender and Citizenship

- The majority (58 percent) of undergraduates enrolled during the 2003–04 academic year were female (table 5.2-B). About three-fourths (77 percent) of all undergraduates who were single parents, two-thirds (66 percent) of all undergraduates age 40 or older, and 64 percent of all Black undergraduates were women.
- Ninety-three percent of all undergraduates in 2003–04 were U.S. citizens, 6 percent were resident aliens eligible for federal financial aid, and 2 percent were foreign/international students (table 5.2-B).

Family Income

- Among dependent undergraduates enrolled in postsecondary institutions in 2003–04, 13 percent were from families with incomes of less than \$20,000, and 21 percent were from families with incomes of \$100,000 or more (table 5.3).
- Among independent undergraduates in 2003–04, 23 percent had a family income of less than \$10,000, while about one-fourth (25 percent) had an income of \$50,000 or more (table 5.4).

Institution Control and Level

- Forty percent of all undergraduates in 2003–04 were enrolled in public 2-year institutions (table 5.5). Nineteen percent were enrolled in public 4-year doctorate-granting institutions, 11 percent were enrolled in public 4-year non-doctorate-granting institutions, 8 percent were enrolled in private not-for-profit 4-year non-doctorate-granting institutions, another 8 percent were enrolled in private for-profit institutions, and 5 percent were enrolled in private not-for-profit 4-year doctorate-granting institutions. A total of 8 percent attended more than one type of institution during the 2003–04 academic year.

Table 5.1-A. Percentage distribution of undergraduates, by dependency status and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Dependent | Independent | | | |
|---|-----------|--------------------------|------------------------|----------------|-----------------|
| | | Unmarried, no dependents | Married, no dependents | Single parents | Married parents |
| U.S. total (excluding Puerto Rico) | 49.6 | 15.8 | 7.4 | 13.2 | 13.9 |
| Total (50 states, DC, and Puerto Rico) | 49.7 | 15.8 | 7.4 | 13.2 | 13.9 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 18.5 | 21.2 | 13.9 | 20.8 | 25.6 |
| 2-year | 38.8 | 16.8 | 9.1 | 17.2 | 18.2 |
| 4-year | 65.7 | 14.1 | 5.9 | 6.3 | 8.0 |
| Non-doctorate-granting | 57.6 | 15.4 | 7.1 | 8.6 | 11.3 |
| Doctorate-granting | 70.2 | 13.3 | 5.3 | 5.0 | 6.2 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 37.4 | 17.3 | 7.1 | 23.2 | 15.1 |
| 4-year | 62.3 | 12.1 | 5.6 | 9.0 | 11.0 |
| Non-doctorate-granting | 53.4 | 13.6 | 6.5 | 12.1 | 14.3 |
| Doctorate-granting | 76.7 | 9.7 | 4.2 | 3.8 | 5.6 |
| Private for-profit | 23.9 | 22.7 | 7.2 | 27.2 | 19.0 |
| Attendance status | | | | | |
| Full-time/full-year | 71.8 | 10.2 | 3.5 | 8.3 | 6.4 |
| Full-time/part-year | 47.6 | 17.0 | 7.3 | 16.1 | 11.9 |
| Part-time/full-year | 33.8 | 19.5 | 9.5 | 17.2 | 20.0 |
| Part-time/part-year | 26.8 | 21.5 | 12.4 | 16.5 | 22.8 |
| Housing ¹ | | | | | |
| On campus | 92.4 | 4.3 | 0.9 | 1.4 | 0.9 |
| Off campus | 26.3 | 21.2 | 11.2 | 19.3 | 22.0 |
| Living with parents | 79.1 | 9.7 | 2.3 | 6.4 | 2.6 |
| Price of attendance ¹ | | | | | |
| Less than \$4,000 | 28.0 | 20.8 | 12.7 | 16.2 | 22.3 |
| \$4,000–7,999 | 38.6 | 17.4 | 9.1 | 16.9 | 18.1 |
| \$8,000–11,999 | 53.5 | 14.7 | 5.6 | 14.1 | 12.0 |
| \$12,000–15,999 | 60.7 | 13.6 | 5.6 | 10.7 | 9.5 |
| \$16,000 or more | 69.1 | 12.0 | 3.9 | 8.1 | 6.9 |
| Gender | | | | | |
| Male | 55.2 | 18.6 | 7.1 | 7.2 | 12.0 |
| Female | 45.8 | 13.7 | 7.6 | 17.6 | 15.3 |

See notes at end of table.

Table 5.1-A. Percentage distribution of undergraduates, by dependency status and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Dependent | Independent | | | |
|---|-----------|--------------------------|------------------------|----------------|-----------------|
| | | Unmarried, no dependents | Married, no dependents | Single parents | Married parents |
| Race/ethnicity² | | | | | |
| White | 53.0 | 15.3 | 8.2 | 9.5 | 14.1 |
| Black | 36.0 | 16.4 | 4.6 | 29.9 | 13.0 |
| Hispanic | 46.8 | 15.9 | 6.0 | 16.3 | 14.9 |
| Asian | 56.4 | 17.2 | 8.5 | 6.0 | 11.9 |
| American Indian | 35.0 | 20.8 | 9.0 | 17.1 | 18.2 |
| Pacific Islander | 55.7 | 15.3 | 5.5 | 11.9 | 11.7 |
| Multiple races | 50.2 | 16.7 | 6.0 | 12.7 | 14.5 |
| Other | 48.9 | 20.8 | 7.6 | 11.4 | 11.3 |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 95.6 | 1.5 | 0.4 | 2.2 | 0.3 |
| 19–23 years | 86.0 | 3.1 | 3.3 | 5.5 | 2.2 |
| 24–29 years | † | 50.0 | 13.1 | 20.8 | 16.1 |
| 30–39 years | † | 21.9 | 10.4 | 28.5 | 39.2 |
| 40 years or older | † | 20.7 | 17.1 | 23.7 | 38.5 |
| Income group | | | | | |
| Lowest 25 percent | 49.7 | 26.3 | 2.6 | 18.4 | 3.1 |
| Middle 50 percent | 49.7 | 16.2 | 6.5 | 15.3 | 12.3 |
| Highest 25 percent | 49.7 | 4.0 | 14.2 | 3.6 | 28.5 |
| Aid status | | | | | |
| No aid | 49.0 | 16.3 | 9.6 | 10.1 | 15.0 |
| Received aid | 50.2 | 15.5 | 6.1 | 15.0 | 13.3 |
| Grant status | | | | | |
| No grants | 50.1 | 16.9 | 9.5 | 9.0 | 14.6 |
| Received grants | 49.4 | 14.7 | 5.3 | 17.4 | 13.3 |
| Loan status³ | | | | | |
| No loans | 47.4 | 15.3 | 8.7 | 13.1 | 15.6 |
| Received loans | 54.1 | 16.7 | 5.0 | 13.4 | 10.9 |

† Not applicable. All students age 24 or older are considered to be independent.

¹ Excludes students attending more than one institution.

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: Detail may not sum to totals because of rounding. 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 5.1-B. Percentage distribution of undergraduates, by attendance status and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Full-time | | Part-time | |
|---|-----------|-----------|-----------|-----------|
| | Full-year | Part-year | Full-year | Part-year |
| U.S. total (excluding Puerto Rico) | 40.9 | 13.8 | 22.8 | 22.5 |
| Total (50 states, DC, and Puerto Rico) | 41.1 | 13.8 | 22.8 | 22.4 |
| Institution type | | | | |
| Public | | | | |
| Less-than-2-year | 28.8 | 34.0 | 16.0 | 21.2 |
| 2-year | 22.3 | 11.6 | 30.8 | 35.3 |
| 4-year | 59.1 | 10.8 | 17.6 | 12.6 |
| Non-doctorate-granting | 54.9 | 9.9 | 20.3 | 14.9 |
| Doctorate-granting | 61.3 | 11.3 | 16.1 | 11.3 |
| Private not-for-profit | | | | |
| Less-than-4-year | 42.6 | 22.4 | 20.1 | 14.9 |
| 4-year | 58.2 | 15.1 | 13.9 | 12.8 |
| Non-doctorate-granting | 54.0 | 16.7 | 14.5 | 14.8 |
| Doctorate-granting | 65.1 | 12.5 | 12.9 | 9.5 |
| Private for-profit | 33.9 | 38.1 | 13.6 | 14.4 |
| Housing ¹ | | | | |
| On campus | 77.3 | 10.9 | 7.5 | 4.4 |
| Off campus | 30.8 | 14.5 | 26.2 | 28.5 |
| Living with parents | 42.0 | 15.6 | 22.6 | 19.9 |
| Price of attendance ¹ | | | | |
| Less than \$4,000 | # | 6.9 | 4.9 | 88.2 |
| \$4,000–7,999 | 7.8 | 24.8 | 48.7 | 18.8 |
| \$8,000–11,999 | 48.3 | 15.9 | 29.3 | 6.5 |
| \$12,000–15,999 | 72.0 | 11.4 | 14.4 | 2.3 |
| \$16,000 or more | 82.7 | 9.0 | 7.1 | 1.2 |
| Gender | | | | |
| Male | 42.7 | 14.8 | 20.7 | 21.8 |
| Female | 39.8 | 13.0 | 24.3 | 22.8 |
| Race/ethnicity ² | | | | |
| White | 43.6 | 12.9 | 21.7 | 21.8 |
| Black | 34.7 | 17.4 | 24.6 | 23.3 |
| Hispanic | 34.5 | 14.9 | 26.2 | 24.4 |
| Asian | 44.9 | 11.6 | 22.3 | 21.2 |
| American Indian | 34.4 | 15.9 | 23.3 | 26.4 |
| Pacific Islander | 35.1 | 11.0 | 21.7 | 32.2 |
| Multiple races | 40.3 | 13.6 | 22.8 | 23.4 |
| Other | 42.1 | 13.7 | 24.9 | 19.3 |
| Age as of 12/31/03 | | | | |
| 18 years or younger | 62.1 | 13.7 | 13.8 | 10.5 |
| 19–23 years | 54.9 | 14.2 | 16.8 | 14.1 |
| 24–29 years | 26.5 | 15.9 | 28.6 | 29.1 |
| 30–39 years | 20.3 | 12.5 | 33.5 | 33.7 |
| 40 years or older | 15.3 | 10.6 | 32.7 | 41.4 |

See notes at end of table.

Table 5.1-B. Percentage distribution of undergraduates, by attendance status and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Full-time | | Part-time | |
|---|-----------|-----------|-----------|-----------|
| | Full-year | Part-year | Full-year | Part-year |
| Dependency status | | | | |
| Dependent | 59.3 | 13.2 | 15.5 | 12.1 |
| Independent | 23.1 | 14.4 | 30.0 | 32.6 |
| Unmarried, no dependents | 26.4 | 14.9 | 28.2 | 30.6 |
| Married, no dependents | 19.2 | 13.7 | 29.5 | 37.6 |
| Single parent | 25.6 | 16.8 | 29.6 | 28.0 |
| Married parents | 18.8 | 11.8 | 32.7 | 36.7 |
| Dependency and income in 2002 | | | | |
| Dependent | | | | |
| Less than \$20,000 | 55.7 | 15.2 | 16.8 | 12.3 |
| \$20,000–39,999 | 54.6 | 13.7 | 18.8 | 12.9 |
| \$40,000–59,999 | 57.3 | 13.3 | 16.5 | 12.9 |
| \$60,000–79,999 | 61.7 | 12.0 | 14.5 | 11.8 |
| \$80,000–99,999 | 63.9 | 11.8 | 12.7 | 11.6 |
| \$100,000 or more | 63.0 | 13.0 | 13.2 | 10.8 |
| Independent | | | | |
| Less than \$10,000 | 34.0 | 18.2 | 23.1 | 24.6 |
| \$10,000–19,999 | 29.2 | 17.1 | 28.2 | 25.6 |
| \$20,000–29,999 | 21.8 | 15.4 | 33.0 | 29.8 |
| \$30,000–49,999 | 18.1 | 12.2 | 33.7 | 36.0 |
| \$50,000 or more | 13.1 | 9.8 | 32.8 | 44.3 |
| Income group | | | | |
| Lowest 25 percent | 44.3 | 16.3 | 21.0 | 18.6 |
| Middle 50 percent | 40.9 | 13.8 | 23.6 | 21.8 |
| Highest 25 percent | 38.0 | 11.2 | 23.1 | 27.7 |
| Aid status | | | | |
| No aid | 26.7 | 12.7 | 24.5 | 36.2 |
| Received aid | 49.4 | 14.4 | 21.8 | 14.3 |
| Grant status | | | | |
| No grants | 31.5 | 14.1 | 23.5 | 30.9 |
| Received grants | 50.4 | 13.4 | 22.1 | 14.1 |
| Loan status ³ | | | | |
| No loans | 31.9 | 12.8 | 25.3 | 30.1 |
| Received loans | 58.1 | 15.7 | 18.2 | 8.1 |

Rounds to zero.

¹ Excludes students attending more than one institution.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: Detail may not sum to totals because of rounding. 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 5.1-C. Percentage distribution of undergraduates, by student housing and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | On campus | Off campus | Living with parents |
|---|-----------|------------|---------------------|
| U.S. total (excluding Puerto Rico) | 15.1 | 59.9 | 25.0 |
| Total (50 states, DC, and Puerto Rico) | 14.9 | 59.7 | 25.4 |
| Institution type | | | |
| Public | | | |
| Less-than-2-year | 4.6 | 75.4 | 20.1 |
| 2-year | 1.7 | 64.4 | 33.9 |
| 4-year | 25.4 | 55.1 | 19.6 |
| Non-doctorate-granting | 20.5 | 54.9 | 24.6 |
| Doctorate-granting | 28.0 | 55.2 | 16.8 |
| Private not-for-profit | | | |
| Less-than-4-year | 14.9 | 62.0 | 23.1 |
| 4-year | 38.9 | 45.3 | 15.8 |
| Non-doctorate-granting | 32.6 | 50.4 | 17.1 |
| Doctorate-granting | 49.3 | 37.0 | 13.7 |
| Private for-profit | | | |
| | 2.1 | 77.6 | 20.3 |
| Attendance status | | | |
| Full-time/full-year | 28.4 | 45.3 | 26.2 |
| Full-time/part-year | 11.4 | 60.8 | 27.8 |
| Part-time/full-year | 5.0 | 69.6 | 25.5 |
| Part-time/part-year | 2.9 | 74.9 | 22.2 |
| Price of attendance¹ | | | |
| Less than \$4,000 | 1.8 | 71.4 | 26.8 |
| \$4,000–7,999 | 4.0 | 64.4 | 31.5 |
| \$8,000–11,999 | 10.5 | 54.6 | 34.9 |
| \$12,000–15,999 | 30.7 | 53.6 | 15.7 |
| Gender | | | |
| Male | 16.7 | 55.9 | 27.4 |
| Female | 13.6 | 62.6 | 23.9 |
| Race/ethnicity² | | | |
| White | 17.2 | 59.1 | 23.8 |
| Black | 12.2 | 66.1 | 21.6 |
| Hispanic | 7.4 | 57.3 | 35.3 |
| Asian | 15.7 | 54.7 | 29.5 |
| American Indian | 9.8 | 71.4 | 18.8 |
| Pacific Islander | 10.0 | 53.1 | 36.9 |
| Multiple races | 15.9 | 61.0 | 23.1 |
| Other | 11.5 | 56.9 | 31.6 |
| Age as of 12/31/03 | | | |
| 18 years or younger | 38.1 | 13.6 | 48.3 |
| 19–23 years | 22.4 | 42.0 | 35.6 |
| 24–29 years | 3.0 | 82.0 | 15.0 |
| 30–39 years | 1.0 | 93.0 | 6.0 |
| 40 years or older | 0.6 | 95.0 | 4.4 |

See notes at end of table.

Table 5.1-C. Percentage distribution of undergraduates, by student housing and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | On campus | Off campus | Living with parents |
|---|-----------|------------|---------------------|
| Dependency status | | | |
| Dependent | 27.9 | 31.7 | 40.5 |
| Independent | 2.2 | 87.2 | 10.5 |
| Unmarried, no dependents | 4.1 | 80.3 | 15.6 |
| Married, no dependents | 1.9 | 90.4 | 7.8 |
| Single parent | 1.6 | 86.3 | 12.2 |
| Married parents | 1.0 | 94.3 | 4.7 |
| Dependency and income in 2002 | | | |
| Dependent | | | |
| Less than \$20,000 | 20.9 | 29.2 | 49.9 |
| \$20,000–39,999 | 23.9 | 32.0 | 44.1 |
| \$40,000–59,999 | 24.8 | 32.4 | 42.9 |
| \$60,000–79,999 | 28.2 | 30.6 | 41.2 |
| \$80,000–99,999 | 33.8 | 31.4 | 34.8 |
| \$100,000 or more | 35.0 | 33.5 | 31.5 |
| Independent | | | |
| Less than \$10,000 | 4.9 | 77.9 | 17.2 |
| \$10,000–19,999 | 2.3 | 84.0 | 13.8 |
| \$20,000–29,999 | 1.8 | 87.9 | 10.3 |
| \$30,000–49,999 | 1.3 | 92.1 | 6.6 |
| \$50,000 or more | 0.8 | 94.1 | 5.1 |
| Income group | | | |
| Lowest 25 percent | 13.2 | 54.8 | 32.0 |
| Middle 50 percent | 14.5 | 60.1 | 25.4 |
| Highest 25 percent | 17.7 | 64.1 | 18.2 |
| Aid status | | | |
| No aid | 8.4 | 59.8 | 31.8 |
| Received aid | 18.8 | 59.6 | 21.6 |
| Grant status | | | |
| No grants | 10.3 | 61.0 | 28.8 |
| Received grants | 19.4 | 58.5 | 22.1 |
| Loan status ³ | | | |
| No loans | 9.9 | 60.4 | 29.6 |
| Received loans | 24.5 | 58.3 | 17.2 |

¹ Excludes students attending more than one institution.

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: Detail may not sum to totals because of rounding. 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 5.2-A. Percentage distribution of undergraduates, by race/ethnicity and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | White | Black | Hispanic | Asian | American Indian | Pacific Islander | Multiple races | Other |
|---|-------|-------|----------|-------|-----------------|------------------|----------------|-------|
| U.S. total (excluding Puerto Rico) | 63.7 | 14.1 | 11.9 | 5.4 | 0.9 | 0.5 | 2.1 | 1.3 |
| Total (50 states, DC, and Puerto Rico) | 63.1 | 14.0 | 12.7 | 5.4 | 0.9 | 0.5 | 2.0 | 1.3 |
| Institution type | | | | | | | | |
| Public | | | | | | | | |
| Less-than-2-year | 63.1 | 10.2 | 16.8 | 5.4 | 1.1 | 0.6 | 1.7 | 1.2 |
| 2-year | 59.9 | 15.3 | 14.4 | 5.3 | 1.0 | 0.7 | 2.1 | 1.3 |
| 4-year | 70.2 | 10.4 | 8.9 | 5.9 | 1.0 | 0.4 | 2.0 | 1.2 |
| Non-doctorate-granting | 70.6 | 10.8 | 10.0 | 4.3 | 0.8 | 0.4 | 1.9 | 1.2 |
| Doctorate-granting | 70.0 | 10.2 | 8.3 | 6.7 | 1.0 | 0.4 | 2.1 | 1.2 |
| Private not-for-profit | | | | | | | | |
| Less-than-4-year | 48.0 | 16.6 | 23.1 | 4.5 | 4.0 | 1.0 | 1.9 | 1.0 |
| 4-year | 67.3 | 13.0 | 12.0 | 4.2 | 0.4 | 0.2 | 1.8 | 1.1 |
| Non-doctorate-granting | 67.2 | 15.6 | 11.8 | 2.1 | 0.5 | 0.2 | 1.7 | 1.0 |
| Doctorate-granting | 67.3 | 8.7 | 12.2 | 7.6 | 0.4 | 0.3 | 2.0 | 1.4 |
| Private for-profit | 47.6 | 23.7 | 20.0 | 3.7 | 0.6 | 0.5 | 2.2 | 1.7 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 67.0 | 11.8 | 10.7 | 5.9 | 0.8 | 0.5 | 2.0 | 1.3 |
| Full-time/part-year | 59.2 | 17.6 | 13.8 | 4.6 | 1.1 | 0.4 | 2.0 | 1.3 |
| Part-time/full-year | 60.1 | 15.1 | 14.6 | 5.3 | 0.9 | 0.5 | 2.0 | 1.4 |
| Part-time/part-year | 61.4 | 14.6 | 13.9 | 5.1 | 1.1 | 0.8 | 2.1 | 1.1 |
| Housing¹ | | | | | | | | |
| On campus | 72.6 | 11.5 | 6.3 | 5.5 | 0.6 | 0.3 | 2.2 | 1.0 |
| Off campus | 62.6 | 15.6 | 12.3 | 4.7 | 1.1 | 0.5 | 2.1 | 1.2 |
| Living with parents | 59.3 | 12.0 | 17.8 | 6.0 | 0.7 | 0.7 | 1.9 | 1.6 |
| Price of attendance¹ | | | | | | | | |
| Less than \$4,000 | 61.7 | 14.0 | 14.5 | 4.6 | 1.2 | 0.8 | 2.2 | 1.0 |
| \$4,000–7,999 | 59.7 | 15.6 | 14.8 | 4.9 | 1.2 | 0.6 | 2.0 | 1.2 |
| \$8,000–11,999 | 62.9 | 14.5 | 13.8 | 4.6 | 0.7 | 0.3 | 1.8 | 1.4 |
| \$12,000–15,999 | 67.3 | 13.1 | 10.2 | 4.9 | 0.9 | 0.4 | 2.1 | 1.2 |
| \$16,000 or more | 65.8 | 12.9 | 10.1 | 6.7 | 0.5 | 0.4 | 2.1 | 1.5 |
| Gender | | | | | | | | |
| Male | 65.2 | 11.9 | 12.2 | 5.9 | 0.8 | 0.6 | 2.0 | 1.5 |
| Female | 61.6 | 15.6 | 13.1 | 5.0 | 1.0 | 0.5 | 2.1 | 1.1 |
| Age as of 12/31/03 | | | | | | | | |
| 18 years or younger | 63.9 | 11.0 | 14.1 | 6.0 | 0.6 | 0.4 | 2.4 | 1.6 |
| 19–23 years | 66.1 | 11.3 | 12.4 | 5.7 | 0.7 | 0.6 | 2.0 | 1.2 |
| 24–29 years | 57.8 | 15.9 | 15.1 | 6.1 | 1.2 | 0.4 | 2.1 | 1.5 |
| 30–39 years | 57.2 | 20.3 | 12.9 | 4.7 | 1.2 | 0.6 | 1.9 | 1.2 |
| 40 years or older | 65.0 | 17.1 | 9.4 | 3.5 | 1.3 | 0.4 | 2.1 | 1.2 |
| Dependency status | | | | | | | | |
| Dependent | 67.2 | 10.1 | 12.0 | 6.1 | 0.7 | 0.6 | 2.1 | 1.3 |
| Independent | 59.0 | 17.8 | 13.5 | 4.7 | 1.2 | 0.5 | 2.0 | 1.3 |
| Unmarried, no dependents | 61.1 | 14.6 | 12.9 | 5.9 | 1.2 | 0.5 | 2.2 | 1.7 |
| Married, no dependents | 70.1 | 8.8 | 10.4 | 6.2 | 1.1 | 0.4 | 1.7 | 1.3 |
| Single parent | 45.4 | 31.7 | 15.8 | 2.5 | 1.2 | 0.5 | 2.0 | 1.1 |
| Married parents | 63.8 | 13.1 | 13.7 | 4.6 | 1.2 | 0.4 | 2.1 | 1.1 |

See notes at end of table.

Table 5.2-A. Percentage distribution of undergraduates, by race/ethnicity and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | White | Black | Hispanic | Asian | American Indian | Pacific Islander | Multiple races | Other |
|---|-------|-------|----------|-------|-----------------|------------------|----------------|-------|
| Dependency and income in 2002 | | | | | | | | |
| Dependent | | | | | | | | |
| Less than \$20,000 | 41.6 | 20.8 | 22.9 | 9.7 | 0.8 | 0.7 | 1.9 | 1.6 |
| \$20,000–39,999 | 55.5 | 15.6 | 16.6 | 7.4 | 0.7 | 0.5 | 2.2 | 1.5 |
| \$40,000–59,999 | 67.4 | 9.5 | 12.3 | 5.8 | 0.7 | 0.6 | 2.4 | 1.3 |
| \$60,000–79,999 | 75.4 | 6.4 | 9.1 | 4.9 | 0.6 | 0.5 | 1.8 | 1.3 |
| \$80,000–99,999 | 79.5 | 5.5 | 6.8 | 4.3 | 0.7 | 0.4 | 2.0 | 0.7 |
| \$100,000 or more | 80.3 | 4.5 | 5.9 | 4.9 | 0.4 | 0.8 | 2.0 | 1.1 |
| Independent | | | | | | | | |
| Less than \$10,000 | 51.6 | 21.6 | 15.0 | 6.1 | 1.3 | 0.5 | 1.9 | 1.9 |
| \$10,000–19,999 | 53.3 | 21.7 | 15.8 | 4.0 | 1.3 | 0.5 | 2.1 | 1.3 |
| \$20,000–29,999 | 55.7 | 22.0 | 14.7 | 2.9 | 1.2 | 0.4 | 2.0 | 1.1 |
| \$30,000–49,999 | 61.8 | 15.7 | 12.7 | 4.6 | 1.2 | 0.5 | 2.4 | 1.1 |
| \$50,000 or more | 70.1 | 10.4 | 10.2 | 5.0 | 1.0 | 0.4 | 1.8 | 1.0 |
| Income group | | | | | | | | |
| Lowest 25 percent | 49.3 | 20.4 | 17.8 | 7.2 | 1.0 | 0.6 | 2.0 | 1.7 |
| Middle 50 percent | 64.3 | 13.9 | 12.4 | 4.6 | 1.0 | 0.5 | 2.2 | 1.2 |
| Highest 25 percent | 75.0 | 7.5 | 8.1 | 5.1 | 0.8 | 0.6 | 1.9 | 1.0 |
| Aid status | | | | | | | | |
| No aid | 66.1 | 9.2 | 12.8 | 7.1 | 0.8 | 0.7 | 2.1 | 1.2 |
| Received aid | 61.4 | 16.8 | 12.7 | 4.4 | 1.0 | 0.4 | 2.0 | 1.4 |
| Grant status | | | | | | | | |
| No grants | 66.8 | 10.1 | 12.0 | 6.4 | 0.8 | 0.7 | 2.1 | 1.2 |
| Received grants | 59.6 | 17.8 | 13.4 | 4.4 | 1.1 | 0.4 | 2.0 | 1.4 |
| Loan status ² | | | | | | | | |
| No loans | 62.9 | 12.3 | 13.8 | 6.2 | 1.0 | 0.6 | 2.1 | 1.3 |
| Received loans | 63.5 | 17.2 | 10.9 | 3.8 | 0.9 | 0.4 | 2.0 | 1.3 |

¹ Excludes students attending more than one institution.

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. 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>. 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.

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

Table 5.2-B. Percentage distribution of undergraduates, by gender, citizenship, and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Gender | | Citizenship | | |
|---|--------|--------|--------------|----------------|-------------------------------|
| | Male | Female | U.S. citizen | Resident alien | Foreign/International student |
| U.S. total (excluding Puerto Rico) | 42.4 | 57.6 | 92.8 | 5.5 | 1.7 |
| Total (50 states, DC, and Puerto Rico) | 42.4 | 57.6 | 92.9 | 5.5 | 1.7 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 40.5 | 59.5 | 94.3 | 4.8 | 0.8 |
| 2-year | 40.9 | 59.1 | 91.8 | 6.6 | 1.6 |
| 4-year | 45.5 | 54.5 | 94.1 | 4.2 | 1.7 |
| Non-doctorate-granting | 43.7 | 56.3 | 93.8 | 4.5 | 1.7 |
| Doctorate-granting | 46.5 | 53.5 | 94.3 | 4.1 | 1.6 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 38.1 | 61.9 | 85.6 | 11.5 | 3.0 |
| 4-year | 44.2 | 55.9 | 94.4 | 3.3 | 2.3 |
| Non-doctorate-granting | 44.2 | 55.8 | 95.0 | 3.0 | 2.0 |
| Doctorate-granting | 44.1 | 55.9 | 93.4 | 3.9 | 2.7 |
| Private for-profit | 38.4 | 61.6 | 91.8 | 7.5 | 0.6 |
| Attendance status | | | | | |
| Full-time/full-year | 44.1 | 55.9 | 93.3 | 4.6 | 2.1 |
| Full-time/part-year | 45.5 | 54.5 | 92.2 | 5.4 | 2.4 |
| Part-time/full-year | 38.4 | 61.6 | 92.2 | 6.7 | 1.1 |
| Part-time/part-year | 41.3 | 58.7 | 93.1 | 5.9 | 1.1 |
| Housing¹ | | | | | |
| On campus | 47.8 | 52.2 | 95.5 | 2.5 | 2.0 |
| Off campus | 39.9 | 60.1 | 92.6 | 5.8 | 1.7 |
| Living with parents | 46.0 | 54.0 | 92.2 | 6.5 | 1.4 |
| Price of attendance¹ | | | | | |
| Less than \$4,000 | 42.1 | 57.9 | 93.5 | 5.7 | 0.8 |
| \$4,000–7,999 | 40.9 | 59.1 | 92.7 | 6.4 | 1.0 |
| \$8,000–11,999 | 42.0 | 58.0 | 92.7 | 5.6 | 1.8 |
| \$12,000–15,999 | 42.8 | 57.2 | 93.5 | 4.9 | 1.6 |
| \$16,000 or more | 45.8 | 54.2 | 92.3 | 4.5 | 3.2 |
| Race/ethnicity² | | | | | |
| White | 43.7 | 56.3 | 97.3 | 2.0 | 0.7 |
| Black | 35.9 | 64.1 | 91.1 | 7.0 | 1.9 |
| Hispanic | 40.7 | 59.3 | 86.1 | 12.4 | 1.5 |
| Asian | 46.5 | 53.5 | 63.4 | 24.1 | 12.5 |
| American Indian | 37.1 | 62.9 | 97.6 | 1.9 | 0.5 |
| Pacific Islander | 44.1 | 55.9 | 79.9 | 18.1 | 2.0 |
| Multiple races | 41.6 | 58.4 | 95.6 | 3.4 | 1.1 |
| Other | 49.2 | 50.8 | 82.8 | 12.4 | 4.7 |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 43.9 | 56.1 | 94.8 | 4.0 | 1.2 |
| 19–23 years | 45.2 | 54.8 | 93.6 | 4.5 | 1.9 |
| 24–29 years | 43.8 | 56.2 | 90.2 | 7.5 | 2.3 |
| 30–39 years | 37.6 | 62.4 | 91.0 | 7.6 | 1.4 |
| 40 years or older | 33.6 | 66.4 | 94.4 | 5.0 | 0.6 |

See notes at end of table.

Table 5.2-B. Percentage distribution of undergraduates, by gender, citizenship, and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Gender | | Citizenship | | |
|---|--------|--------|--------------|----------------|-------------------------------|
| | Male | Female | U.S. citizen | Resident alien | Foreign/International student |
| Dependency status | | | | | |
| Dependent | 47.0 | 53.0 | 93.9 | 4.3 | 1.8 |
| Independent | 37.8 | 62.2 | 91.9 | 6.6 | 1.5 |
| Unmarried, no dependents | 49.9 | 50.1 | 91.5 | 6.1 | 2.4 |
| Married, no dependents | 40.9 | 59.1 | 89.7 | 8.0 | 2.4 |
| Single parent | 23.1 | 76.9 | 94.0 | 5.2 | 0.8 |
| Married parents | 36.4 | 63.6 | 91.5 | 7.7 | 0.8 |
| Dependency and income in 2002 | | | | | |
| Dependent | | | | | |
| Less than \$20,000 | 43.4 | 56.6 | 86.4 | 10.1 | 3.5 |
| \$20,000–39,999 | 43.6 | 56.4 | 91.3 | 7.1 | 1.7 |
| \$40,000–59,999 | 46.1 | 53.9 | 94.5 | 3.7 | 1.8 |
| \$60,000–79,999 | 47.2 | 52.9 | 96.0 | 2.5 | 1.5 |
| \$80,000–99,999 | 49.5 | 50.5 | 96.9 | 1.9 | 1.3 |
| \$100,000 or more | 51.6 | 48.4 | 96.8 | 1.6 | 1.6 |
| Independent | | | | | |
| Less than \$10,000 | 39.4 | 60.6 | 89.9 | 7.1 | 3.1 |
| \$10,000–19,999 | 36.6 | 63.4 | 91.5 | 7.5 | 0.9 |
| \$20,000–29,999 | 33.6 | 66.5 | 92.1 | 7.0 | 0.9 |
| \$30,000–49,999 | 38.8 | 61.2 | 92.1 | 6.7 | 1.2 |
| \$50,000 or more | 39.2 | 60.8 | 93.7 | 5.1 | 1.2 |
| Income group | | | | | |
| Lowest 25 percent | 41.4 | 58.6 | 89.2 | 8.0 | 2.7 |
| Middle 50 percent | 41.5 | 58.6 | 93.6 | 5.2 | 1.3 |
| Highest 25 percent | 45.3 | 54.7 | 95.3 | 3.4 | 1.4 |
| Aid status | | | | | |
| No aid | 45.4 | 54.6 | 91.3 | 5.6 | 3.1 |
| Received aid | 40.6 | 59.4 | 93.8 | 5.4 | 0.8 |
| Grant status | | | | | |
| No grants | 46.0 | 54.1 | 92.4 | 5.1 | 2.5 |
| Received grants | 38.9 | 61.1 | 93.3 | 5.8 | 0.9 |
| Loan status³ | | | | | |
| No loans | 43.4 | 56.6 | 91.7 | 5.9 | 2.4 |
| Received loans | 40.4 | 59.6 | 95.1 | 4.6 | 0.3 |

¹ Excludes students attending more than one institution.

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: Detail may not sum to totals because of rounding. 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 5.3. Percentage distribution of dependent undergraduates, by parents' income and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Parent income | | | | | |
|---|--------------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| | Less than \$20,000 | \$20,000–39,999 | \$40,000–59,999 | \$60,000–79,999 | \$80,000–99,999 | \$100,000 or more |
| U.S. total (excluding Puerto Rico) | 12.7 | 19.2 | 18.1 | 17.0 | 12.0 | 21.1 |
| Total (50 states, DC, and Puerto Rico) | 13.1 | 19.3 | 18.0 | 16.8 | 11.9 | 20.9 |
| Institution type | | | | | | |
| Public | | | | | | |
| Less-than-2-year | 14.8 | 27.0 | 22.0 | 15.2 | 4.3 | 16.7 |
| 2-year | 15.5 | 21.6 | 19.9 | 16.9 | 9.7 | 16.4 |
| 4-year | 10.9 | 17.3 | 18.0 | 18.1 | 13.2 | 22.6 |
| Non-doctorate-granting | 12.3 | 19.3 | 20.0 | 18.2 | 12.6 | 17.6 |
| Doctorate-granting | 10.2 | 16.4 | 17.1 | 18.1 | 13.4 | 24.8 |
| Private not-for-profit | | | | | | |
| Less-than-4-year | 20.5 | 25.7 | 15.1 | 16.1 | 7.2 | 15.4 |
| 4-year | 11.0 | 17.1 | 15.9 | 15.5 | 13.6 | 27.0 |
| Non-doctorate-granting | 12.0 | 18.4 | 17.7 | 16.5 | 13.6 | 21.9 |
| Doctorate-granting | 9.8 | 15.7 | 13.8 | 14.3 | 13.6 | 32.8 |
| Private for-profit | | | | | | |
| | 26.4 | 27.9 | 17.7 | 11.7 | 6.4 | 10.0 |
| Attendance status | | | | | | |
| Full-time/full-year | 12.3 | 17.8 | 17.5 | 17.5 | 12.8 | 22.2 |
| Full-time/part-year | 15.1 | 20.1 | 18.2 | 15.3 | 10.6 | 20.6 |
| Part-time/full-year | 14.2 | 23.4 | 19.2 | 15.7 | 9.7 | 17.8 |
| Part-time/part-year | 13.4 | 20.6 | 19.3 | 16.5 | 11.5 | 18.8 |
| Housing¹ | | | | | | |
| On campus | 9.9 | 16.5 | 16.2 | 17.1 | 14.3 | 26.0 |
| Off campus | 12.1 | 19.4 | 18.6 | 16.4 | 11.6 | 21.9 |
| Living with parents | 16.2 | 21.0 | 19.3 | 17.3 | 10.1 | 16.1 |
| Price of attendance¹ | | | | | | |
| Less than \$4,000 | 13.5 | 20.5 | 18.8 | 17.4 | 10.2 | 19.7 |
| \$4,000–7,999 | 16.7 | 22.9 | 19.6 | 15.6 | 9.4 | 15.8 |
| \$8,000–11,999 | 14.9 | 20.6 | 20.9 | 16.6 | 10.6 | 16.5 |
| \$12,000–15,999 | 11.7 | 18.1 | 17.7 | 18.9 | 13.0 | 20.5 |
| \$16,000 or more | 10.3 | 16.2 | 15.6 | 16.4 | 13.8 | 27.7 |
| Gender | | | | | | |
| Male | 12.1 | 17.9 | 17.7 | 16.9 | 12.5 | 22.9 |
| Female | 14.0 | 20.5 | 18.4 | 16.8 | 11.3 | 19.1 |
| Race/ethnicity² | | | | | | |
| White | 8.1 | 15.9 | 18.1 | 18.9 | 14.0 | 25.0 |
| Black | 26.9 | 29.8 | 16.9 | 10.6 | 6.5 | 9.4 |
| Hispanic | 25.0 | 26.7 | 18.5 | 12.7 | 6.8 | 10.3 |
| Asian | 20.8 | 23.3 | 17.3 | 13.5 | 8.4 | 16.8 |
| American Indian | 16.8 | 21.1 | 19.8 | 15.5 | 13.0 | 13.8 |
| Pacific Islander | 15.4 | 14.8 | 19.5 | 14.0 | 8.5 | 27.9 |
| Multiple races | 12.2 | 21.0 | 20.6 | 15.0 | 11.4 | 19.9 |
| Other | 16.7 | 23.0 | 18.3 | 17.8 | 6.3 | 18.0 |

See notes at end of table.

Table 5.3. Percentage distribution of dependent undergraduates, by parents' income and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Parent income | | | | | |
|---|--------------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| | Less than \$20,000 | \$20,000–39,999 | \$40,000–59,999 | \$60,000–79,999 | \$80,000–99,999 | \$100,000 or more |
| Age as of 12/31/03 | | | | | | |
| 18 years or younger | 12.7 | 19.1 | 17.2 | 17.7 | 11.6 | 21.6 |
| 19–23 years | 13.2 | 19.3 | 18.2 | 16.6 | 11.9 | 20.7 |
| Income group | | | | | | |
| Lowest 25 percent | 51.4 | 48.6 | † | † | † | † |
| Middle 50 percent | † | 13.8 | 36.1 | 33.7 | 16.5 | † |
| Highest 25 percent | † | † | † | † | 14.8 | 85.2 |
| Aid status | | | | | | |
| No aid | 8.0 | 12.7 | 18.3 | 19.2 | 13.0 | 28.8 |
| Received aid | 16.0 | 23.0 | 17.9 | 15.5 | 11.3 | 16.4 |
| Grant status | | | | | | |
| No grants | 6.5 | 11.8 | 18.8 | 20.1 | 14.4 | 28.4 |
| Received grants | 19.6 | 26.7 | 17.4 | 13.6 | 9.4 | 13.4 |
| Loan status³ | | | | | | |
| No loans | 13.5 | 17.8 | 17.2 | 16.5 | 11.5 | 23.5 |
| Received loans | 12.4 | 21.7 | 19.4 | 17.3 | 12.5 | 16.6 |

† Not applicable.

¹ Excludes students attending more than one institution.

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: Detail may not sum to totals because of rounding. 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 5.4. Percentage distribution of independent undergraduates, by students' income and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Independent student income | | | | |
|---|----------------------------|-----------------|-----------------|-----------------|------------------|
| | Less than \$10,000 | \$10,000–19,999 | \$20,000–29,999 | \$30,000–49,999 | \$50,000 or more |
| U.S. total (excluding Puerto Rico) | 22.3 | 18.2 | 15.8 | 19.0 | 24.8 |
| Total (50 states, DC, and Puerto Rico) | 22.5 | 18.2 | 15.8 | 18.9 | 24.6 |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 22.0 | 18.2 | 15.5 | 20.0 | 24.4 |
| 2-year | 20.6 | 17.3 | 15.6 | 20.0 | 26.6 |
| 4-year | 26.3 | 19.2 | 15.9 | 17.5 | 21.1 |
| Non-doctorate-granting | 23.5 | 18.9 | 16.2 | 17.6 | 23.8 |
| Doctorate-granting | 28.5 | 19.3 | 15.7 | 17.4 | 19.0 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 31.6 | 22.4 | 17.2 | 12.8 | 16.0 |
| 4-year | 20.9 | 16.0 | 15.6 | 19.3 | 28.2 |
| Non-doctorate-granting | 19.6 | 15.9 | 16.3 | 19.7 | 28.6 |
| Doctorate-granting | 25.2 | 16.3 | 13.3 | 18.1 | 27.1 |
| Private for-profit | | | | | |
| | 25.5 | 21.4 | 17.4 | 17.0 | 18.7 |
| Attendance status | | | | | |
| Full-time/full-year | 33.2 | 23.1 | 15.0 | 14.8 | 14.0 |
| Full-time/part-year | 28.6 | 21.7 | 16.9 | 16.0 | 16.8 |
| Part-time/full-year | 17.4 | 17.1 | 17.4 | 21.2 | 26.9 |
| Part-time/part-year | 17.0 | 14.3 | 14.4 | 20.9 | 33.4 |
| Housing¹ | | | | | |
| On campus | 48.9 | 18.3 | 12.7 | 11.2 | 8.9 |
| Off campus | 20.2 | 17.4 | 16.0 | 20.0 | 26.4 |
| Living with parents | 37.0 | 23.8 | 15.6 | 11.8 | 11.9 |
| Price of attendance¹ | | | | | |
| Less than \$4,000 | 17.2 | 13.8 | 14.2 | 20.6 | 34.3 |
| \$4,000–7,999 | 20.0 | 17.7 | 16.3 | 20.0 | 26.0 |
| \$8,000–11,999 | 25.9 | 21.2 | 18.5 | 16.8 | 17.7 |
| \$12,000–15,999 | 29.1 | 21.0 | 16.1 | 17.3 | 16.5 |
| \$16,000 or more | 28.3 | 20.7 | 14.4 | 17.8 | 18.7 |
| Gender | | | | | |
| Male | 23.5 | 17.6 | 14.0 | 19.4 | 25.5 |
| Female | 21.9 | 18.6 | 16.9 | 18.6 | 24.0 |
| Race/ethnicity² | | | | | |
| White | 19.7 | 16.5 | 14.9 | 19.8 | 29.2 |
| Black | 27.3 | 22.2 | 19.5 | 16.6 | 14.3 |
| Hispanic | 25.1 | 21.3 | 17.2 | 17.8 | 18.7 |
| Asian | 29.6 | 15.4 | 9.9 | 18.6 | 26.5 |
| American Indian | 24.0 | 19.2 | 16.4 | 19.1 | 21.4 |
| Pacific Islander | 24.3 | 20.3 | 13.2 | 19.9 | 22.3 |
| Multiple races | 21.6 | 19.0 | 15.3 | 22.6 | 21.5 |
| Other | 33.5 | 18.4 | 12.8 | 16.4 | 18.9 |

See notes at end of table.

Table 5.4. Percentage distribution of independent undergraduates, by students' income and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Independent student income | | | | |
|---|----------------------------|-----------------|-----------------|-----------------|------------------|
| | Less than \$10,000 | \$10,000–19,999 | \$20,000–29,999 | \$30,000–49,999 | \$50,000 or more |
| Age as of 12/31/03 | | | | | |
| 18 years or younger | 69.7 | 11.9 | 5.4 | 6.1 | 6.9 |
| 19–23 years | 38.7 | 22.9 | 14.2 | 13.4 | 10.8 |
| 24–29 years | 28.0 | 23.0 | 18.1 | 16.6 | 14.4 |
| 30–39 years | 14.6 | 15.1 | 16.7 | 22.6 | 30.9 |
| 40 years or older | 13.3 | 12.6 | 12.7 | 21.4 | 40.0 |
| Independent students | | | | | |
| Unmarried, no dependents | 38.4 | 24.5 | 16.4 | 14.4 | 6.4 |
| Married, no dependents | 7.6 | 9.1 | 11.4 | 24.8 | 47.2 |
| Single parent | 30.8 | 27.2 | 21.2 | 14.1 | 6.7 |
| Married parents | 4.5 | 7.4 | 12.3 | 25.4 | 50.4 |
| Income group | | | | | |
| Lowest 25 percent | 88.3 | 11.7 | † | † | † |
| Middle 50 percent | † | 30.5 | 31.6 | 37.8 | 0.2 |
| Highest 25 percent | † | † | † | † | 100.0 |
| Aid status | | | | | |
| No aid | 17.8 | 13.0 | 13.4 | 20.0 | 35.9 |
| Received aid | 25.3 | 21.3 | 17.2 | 18.3 | 17.9 |
| Grant status | | | | | |
| No grants | 15.7 | 13.6 | 14.9 | 20.7 | 35.1 |
| Received grants | 29.0 | 22.6 | 16.6 | 17.2 | 14.5 |
| Loan status³ | | | | | |
| No loans | 20.6 | 15.9 | 14.4 | 19.6 | 29.6 |
| Received loans | 26.6 | 23.2 | 18.8 | 17.5 | 13.9 |

† Not applicable.

¹ Excludes students attending more than one institution.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: Detail may not sum to totals because of rounding. "Independent student income" includes the student's income as well as any income from the student's spouse. 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 5.5. Percentage distribution of undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

| Institutional and student characteristics | Public less-than-2-year | Public 2-year | Public 4-year | | Private not-for-profit less-than-4-year | Private not-for-profit 4-year | | Private for-profit | More than one institution |
|---|-------------------------|---------------|------------------------|--------------------|---|-------------------------------|--------------------|--------------------|---------------------------|
| | | | Non-doctorate-granting | Doctorate-granting | | Non-doctorate-granting | Doctorate-granting | | |
| U.S. total (excluding Puerto Rico) | 0.5 | 40.7 | 10.7 | 19.3 | 0.5 | 8.1 | 5.0 | 7.7 | 7.6 |
| Total (50 states, DC, and Puerto Rico) | 0.5 | 40.3 | 10.7 | 19.3 | 0.5 | 8.4 | 5.1 | 7.8 | 7.5 |
| Attendance status | | | | | | | | | |
| Full-time/full-year | 0.3 | 21.9 | 14.4 | 28.8 | 0.6 | 11.0 | 8.1 | 6.4 | 8.6 |
| Full-time/part-year | 1.1 | 33.9 | 7.8 | 15.7 | 0.9 | 10.2 | 4.7 | 21.4 | 4.4 |
| Part-time/full-year | 0.3 | 54.5 | 9.6 | 13.6 | 0.5 | 5.3 | 2.9 | 4.6 | 8.7 |
| Part-time/part-year | 0.4 | 63.5 | 7.1 | 9.7 | 0.4 | 5.5 | 2.2 | 5.0 | 6.2 |
| Housing¹ | | | | | | | | | |
| On campus | 0.2 | 5.1 | 16.0 | 39.1 | 0.6 | 19.7 | 18.2 | 1.2 | † |
| Off campus | 0.6 | 46.9 | 10.7 | 19.2 | 0.6 | 7.6 | 3.4 | 10.9 | † |
| Living with parents | 0.4 | 58.2 | 11.3 | 13.8 | 0.5 | 6.1 | 3.0 | 6.7 | † |
| Price of attendance¹ | | | | | | | | | |
| Less than \$4,000 | 0.8 | 82.7 | 5.9 | 6.7 | 0.1 | 2.6 | 0.5 | 0.7 | † |
| \$4,000–7,999 | 0.6 | 69.1 | 9.4 | 11.2 | 0.4 | 3.5 | 1.2 | 4.7 | † |
| \$8,000–11,999 | 0.6 | 43.3 | 17.5 | 20.8 | 0.8 | 6.6 | 2.1 | 8.4 | † |
| \$12,000–15,999 | 0.4 | 14.6 | 21.4 | 43.3 | 0.7 | 5.5 | 2.6 | 11.6 | † |
| \$16,000 or more | 0.1 | 2.3 | 5.6 | 26.1 | 1.0 | 26.9 | 21.0 | 17.0 | † |
| Gender | | | | | | | | | |
| Male | 0.4 | 38.9 | 11.1 | 21.1 | 0.5 | 8.7 | 5.3 | 7.0 | 6.9 |
| Female | 0.5 | 41.3 | 10.5 | 17.9 | 0.6 | 8.1 | 5.0 | 8.3 | 8.0 |
| Race/ethnicity² | | | | | | | | | |
| White | 0.5 | 38.3 | 12.0 | 21.4 | 0.4 | 8.9 | 5.5 | 5.8 | 7.3 |
| Black | 0.3 | 44.1 | 8.3 | 14.1 | 0.6 | 9.3 | 3.2 | 13.1 | 6.9 |
| Hispanic | 0.6 | 45.6 | 8.4 | 12.5 | 1.0 | 7.8 | 4.9 | 12.2 | 7.1 |
| Asian | 0.5 | 39.4 | 8.6 | 24.0 | 0.5 | 3.3 | 7.2 | 5.3 | 11.3 |
| American Indian | 0.5 | 45.3 | 9.6 | 21.4 | 2.3 | 4.1 | 2.0 | 5.3 | 9.5 |
| Pacific Islander | 0.5 | 50.3 | 7.8 | 16.1 | 1.0 | 3.1 | 2.8 | 7.8 | 10.6 |
| Multiple races | 0.4 | 41.7 | 9.9 | 20.0 | 0.5 | 6.9 | 5.1 | 8.2 | 7.4 |
| Other | 0.4 | 39.5 | 10.3 | 18.5 | 0.4 | 6.2 | 5.7 | 10.1 | 8.9 |
| Age as of 12/31/03 | | | | | | | | | |
| 18 years or younger | 0.2 | 39.1 | 10.8 | 22.8 | 0.5 | 8.3 | 7.9 | 4.7 | 5.7 |
| 19–23 years | 0.2 | 32.2 | 12.3 | 26.0 | 0.4 | 8.8 | 7.1 | 4.9 | 8.2 |
| 24–29 years | 0.5 | 42.3 | 10.9 | 16.2 | 0.7 | 6.7 | 2.8 | 12.2 | 7.8 |
| 30–39 years | 0.8 | 51.6 | 7.9 | 8.8 | 0.7 | 8.7 | 2.1 | 12.4 | 7.0 |
| 40 years or older | 1.2 | 57.0 | 7.7 | 6.7 | 0.6 | 9.0 | 2.0 | 9.6 | 6.4 |
| Dependency status | | | | | | | | | |
| Dependent | 0.2 | 31.4 | 12.4 | 27.2 | 0.4 | 9.0 | 7.9 | 3.7 | 7.8 |
| Independent | 0.8 | 49.1 | 9.1 | 11.4 | 0.7 | 7.8 | 2.4 | 11.7 | 7.2 |
| Unmarried, no dependents | 0.6 | 42.8 | 10.5 | 16.3 | 0.6 | 7.2 | 3.1 | 11.1 | 7.7 |
| Married, no dependents | 0.9 | 49.8 | 10.3 | 13.9 | 0.5 | 7.4 | 2.9 | 7.6 | 6.8 |
| Single parent | 0.7 | 52.3 | 7.0 | 7.3 | 0.9 | 7.7 | 1.5 | 16.0 | 6.6 |
| Married parents | 0.9 | 52.7 | 8.7 | 8.5 | 0.6 | 8.6 | 2.1 | 10.6 | 7.3 |

See notes at end of table.

Table 5.5. Percentage distribution of undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

| Institutional and student characteristics | Public less-than-2-year | Public 2-year | Public 4-year | | Private not-for-profit less-than-4-year | Private not-for-profit 4-year | | Private for-profit | More than one institution |
|---|-------------------------|---------------|------------------------|--------------------|---|-------------------------------|--------------------|--------------------|---------------------------|
| | | | Non-doctorate-granting | doctorate-granting | | Non-doctorate-granting | doctorate-granting | | |
| Dependency and income in 2002 | | | | | | | | | |
| Dependent | | | | | | | | | |
| Less than \$20,000 | 0.2 | 37.2 | 11.7 | 21.1 | 0.6 | 8.2 | 5.9 | 7.5 | 7.6 |
| \$20,000–39,999 | 0.2 | 35.2 | 12.4 | 23.2 | 0.5 | 8.6 | 6.4 | 5.4 | 8.1 |
| \$40,000–59,999 | 0.2 | 34.6 | 13.8 | 25.8 | 0.3 | 8.8 | 6.0 | 3.7 | 6.8 |
| \$60,000–79,999 | 0.2 | 31.5 | 13.4 | 29.2 | 0.4 | 8.8 | 6.7 | 2.6 | 7.3 |
| \$80,000–99,999 | 0.1 | 25.7 | 13.2 | 30.8 | 0.2 | 10.3 | 9.0 | 2.0 | 8.7 |
| \$100,000 or more | 0.1 | 24.6 | 10.5 | 32.3 | 0.3 | 9.4 | 12.4 | 1.8 | 8.6 |
| Independent | | | | | | | | | |
| Less than \$10,000 | 0.7 | 44.8 | 9.5 | 14.5 | 0.9 | 6.7 | 2.7 | 13.3 | 6.9 |
| \$10,000–19,999 | 0.8 | 46.5 | 9.4 | 12.1 | 0.8 | 6.8 | 2.1 | 13.8 | 7.7 |
| \$20,000–29,999 | 0.7 | 48.4 | 9.3 | 11.4 | 0.7 | 8.0 | 2.0 | 13.0 | 6.6 |
| \$30,000–49,999 | 0.8 | 52.0 | 8.5 | 10.5 | 0.5 | 8.1 | 2.3 | 10.5 | 7.0 |
| \$50,000 or more | 0.7 | 53.1 | 8.8 | 8.8 | 0.4 | 9.0 | 2.6 | 8.9 | 7.6 |
| Income group | | | | | | | | | |
| Lowest 25 percent | 0.5 | 40.6 | 10.8 | 18.1 | 0.8 | 7.7 | 4.2 | 10.0 | 7.4 |
| Middle 50 percent | 0.5 | 40.8 | 11.2 | 19.3 | 0.5 | 8.3 | 4.5 | 7.8 | 7.2 |
| Highest 25 percent | 0.4 | 38.8 | 9.8 | 20.4 | 0.4 | 9.4 | 7.4 | 5.4 | 8.2 |
| Aid status | | | | | | | | | |
| No aid | 0.6 | 58.3 | 9.5 | 16.2 | 0.2 | 3.4 | 2.7 | 2.3 | 6.9 |
| Received aid | 0.4 | 29.8 | 11.5 | 21.1 | 0.7 | 11.3 | 6.5 | 10.9 | 7.9 |
| Grant status | | | | | | | | | |
| No grants | 0.6 | 49.1 | 10.7 | 18.7 | 0.3 | 4.3 | 3.0 | 5.4 | 8.0 |
| Received grants | 0.3 | 31.7 | 10.8 | 19.9 | 0.8 | 12.4 | 7.2 | 10.0 | 7.1 |
| Loan status ³ | | | | | | | | | |
| No loans | 0.6 | 54.5 | 9.5 | 16.1 | 0.4 | 5.4 | 3.6 | 3.2 | 6.6 |
| Received loans | 0.2 | 13.9 | 13.0 | 25.2 | 0.7 | 13.9 | 7.8 | 16.2 | 9.2 |

† Not applicable.

¹ Excludes students attending more than one institution.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: Detail may not sum to totals because of rounding. 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).

Appendix A—Glossary

All variables used in this report are described in this glossary. Variables were taken directly from the NCES 2003–04 National Postsecondary Student Aid Study (NPSAS:04) Undergraduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:04 data (see appendix B for a description of the DAS). The index below organizes the variables by category. The glossary items are listed in alphabetical order by variable name in the DAS (displayed in bold letters along the right-hand column).

Glossary Index

STUDENT CHARACTERISTICS

| | |
|--|----------|
| Attendance status | ATTNSTAT |
| Dependency status | DEPEND |
| Dependent student income..... | DEPINC |
| Independent student income | INDEPINC |
| Housing | LOCALRES |
| Gender | GENDER |
| Race/ethnicity | RACE |
| Age as of 12/31/03 | AGE |
| Independent student categories..... | DEPEND5B |
| Dependency and income level in 2002..... | INCOME |
| Income percentile rank | PCTALL |
| Citizenship..... | CITIZEN2 |

INSTITUTIONAL CHARACTERISTICS

| | |
|---------------------------|----------|
| Institution type..... | AIDSECT |
| Price of attendance | BUDGETAJ |
| Tuition and fees | TUITION2 |

FINANCIAL AID TYPES

| | |
|---|---------|
| Total aid | TOTAID |
| Total grants..... | TOTGRT |
| Total student loans (excluding PLUS)..... | TOTLOAN |
| Total work-study | TOTWKST |
| Aid package by type of aid | AIDTYPE |
| Other types of aid | OTHTYPE |
| Total grants, veterans benefits, and federal tax benefits | TOTGRT3 |

FEDERAL AID

| | |
|---|----------|
| Federal aid total..... | TFEDAID |
| Federal grants | TFEDGRT |
| Federal grants and veterans benefits..... | TFEDGRT2 |
| Federal grants, veterans benefits, and tax benefits | TFEDGRT3 |
| Federal education tax benefits | TXTOTBEN |
| Federal loans (excluding PLUS)..... | TFEDLN |
| Federal PLUS loans..... | PLUSAMT |

NONFEDERAL AID

| | |
|--------------------------------------|----------|
| State aid total | STATEAMT |
| State grants | STGTAMT |
| State loans..... | STLNAMT |
| State work-study | STWKAMT |
| State merit-only grants | STMERIT |
| Institutional aid total | INSTAMT |
| Institutional grants | INGRTAMT |
| Institutional loans..... | INLNAMT |
| Institutional work-study | INSTWRK |
| Institutional merit-only grants..... | INSMERIT |
| Other grants | OTHGTAMT |

NET PRICE AND NEED

| | |
|---|----------|
| Price of attendance minus total aid | NETCST1 |
| Price of attendance minus federal grants | NETCST2 |
| Price of attendance minus all grants | NETCST3 |
| Tuition and fees minus all grants | NETCST9 |
| Price of attendance minus federal grants, veterans benefits, and education tax benefits | NETCST31 |
| Price of attendance minus all grants, veterans benefits, and education tax benefits | NETCST33 |
| Expected family contribution..... | EFC |
| Need for financial aid | SNEED1 |
| Remaining need after financial aid | SNEED2 |

Age as of 12/31/03

AGE

18 years or younger
19–23 years
24–29 years
30–39 years
40 years or older

Aid package by type of aid

AIDTYPE

Aid package by type of aid received during the 2003–04 academic year. For students with any aid, indicates combinations of grants, loans, work-study, and other types of aid.

Grants only
Grants and work-study
Grants, loans, and work-study
Grants and loans
Loans only
Loans and work-study
Other combinations

Institution type

AIDSECT

Indicates the level and control of the NPSAS sample institution attended during the 2003–04 academic year. Level concerns the institution’s highest offering, and control concerns the source of revenue and control of operations. Doctorate-granting institutions award doctoral or first-professional degrees in one or more programs. Students who attended more than one institution during the 2003–04 academic year are classified separately.

Public
Less-than-2-year
2-year
4-year non-doctorate-granting
4-year doctorate-granting

Private not-for-profit
Less-than-4-year
4-year non-doctorate-granting
4-year doctorate-granting

Private for-profit

More than one institution

Attendance status

ATTNSTAT

Combined attendance intensity and persistence at all institutions during 2003–04. Intensity refers to the student’s full- or part-time attendance while enrolled. Persistence refers to the number of months a student was enrolled during the year. Students were considered to have been enrolled for a full year if they were enrolled 9 or more months during 2003–04. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

DAS Variable

Attendance status—continued**ATTNSTAT**

| | |
|---------------------|--|
| Full-time/full-year | Student was enrolled full time for at least 9 months during 2003–04. Additional months enrolled could be part time (during the summer, for example). |
| Full-time/part-year | Student was enrolled full time for less than 9 months during 2003–04 but attended full time in all of these months. |
| Part-time/full-year | Student was enrolled 9 or more months during 2003–04, but less than 9 months were full time. |
| Part-time/part-year | Student was enrolled less than 9 months during 2003–04, and all or some of these months were part time. |

Price of attendance**BUDGETAJ**

The attendance-adjusted student budget at the NPSAS sample institution for students who attended only one institution during 2003–04. Includes tuition and fees, books and supplies, room and board, transportation, and personal and any other expenses allowed for federal cost of attendance budgets. Based on institution-reported student budgets for students who applied for financial aid. Budgets for students who did not apply for financial aid were imputed by calculating the average nontuition budget amounts for aided students at the institution by dependency status and then adding the tuition and fees paid. Nontuition expenses for part-time or part-year students were adjusted to reflect the number of months enrolled and the attendance intensity.

Citizenship**CITIZEN2**

| | |
|-------------------------------|---|
| U.S. citizen | Student was a U.S. citizen or U.S. national in 2003–04. |
| Resident alien | Student was a permanent or temporary U.S. resident eligible for federal financial aid in 2003–04. |
| Foreign/international student | Student was not a U.S. citizen and was not eligible for financial aid (includes those holding student or exchange visitor visas). |

Dependency status**DEPEND**

Dependent
Independent

Students were considered to be financially independent for federal financial aid purposes in 2003–04 if they met any of the following criteria:

- (1) Student was 24 years old or older as of 12/31/03;
- (2) Student was a veteran of the U.S. Armed Forces;
- (3) Student was enrolled in a graduate or professional program (beyond a bachelor's degree) in 2003–04;
- (4) Student was married;
- (5) Student was an orphan or ward of the court; or
- (6) Student had legal dependents other than spouse

Dependency status—continued

DEPEND

All other students under 24 were considered to be dependent unless they could demonstrate that they were receiving no parental support and were classified as independent by a financial aid officer using professional judgment.

Independent student categories

DEPEND5B

Indicates an independent student’s marital status and whether or not the student had dependents.

| | |
|--------------------------|--|
| Unmarried, no dependents | Student was single or separated and had no dependents (includes those who were widowed or divorced). |
| Married, no dependents | Student was married and had no dependents (a spouse is not considered a dependent). |
| Single parent | Student was single or separated and had dependents (includes those who were widowed or divorced). |
| Married parents | Student was married and had dependents (a spouse is not considered a dependent). |

Dependent student income

DEPINC

Indicates dependent student parents’ total income for 2002. Based on amounts reported in the financial aid application, estimates by students in the CATI interview, or stochastic imputation. The low and high categories used in this report are approximately the lowest and highest 25 percent of the income range for dependent student families.

- Less than \$32,000
- \$32,000–59,999
- \$60,000–91,999
- \$92,000 or more

Expected family contribution

EFC

Composite estimate of the federal Expected Family Contribution (EFC) used in need analysis. For Federal Pell Grant recipients, the EFC in the Pell Grant file was used; for other federal financial aid applicants, the primary EFC from the most recent financial aid application record was used if available; otherwise, the EFC reported in the institutional record was used. For students who did not apply for federal financial aid (41 percent), the EFC was imputed by regression for each dependency status.

Gender

GENDER

- Male
- Female

Dependency and income level in 2002**INCOME**

The dependency status and categorical income level of students in 2002. The source of income for dependent students is their parents or guardians; the source for independent students is their own earnings (including the income of a spouse, if married). Prior calendar year income is reported in the financial aid application and used in determining the EFC. That is, 2002 income was used to determine financial aid eligibility for the 2003–04 academic year. Income was based on financial aid applications, student interviews, or stochastic imputation.

Dependent students
 Less than \$20,000
 \$20,000–39,999
 \$40,000–59,999
 \$60,000–79,999
 \$80,000–99,999
 \$100,000 or more

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

Independent student income**INDEPINC**

Total income of independent students in 2002, including income of a spouse. Based on amounts reported in the financial aid application, the student interview, or stochastic imputation. The low and high categories used in this report are approximately the lowest and highest 25 percent of the income range for independent students.

Less than \$12,000
 \$12,000–26,999
 \$27,000–51,999
 \$52,000 or more

Institutional grants**INGRTAMT**

Indicates the total grant aid from institutional funds received in 2003–04. Includes all institutional grants, scholarships, and tuition waivers received during the NPSAS year. Includes need-based and non-need-based awards (see INSMERIT). At public institutions in some states, the distinction between state and institutional grant funds is not always clear because grants are funded by the state but are allocated by the institutions. The California Community College Board of Governors' Grants, California State University Grants, and Educational Opportunity Grants are classified as institutional grants to be consistent with prior NPSAS studies.

Institutional loans**INLNAMT**

Indicates the loan amount from funds provided by the educational institution during 2003–04.

Institutional merit-only grants

INSMERIT

Institutional merit-only grants and scholarships received in 2003–04. Includes all athletic scholarships. Merit-only scholarships are not based on need, but they may be awarded to students who also qualify for need-based aid.

Institutional aid total

INSTAMT

Indicates the total institutional aid amount received during 2003–04. Includes all types of institutional grants and scholarships, institutional loans, institution-sponsored work-study, and all other institutional amounts. At public institutions in some states, the distinction between state and institutional grant funds is not always clear because grants are funded by the state but are allocated by the institutions (see INGRAMT).

Institutional work-study

INSTWRK

Indicates the amount of institution-sponsored work-study received during 2003–04.

Housing

LOCALRES

Students' residence while enrolled

On campus

Institution-owned living quarters for students. These are typically on-campus or off-campus dormitories, residence halls, or other facilities.

Off campus

Student lived off campus in non-institution-owned housing but not with her or his parents or relatives.

Living with parents/other relatives

Student lived at home with parents or other relatives.

Price of attendance minus total aid

NETCST1

Net total price of attendance after all financial aid in 2003–04. Equal to the attendance-adjusted student budget minus total aid (BUDGETAJ minus TOTAID). It represents the estimated “out-of-pocket” expense to students remaining after all financial aid, including loans, is received. For students who did not receive any financial aid, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04.

Price of attendance minus federal grants

NETCST2

Net total price of attendance after federal grants. Equal to the attendance-adjusted student budget minus federal grants (BUDGETAJ minus TFEDGRT). Federal grants include Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small number of Robert Byrd Scholarships. They do not include federal veterans benefits or education tax benefits. For students who did not receive any federal grants, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04.

Price of attendance minus all grants**NETCST3**

Net total price of attendance after all grants. Equal to the attendance-adjusted student budget minus all grants and scholarships from all sources (BUDGETAJ minus TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veterans benefits or education tax benefits. For students who did not receive any grants, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04.

Tuition and fees minus all grants**NETCST9**

Net tuition and fees after all grants. Equal to tuition and fees minus total grant aid (TUITION2 minus TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veterans benefits or education tax benefits. For students who did not receive any grants, this amount is the same as the tuition and fees. Grants help cover the entire student budget (not just tuition), so the grant amount may be greater than tuition alone, and the net tuition may be negative. Negative net tuition values were set to zero. Calculated only for students who attended one institution during 2003–04.

Price of attendance minus federal grants, veterans benefits, and education tax benefits**NETCST31**

Net price of attendance after all federal grants, veterans benefits and estimated education tax benefits. Equal to the attendance-adjusted student budget minus federal grants, veterans benefits, and estimated education tax benefits and scholarships from all sources (BUDGETAJ minus TFEDGRT3). The major federal grant programs are Federal Pell Grants and Federal Supplemental Education Opportunity Grants (FSEOG). For students who did not receive these types of aid, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04.

Price of attendance minus all grants, veterans benefits, and education tax benefits**NETCST33**

Net price of attendance after all grants (from any source), veterans benefits, and estimated education tax benefits. Equal to the attendance-adjusted student budget minus all grants, veterans benefits, and estimated education tax benefits (BUDGETAJ minus TOTGRT3). For students who did not receive these types of aid, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04.

Other grants**OTHGTAMT**

Indicates the amount of grants received in 2003–04 that were from private sources or employers.

Other types of aid**OTHTYPE**

Indicates the total amount of aid received during 2003–04 that was not classified as grants, student loans, or work-study. Includes Parent Loans to Undergraduate Students (PLUS) loans, vocational rehabilitation and job training grants, veterans benefits, and any other Department of Defense aid programs. It does not include federal education tax benefits.

Income percentile rank**PCTALL**

Indicates income percentiles for all students. Calculated separately for dependent and independent students and then combined into this variable. Each ranking thus compares the student only with other students of the same dependency status. Uses parents' total income if the student is dependent and student's own income if the student is independent (see DEPINC and INDEPINC). Total income in 2002 is used because this was the income reported on the financial aid applications and used for federal need analysis for the 2003–04 academic year.

Federal PLUS loans**PLUSAMT**

Total amount of Federal Parent Loans to Undergraduate Students (PLUS) loans to parents in 2003–04. Federal PLUS loans are available to the parents of undergraduates in addition to any Federal Stafford loans for which students are eligible. PLUS loans are not based on need and may be used to cover the federal EFC. There is no fixed limit to the amount of a PLUS loan, but the PLUS loan may not exceed the student budget minus any other financial aid. PLUS loans are only available to parents who can meet certain credit-worthiness criteria; if they cannot do so, the dependent student for whom the loan is intended may apply to receive an unsubsidized Stafford loan up to the higher limit normally available only to independent students. PLUS loans are not included in the student loan totals in this report, but are classified as “other” types of aid.

Race/ethnicity**RACE**

Student's race/ethnicity with Hispanic or Latino origin as a separate category. Based on the census race categories, but the race categories exclude Hispanic origin unless specified.

| | |
|----------------------------------|---|
| American Indian/Alaska Native | A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition. |
| Asian | A person having origins in any of the peoples of the Far East, Southeast Asia, or the Indian subcontinent. This includes people from China, Japan, Korea, the Philippine Islands, India, and Vietnam. |
| Black/African American | A person having origins in any of the Black racial groups of Africa. |
| Hispanic/Latino | A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin. |
| Pacific Islander/Native Hawaiian | A person having origins in the Pacific Islands including Hawaii and Samoa. |
| White | A person having origins in any of the original peoples of Europe, North Africa, or the Middle East. |
| Other | A person reporting having origins in a race not listed above. |
| More than one race | A person reporting origins in more than one race. |

Need for financial aid**SNEED1**

The student's total need for need-based financial aid. Equal to the total student budget (BUDGETAJ) minus the federal expected family contribution (EFC). When the EFC is greater than the price of attendance (and therefore the student has no need), this results in a negative number that has been set to zero.

Remaining need after financial aid**SNEED2**

The remaining need after all financial aid (need-based and non-need-based) is received. Equal to the total student budget (BUDGETAJ) minus the expected family contribution (EFC) minus total financial aid (TOTAID). First the EFC is subtracted from the student budget to determine need (SNEED1). If there is a (positive) need, then total aid is subtracted. If there is still a positive amount after TOTAID is subtracted from SNEED1, that amount is the remaining or unmet need. For students who have no need or those who receive financial aid that is not need based (such as unsubsidized Stafford loans, PLUS loans, or merit-only grants), this may result in a negative value that has been set to zero.

State aid total**STATEAMT**

Indicates the amount of state aid received by the student during 2003–04. Includes state grants, state loans, state-sponsored work-study, and all other state financial aid. State grants include the Leveraging Educational Assistance Partnership (LEAP) portions funded by the federal government. At public institutions in some states, the distinction between state and institutional grant funds is not always clear because grants are funded by the state but are allocated by the institutions (see INGRTAMT).

State grants**STGTAMT**

Total amount of state grants and scholarships (including the federal portion of LEAP funds to states) received by the student in 2003–04. At public institutions in some states, the distinction between state and institutional grant funds is not always clear because grants are funded by the state but are allocated by the institutions (see INGRTAMT).

State loans**STLNAMT**

Indicates the amount of state-funded loans received during 2003–04.

State merit-only grants**STMERIT**

State-funded merit-only grants and scholarships received in 2003–04.

State work-study**STWKAMT**

Indicates the state-funded work-study amount received during 2003–04.

Federal aid total

TFEDAID

Indicates the total amount of federal financial aid received in 2003–04. Includes federal loans, federal grants, federal work-study, and other federal financial aid (including PLUS loans). Does not include federal veterans benefits or education tax benefits.

Federal grants

TFEDGRT

Total amount of federal grants received by a student in 2003–04. Includes Federal Pell Grants, FSEOG grants, and a small number of Robert Byrd Scholarships. Does not include federal veterans benefits or education tax benefits.

Federal grants and veterans benefits

TFEDGRT2

Total amount of all federal grants, veterans benefits, and Department of Defense aid received during the 2003–04 academic year.

Federal grants, veterans benefits, and tax benefits

TFEDGRT3

Total amount of all federal grants, veterans benefits, and Department of Defense aid and estimated federal education tax credits or tax deduction benefits for the 2003–04 academic year.

Federal loans (excluding PLUS)

TFEDLN

Indicates the total amount of federal loans, excluding PLUS loans to parents. Includes Perkins, Stafford, and federal loans through the Public Health Service received during 2003–04.

Total aid

TOTAID

Total amount of financial aid received by a student in 2003–04. Includes grants, loans, work-study, or any other types of aid, as well as loans to parents under the PLUS program, and veterans benefits. Does not include federal education tax benefits.

Total grants

TOTGRT

Total amount of grants received by a student in 2003–04. Grants are a type of student financial aid that does not require repayment or employment. Grants include merit-only scholarships, tuition waivers, and employer tuition reimbursements.

Total grants, veterans benefits, and federal tax benefits

TOTGRT3

Total amount of all grants, veterans benefits and Department of Defense aid, and estimated federal education tax credits or tax deduction benefits received for the 2003–04 academic year.

Total student loans (excluding PLUS)**TOTLOAN**

Total student loan amount received in 2003–04. This includes all student loans through federal, state, institutional, or private programs except PLUS loans (which are made to parents). Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. Does not include loans from family or friends.

Total work-study**TOTWKST**

Indicates the total amount of all work-study awards received during 2003–04. Institutions were asked to report the amount actually earned rather than the award amount, which may be greater.

Tuition and fees**TUITION2**

Tuition and fees charged at the sampled NPSAS institution for students who attended only one institution during 2003–04.

Federal education tax benefits**TXTOTBEN**

Estimated amount of federal education tax credits and tax deduction benefits for the 2003–04 academic year. Equal to the estimated reduction in 2003 federal taxes provided by the federal education tax credits (Hope and Lifetime Learning) or the federal tuition and fees tax deduction. 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 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. 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 are eligible for one of these benefits do not claim them when filing taxes, however. Therefore the published IRS data on the number of education tax benefit claims by income level, and the dollar amounts claimed, were used to impute the number and estimate the average amount of tax benefits claimed among the eligible students in the NPSAS sample. See appendix B for details.

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Appendix B—Technical Notes and Methodology

Overview

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

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

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

Another purpose of NPSAS is gathering base-year data on a subset of students who become the sample for a longitudinal study. NPSAS:04 serves as the base year for a Beginning Postsecondary Students Longitudinal Study with a follow-up survey 2 years later (BPS:04/06), and then again in 2009. A section of the NPSAS student interview focuses on describing the experience of these students in their first year of postsecondary education. Also, for the first time,

NPSAS:04 includes representative samples of undergraduate students for 12 states that explicitly expressed interest and support for such state-level data.

Data Sources for NPSAS:04

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

- **Student Records:** Data from institutional financial aid and registrar records at the institutions currently attended. These data were entered at the institution by institutional personnel or field data collectors in 2003–04 using a computer-assisted data entry program (web-CADE) or directly downloaded from a data file.
- **Student Interview:** Data collected directly from sampled students via web-based self-administered or interviewer-administered questionnaires.
- **Central Processing System (CPS):** U.S. Department of Education database of federal financial aid applications for the 2003–04 academic year.
- **National Student Loan Data System (NSLDS):** U.S. Department of Education database of federal Title IV loans and Federal Pell Grants.
- **Integrated Postsecondary Education Data System (IPEDS):** U.S. Department of Education, National Center for Education Statistics, database of descriptive information about individual postsecondary institutions.

Sample Design

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

The institution sampling frame for NPSAS:04 was constructed from the 2000–01 IPEDS Institutional Characteristics (IC) files. The institutions on the sampling frame were partitioned into 58 institutional strata based on institutional control, highest level of offering, and Carnegie classification. NPSAS:04 also includes state-representative undergraduate student samples for three types of institutions (public 4-year, public 2-year, and private not-for-profit 4-year) in 12

states.¹ Interested readers are referred to the forthcoming NPSAS:04 methodology report (Cominole et al. forthcoming) for a more detailed description of the sample designs, including a complete listing of the 58 strata and further details.

Institutions were selected using Chromy's sequential probability minimum replacement (pmr) sampling algorithm (Chromy 1979), which is similar to systematic sampling, to select institutions with probabilities proportional to a composite measure of size based on expected enrollment. Initially a sample of about 1,600 institutions was selected in fall 2002 so that these institutions could be notified of their selection early and to allow a separate field test sample to be selected from the remaining institutions on the sampling frame. In summer 2003, a small sample of additional institutions was selected from a frame of institutions not included on the initial sampling frame. Of the final total 1,670 sample institutions, 810 were selected with certainty.² Of these 1,670 sample institutions, 1,630 were found to be NPSAS-eligible institutions and 1,360 of these 1,630 institutions provided student enrollment lists for use as the second stage (i.e., student) sampling frame.

Perturbation

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

Imputation

All variables with missing data used in this report as well as those included in the related Data Analysis System (DAS) release have been imputed. The imputation procedures employed a two-step process. In the first step, the matching criteria and imputation classes that were used to stratify the dataset were identified such that all imputation was processed independently within each class. In the second step, the weighted sequential hot deck process was implemented,³ whereby missing data were replaced with valid data from donor records that match the recipients with respect to the matching criteria.

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

² Number of institutions have been rounded to 10's.

³ The term "hot deck" refers to the fact that the set of potential donors changes for each recipient. In contrast, cold deck imputation defines one static set of donors for all recipients. In all such imputation schemes the selection of the donor from the entire deck is a random process.

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

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

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

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

In some cases, further intervention was needed to ensure accuracy and consistency of imputation as determined by preexisting edit rules. For example, to impute the level of parents' education, when we know the parents have some college but not the parents' specific education level, the potential pool of donors was limited to those with at least some college education, to prevent imputing parents' education level as less than college.

⁴ For further details, we suggest Cox (1980) and Iannacchione (1982).

Weighting

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

Quality of Estimates

Unit Response Rates and Bias Analysis

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

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

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

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

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

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

or equivalently:

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

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

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

Institution-Level Bias Analysis

An institution respondent is defined as any sample institution for which

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

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

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

- type of institution;⁷
- Carnegie classification;
- degree of urbanization;
- OBE region;
- historically Black College or University indicator;
- percentage of students receiving federal grant aid;
- percentage of students receiving state/local grant aid;

⁶ For the continuous variables, categories were formed based on quartiles or logical breaks.

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

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

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

The institution weighting adjustments eliminated some, but not all, bias. However, for all institutions, public less-than-2-year institutions, and public 2-year institutions, before weighting 5.6 percent, 6.3 percent, and 6.8 percent, respectively, of the variable categories were significantly biased, and after weighting, no significant bias remained for the variables analyzed. For the other types of institutions, the percentage of variable categories with significant bias decreased after weight adjustments. Significant bias was reduced for the variables known for most respondents and nonrespondents, which are considered to be some of the more analytically important variables and are correlated with many of the other variables. These variables include region, institution total enrollment, CPS match, Federal Pell Grant recipient, Stafford loan recipient, Federal Pell Grant amount, and Stafford loan amount.

Student-Level Bias Analysis

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

Of the 101,000 eligible sample students the unweighted response rate was 89.8 percent, and the weighted response rate was 91.0 percent. The student weighted response rate is also above 85 percent for all types of institutions with the exception of public 2-year institutions. The weighted response rates by type of institution range from 83.9 percent for public 2-year institutions to 96.9 percent for private not-for-profit 4-year nondoctoral institutions.

Therefore, a nonresponse bias analysis was conducted only for students from public 2-year institutions. The nonresponse bias was estimated for the seven variables known for most respondents and nonrespondents. Five of these variables were known for all sample members, and the remaining two variables were only known for federally aided students. These variables are included on the DAS and are listed below.

For all sample members:

- region;
- institution total enrollment;
- CPS match (yes/no);
- Federal Pell Grant recipient (yes/no); and
- Stafford loan recipient (yes/no).

For federally aided students:

- Federal Pell Grant amount; and
- Stafford loan amount.

For students in public 2-year institutions:

- Percentage part-time fall enrollment; and
- In-state tuition.

These institution-level data were available from IPEDS.

The steps listed above for institution nonresponse bias analysis are also applicable for the student nonresponse bias analysis. That is, the nonresponse bias was estimated for the above

variables, tested (adjusting for multiple comparisons) to determine if the bias is significant at the 5 percent level, and nonresponse adjustments were computed including the above variables in the nonresponse models. Any remaining bias was estimated for these variables and statistical tests were performed to check the remaining significant nonresponse bias.

The student weighting adjustments eliminated some, but not all, bias for students in public 2-year institutions. Significant bias was reduced from 35.4 to 29.2 percent for the variables known for most respondents and nonrespondents, which are considered to be some of the more analytically important variables and are correlated with many of the other variables. However, significant bias still remains because there were small numbers of nonrespondents in this type of institution applying for and receiving federal aid.⁸ This may be due to the definition of a respondent. All significant bias was eliminated for the non-aid variables (i.e., region, institution total enrollment, percentage part-time fall enrollment, and in-state tuition).

In summary, the weighting adjustments have reduced the overall level of nonresponse bias, but some bias remains even after adjusting weights. Although there was considerable reduction in bias due to weighting adjustments, nonresponse bias remains in nearly 30 percent of the variables after weighting adjustments.

Item-Level Bias Analysis

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

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

A student is defined to be an item respondent for an analytic variable if that student has data for that variable from any source, including logical imputation.

⁸ All significant bias was eliminated for the non-aid variables, i.e. region, institution total enrollment, percentage part-time fall enrollment, and in-state tuition. Appendix K in the forthcoming NPSAS:04 methodology report (Cominole et al. forthcoming) contains detailed tables showing the estimated bias before and after weight adjustments for each domain for which nonresponse bias was conducted.

A nonresponse bias analysis was conducted for variables with response rates below 85 percent. The variables listed above in the student-level bias analysis section were used to compare the item respondents and nonrespondents. These variables are important to the study and will be related to many of the items being analyzed for low item response rates. For these items, the nonresponse bias was estimated as described in the above section for each of these variables known for both respondents and nonrespondents and tested (adjusting for multiple comparisons) to determine if the bias is significant at the 5 percent level. The forthcoming NPSAS:04 methodology report (Cominole et al. forthcoming) provides a more detailed description of items with response rates below 85 percent.

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

Standard Errors

To facilitate computation of standard errors for both linear and nonlinear statistics, a vector of bootstrap sample weights has been added to the analysis file. These weights are zero for units not selected in a particular bootstrap sample; weights for other units are inflated for the bootstrap subsampling. The initial analytic weights for the complete sample are also included for the purposes of computing the desired estimates. The vector of replicate weights allows for computing additional estimates for the sole purpose of estimating a variance. Assuming B sets of replicate weights, the variance of any estimate, $\hat{\theta}$, can be estimated by replicating the estimation procedure for each replicate and computing a simple variance of the replicate estimates; i.e.,

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

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

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

Cautions for Analysts

Multiple Institutions

Students who attended more than one institution during the 2003–04 academic year (about 7 percent of undergraduates students) are coded in a separate category (“more than one institution”) for institution type, institution control, and attendance pattern. Although included in the “totals” in this report, due to confounding tuition and fees and attendance patterns, students who attended multiple institutions were excluded in the estimates by institution type, tuition and fees categories, and attendance pattern in this report.

The estimates in this report are subject to sampling and nonsampling errors. Nonsampling errors are due to a number of sources, including but not limited to, nonresponse, coding and data entry errors, misspecification of composite variables, and inaccurate imputations. In a study like NPSAS there are multiple sources of data for some variables (CPS, CADE, Student Interview, etc.) and reporting differences can occur in each. Data swapping and other forms of perturbation, implemented in order to protect respondent confidentiality, can lead to inconsistencies as well.

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

The standard error (described earlier) is a measure of the precision of the estimate. In this tabulation, each estimate’s standard error was calculated using bootstrap replication procedures

and can be produced using the NPSAS:04 Data Analysis System (DAS) software. Standard errors for compendium table 1.1 are presented in table B-1.⁹ All differences reported in the selected findings were significant at the 0.05 level.

Comparing NPSAS:04 Estimates to Prior NPSAS Estimates

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

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

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

⁹ All standard errors for estimates presented in this report can be viewed at <http://nces.ed.gov/das/library/reports.asp>.

Table B-1. Standard errors for 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 selected student characteristics: 2003–04

| Student characteristics | Average tuition and fees | Average total 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) | \$60 | \$90 | 0.37 | \$80 | 0.42 | \$60 | 0.22 | \$50 |
| Total (50 states, DC, and Puerto Rico) | 60 | 90 | 0.36 | 80 | 0.41 | 60 | 0.22 | 50 |
| Attendance status | | | | | | | | |
| Full-time/full-year | 120 | 140 | 0.40 | 110 | 0.48 | 90 | 0.44 | 60 |
| Part-time/part-year | 60 | 80 | 0.56 | 70 | 0.57 | 40 | 0.30 | 70 |
| Dependency status | | | | | | | | |
| Dependent | 110 | 140 | 0.53 | 120 | 0.51 | 90 | 0.46 | 60 |
| Independent | 50 | 80 | 0.49 | 50 | 0.50 | 30 | 0.43 | 70 |
| Dependent student income | | | | | | | | |
| Less than \$32,000 | 110 | 160 | 0.68 | 140 | 0.72 | 90 | 0.66 | 100 |
| \$32,000–59,999 | 130 | 160 | 0.75 | 160 | 0.68 | 110 | 0.70 | 80 |
| \$60,000–91,999 | 140 | 180 | 0.91 | 170 | 0.83 | 130 | 0.85 | 100 |
| \$92,000 or more | 190 | 250 | 0.91 | 170 | 0.87 | 160 | 0.71 | 110 |
| Independent student income | | | | | | | | |
| Less than \$12,000 | 70 | 120 | 0.74 | 110 | 0.68 | 60 | 0.84 | 90 |
| \$12,000–26,999 | 80 | 120 | 0.81 | 70 | 0.92 | 40 | 0.87 | 100 |
| \$27,000–51,999 | 70 | 130 | 0.86 | 120 | 0.76 | 50 | 0.83 | 120 |
| \$52,000 or more | 70 | 120 | 1.01 | 110 | 1.00 | 60 | 0.66 | 150 |
| Institution type | | | | | | | | |
| Public 2-year | 30 | 80 | 0.83 | 40 | 0.76 | 30 | 0.36 | 90 |
| Public 4-year | 70 | 100 | 0.58 | 70 | 0.69 | 50 | 0.46 | 50 |
| Private not-for-profit 4-year | 310 | 360 | 0.73 | 290 | 1.05 | 220 | 0.81 | 140 |
| Private for-profit | 190 | 270 | 0.40 | 200 | 0.82 | 80 | 0.74 | 180 |
| Full-time/full-year undergraduates | | | | | | | | |
| Total | 120 | 140 | 0.42 | 110 | 0.51 | 100 | 0.46 | 60 |
| Dependency status | | | | | | | | |
| Dependent | 140 | 170 | 0.50 | 140 | 0.60 | 120 | 0.55 | 70 |
| Independent | 120 | 150 | 0.83 | 110 | 0.88 | 70 | 1.00 | 110 |
| Dependent student income | | | | | | | | |
| Less than \$32,000 | 150 | 190 | 0.70 | 190 | 0.89 | 140 | 0.98 | 120 |
| \$32,000–59,999 | 170 | 200 | 0.93 | 200 | 0.96 | 150 | 0.93 | 90 |
| \$60,000–91,999 | 190 | 210 | 0.82 | 200 | 0.94 | 150 | 0.98 | 110 |
| \$92,000 or more | 240 | 260 | 0.88 | 190 | 0.99 | 170 | 0.80 | 120 |
| Independent student income | | | | | | | | |
| Less than \$12,000 | 160 | 200 | 0.86 | 150 | 0.91 | 90 | 1.17 | 120 |
| \$12,000–26,999 | 180 | 200 | 0.96 | 180 | 1.43 | 90 | 1.39 | 200 |
| \$27,000–51,999 | 260 | 340 | 1.95 | 260 | 1.96 | 120 | 2.80 | 190 |
| \$52,000 or more | 200 | 220 | 2.28 | 270 | 2.20 | 180 | 2.63 | 250 |
| Institution type | | | | | | | | |
| Public 2-year | 80 | 190 | 1.30 | 90 | 1.35 | 60 | 0.96 | 90 |
| Public 4-year | 90 | 110 | 0.46 | 80 | 0.58 | 70 | 0.49 | 40 |
| Private not-for-profit 4-year | 320 | 340 | 0.79 | 300 | 0.99 | 270 | 1.12 | 130 |
| Private for-profit | 340 | 390 | 0.75 | 290 | 1.74 | 160 | 1.21 | 250 |

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

NCES recommends that readers not try to produce their own estimates such as the percentage of all students receiving aid or the numbers of undergraduates enrolled in the fall who received any aid, federal aid, state aid, etc., by combining estimates in this tabulation with the Integrated Postsecondary Education Data System (IPEDS) fall 2003 enrollment numbers. The IPEDS enrollment data include some students not eligible for NPSAS (e.g., those enrolled in U.S. Service Academies, or those taking college courses while enrolled in high school). Additional information on the NPSAS:04 sample is presented in the sample design section of this appendix and will also be described in the forthcoming methodology report.

Data Analysis System

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

With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates the proper standard errors¹⁰ and weighted sample sizes for these estimates. For example, table B-1 contains standard errors that correspond to estimates in compendium table 1.1 in this report. If the number of valid cases is too small to produce a reliable estimate (fewer than 30 cases), the DAS prints the message “low-N” instead of the estimate. All standard errors for estimates presented in this report can be viewed at <http://nces.ed.gov/das/library/reports.asp>. In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFTs) for each variable in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the stratified sampling method used in the NPSAS surveys.

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

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¹⁰ The NPSAS samples are not simple random samples, and therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by replication of the sampled population. The procedure used is a bootstrap technique.

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Statistical Procedures

Differences Between Means

The descriptive comparisons were tested in this report using Student's t statistic. Differences between estimates are tested against the probability of a Type I error,¹¹ or significance level. The significance levels were determined by calculating the Student's t values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing ($p \leq .05$).

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

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

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

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

where r is the correlation between the two variables.¹² The denominator in this formula will be at its maximum when the two estimates are perfectly negatively correlated, that is, when $r = -1$. This means that a conservative dependent test may be conducted by using -1 for the correlation in this formula as follows:

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

¹¹ A Type I error occurs when one concludes that a difference observed in a sample reflects a true difference in the population from which the sample was drawn, when no such difference is present.

¹² U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, no. 2, 1993.

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

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

where p is the proportion of the total group contained in the subgroup.¹³ The estimates, standard errors, and correlations can all be obtained from the DAS.

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

A second hazard in reporting statistical tests is the possibility that one can report a “false positive” or Type I error. In the case of a t statistic, this false positive would result when a difference measured with a particular sample showed a statistically significant difference when there is no difference in the underlying population. Statistical tests are designed to control this type of error, denoted by alpha. The alpha level of .05 selected for findings in this report indicates that a difference of a certain magnitude or larger would be produced no more than one time out of twenty when there was no actual difference in the quantities in the underlying population. When we test hypotheses that show t values at the .05 level or smaller, we treat this finding as rejecting the null hypothesis that there is no difference between the two quantities.

Estimating Federal Education Tax Credits and Deductions

Since 1998 the federal government has provided postsecondary students and their families with financial assistance through federal tax reductions for certain educational expenses.¹⁴ 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

¹³ Ibid.

¹⁴ U.S. Government Accountability Office (2005) and Long (2004) describe these programs and estimate eligibility and participation rates.

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, as discussed below, the survey interviews of the students themselves have not provided reliable information about these tax benefits.

Since there is no student-level data available to determine 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 Internal Revenue Service 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.

Summary of Methodology

Students and their families may be eligible for three types of federal education tax benefits that offset postsecondary education tuition expenses: the Hope Tax Credit, the Lifetime Learning Tax Credits, and the Tuition and Fees Deduction. The first two of these are tax credits that reduce the amount of federal taxes owed directly by subtracting the tax credit amount from the initial tax liability. The third, however, is a deduction amount subtracted from the initial taxable income; the actual tax benefit is the difference between the taxes owed before and after the deduction is subtracted from income. In general, this means that the tax benefit is equal to the deduction times the marginal tax bracket rate.

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.¹⁵ The maximum tax credit for each of those years of study is \$1,500 per student, and tax filers¹⁶ may claim the credit for more than one student. The federal Lifetime Learning tax credit is available to any undergraduate or graduate

¹⁵ Half-time attendance normally means enrolling for a minimum of 6 credits or two courses.

¹⁶ Tax filers may be the students themselves or their parents.

students even if they are enrolled in only one course. The annual maximum amount of the tax credit was \$2,000,¹⁷ but that applies to all students claimed on the same tax form. 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 general, the tax credits will result in greater tax savings than the deduction, except for filers in the higher income levels.¹⁸

The eligibility requirements and maximum amounts for each of these tax benefits vary and are described in more detail below. The Hope tax credit, which is limited to undergraduates in their first 2 years of study, has the most restrictive criteria. On the other hand, virtually all students, undergraduate or graduate, are eligible for the Lifetime Learning tax credits and the tuition and fees deduction if they meet the conditions common to all three of the programs:

- The tax credit or deduction can only be claimed if there is a positive net tuition; net tuition is defined as tuition and fees minus grant aid and veterans benefits. This is based on tuition expenses and grants received during the tax year, usually the calendar year prior to when taxes are filed.
- An actual tax benefit (reduction in taxes) can only be realized if there is a positive federal tax liability prior to the tax credit or deduction.
- The amount of the tax benefit cannot exceed either the original tax liability or the net tuition amount.

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).

In order to estimate the federal tax benefits received by students in NPSAS:04 sample, it was necessary to make these simplifying assumptions:

¹⁷ The maximum was 20 percent of up to \$10,000 in net tuition.

¹⁸ 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.

- The tuition and fees charged and the grant aid and veterans benefits received in the 2003–04 academic year (July 1, 2003 to June 30, 2004) were assumed to approximate these amounts for the 2003 calendar year.
- For dependent students, it was assumed that the parents claimed the tax benefits (rather than the students themselves), and that if the parents were married, that they filed joint tax returns.

The Internal Revenue Service publishes tables based on a sample of tax returns that show the number of returns by adjusted gross income (AGI), the amount of tax liability, as well as the number and amount of various types of credits and deductions claimed (U.S. Department of the Treasury 2005a, 2005b). The amounts of the Hope and Lifetime Learning tax credits claimed are shown as a combined total “education tax credits” in the IRS tables. These are the amounts *claimed* prior to any adjustment for taxes owed, which may limit the actual amount of the benefit received. The tuition and fees deduction amounts in the IRS tables are shown as the amount of the deduction *claimed*, which is substantially larger than the value of the tax benefit. The number of education tax credit and deduction claims and the total dollars claimed by AGI levels that are reported in the IRS tables for the 2003 tax year were used as the target numbers for imputing the claims estimates in the NPSAS:04 sample data.

Using the IRS education tax credit and deduction claims data as the target numbers for imputing the estimates required two more assumptions:

- That the AGI (for 2002) in the NPSAS sample approximates the 2003 AGI used in the IRS data.
- That the number of tax returns with education tax credit or deduction claims shown in the IRS tables approximates the number of students who filed claims (or for whom parents filed claims). Since education tax benefits can be claimed for more than one student on some tax returns, this assumption somewhat underestimates the number of students and overestimates the average tax benefit per student.

More details about the methodology used for imputing the federal tax benefits for the NPSAS:04 sample of students are described in the Additional Technical Notes below. The imputations required three major phases, which may be summarized as follows:

Determining eligibility

- The net tuition (tuition and fees minus all grants and veterans benefits) in the 2003–04 academic year was calculated for each case in the sample. As indicated above, this amount was assumed to be equivalent to the prior calendar year amount.
- Both the AGI and the federal tax amounts are required to estimate eligibility for and the amount of the education tax benefits. For sample cases that had matched to the Free Application for Federal Student Aid (FAFSA) files, the student or parents’ AGI

and federal tax amounts were usually reported in the FAFSA records. If there was no FAFSA record (about 40 percent of the cases), the AGI and federal taxes were imputed using regression, with dependency, marital status, and total income as the independent variables.

- Eligibility for each of the three types of tax benefits was determined for each NPSAS sample member. In order to be eligible students had to have positive net tuition during the 2003–04 academic year, they (or the parents of dependent students) had to have a positive tax liability before the education tax benefits were subtracted, and they (or the parents of dependent students) had to have incomes below the limits for the particular tax benefit option. For the Hope tax credit eligibility, they also had to be in the first 2 years of study and enrolled at least half time. All students eligible for the Hope tax credit are also eligible for the other two options. All students eligible for the Lifetime Learning option are also eligible for the tuition and fees deduction. Approximately two-thirds of the NPSAS sample students qualified for one of the tax benefits based on these criteria.

Determining potential claim and benefit amounts

- For students eligible for either of the tax credits, a preliminary claim amount was determined as the lesser of net tuition or the maximum credit allowed (\$1,500 for Hope). This preliminary amount was then compared to the tax liability. If the dollar amount of the preliminary tax credit claim was greater than the initial tax liability, the potential tax credit *benefit* was reduced to equal the initial tax liability. In general, this resulted in smaller average tax credit benefits received than claimed, especially in the lower income levels.
- Estimating the potential amount of the tax benefit from the tuition and fees tax deduction claimed required several steps. First, a preliminary deduction claim amount was determined as the lesser of net tuition or the maximum deduction allowed (\$3,000). Then the preliminary value of the tax benefit was calculated by multiplying the preliminary deduction claim amount by the estimated marginal tax rate (based on the FAFSA reported or imputed taxes and the assumed filing status). If this preliminary tax benefit amount was greater than the initial tax liability, then the potential tax benefit amount was reduced to equal the initial tax liability.

Assigning the choice of tax benefit options

- In most cases the eligible NPSAS sample students qualified for more than one of the education tax benefits. All those eligible for Hope tax credits were also eligible for the other two options. All those eligible for Lifetime Learning tax credits were also eligible for the tuition and fees deduction. Just those whose income was above the limits for the tax credit options had only the tuition and fees deduction as a choice. The responses to the items about these options in the student interview were considered to be too incomplete and unreliable to use, as will be discussed below. Instead, as a first step, it was assumed that there would be a rational choice, and the potential tax credit

or deduction yielding the largest tax benefit would be chosen.¹⁹ Generally this meant that if they were eligible for more than one, the first choice would be the Hope credit, then the Lifetime Learning credit, and last the tuition and fees deduction.

- As expected, the weighted number of eligible NPSAS sample students who could have claimed a tax benefit and the potential claim amounts (based on the largest tax benefit) was greater than the number and amount of IRS reported claims, since about one-fourth of those who are eligible do not claim these benefits (U.S. Government Accountability Office 2005). In order to reduce the claims and the claimed dollar amounts, two steps were taken. First, eligible NPSAS cases that had been assigned to a tax benefit option were randomly selected within income levels based on the ratio of IRS reported claims to the imputed potential NPSAS student claims. This resulted in a weighted number of NPSAS sample students and potential dollars claimed that was closer to the number of claims and total dollars claimed as reported in the published IRS tables. However, the ratio of tax credit to tax deduction claims did not match the IRS totals in certain income levels, especially in the lower income levels where about one-half of the claims were for deductions, even though they resulted in lower tax benefits than if the tax credits had been chosen. As a last step, the assumption of rationality was dropped in some income levels, and eligible students were assigned to tax credits or deductions based on the IRS ratios.

The imputed number of education tax credit and deduction claims and the imputed claim dollar amounts in the NPSAS sample are compared to the claims and dollar amounts reported by the IRS as shown in table B-2.

Table B-3 displays the final imputed estimates of the tax benefits in the NPSAS sample, for all students (the IRS totals include both graduate and undergraduate claims), and for undergraduates only. The total number of students benefiting from the education tax credits or deductions is estimated to be about the same as the number of claims shown in table B-2, because it has been assumed that tax filers are equivalent to students. However, the average dollar amounts of the benefits imputed in NPSAS are lower than the average claims. The average tax credit benefit is about \$100 lower because the credits claimed were reduced if they exceeded the tax liability (this adjustment is not included in the IRS claim totals). The estimated benefits from the tuition and fees deduction are considerably lower than the deduction claims, because the deduction only lowers the taxable income (while the tax credits are directly subtracted from the tax liability), so the benefit is based on the deduction claimed times the marginal tax bracket rate. The IRS tables only report the deduction claims; they do not attempt to estimate the value of the tax benefits that these deduction claims may represent.

¹⁹ Examination of actual tax returns found that this assumption of rational choice was not necessarily the case, however (U.S. General Accountability Office 2005).

Table B-2. Comparison of 2003 Internal Revenue Service (IRS) data and NPSAS:04 estimates of federal education tax credit and tuition and fees deduction claims by adjusted gross income (AGI)

| Adjusted gross income | Education Tax Credit claims | | | | | |
|-----------------------|-----------------------------|------------------------|---------------|----------------------------|------------------------|---------------|
| | Internal Revenue Service | | | NPSAS:04 Estimates | | |
| | Number of returns (000's) | Total claims (\$000's) | Average claim | Number of students (000's) | Total claims (\$000's) | Average claim |
| Total | 7,300 | \$5,843,000 | \$800 | 7,350 | \$5,935,900 | \$800 |
| \$15,000 or less | 670 | 207,900 | 300 | 670 | 257,900 | 400 |
| \$15,000–29,999 | 1,920 | 1,350,100 | 700 | 1,940 | 1,565,800 | 800 |
| \$30,000–49,999 | 2,060 | 1,770,300 | 900 | 2,040 | 1,655,200 | 800 |
| \$50,000–99,999 | 2,620 | 2,514,300 | 900 | 2,670 | 2,454,900 | 900 |
| \$100,000 or more | 30 | 1,400 | 100 | 30 | 2,100 | 100 |

| Adjusted gross income | Tuition and Fees Deduction claims | | | | | |
|-----------------------|-----------------------------------|------------------------|---------------|----------------------------|------------------------|---------------|
| | Internal Revenue Service | | | NPSAS:04 estimates | | |
| | Number of returns (000's) | Total claims (\$000's) | Average claim | Number of students (000's) | Total claims (\$000's) | Average claim |
| Total | 3,600 | \$6,684,000 | \$1,900 | 3,550 | \$6,797,600 | \$1,900 |
| \$15,000 or less | 640 | 1,314,200 | 2,100 | 630 | 1,298,300 | 2,100 |
| \$15,000–29,999 | 460 | 780,500 | 1,700 | 450 | 748,800 | 1,700 |
| \$30,000–49,999 | 560 | 815,300 | 1,500 | 570 | 992,500 | 1,800 |
| \$50,000–99,999 | 1,190 | 2,199,000 | 1,800 | 1,190 | 2,221,300 | 1,900 |
| \$100,000 or more | 720 | 1,575,000 | 2,200 | 720 | 1,536,700 | 2,100 |

NOTE: Education tax credits include both Hope and Lifetime Learning credits. Tax credit claims are prior to any reductions based on tax liability that is less than the claim amount. Tuition and Fees Deduction amounts claimed are not equivalent to tax credits. Deduction tax benefits are based on the marginal tax rate times the deduction. The IRS numbers represent tax returns, while the NPSAS numbers represent the weighted number of students in the sample. Totals include undergraduate and graduate/first-professional students. Adjusted gross income (AGI) for dependent undergraduates is the AGI of parents; otherwise it is the AGI of the student (and spouse). Details may not sum to totals because of rounding.

SOURCE: U.S. Department of the Treasury, Internal Revenue Service (2005a) *Individual Income Tax, All Returns: Sources of Income, Adjustments, and Tax Items, by Size of Adjusted Gross Income 2003* (table 1.4); and (2005b) *Individual Income Tax, All Returns: Tax Liability, Tax Credits, and Tax Payments, by Size of Adjusted Gross Income 2003* (table 3.3); U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Limitations

The limitations of the imputations have been noted several times above. There is no actual data available at the student level for the tax benefit amounts. Determining eligibility requires using net tuition amounts based on the academic year 2003–04, while the IRS data and actual benefits are based on the 2003 calendar year. The IRS data is based on the number of tax filers

Table B-3. Estimated federal education tax benefits (reduction in taxes) by adjusted gross income (AGI) for postsecondary students: 2003–04

| Adjusted gross income | Tax credit benefits | | | Tax deduction benefits | | | Total tax credit and deduction benefits | | |
|---|-----------------------------|-----------------------|---------------------|-----------------------------|-----------------------|-----------------|---|-----------------------|---------------------|
| | Num-ber of students (000's) | Total value (\$000's) | Average tax benefit | Num-ber of students (000's) | Total value (\$000's) | Average benefit | Num-ber of students (000's) | Total value (\$000's) | Average tax benefit |
| All students (undergraduate and graduate) in 2003–04 | | | | | | | | | |
| Total | 7,350 | \$5,436,000 | \$700 | 3,550 | \$1,180,000 | \$300 | 10,900 | \$6,615,000 | \$600 |
| \$15,000 or less | 670 | 180,000 | 300 | 630 | 81,000 | 100 | 1,300 | 261,000 | 200 |
| \$15,000–29,999 | 1,940 | 1,263,000 | 700 | 450 | 101,000 | 200 | 2,390 | 1,364,000 | 600 |
| \$30,000–49,999 | 2,040 | 1,558,000 | 800 | 570 | 152,000 | 300 | 2,600 | 1,710,000 | 700 |
| \$50,000–99,999 | 2,670 | 2,433,000 | 900 | 1,190 | 464,000 | 400 | 3,900 | 2,897,000 | 700 |
| \$100,000 or more | 30 | 2,000 | 100 | 720 | 381,000 | 500 | 750 | 384,000 | 500 |
| Undergraduates (only) in 2003–04 | | | | | | | | | |
| Total | 6,400 | \$4,680,000 | \$700 | 3,000 | \$1,000,000 | \$300 | 9,400 | \$5,683,000 | \$600 |
| \$15,000 or less | 570 | 144,000 | 300 | 470 | 57,000 | 100 | 1,000 | 200,000 | 200 |
| \$15,000–29,999 | 1,590 | 972,000 | 600 | 370 | 77,000 | 200 | 2,000 | 1,050,000 | 500 |
| \$30,000–49,999 | 1,770 | 1,329,000 | 800 | 470 | 122,000 | 300 | 2,240 | 1,451,000 | 600 |
| \$50,000–99,999 | 2,440 | 2,237,000 | 900 | 1,050 | 400,000 | 400 | 3,490 | 2,636,000 | 800 |
| \$100,000 or more | 30 | 2,000 | 100 | 650 | 345,000 | 500 | 680 | 347,000 | 500 |

NOTE: Tax benefits are the estimated reduction in federal taxes for those with a positive tax liability prior to the benefit. The benefit is limited to the initial tax liability. Adjusted gross income (AGI) for dependent undergraduates is the AGI of parents; otherwise it is the AGI of the student (and spouse). Education Tax Credits include the benefits from Hope and Lifetime Learning tax credits. Amounts claimed prior to applying tax limits are shown in table B-2. Tuition and Fees Deduction benefits are estimated by applying the marginal tax bracket rate to the amount of the deduction claimed. The total amounts of the tuition and fees deductions claimed prior to applying the marginal tax rates are shown in table B-2. Details 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).

(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 least satisfactory phases of the imputations were at the determination of the choice of benefit options. Although they were not used, the NPSAS:04 student interview included three items about the federal education tax benefits. Students were asked if they (or their parents) had claimed the federal Hope tax credit, the Lifelong Learning tax credit, or the tuition and fees tax

deduction. The response options for each item were “yes,” “no,” and “don’t know.” The nonresponse rate (“don’t know” or not answered) for each of these three items was 37–38 percent, among the highest of any items in the interview (Cominole et al. forthcoming, table 4-18). Moreover, the nonresponse rate was significantly different by the mode of administration of the interview. Among those who used the self-administered interview, about one-half (49 percent) indicated “don’t know,” compared with about one-fourth (27 percent) of those who were interviewed by telephone (Cominole et al. forthcoming, table 4-19).

Among those who responded “yes” to the Hope tax credit item, more than two-thirds (68 percent) did not meet the Hope eligibility requirements in 2003–04 (including about 400 graduate students). Among those who responded “yes” to the Lifelong Learning or the tuition and fees deduction, about one-fourth (28 and 25 percent, respectively) were not eligible to claim them based on their 2003–04 net tuition and 2003 taxes. In addition, among those who responded “yes” to any of the three items, nearly one-fifth (18 percent) indicated that more than one of them had been claimed, even though only one of the three tax benefits may be claimed for a student. The imputations assumed that a student’s net tuition for the 2003–04 academic year could be used as an approximation of the net tuition and enrollment in the 2003 calendar year. The interview, however, referred to the actual situation in the 2003 calendar year, when their eligibility may have been different. So even if the student did give an accurate response for the 2003 calendar year, the situation may have been different during the 2003–04 academic year.

Given the problem of timing, the inconsistencies in the responses, as well as the overall low response rates for these items, it was decided that the interview data was too incomplete and unreliable to use in the tax benefit imputations. In terms of the entire NPSAS:04 study sample, 12 percent gave a credible “yes” response to these items, 32 percent gave a “no” response to all three, and 56 percent were either nonrespondents or gave a response that was not credible. Moreover, if the “yes” and “no” responses had been used for the estimates, it would have required imputing a much higher proportion of claims among the nonrespondents than was reported by the interview respondents. Among those who responded, about one-third (32 percent) gave a “yes” response to at least one of the interview items, and 68 percent replied “no” to all three. However, the IRS data suggests that these tax benefits were claimed by approximately one-half of all students or parents of students (about 11 million claims filed, compared with a weighted total of 21 million students in NPSAS:04). If it had been assumed that the interview responses of “yes” represented actual claims, it would have been necessary to impute “yes” (that is, a claim) for about two-thirds of the nonrespondents in order to achieve results that were consistent with the IRS data.

Additional Technical Notes

Adjusted Gross Income and Federal Taxes

Adjusted gross income (AGI) is a critical variable for estimating the federal education tax benefits, since AGI defines who is eligible for the program, and also determines the range at which the estimated tax credit is phased out. For NPSAS students who had filed a federal aid application (FAFSA), both the total income and the AGI were available for the independent students and the parents of dependent students. This information was used to impute the AGI for those who had not filed for aid (about 40 percent), based on the estimates of family income given in the NPSAS interview. The AGI imputations are based on multiple regression models that include total income, dependency, family size, and a dummy variable for students whose family or personal income was less than \$25,000. The adjusted R^2 values for all groups were greater than .90 for imputed AGI. Examination of imputed AGI values for those with incomes under \$30,000 indicated that the model fit was less than optimal, so for these cases 95 percent of total income was used for the imputed AGI value. No change was made to zero income cases imputed by the regression model.

The amount of federal taxes paid by parents of dependent students and the amount paid by independent students is also available only for those who filed an aid application. Since the actual value of the education tax benefits is limited by the amount of taxes owed (benefits cannot be greater than the tax liability), it was necessary to impute federal taxes where they were missing. The results of applying various regression models based on the FAFSA data were unsatisfactory, producing much larger tax amounts than reported by the IRS. Instead, IRS data on the average amount of federal income tax by detailed AGI category were used to impute missing tax data.

Hope Tax Credit²⁰

The Hope Tax Credit can be claimed by undergraduates or their parents for an amount up to \$1,500 for each of the first 2 years of postsecondary education. Eligible students must be pursuing a degree or credential and be enrolled at least half time. Individuals with AGI's of \$103,000 or more (if filing a joint return) or \$51,000 or more if filing as single were ineligible for the Hope tax credit. In addition, taxpayers with AGIs between \$83,000 and \$103,000 (filing a joint return if married) or between \$41,000 and \$51,000 if filing as single had their Hope credit “phased out” or reduced.

²⁰ Descriptions of all the programs are based on U.S. Department of the Treasury (2003a).

A measure of eligibility for the Hope program was created based on having positive net tuition (tuition and fees minus all grants and veterans benefits), year in postsecondary education, an indicator that the student was in a formal degree or credential program, attendance status, and AGI. It was assumed that all dependent parents who were married filed jointly, and those who were unmarried were single filers.

Two variables were created that estimated the amount of the Hope tax credit that might be claimed by eligible students: an estimated amount prior to the AGI phaseout and an estimated amount after AGI phaseout that corresponds to the amount that could be entered as a tax credit claim on federal tax forms.

Lifetime Learning Tax Credit

The Lifetime Learning tax credit can be claimed by undergraduates, parents of undergraduates, and graduate students for an amount up to \$2,000 per household, and has fewer restrictions than the Hope tax credit. All students, regardless of year in school or attendance status are eligible, and they need not be pursuing a degree or credential. The AGI limits and phaseouts are the same as the Hope tax credit, and students must have a positive net tuition and positive tax liability in order to claim the credit.

The first step was to create an eligibility dummy variable based on having positive net tuition, AGI within limits, and marital status (to determine the appropriate AGI limits for different filing statuses). Two variables were then created to estimate the amount of the Lifetime Learning tax credit for eligible students: an estimated amount prior to AGI phaseout and an estimated amount after AGI phaseout that represents the amount that could be claimed on federal tax forms.

Total Education Tax Credits

IRS data on the amount of education tax credits claimed do not differentiate between the Hope and Lifetime Learning programs. A combined measure that reflects the maximum of the two credits that could be claimed, assuming joint eligibility, was created. The value is either the maximum of the Hope or Lifetime Learning tax credit after AGI phaseout, or if students were eligible for only one of them, the value of the tax credit claimed in the program for which they were eligible.

Tuition and Fees Deduction

The least restrictive tax benefit is the tuition and fees deduction. The only eligibility requirement to claim the deduction is enrollment in a Title IV postsecondary institution. Unlike the tax credit programs, the tuition and fees deduction does not reduce the amount of taxes owed directly. Instead, like other deductions, it reduces taxable income. The maximum amount of income eligible for reduction due to tuition and fees was \$3,000. There are more generous limits on AGI than either of the tax credit programs (up to \$65,000 if filing as single, \$130,000 for those filing a joint return) and there is no AGI phase out. Like the Hope and Lifetime Learning tax credits, students must have a positive net tuition and positive tax liability to claim the tax benefit of the deduction.

A dummy variable was created to indicate tuition and fees deduction eligibility based on having positive net tuition and eligible AGI by dependency and marital status. The amount of the tuition and fees deduction does not represent the amount of the tax benefit. The tax benefit must be estimated by multiplying the deduction by the marginal tax rate or bracket, which represents the tax savings of the deduction.

The IRS 2003 Form 1040 Tax Rate Schedule was used to determine the tax bracket for each student or family based on the federal tax (reported in the FAFSA or imputed) (U.S. Department of the Treasury 2003b, p. 74).

After the tax bracket was determined, two measures of the amount of the tuition and fees deduction were computed:

- An estimated amount of the deduction amount that could be claimed on federal tax forms.
- The estimated value of the deduction based on the marginal tax bracket rate. This variable was used to create a decision rule as to which tax program (tax credits or tax deduction) would be selected in those cases where students or their families qualified for both a tax credit and the tuition and fees deduction programs.

Imputing the Choice of Program

Students and their families might qualify for any one or all of the three tax benefit programs, although no one student may receive benefits from more than one of the three programs.²¹ Two “tax choice” variables were constructed that indicate which of the tax programs would have provided the largest reduction in taxes. The initial assumption was that the program

²¹ Families with more than one member enrolled in postsecondary education could, however, benefit from more than one of the programs.

with the largest tax benefit would be chosen, although the assumption of rationality is not always necessarily true.

The Internal Revenue Service has published data on the number of returns and the dollar amount of education tax credits (the combined amount of Hope and Lifetime Learning) and tuition and fees deductions claimed for 2003 (U.S Department of the Treasury 2005a, 2005b). The IRS numbers include graduate and undergraduate students. They also include students who attended more than one institution in 2003–04, for whom net tuition cannot be calculated in NPSAS. The income distribution of NPSAS sample cases that attended more than one institution was similar to those who attended one institution. Since the percentage of students in each AGI category who were eligible and had positive amounts that could be claimed are known for those students who attended only one institution, it was possible to select equivalent proportions of students attending more than one institution, and assign them the average amount of tax credit and the tuition and fees deduction claims. Uniformly distributed random numbers were used to select the appropriate proportion of cases within each AGI category.

The next step was to select cases from among the eligible students in the NPSAS sample so that the weighted number of NPSAS students would approximate the distribution by AGI of tax filers who claimed either the education tax credits or the tuition and fees tax deduction, and the dollar value of those claims, as reported in the IRS tables for the 2003 tax year. The number of NPSAS students eligible for the tax benefits and the value of these benefits were greater than the number and total value of education tax credits and tuition and fees deductions claimed according to the IRS data. This was not unexpected, since about one-fourth of those who are eligible do not claim the benefits on their tax returns (U.S. Government Accountability Office 2005).

Initially, uniformly distributed random numbers were generated within each AGI category to select cases among eligible NPSAS sample students that would result in a weighted distribution similar to the IRS data of the number of filers claiming education tax credits within each AGI category. Then several adjustments were required to get closer to the IRS dollar totals for tax credit and deduction claims. The assumption of “rational choice” (that the program with the largest benefit would be chosen) did not produce results consistent with the IRS data for returns with an AGI below \$10,000. Even when the tax credit would have produced a greater tax saving, low-income filers apparently were often more likely to choose the deduction.²² To get a better approximation of the IRS totals and average claims in the lower income categories, it was necessary to assume that all returns with an AGI of less than \$5,000 chose the deduction, and that

²² In conversations with IRS staff, it was suggested that many lower income filers appear to choose the tuition and fees deduction because it is simpler to complete.

others with an AGI under \$10,000 who appeared to be eligible for tax credit claims of more than \$1,000 also chose the tax deduction instead. On the other hand, for returns in the \$30,000–50,000 AGI category, the average tax credit claim amounts estimated for NPSAS were too low, so a higher proportion of cases were randomly selected from among those with tax credit claims greater than \$1,500.

The remaining eligible NPSAS sample cases that had not been allocated to the tax credit claims were then allocated to the tuition and fees deduction claims, using uniformly distributed random numbers generated within each AGI category to produce the same general distribution of the number of filers claiming tuition and fees deductions, and the dollar amount of the deduction claims shown in the IRS data.

The education tax credit and deduction *claims* estimated for the NPSAS students are compared to the IRS totals in table B-2. The IRS totals do not show the estimated amount of the tax benefits received, which were calculated for the NPSAS sample and are shown in table B-3. For the tax credits, the amounts claimed were reduced if they exceeded the tax liability, which resulted in average benefits that were lower than the claims, especially in the lower income groups. For the tuition and fees deduction, the value of the benefit shown in table B-3 is much lower than the deduction amounts shown in table B-2, because the benefit is the value of the deduction times the tax bracket rate (the average rate was 16 percent).